



AGENT GUIDE

Disability Income  
The Union Central Life Insurance Company

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*This agent guide is a summary of Union Central's disability income protection plans. For a complete description of the policy and benefits, you must review the actual policy.*

# Forward

As an associate of the UNIFI Companies, you're committed to providing your clients with competitive, flexible financial protection plans. And as we work together, continuously enhancing and building our product portfolio, we are ensuring that our customers are getting the value they expect and deserve.

With DInamic 2000, we continue to deliver value. DInamic 2000 offers a selection of different definitions of disability, benefit and waiting periods. This product provides the ability to design a contract to fit the individual needs of our customers.

And for your business clients, Employer-Sponsored Multi-Life Plans give you the ability to deliver even more value. This program allows you to offer individual disability income plans to small- and medium-sized businesses for the benefit of key employees. By marketing disability income on an employer-sponsored multi-life basis, you may be able to offer underwriting concessions, greatly simplifying the issue process. Throughout this guide, you will find references to Employer-Sponsored Multi-Life Plans. Please take the time to educate yourself about this exciting opportunity. Contact the Product Marketing Department for more information.

Union Central, a UNIFI Company, is dedicated to the practice of **One Company Marketing**. We are committed to providing our producers and our customers with a diverse and competitive product portfolio. This dedication remains evident in our ongoing support of the disability income product line. As the industry continues to see companies discontinue offering vital income protection plans, DInamic 2000 provides enhanced disability income protection for our customers.

This Agent Guide was designed with input and direction from some of our top selling disability income producers. Whether this is your initial introduction to our disability income product or disability income sales in general, we know you'll find this guide to be a valuable reference tool. Its purpose is to provide you with a useful product summary of DInamic 2000. It is not intended for customers. As always, we encourage and welcome your suggestions for improving the value of the Agent Guide.

**Products  
And Features**  
NONCANCELLABLE  
SERIES 4401 S

This policy is designed to provide disability income benefits to insured individuals working in professional, executive, white-collar and gray-collar technical occupations.

The insured must be working at least 30 hours per week and have a minimum annual income of \$18,000. (Minimum annual income for Home Provider Policy is \$35,000.)

**KEY POLICY FEATURES**

*Occupational Classes*

5AP – 2A

*Premium*

Guaranteed Premium for the entire coverage period

*Issue Ages*

18 – 60

*Coverage Period*

Coverage provided to age 65 or 67 (65/67)\* conditionally renewable beyond age 65/67 for life at premium rates then in effect.

\* If a To Age 67 benefit period is elected, coverage provided is extended to age 67 via the To Age 67 Extension Rider. See language in NonCancellable rider section. A To Age 67 benefit period is available only to individuals born after December 31, 1954.

If you are ages 61-64 and part of the three person minimum multi-life case, you may be eligible for a Guaranteed Renewable policy. See Guaranteed Renewable series UC 4402 S for more information.

*Step-Rate*

Step-rate premiums, in lieu of level premiums, are available at issue ages 45 and under. The initial premium is payable to age 30 or for five years if greater; the ultimate premium is payable thereafter to the end of the coverage period. Step-rate is not available in California.

*Benefit & Waiting Periods*

The applicant has a choice of five benefit periods and six waiting periods available as follows:

Benefit Period	Waiting Period*
To Age 67†	90, 180, 365 and 730 days
To Age 65	90, 180, 365 and 730 days
Five Years	30, 60, 90, 180 and 365 days
Two Years	30, 60, 90 and 180 days
One Year	30, 60 and 90 days

\* 30- and 60-day waiting periods are not available in CA.

† State variations apply.

