

DISABILITY INSURANCE



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CLIENT HIGHLIGHTS

Helps protect your financial security
The Union Central Life Insurance Company

What is your most valuable asset?

Not your car. Not your rare collector's items. Not even your home. Chances are, your most valuable asset is your ability to earn an income. People who would never think of leaving their cars or homes inadequately insured often fail to fully protect their income, the very thing that makes everything else attainable. Statistics show that about one in seven people between ages 35 and 65 can expect to become disabled for five years or more.* And, while only about 3% of all mortgage foreclosures result from a premature death, nearly half are caused by disability.**

Disability insurance allows you and your family to carry on during an extended illness or injury. A disability insurance plan from The Union Central Life Insurance Company offers a strong foundation to protect your financial security, with options to meet your needs.

- A strong base policy is just the beginning. We offer a plan with a choice of several definitions of total disability, and all our plans offer a selection of benefit and waiting periods. You choose the options that work best for you.
- There's a choice of riders that allows you to further customize your policy, and a payment plan to fit your budget.
- Portable coverage means you can take your policy with you, even if you change employers.

- If your employer provides long-term disability and pays the premiums, benefits that you collect would be taxable. A personal disability insurance policy in which you pay the premiums provides tax-free benefits.

The next time you receive a paycheck, take a good look at it. Then think about what it represents: an employer or client is transferring wealth to you because you have provided time, talent and labor. You're able to earn money because you're able to work.

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

* Source: *Health Insurance Association of America; The New York Times, February, 2000.*

** Source: *Housing and Home Finance Agency of the U.S. Government, 1998.*

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Please complete and return this reply card to find out more about protecting your financial security. There is no obligation.

Name _____

Address _____

City _____

State _____ Zip _____

Phone _____

Best Time To Call _____

For more information about Disability Insurance or any other products for personal, family, or business needs, contact your insurance representative.



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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.UNIFIcompanies.com.

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