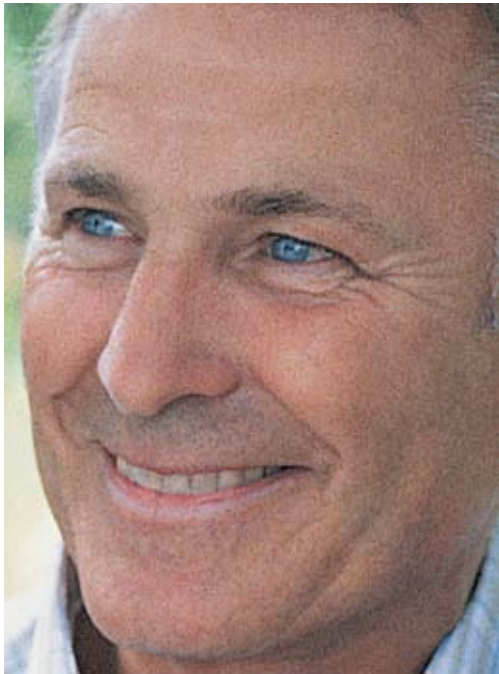


DISABILITY INCOME INSURANCE



CLIENT HIGHLIGHTS

Designing an income protection plan
The Union Central Life Insurance Company

DISABILITY INCOME INSURANCE

What is your greatest asset: Your home? Your Business? They are both vital to your lifestyle, and they are the result of your most valuable asset—your ability to earn an income. If you become too sick or hurt to work, what would happen to everything you have worked so hard to build for yourself, your family and your future?



“It won’t happen to me.”

You probably think of a disability as something that happens to other people. But simply believing “it won’t happen to me” doesn’t mean at some time in your life you won’t be faced with a disabling illness or injury. Becoming too sick or hurt to work can happen to anyone at any time.

What is the probability of becoming disabled in your working lifetime?*

At Age	
25	1 in 4
35	1 in 5
45	1 in 6
55	1 in 8

* Source: 1985 Commissioners’ Disability Table

Why is your income your greatest asset?

The table below shows how much money you could earn if you work until you reach the age of 67.

Age	Annual Salary						
	\$25,000	\$35,000	\$50,000	\$60,000	\$100,000	\$125,000	\$150,000
30	\$925,000	\$1,295,000	\$1,850,000	\$2,220,000	\$3,700,000	\$4,625,000	\$5,550,000
35	800,000	1,120,000	1,600,000	1,920,000	3,200,000	4,000,000	4,800,000
40	675,000	945,000	1,350,000	1,620,000	2,700,000	3,375,000	4,050,000
45	550,000	770,000	1,100,000	1,320,000	2,200,000	2,750,000	3,300,000
50	425,000	595,000	850,000	1,020,000	1,700,000	2,125,000	2,550,000
55	300,000	420,000	600,000	720,000	1,200,000	1,500,000	1,800,000
60	175,000	245,000	350,000	420,000	700,000	875,000	1,050,000

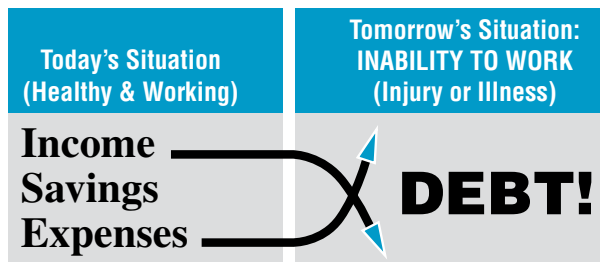
DISABILITY INCOME INSURANCE

The Disability Problem.

Becoming too sick or hurt to work is one of the most serious problems you and your family could ever face. If you should suffer a severe injury or illness, you could lose the income that provides you and your family with a home, food, transportation, clothes and other necessities.

Sometimes a disability is short term, and a quick return to work is possible. But if an injury or illness causes a long-term disability, often there are additional costs including long-term care and the extra assistance needed to help your family function in your absence. This could greatly increase the financial burden on your family.

Take a look at the chart below to see what could happen to your ability to save should you become disabled.



Where would you turn for help?

If you should become too sick or hurt to work, the question is: Where would the money come from?

Resources	Drawbacks and limitations
Social Security	69% of all initial Social Security applications are denied*
Savings and investment accounts	If you save 10% of your income per year, one year of disability without a disability policy could use 10 years of savings and investments.
Employee group disability	Many plans cover only base pay and have a cap on benefits. Benefits are often taxable.
Workers' Compensation	It pays only a limited amount over a relatively short period of time and only covers losses due to a work related illness or injury.
Loan from a bank	Who will lend funds to you, if you can't work? How will you pay it back if you remain disabled?
Friends and relatives	They may be willing to help, but their resources may be limited.
Spouse's income	Can your spouse continue to work while caring for you and managing the household?

* Source: United States House of Representatives Committee on Ways and Means, 1996.

An income protection plan can help provide security for your family if something should happen to you.

You work to provide a continuous income, whether you are the sole breadwinner or one who shares this responsibility. If you lost your earning power as the result of a disabling illness or injury, a disability insurance plan would provide continuity of income when you need it most. For you and your family, it could mean the difference between financial distress and financial stability.