*Definitions of Total Disability*

The applicant has a choice of up to 6 different definitions of total disability by occupational classes as follows:

<u>Classes</u>	<u>Definition</u>
5AP - 4A: 3AP dental/ surgical specialties	For the entire benefit period, the inability to engage in your occupation. (Not available in CA, to medical personnel in FL or to 4A medical personnel or 3AP dental/surgical specialties age 50 and over, unless they 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 or dental/surgical specialties.)
5AP - 3A:	For the entire benefit period, the inability to engage in your occupation and not engaged in any other occupation. Available for 3AP/3A medical personnel/dentists to a maximum age limit of 49. (Not available to 3AP/3A medical personnel/dentists in CA; or 4M medical personnel in CA) See State Variations (page 36) for FL variation.
5AP - 3A:	For 60 months, the inability to engage in your occupation and then the inability to engage in any reasonable occupation thereafter. (Not available in CA)
5AP - 3A:	For 60 months, the inability to engage in your occupation and not engaged in any other occupation and then the inability to engage in any reasonable occupation thereafter. (Not available in FL)
5AP - 2A:	For 24 months, the inability to engage in your occupation and then the inability to engage in any reasonable occupation thereafter.
5AP - 2A:	For 24 months, the inability to engage in your occupation and not engaged in any other occupation and then Activities of Daily Living definition thereafter. Designed primarily for use in the "at home" marketplace. Not available in CA, CT, FL, IA, MD, MO, NJ, OR, SC, TX, VA, VT. Riders are not available with this definition and the benefit period must be To Age 65.

*Minimum Benefit*

\$500 – a combination of base benefit and the SIS Rider with a \$100 minimum base requirement.

*Maximum Benefit*

The policy schedule page will reflect the maximum benefit for a particular policy. Benefits are subject to our then current Issue and Participation Limits.

*Riders*

To Age 67 Extension	Automatic Increase
Residual Disability	Future Increase Option
24-Month Residual Disability	Social Insurance Substitute
6-Month Partial Disability	Catastrophic Disability
Cost of Living Adjustment	(See page 8 for definitions of riders)

## THE POLICY

### Summary

This policy cannot be cancelled as long as premiums are paid. We guarantee the premiums as stated in the policy.

Beyond the coverage period, the policy is conditionally renewable for life, if at the time of renewal:

- the insured is not receiving benefits under this policy or any attached rider;
- the policy was in force the prior year with no premium in default;
- the insured is actively at work at least 30 hours each week at his/her usual place of employment; and
- proof of current income is furnished.

Premium rates beyond the coverage period will be based on our rates then in effect for such ages. Any riders attached to this policy will not be renewed beyond the coverage period.

For total disability that begins within two years of the end of the coverage period, the maximum benefit period is 24 months.

For applicants age 61 through 64, a guaranteed renewable contract\* is available with the following guidelines:

- the applicant is part of a multi-life case with a minimum of 3 approved lives;
- maximum monthly Issue and Participation Limit – \$4,000;
- maximum benefit period – 2 years;
- no riders are available.

\* conditionally renewable in NJ.

### Total Disability or Totally Disabled

This policy provides a choice of up to six definitions of total disability depending upon the risk classification of the insured. See **Definition of Total Disability in the Key Policy Features** section.

In order to be considered totally disabled, insureds must be under the regular care and treatment of a physician appropriate for the condition causing the disability. However, if in our opinion, continued medical treatment will not improve their condition, we will waive this requirement.

### Waiting Period

Prior to the date we start paying benefits, the insured must be disabled for a specified period of time. The waiting period for each policy is found on the schedule page. Days of both total and residual (or partial disability,) only if residual/partial is on the contract, will be combined toward satisfaction of the waiting period. This waiting period does not need to consist of consecutive days.

### Waiver of Premium

If the insured is totally disabled for at least 90 days, we will waive payment of premiums that come due while totally disabled. Any premiums due and paid on or after the date the insured became totally disabled will be refunded. Premiums will continue to be waived as long as the insured is totally disabled, even beyond the benefit period.

No agent compensation will be paid on a policy if premiums are being paid via Waiver of Premium.

