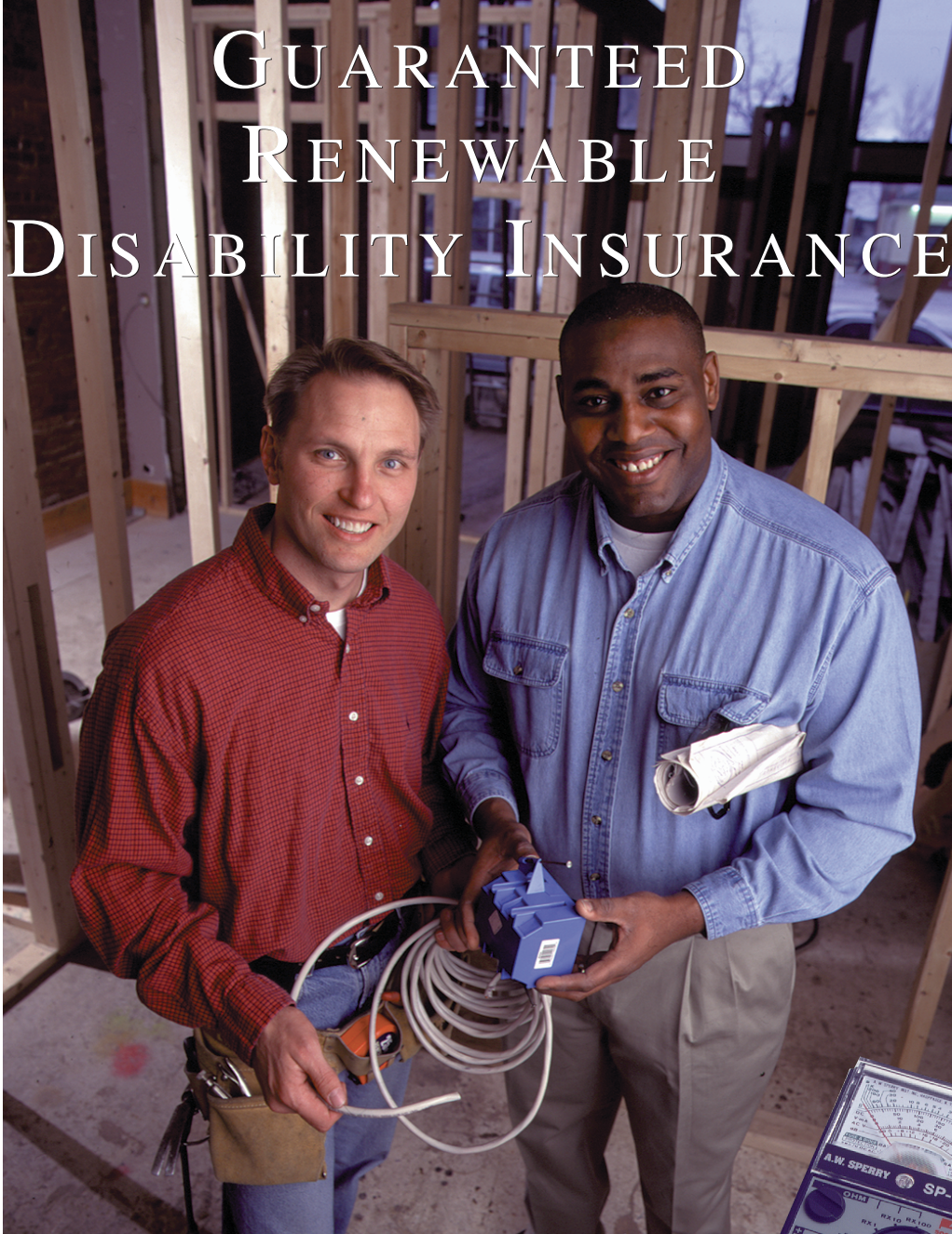


GUARANTEED RENEWABLE DISABILITY INSURANCE

A plan that
protects
your most
valuable asset.



UnionCentral
A UNIFI Company

A PLAN THAT YOU
CAN COUNT ON.

