



DISABILITY INCOME INSURANCE

For the Certified Public Accountant Market

Disability insurance can help preserve your standard of living and help ensure your future. It goes to work when you can't.

What is your greatest asset: Your home? Your Career? 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?

Individual Disability Income:

- CPAs qualify for 5AP (Union Central's top Occupational Class), resulting in our lowest premiums.
- Up to \$15,000* maximum monthly benefit available.
- Own Occupation definition for the entire benefit period (subject to state of residence).
- Residual Disability Rider - Requires 20% loss of income and a loss of time or duties. Includes a built-in Recovery Benefit that is payable up to the maximum benefit period.
- Future Increase Option (FIO) Rider - Permits you to purchase additional coverage with only financial evidence of insurability.
- Catastrophic Disability (CAT) Rider** - Provides up to 100% of gross income, net of business expenses if you are unable to perform two or more of the six Activities of Daily Living without standby assistance or if you are cognitively impaired. (This benefit is over and above our Issue and Participation Limits.)
- Cost of Living Adjustment (COLA) Rider – Increases your monthly benefit after one full year of disability. Helps keep your benefit in line with inflation.

- Automatic Increase Rider – Increases your monthly benefit by 3% (of the original base benefit) on each of the first five policy anniversaries while you are healthy.
- Guaranteed Standard Issue Underwriting – Available for qualifying employer-paid cases with a minimum of five lives (100% of eligible class). Discounts of 15-30% from unisex rates. Uses short-form applications.
- Premiums are guaranteed not to increase for the entire coverage period.
- Contracts are portable.

* \$15,000 Maximum Issue Limit. \$15,000 Maximum Individual Participation Limit (\$25,000 with Group LTD). CA Residents have a Maximum Issue and Participation Limit of \$10,000.

** Not available in CT and TX.

Disability Overhead Expense (DOE):

- All CPAs qualify for a 5AP (Union Central's top Occupational Class) for Disability Overhead Expense, resulting in our lowest premiums.
- Maximum Issue and Participation Limits up to \$30,000.***
- Substitute Salary Expense Rider helps pay the expenses incurred to employ another person to perform the duties you would otherwise perform had you not become disabled.

*** DOE Issue and Participation Limits apply in CA: 5AP Occupational Class - \$20,000 Issue and \$25,000 Participation Limits