<i>Presumptive Total Disability</i>	Total disability is presumed if the insured sustains a total loss of sight of both eyes, the hearing in both ears, speech, the use of both hands, the use of both feet, or the use of one hand and one foot, even if you are able to work. The waiting period will be waived. Loss is not required to be permanent or irrecoverable.
<i>Surgical Transplant</i>	Insureds will be considered totally disabled due to sickness if total disability is the result of them having been a surgical transplant donor, provided the transplant occurs more than six months after the issue date. The waiting period will be waived. Not Available in KS.
<i>Successive Periods of Disability</i>	If total disability and/or residual or partial disability (if the policy has the Residual Disability, 24-month Residual or 6-month Partial Disability Rider attached) stops and then starts again within six months from the same or a related cause, the two periods of disability will count as one. It will not be necessary to satisfy the waiting period again.
<i>Concurrent Disabilities</i>	If the insured suffers a disability from more than one cause at the same time, they will be treated as a single disability.
<i>Rehabilitation</i>	We may help pay for a rehabilitation program if we are paying benefits under the policy and if we approve the program in advance. The terms of a rehabilitation program, related expenses and total disability benefits during this program, will be subject to mutual agreement.
<i>Nondisabling Injury</i>	<p>If the insured suffers injuries requiring medical treatment prescribed by a physician or the repair to natural teeth prescribed by a dentist, we will pay the expense of such treatment up to the maximum amount shown on the policy schedule page. This benefit is limited to the lesser of one-half the monthly benefit or \$3,000 and will be paid as follows:</p> <ul style="list-style-type: none"> <li>• benefits will be paid only for expenses incurred while this policy is in force and within 90 days from the injury date;</li> <li>• a claim must be submitted within one year from the injury date;</li> <li>• benefits will be paid only if no other benefits are payable under this policy or any of its riders;</li> <li>• if the insured has one or more of our disability income policies providing this benefit, no more than 100% of the expenses incurred will be paid under all policies; and</li> <li>• should a nondisabling injury develop into a disability for which monthly benefits are paid, any benefits which have been paid under this provision will be offset against the monthly benefits.</li> </ul> <p>Not Available in MD.</p>
<i>Good Health Benefit</i>	For every policy year the insured completes without receiving any benefits under the policy, we will reduce the waiting period shown on the schedule page by two days. In no case will the waiting period be reduced to less than 30 days. Not available in GA and NY.
<i>Survivor Benefit</i>	Should the insured die after satisfying the waiting period and while benefits are being paid under the policy, we will pay an additional three months of benefits. The benefit is payable to the designated beneficiary, if any, otherwise, to the insured's estate.

## Exceptions/Limitations

No benefit will be paid if total disability is due to:

- war or an act of war, declared or undeclared; an act or incident of war; or if it is a result of military service when scheduled active duty is more than three months;
- intentional self-inflicted injury;
- incarceration;
- the insured's prevention from working, except as a direct result of sickness or injury, in his or her occupation because of the suspension, revocation or surrender of a professional license or certification;
- normal pregnancy/childbirth until after 90 days.

Benefits will be paid for no more than 12 months during the lifetime of this policy for insureds residing outside of the United States or Canada.

### Pre-Existing Conditions

During the first 24 months after policy issue, we will pay benefits for disabilities caused by or contributed to a pre-existing condition only if that condition is fully disclosed and not misrepresented on the application and is not specifically excluded by name or specific description.

A pre-existing condition means any physical or mental condition for which, during the 24-month period preceding the issue date of the policy or rider; (1) the insured has sought medical advice or treatment, undergone diagnostic procedures, or has been prescribed drugs or medication; or (2) a reasonably prudent person would have sought medical advice, care or treatment.

## Mental/Nervous Disorder and Substance Abuse Limitation

Benefits will not be paid for more than a cumulative total of 24 months,\* unless the insured is hospital-confined, during the life of the policy if disabled due to any mental/nervous disorder or substance abuse. This limitation does not apply to policies issued as part of an Employer-Sponsored Multi-Life Plan that qualifies for Guaranteed Standard Issue if the premium is 100% employer-paid (Except in FL). See page 33 for plan specifications.

\*State variations apply.

## DISABILITY INCOME – NONCANCELLABLE SERIES HOME PROVIDER POLICY

This policy is available to all NonCancellable occupational classes and can be used as a low-cost, catastrophic type of disability income coverage. It is not available with Employer-Sponsored Multi-Life Plans. It is designed primarily to provide benefits to qualifying at-home occupations. A few examples of at-home occupations that might qualify for the Home Provider policy include, but are not limited to, the following: manufacturer's representatives, computer programmers, architects, CPAs, claims adjusters, or other 3AP and above occupations working out of their homes.

People who work out of their home but **leave on a daily basis to perform some of their job duties** can still be considered for our other regular disability income contracts.



