

## Disability Income

The Union Central Life Insurance Company  
A UNIFI Company

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Features	Union Central	Mass Mutual
Contract	DInamic 2000	Radius
Occupation Definition	<p>Classes 5AP, 5A, 4A, 4M<sup>1</sup> - Flexibility of 6.</p> <ol style="list-style-type: none"> <li>1. Own Occupation for entire benefit period.<sup>2,3</sup></li> <li>2. Own Occupation and not engaged for entire benefit period.<sup>4,5</sup></li> <li>3. 60 Months Own Occupation and reasonable occupation thereafter.<sup>6</sup></li> <li>4. 60 Months Own Occupation and not engaged and reasonable occupation thereafter.</li> <li>5. 24 Months Own Occupation and reasonable occupation thereafter.</li> <li>6. 24 Months Own occupation and not engaged, thereafter CAT disabled.<sup>7</sup></li> </ol>	<p>Classes 5A, 4A – Own Occupation and not engaged for the entire benefit period.</p> <p>Own Occupation available by rider.</p>
Occupation Definition	<p>Class 3AP, 3A - Flexibility of 6.</p> <ol style="list-style-type: none"> <li>1. Own Occupation for entire benefit period.<sup>2,3</sup></li> <li>2. Own Occupation and not engaged for entire benefit period.<sup>4,5,8</sup></li> <li>3. 60 Months Own Occupation and reasonable occupation thereafter.<sup>6</sup></li> <li>4. 60 Months Own Occupation and not engaged and reasonable occupation thereafter.</li> <li>5. 24 Months Own Occupation and reasonable occupation thereafter.</li> <li>6. 24 Months Own occupation and not engaged, thereafter CAT disabled.<sup>7</sup></li> </ol>	<p>Class 3A, 3D, 3P, 3S – Own Occupation and not engaged for the entire benefit period.</p> <p>Own Occupation available by rider. (Own Occupation Rider not available to 3D)</p>
Occupation Definition	<p>Class 2A - Flexibility of 2.</p> <ol style="list-style-type: none"> <li>1. 24 Months Own Occupation and reasonable occupation thereafter.</li> <li>2. 24 Months Own Occupation and not engaged thereafter ADL disabled.<sup>7</sup></li> </ol>	<p>Class 2A – Own Occupation and not engaged for the entire benefit period.</p>

<sup>1</sup> Available to certain medical personnel in California only

<sup>2</sup> N/A to 4A medical personnel or 3AP dental/surgical specialties age 50 and over, unless the over age 50 medical personnel/dental/surgical specialties are members of a multi-life case where less than 25% of the total basic monthly benefit of the multi-life case is derived from the age 50 and over medical personnel/dental/surgical specialties.

<sup>3</sup> N/A in California or to medical personnel in Florida

<sup>4</sup> N/A to medical personnel in California

<sup>5</sup> In Florida, this definition includes an initial 12-month Own Occupation period.

<sup>6</sup> N/A in California

<sup>7</sup> N/A in CA, CT, FL, IA, MD, MO, NJ, OR, SC, TX, VA, VT. Only available with a To Age 65 benefit period. No riders available.

<sup>8</sup> Not available to 3AP/3A medical personnel and dentists age 50 and over.

