

## ABOUT THE UNIFI COMPANIES

Ameritas Life Insurance Corp., Acacia Life Insurance Company and The Union Central Life Insurance Company have joined forces under the UNIFI Companies umbrella. These life insurance companies and their affiliates offer a wide range of insurance and financial products and services to individuals, families and businesses. Products and services include life insurance, annuities, individual disability insurance, retirement plans and investment products, mutual funds, group dental and eye care insurance, banking, worksite benefits 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](http://www.UNIFIcompanies.com).



# NON CANCELLABLE DISABILITY INSURANCE



Securities offered through affiliate Ameritas  
Investment Corp. Member NASD/SIPC.

UC 2379 10/1/06

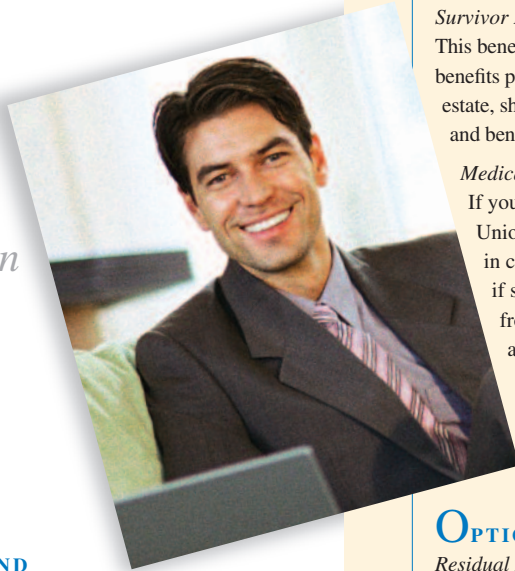
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(513) 595-2200, [www.unioncentral.com](http://www.unioncentral.com)

Security for the  
working professional



**Y**OUR ABILITY TO WORK IS  
YOUR GREATEST ASSET.

*You can custom  
design the  
income protection  
you need with  
a disability  
insurance plan.*



## **NONCANCELLABLE AND GUARANTEED RENEWABLE**

This means the premium is guaranteed to age 65 not to increase, the policy provisions are guaranteed not to change, and the policy itself is guaranteed as long as the premium is paid as due. A noncancellable and guaranteed renewable policy may provide you with the most complete disability insurance protection.

## **A CHOICE OF DEFINITIONS OF TOTAL DISABILITY, BENEFIT AND WAITING PERIODS**

A strong base policy is just the beginning. With a choice of several Definitions of Total Disability and a selection of Benefit and Waiting Periods, you can custom design the policy that will work best for you.

## **STANDARD POLICY PROVISIONS**

### *Nondisabling Injury*

This unique provision pays 100% of all covered medical costs up to one-half of the base monthly benefit, not to exceed \$3000 per occurrence. This benefit applies to injuries that do not result in a disability claim, and pays in addition to your medical coverage.

For use with policy form number UC 4401

### *Good Health Benefit\**

Every year you complete without receiving any benefits under this policy, the waiting period to receive benefits will be reduced by two days, but never below 30 days.

### *Survivor Benefit*

This benefit provides for an additional three months of benefits payable to your spouse, if any, otherwise to your estate, should you die after satisfying the waiting period and benefits are being paid under this policy.

### *Medical Professionals and HIV Positive*

If you're a healthcare professional, here's how a Union Central disability insurance plan protects you in case of an HIV-positive diagnosis. Benefits are payable if state law or other regulatory authority prevents you from performing exposure-prone procedures. Benefits also could be payable if you're required by law to disclose HIV status to patients. If a disability results, you are eligible for benefits.

## **OPTIONAL RIDERS**

### *Residual Rider*

This rider provides a monthly benefit for partial disabilities. It waives the loss of time or duty requirement after three months of benefits are paid with only a 20% loss of earnings. For example, it can pay a proportionate benefit to professionals who have to rebuild accounts receivable after they've completely recovered and are working full-time.

### *Guaranteed Physical Insurability Rider*

If you choose this rider, you can purchase additional coverage in the future without providing medical information. You need to prove only that the increase is justified by your income.

### *Inflation Rider*

This rider helps protect your coverage from becoming inadequate in the future due to inflation. If you begin receiving disability payments, this rider increases your monthly benefit once a year based on the CPI-U to protect against inflation.

### *Activities of Daily Living Rider†*

This rider will provide additional benefits if you're unable to perform two or more of five Activities of Daily Living without standby assistance or if you are cognitively impaired. The Activities of Daily Living are: dressing, toileting, transferring, continence and eating.

\* Not available in New York

† Not available in TX or CT

FOR MORE INFORMATION  
ABOUT NONCANCELLABLE  
DISABILITY INSURANCE OR  
ANY UNION CENTRAL PRODUCT  
FOR PERSONAL, FAMILY, OR  
BUSINESS NEEDS, CONTACT  
YOUR UNION CENTRAL AGENT.

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

**Name**

**Address**

**City**

**State**

**Zip**

**Phone**

**Age**

**Work Phone**

**Occupation**

**Annual Gross Income**

**Tobacco Use:**

Yes

No

**Please include the following options in my proposal:**

Residual Rider

Inflation Rider

Guaranteed Physical Insurability Rider

Activities of Daily Living Rider†

† Not available in TX or CT