## HOME PROVIDER POLICY CONTRACT DESCRIPTION

<i>Issue Ages</i>	18 - 60 for Guaranteed Premium
<i>Coverage Period</i>	Coverage provided to age 65, conditionally renewable beyond age 65 for life at premium rates then in effect.
<i>Occupational Classes</i>	5AP–2A*
<i>Benefit Period</i>	To Age 65
<i>Waiting Period</i>	90-day minimum waiting period, or 180, 365 and 730 days
<i>Definition of Disability</i>	24-month own occupation and not engaged, then Activities of Daily Living (ADL) definition thereafter.
<i>Riders</i>	No riders are available.
	The at-home market is not eligible for coverage in CA, CT, FL, IA, MD, MO, NJ, OR, SC, TX, VA, VT.
	* Not available for self-employed/independent consultants working from home who are 3A or 2A occupational class or under the Employer-Sponsored Multi-Life Plans program.

## OCCUPATION DESCRIPTIONS FOR THE HOME PROVIDER POLICY

### *Self-Employed/Independent Consultants*

These are individuals who spend greater than 50% of their working time in their personal residence. The office of these individuals is either in the home or on the property, for example, an unattached office.

### *Telecommuter Employees*

These are generally salaried employees who receive a W-2 form each year from their employer.

Telecommuter employees are individuals who remain employed with a particular company while working at home by using a computer terminal linked to one's place of business. Generally, these are individuals who spend greater than 50% of their working time in their personal residence. The telecommuter employee must meet our self-employed/independent consultant guidelines (see above) but can receive an enhanced policy definition:

- 60 months own occupation and not engaged, or;
- 24 months own occupation.

The "24-month own occupation and not working, and then ADL" definition available to the self-employed/independent consultants is also available to telecommuter employees.

### *Minimum Salary or Net Income*

\$35,000

<i>Minimum Work Week</i>	<p>30 Hours</p> <ul style="list-style-type: none"> <li>• Two years minimum working at home.</li> <li>• Five years minimum working in the current occupation.</li> </ul>
<i>Income Documentation</i>	<p>For self-employed/independent consultants, two years complete tax returns or an employment contract covering at least two years are required as income documentation. For telecommuter employees either a W-2 form or current pay stub may be used to document employees' status. In addition, depending on the amount, (please refer to our Underwriting Guidelines) a tax return with the appropriate schedules or an employment contract may be necessary.</p>
<i>Premium</i>	<p>Guaranteed Premium to age 65</p>
<b>NONCANCELLABLE: RIDERS</b>	<p>The disability income riders summarized in this section may not be available in all states. To confirm the availability of a rider, you may need to call the Product Marketing Department. For a complete description of riders, refer to Specimen Policy UC 4401 S.</p>
<b>To Age 67 Extension Rider</b>	<p>Available for occupational classes 5AP–2A.</p> <p>If a To Age 67 benefit period is elected, this rider extends the NonCancellable and Guaranteed Renewable provision from age 65 to age 67. It also replaces all references to “age 65” with “age 67.” Only available to individuals born after December 31, 1954.</p>
<b>Residual Disability Rider</b>	<p>Available for occupational classes 5AP–3A with base benefit periods To Age 67, To Age 65, five years or two years. In California, refer to state variations on page 35.</p> <p>Issue ages are 18 through 60</p> <p>The Residual Disability Rider is designed to supplement income when the insured is residually disabled as defined in the contract. The residual disability benefit amount is the monthly benefit amount for total disability multiplied by the ratio of the insured's loss of earnings during disability to the monthly earnings before disability. If such a ratio is more than 75%, then the residual disability benefit amount will be the same as the total disability benefit amount.</p> <p>For the first six months that residual disability benefits are paid, the amount will be at least 50% of the total disability income amount.</p> <p>Benefits under this rider will not be paid:</p> <ul style="list-style-type: none"> <li>• until the waiting period has been satisfied, and</li> <li>• for more than the maximum benefit period as stated in the policy.</li> </ul> <p>For a residual disability that begins within two years of the end of the coverage period, the maximum benefit period is 24 months, less any period for which total disability benefits are paid.</p>

*Residual Disability*

We consider insureds to be residually disabled if:

- they are unable to perform one or more of the material and substantial duties of their occupation; or
- they are unable to engage in their occupation for more than 80% of the time as was usual prior to the start of disability;
- they suffer at least a 20% loss of monthly earnings after disability begins; and
- they are receiving treatment from a physician on a regular basis which is appropriate for the condition causing disability, unless further recovery isn't expected.