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Riders	Union Central	Mass Mutual
To Age 67 Extension Rider	If a To Age 67 benefit period is elected, this rider extends the NonCancellable and Guaranteed Renewable provision from Age 65 to Age 67. Replaces all references to "Age 65" with "Age 67."	To Age 67 benefit period is available.
Social Insurance Substitute Rider	Pays benefits with a dollar for dollar offset.  In NY or NJ, benefits are paid on an all, one-third or none basis.  Definition of disability for this rider is own occupation and not engaged.	Pays benefits with a dollar for dollar offset. In NY and NJ, all, 40% or none.
SISR Benefit Payments	If residual (or partial) is being paid, the amount of SISR benefit is used to calculate the residual payment. Not available if the insured has Group LTD with Social Insurance offset.	SISR benefits are not payable if the insured is receiving Social Security retirement income benefits. Not available if insured has LTD with Social Insurance offset. If partial or extended partial benefits are being paid, the monthly benefit under this rider will be used in determining the benefits available under those riders.
Residual Disability Rider	Provides benefits if the insured is residually disabled under the definition of the rider.  Must have 20% loss of earnings, be unable to perform one or more of the material and substantial duties of the insured's occupation or be unable to engage in the insured's occupation for more than 80% of the time as was usual prior to the start of disability.  For the first six months that residual benefits are received, the amount will be at least 50% of the total disability income amount.  If loss of earnings is more than 75%, total disability benefits will be paid. 24-Month Residual and 6-Month Partial Disability Riders are also available.	The insured is eligible for benefits if he/she is partially disabled & during the waiting period has been; 1) partially disabled and had a loss of income of at least 20% of pre-disability income or; 2) totally disabled for a minimum of 30 days. The insured is not totally disabled and is working, but is suffering an income loss of at least 20%.  If income loss exceeds 75%, total benefit will be paid. Minimum of 50% benefit for first 12 months.  Partial Disability Rider is also available (6 months).
Recovery Benefit	After satisfying the waiting period and upon recovery and a return to full-time work, Residual Disability benefits will continue to be paid if the loss of earnings is at least 20% and there is a demonstrable relationship between the loss of earnings and the previous disability. Recovery Benefit is payable up to the maximum benefit period. This benefit is <b>built in</b> to the Long Term Residual Rider.	If insured is back to work full time, but still suffering at least a 20% loss of income, benefit will be paid up to the max benefit period as long as there remains a demonstrated relationship between the prior disability and the loss of income (Available under the Extended Partial Disability Rider for additional cost).
Prior Monthly Earnings	Average monthly earnings of last 12 or 24 months, whichever is higher.	Greater of average monthly earnings of last 12 months or 24 months or the average of the highest consecutive 24 out of 60 months.

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Riders	Union Central	Mass Mutual
<b>Cost of Living Adjustment Rider</b>	Provides for an increase in the monthly benefit payable after the first 12 months of disability. The adjustment factor is based on the CPI-U with a maximum of 6%. This is a compound computation. Insured has right to purchase increases upon a return to full-time work. Allows for a “catch-up” when the CPI-U is less than 6% in one year and greater than 6% in other years. No limitation on the number of increases.	Benefit increases starting with the second year of disability – 3% compounded with no cap. Insured has opportunity to purchase the increased benefits provided by this rider without evidence of insurability.
<b>Future Increase Option Rider</b>	Permits the insured to purchase additional coverage with only financial evidence of insurability. During the first three years after issue, on any given policy anniversary, insureds can exercise the entire benefit under this rider provided they qualify financially and are not disabled. Each subsequent anniversary date up to and including age 50, the insured may purchase up to 50% of the base benefit not to exceed the amount purchased under the FIO. Guarantees rate structure and occupation classification of original contract, however insured pays at attained age rates.	Once per year, 90 days prior to anniversary, up to age 60. Issue and participation limits are guaranteed – uses more favorable class. Prior to age 51 can increase up to full amount of initial total disability benefit under your policy or up to total additional benefits under this rider. After 51, may apply for increase up to the lesser of one half the initial total disability benefit and the total additional benefits under this rider.
<b>Catastrophic Disability Rider</b>	In combination with other DI coverage, provides up to 100% replacement of gross income, net of business expenses, if the insured is unable to perform two or more of the six Activities of Daily Living without stand by assistance or if cognitively impaired. Activities of Daily Living are: dressing, toileting, transferring, continence, eating and bathing. Benefit period and waiting period are not required to be the same as the base. (Not available in CT and TX.) If insured becomes catastrophically disabled prior to age 50 - this benefit can be for life. Maximum monthly benefit is \$8000.	Provides a benefit in addition to base benefit to cover up to 100% of pre-disability earned income. To qualify, you must meet one of three criteria: 1) The definition of Presumptive disability; 2) The definition of Total Disability and are unable to perform 2 of 6 activities of daily living without assistance; 3) The definition of Total Disability and suffer a severe cognitive impairment. Max benefit is \$8000 month.
<b>Automatic Increase Rider</b>	Increases the amount of benefit payable on the policy by 3% of original base benefit on each anniversary for a 5-year period. No financial or medical evidence required. One refusal would forfeit the remaining options during any 5-year period. However, an individual may apply for a new 5-year period with evidence of insurability. No premium is charged for this rider at the time of issue.	3% simple increase for 5 years. No premium charge to add rider to base policy. Increases apply to the original monthly benefit. After 5 consecutive increases, you may apply to renew the rider provided four of the five previous increases are in force. Rider will be canceled if 2 consecutive increases are forfeited. May be exercised up to age 55.