DISABILITY INCOME DATA SHEET

Name: _____

Sex: Male Female Tobacco user: Yes No D/O/B: _____

Occupation (Including specific duties): _____

Waiting period desired: _____ Benefit period desired: _____

Self-Employed

Non-Self-Employed

Gross business income: _____ Salary: _____

– Business expenses: _____ + Bonus: _____

= Other earned income: _____ + Other earned income: _____

Pension contribution: _____

Unearned income over \$20,000: _____

Resident State: _____ Contract State: _____

State of Employment: _____

State cash sickness: Yes No Eligible for social security: Yes No

Existing coverages: LTD STD Sick pay Individual

Details of existing coverage: _____

The Union Central Life Insurance Company individual financial needs analysis

Expenses	Monthly amount
1. Rent/Mortgage	\$
2. Food	\$
3. Utilities (water, heat, electricity, telephone)	\$
4. Transportation (car payments, maintenance, repairs, insurance, gasoline)	\$
5. Installment payments (credit cards, loans)	\$
6. Insurance premiums (life, health, car, medical)	\$
Total monthly expenses	\$

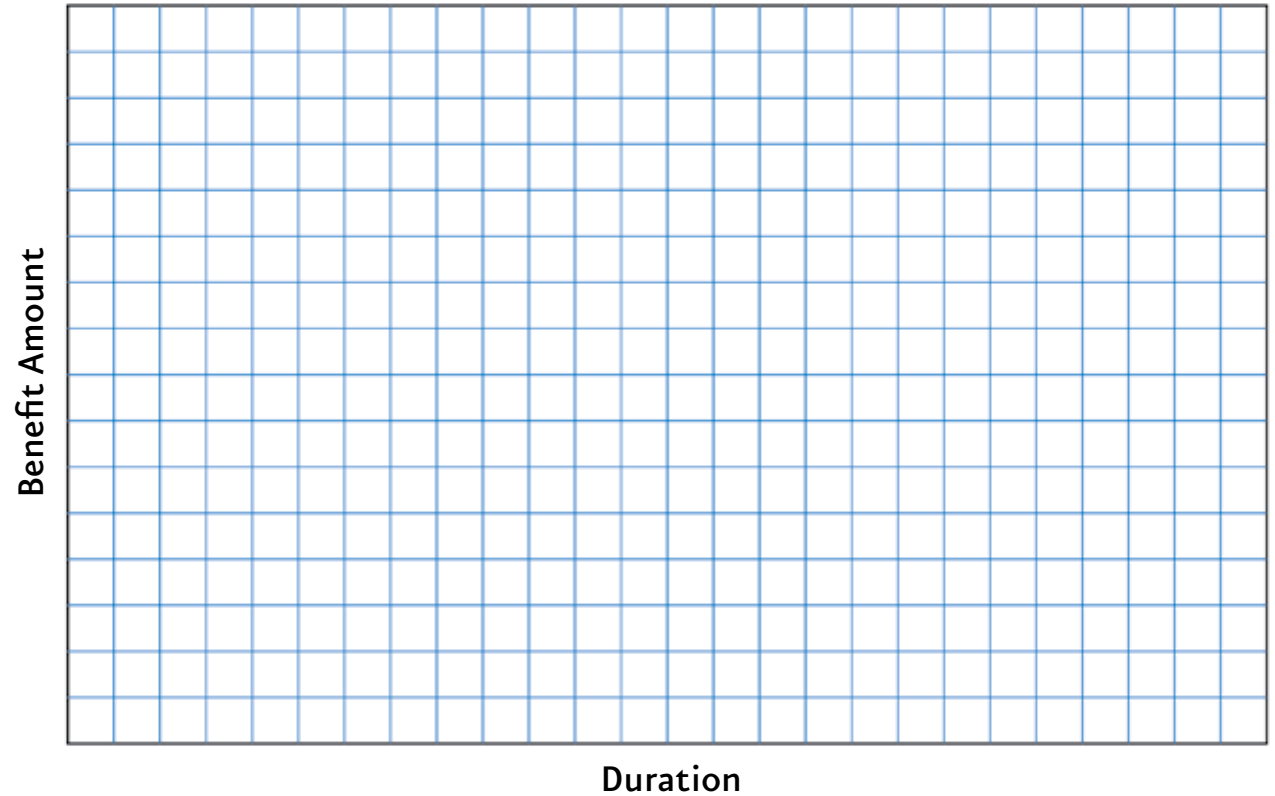
Income	Monthly amount	For how long?	Waiting period
1. Current disability benefits* (group, individual, association)	\$		
2. Other benefits (Social Security, Workers' Compensation, veteran's compensation, etc.)	\$		
3. Other income sources (stocks, bonds, savings)	\$		
Total monthly income	\$		

* Provide benefit booklet or insurance contract.

DISABILITY INCOME DATA SHEET

Your personalized income protection plan.

This chart illustrates how your plan works.



Highlights and features your policy will include:

- NonCancellable and Guaranteed Renewable for the entire coverage period
- Premiums guaranteed not to increase for the entire coverage period
- Choice of benefit and waiting periods
- Nondisabling Injury Benefit (most states)
- Good Health Benefit (most states)
- 20-day policy examination period

DISABILITY INCOME INSURANCE

A plan that goes to work when you can't.



An ideal income protection plan can offer you:

- Flexibility
- Portability
- NonCancellable coverage
- Affordable contracts
- Adequate income during a disability

A well-designed income protection plan will incorporate all available resources to provide adequate income during a disability. Anchored by an individually owned disability policy, it could be one of the best decisions you'll ever make.



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About the UNIFI Companies

The UNIFI Companies—Ameritas Life Insurance Corp., Acacia Life Insurance Company and The Union Central Life Insurance Company and their affiliated companies—offers a wide range of insurance and financial products and services to individuals, families and businesses. These products and services include life insurance, annuities, individual disability insurance, retirement plans, investments, mutual funds, group dental and eye care insurance, banking and public finance.

The organization's financial strength and stability are reflected in strong financial ratings from independent analysts. The life insurance companies' heritage, dating back to 1867, is built on traditional values, high ethical standards and trusted relationships. For more information, visit the UNIFI Companies web site at www.UNIFCompanies.com.