*Recovery Benefit*

Included with Residual Disability Rider only. 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 monthly earnings is at least 20% and there is a demonstrable relationship between the loss of earnings and the previous disability. This benefit is payable up to the maximum benefit period.

**24-Month Residual Disability Rider**

Available for occupational classes 5AP–2A with a base benefit period To Age 67 and To Age 65.

Issue ages are 18 through 60

The 24-Month Residual Disability Rider is designed to supplement income when the insured is residually disabled as defined in the contract. The residual disability benefit amount is the monthly benefit amount for total disability multiplied by the ratio of the insured's loss of earnings during disability to the monthly earnings before disability. If such a ratio is more than 75%, then the residual disability benefit amount will be the same as the total disability benefit amount.

For the first six months that residual disability benefits are paid, the amount will be at least 50% of the total disability income amount.

Benefits under this rider will not be paid:

- until the waiting period has been satisfied, and
- for more than 24 months per period of residual disability or up to the maximum benefit period as stated in the policy.

For a residual disability that begins within two years of the end of the coverage period, the maximum benefit period is 24 months, less any period for which total disability benefits are paid.

*Residual Disability*

We consider insureds to be residually disabled if:

- they are unable to perform one or more of the material and substantial duties of their occupation; or
- they are unable to engage in their occupation for more than 80% of the time as was usual prior to the start of disability;
- they suffer at least a 20% loss of monthly earnings after disability begins; and
- they are receiving treatment from a physician on a regular basis which is appropriate for the condition causing disability, unless further recovery isn't expected.

<i>Transition Benefit</i>	<p>Included with 24-Month Residual Disability Rider only. If less than 24 months of residual benefits have been paid, we will continue benefits after disability has ended if a loss of earnings continues and is more than 20% of the insured's pre-disability income. The insured must be at work full-time and loss of income is due solely to the same injury or sickness that caused the disability for which benefits were received. In no case are benefits payable for more than the remaining period for residual disability or 12 months, whichever is less.</p>
<i>Monthly Earnings</i>	<p><b>The following provisions and definitions apply to both the Residual Disability Rider and the 24-Month Residual Disability Rider.</b></p> <p>Monthly earnings include any money received in any business, occupation or profession. Monthly earnings also include salary, wages, bonuses, commissions, fees and income from self-employment, less usual and customary business expenses except income taxes.</p> <p>Earnings don't include:</p> <ul style="list-style-type: none"> <li>• income from a pension, profit-sharing or deferred compensation plan; and</li> <li>• royalties, rent, annuities or any other investment income, interest and dividends.</li> </ul> <p>For any period when benefits are payable under these riders, monthly earnings:</p> <ul style="list-style-type: none"> <li>• include only money received for work done after the start of disability; and</li> <li>• do not include money received during disability for work done prior to the start of a disability.</li> </ul>
<i>Prior Monthly Earnings</i>	<p>Prior monthly earnings are the average monthly earnings for the last 12 months, or 24 months before the start of disability, whichever is higher.</p>
<i>Cost of Living Adjustment</i>	<p>At the end of each year the insured remains disabled, the monthly earnings before disability will be increased by a proportion equal to the year's increase in the Consumer Price Index (CPI-U). This new amount will be used in calculating the Residual Disability Benefit. If there is no increase in the CPI-U, the benefit will remain at the same amount as the prior year.</p>
<i>Waiting Period</i>	<p>The waiting period is the number of days of total and/or residual disability required before disability benefits are payable.</p>
<i>Waiver of Premium</i>	<p>Under the Residual Disability Rider, the Wavier of Premium Benefit provision in Part III of the policy is amended. Days of both total and residual disability will be used to satisfy the qualifying period for premium wavier.</p>
<b>6-Month Partial Disability Rider</b>	<p>Available for all occupational classes with base benefit periods To Age 67, To Age 65, five years or two years:</p> <p>Issue ages are 18 through 60</p> <p>For six months, this rider will pay one-half of the monthly disability benefit shown on the policy schedule page while the insured is partially disabled. No loss of income is required. We consider insureds to be partially disabled if, due to sickness or injury:</p>

## Cost of Living Adjustment (COLA) Rider

- they are able to do one or more but not all of the main duties of their occupation; or
- they can only perform all of the main duties for 50% less of the time normally required; and
- they are under a physician's regular care appropriate for the condition causing disability unless further recovery is not expected.