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Special Features	Union Central	Mass Mutual
Nondisabling Injury Benefit	If the insured suffers a nondisabling injury requiring medical treatment prescribed by a physician or requiring repair to natural teeth prescribed by a dentist, we will pay 100% of medical expenses up to 50% of the base benefits, not to exceed \$3,000. (Not available in MD.)	No provision.
Good Health Benefit	For every policy year the insured completes 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 NY or GA.)	No provision.
Survivor Benefit	Should the insured 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 the designated beneficiary, if any; otherwise, to the insured's estate. (Not available in KS.)	No provision.
Transplant Benefit	If insured is disabled as the result of having been a surgical transplant donor after six months from the issue date of the policy, he/she is eligible for benefits under the policy. The waiting period will be waived.	No provision.
Presumptive Total Disability	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. <b>Loss is not required to be permanent or irrecoverable. You may work in any occupation and still receive benefits. Waiting period is waived.</b>	Total loss of hearing in both ears, speech, sight in both eyes, the use of both hands, the use of both feet, or the use of one hand and one foot. If loss is total and irrecoverable, the waiting period will be waived along with requirement of a physician's care and the requirement that the insured is not working. Benefits for presumptive total disability will not be paid beyond the max benefit period for total disability.

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Basic Policy Provisions	Union Central	Mass Mutual
Renewability	NonCancellable and Guaranteed Renewable for the entire coverage period, conditionally renewable for life.	NonCancellable and Guaranteed Renewable to age 65, conditionally renewable for life.
Maximum Benefit Period	To Age 65 or To Age 67.* <i>* With To Age 67 Extension Rider</i>	To Age 67.
Elimination & Accumulation	Both the waiting period and total disability benefit period will allow for a 180-day break without requiring a new period to begin. Days within the waiting period need not be consecutive.	With a to age 65 benefit period, if insured becomes disabled within 12 months of the end of a prior period of disability for which benefits were paid, and which is due to the same or related cause, it will be deemed to be a continuation of the prior disability and a new waiting period will not have to be satisfied. With a benefit period less than to age 65, the related disability must start less than 6 months after a period of disability begins.
Pre-Existing Condition is:	A condition for which, during the 24-month period preceding the issue date of the policy, the insured sought medical advice or treatment, or a reasonably prudent person would have sought medical advice or treatment. During first 24 months after the issue date of the policy, no benefit will be paid if total disability is due to a pre-existing condition that is not disclosed on the application or is specifically excluded.	Benefits will be paid if the condition was fully disclosed and accurately described on the application and is not specifically excluded by name or specific description. A disability or loss caused by a pre-existing condition will be covered if it starts two years after the policy is issued and it has not been excluded from coverage.
Exclusions/ Limitations	Incarceration, fraudulent misstatement, loss of professional license (except as a result of sickness or injury), 12-month foreign residency limitation, intentional self-inflicted injury, 24 month Drug, Alcohol, Mental Nervous disorder limitation unless hospital confined.	Act of war – whether declared or undeclared, normal pregnancy/childbirth, any loss excluded by name or specific description, 24 month Mental Disorder Limitation unless hospital confined, for each disability caused or contributed to by a mental disorder.