You have insurance on your home, cars and other assets. But what about insuring your greatest asset—your ability to earn an income. If you were disabled as the result of an illness or injury, would your loss of income threaten your family's financial security? It won't if you have the right plan in place. A disability insurance plan from Union Central can make all the difference.



YOU DEPEND ON YOUR INCOME...

Why risk losing your financial security in the event of a disabling illness or injury? You don't expect to become disabled, but it could happen. Approximately 30 percent of all people age 35 to 65 will suffer a disability for at least 90 days, and about one in seven can expect to become disabled for five years or more.†

Union Central's Disability Insurance Plan goes to work when you can't. It pays a monthly benefit when you need it most—when you have no regular income and still have the same monthly living expenses.

† Health Insurance Association of America, *The New York Times*, February 2000.

ALL THE BENEFITS YOU EXPECT, AND MORE.

The plan offers you a choice of benefit periods and waiting periods— and it's Guaranteed Renewable to age 65.

Coverage includes:

| Coverage | Explanation |
|---|--|
| Nondisabling injury | If you suffer a nondisabling injury requiring medical treatment prescribed by a physician or requiring repair to natural teeth prescribed by a dentist, the plan will pay the expense of such treatment up to the maximum amount stated in the policy. |
| Good health benefit | For every policy year you complete without receiving benefits under the policy, the waiting period will be reduced by two days. The benefit will not reduce the waiting period to less than 30 days. Not available in New York. |
| Specific loss | For certain losses, such as the total loss of sight, hearing, speech, or use of both hands, both feet, or one hand and one foot, total disability benefits will be paid for up to the maximum benefit period from the date of loss. Loss is not required to be permanent or irrecoverable. |
| Survivor benefit | If you should die after satisfying the waiting period and while benefits are being paid under the policy, an additional three months of benefits will be paid to your surviving spouse, if any; otherwise, to your estate. |
| Surgical transplant | If you are disabled as a result of having been a surgical transplant donor after six months from the issue date of your policy, you are eligible for benefits under the policy. The waiting period will be waived. |
| Waiver of premium | If you are totally disabled for at least 90 days, premium payments will be waived during the period of total disability and back to the date of loss. |
| Successive periods of disability | If disability recurs from the same or a related cause within six months of the disability for which benefits were being paid, the waiting period will be waived. |
| Rehabilitation | The plan may pay for a rehabilitation program in addition to payment of the monthly benefit. |
| Reduced premium | If you do not use any form of tobacco, you may pay a lesser premium than tobacco users. |

CUSTOMIZED COVERAGE— PERSON BY PERSON.

To enhance and expand your coverage, you may add either or both of the following riders*:

- **Partial Disability Rider.** If you are partially disabled as defined in the policy, this rider will pay half of the minimum monthly total disability benefit during the period of partial disability.
- **Social Insurance Substitute Rider.** Pays additional benefits each month you are totally disabled due to an illness or injury. If you are receiving Social Insurance benefits, this rider will pay the benefit amount less any government benefits received. Provisions vary in New York and New Jersey.

* May not be available in all states.



PREMIUM DISCOUNTS MAKE A GOOD VALUE EVEN BETTER.

Reduced premiums are available to policyholders who meet certain requirements. You may receive a lower premium if you:

- Do not use tobacco.
- Are insuring three or more lives in a company.
- Pay a double annual premium when your policy is issued. (Not available in New York.)

TO PROTECT YOUR INCOME, YOU NEED A PLAN.

A Union Central Disability Insurance Plan helps protect you from a loss of income should you become disabled as the result of an illness or injury.

Now's the time to plan for the unexpected. Ask your insurance representative to help you design the Guaranteed Renewable Disability Insurance Plan that's right for you.

FOR MORE INFORMATION ABOUT
GUARANTEED RENEWABLE
DISABILITY INSURANCE OR
ANY OTHER PRODUCTS FOR
BUSINESS, PERSONAL, OR
FAMILY NEEDS, CONTACT YOUR
INSURANCE REPRESENTATIVE.



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.

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