

**DATE:** May 17, 2010

**MEMO No:** DI-10-03

**TO:** Field Associates and UNIFI Companies Distribution

**DISCARD AFTER:** Keep Indefinitely

**RE:** Disability Income Insurance Enhancements

**PRODUCT AREA(s): Disability Income Insurance**

**SUMMARY:** The following enhancements have been made to the Disability Income (DI) Insurance products issued by The Union Central Life Insurance Company and are effective immediately for new policy issues only.

1. The following three occupations have been moved from the Medical to Non-Medical Market.

<b>Occupation</b>	<b>Previous Occupational Class</b>	<b>New Occupational Class</b>
<b>Audiologist</b>	5M	5A
<b>Optometrist</b>	6M	6A
<b>Pharmacist</b>	6M	6A

2. Qualifying business owners may now be eligible for up to \$1,000 additional monthly benefit (above stated Issue and Participation Limits). The total of all benefits applied for and in force may not exceed our Maximum Issue and Participation Limits. The following criteria must be met in order to qualify for the additional benefit:
- Available for DInamic Foundation policies only;
  - Available to occupational classes 6A-2A;
  - 25% ownership of a stable business for at least two years; and
  - Additional benefit amount cannot exceed 25% of the monthly benefit (base and SISR), being applied for.
3. Income requirements for various professionals and executives have been updated and standardized to help determine the appropriate occupational class for DInamic Foundation policies only.

<b>Occupation</b>	<b>Annual Income</b>	<b>Occupational Class</b>
<b>Architect, minimum 3 years experience</b>	>\$100,000	6A
<b>Architect, minimum 3 years experience</b>	>\$60,000	5A
<b>Actuary</b>	>\$100,000	6A
<b>Attorney</b>	>\$100,000	6A
<b>Certified Public Accountant</b>	>\$100,000	6A
<b>Consultant</b>	>\$100,000	6A
<b>Consultant</b>	>\$60,000	5A
<b>Corporate Executive</b>	>\$100,000	6A
<b>Corporate Executive</b>	>\$60,000	5A
<b>Engineer, technical graduate, 4-year degree, no lab or field work</b>	>\$100,000	6A

<b>Engineer, technical graduate, 4-year degree, minimal field work</b>	<\$100,000	5A
<b>Office Manager, 5 years experience</b>	>\$60,000	5A
<b>Systems Analyst/Engineer/Programmer</b>	>\$60,000	5A

4. For both DInamic 2000 and DInamic Foundation policies, a standardized discount factor is being utilized for cases where the Group LTD benefits are taxable and the individual DI insurance being applied for is employee-paid. In such an instance, we will discount the Group LTD by 25%. This discount is not available for self-employed individuals in a Sole-Proprietorship, Partnership, S Corporations or most LLC business entities.

**Transition Rules**

The following transition rules apply:

- For applications currently in underwriting, the enhancements may be applied (where applicable) upon receipt of the field associate’s written request and a new illustration reflecting the appropriate changes.
- For policies issued on or after March 15, 2010, we will reissue upon receipt of the field associate’s written request and a new illustration reflecting the appropriate changes. The request must be received in Union Central Life’s Client Service Office within 90 days of the original issue date.
- Underwriting requirements may change when requesting higher benefit amounts. Each request will be reviewed on a case-by-case basis and additional financial or medical documentation may be required.
- For situations other than mentioned above, normal replacement rules will apply.
- All changes must be approved by underwriting.

The DI insurance Agent Guide is being updated to reflect these changes. A notification will be sent out once it is available. For questions concerning these enhancements, please contact the UNIFI Companies Sales Support Team at (800) 319-6903.

Disability Income Insurance is issued by The Union Central Life Insurance Company.

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