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Union Central's Strengths	Mass Mutual's Strengths
<ol style="list-style-type: none"> <li>1. <b>Definition of Disability:</b> Union Central offers up to six definitions of disability. This gives Union Central clients more flexibility in building their individual DI plans.</li> <li>2. <b>Catastrophic Disability Rider:</b> Union Central offers this rider that will insure the client up to 100% of adjusted gross income not to exceed \$8,000 per month. If disabled before age 50, it could be a lifetime benefit. (N/A in CT and TX)</li> <li>3. <b>Nondisabling Injury Benefit:</b> If the insured suffers nondisabling injury requiring medical treatment prescribed by a physician or requiring repair to natural teeth prescribed by a dentist, we will pay 100% of medical expenses up to 50% of the base benefits, not to exceed \$3,000. Mass Mutual has no such provision.</li> <li>4. <b>Good Health Benefit:</b> For every policy year the client completes without receiving any benefits under policy the waiting period is reduced two days. The benefit will not reduce the waiting period to less than 30 days. Not available in NY. Mass Mutual has no provision for this.</li> <li>5. <b>Survivor Benefit:</b> Union Central will pay an additional three months of benefit to the surviving spouse or estate if the insured dies while benefits are being paid. Mass Mutual has no provision for this.</li> <li>6. <b>Drug, Alcohol and Mental/Nervous Rider:</b> For 100% employer-paid Guaranteed Issue cases - 10 lives or more, Union Central will waive the Drug, Alcohol and Mental/Nervous Rider in all states except FL. No extra premium is charged for this. Mass Mutual will waive this requirement under the Maximum Benefit Period Endorsement, available only on employer-paid cases 20+ lives with prior underwriting approval. The cost will be 10% of premium and is available for all classes.</li> <li>7. <b>Recovery Benefit:</b> Built in to the policy with Union Central. With Mass Mutual it is an optional rider that has to be added to the policy.</li> <li>8. <b>Cost of Living Adjustment:</b> Union Central's COLA rider has a maximum adjustment of 6% compound with a "catch up" provision. The max adjustment available with Mass Mutual is 3% compound.</li> <li>9. <b>Presumptive Disability:</b> Union Central's presumptive benefit does not require the loss to be permanent or irrecoverable. Mass Mutual requires their presumptive benefit to be total and irrecoverable.</li> </ol>	<ol style="list-style-type: none"> <li>1. <b>Group Supplement Rider:</b> This provides partial benefits to supplement employer provided group LTD.</li> <li>2. <b>RetireGuard Rider:</b> Provides benefits to help cover pension contributions that would have been eligible qualified defined contribution plans, had the insured remained healthy. It is a total only benefit, paid directly to the trust.</li> <li>3. <b>Short-Term disability Benefits Rider:</b> The purpose of this rider is to provide disability benefits for a short period of time during the waiting period of employer-pay salary continuation plans or LTD plans with 180-day or longer waiting periods.</li> <li>4. <b>Long-Term Care Credit Endorsement:</b> This provides 2% of yearly cumulative DI premiums paid to be applied as a credit towards the purchase of a Mass Mutual Long-Term Care Policy.</li> <li>5. <b>Extended Partial Disability Benefits Rider:</b> For the first twelve months the benefit will be at least 50%. Union Central will pay 50% for six months.</li> <li>6. <b>Future Increase Option:</b> Mass Mutual will allow exercising of the FIO up to age 60. Union Central allows up to age 50.</li> </ol>

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### **About UNIFI Companies**

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, eye care and hearing 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.UNIFlcompanies.com](http://www.UNIFlcompanies.com).

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

Each UNIFI company is solely responsible for its own financial condition and contractual obligations.