Available for occupational classes 5AP–2A with base benefit periods To Age 67, To Age 65 or five years:

Issue ages are 18 through 60

This rider provides for an annual 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% per year compounded annually. This has the effect of creating a "catch-up" provision for years when the CPI-U index is less than six percent, and greater than six percent in other years.

The COLA Rider includes a provision to purchase the increase in the monthly benefit upon recovery. If benefits are payable beyond age 65/67, benefits will remain at the same level applicable at age 65/67 until benefits cease.

## Catastrophic Disability (CAT) Rider

Available for occupational classes 5AP–2A with base benefit periods To Age 67, To Age 65, five years, two years or one year: (Not available in CT and TX)

Issue ages are 18 through 60

This rider will provide additional benefits if the insured is unable to perform two or more of six Activities of Daily Living (ADL) without standby assistance or if cognitively impaired. Activities of Daily Living are: dressing, toileting, transferring, continence, eating and bathing.

### *Benefit Periods*

The CAT Rider is not required to have the same benefit period as the base policy. **If the CAT Benefit Period is to age 65/67 and the insured becomes catastrophically disabled prior to age 50, the benefit can pay for life.**

### *Waiting Periods*

The CAT Rider is not required to have the same waiting period as the base policy. This waiting period does not need to consist of consecutive days. Recovery periods of six months or less, for the same or related catastrophic disabilities will not cause a new waiting period to begin.

### *Maximum Benefit*

A combination of base benefit, the Social Insurance Rider, the CAT Rider and any other in force DI coverage cannot exceed 100% of the insured's gross monthly income net of business expenses. The CAT benefit cannot exceed three times the base and Social Insurance Substitute benefits. In New Jersey the CAT benefit cannot exceed the base benefit.

The addition of the CAT Rider is not affected by the Maximum Issue and Participation Limits.

*Maximum Benefit* – \$8,000

*Minimum Benefit* – \$200

## Social Insurance Substitute (SIS) Rider

Available for all occupational classes with base benefit periods To Age 67, To Age 65, five years or two years. In New York and New Jersey, refer to state variations on page 35.

Issue ages are 18 through 60

In determining the amount of SIS that is available, the following guidelines must be met:

- For classes 5AP–3AP, and Medical Market Classes 4A, 4M, 3AP and 3A, the total monthly benefit can be issued as an all base benefit or divided between base and the Social Insurance Substitute (SIS) Rider. These amounts can never exceed the Maximum Issue and Participation Limits shown on page 50.
- For classes 3A and 2A, the total monthly benefit must be divided between base benefit and the Social Insurance Substitute (SIS) Rider. The amounts of each benefit must not exceed the limits indicated in each column of the Issue and Participation Limits Chart shown on pages 52-53.

The Social Insurance Substitute (SIS) Rider will pay insureds additional benefits each month if:

- they are totally disabled due to injury or sickness; and
- they are receiving limited or no Social Insurance Benefits; and if
- the policy contains a particular residual benefit, we will increase those benefits as described in the Benefits for Residual Disability provision of this rider.

### *Social Insurance Benefits*

Social Insurance Benefits mean payment of disability or retirement benefits provided by:

- The Federal Social Security Act of either a Primary Insurance Amount (PIA) or a PIA and Family Benefit for Dependents;
- any Workers' Compensation, occupational disease, or employer's liability;
- Government Retirement and Disability Fund Benefit; and
- any other similar federal, state or local program.

### *Waiting Period*

Before the date we start to pay benefits under this rider, the insured must be disabled for a specified period of time, the SIS waiting period, as shown on the policy schedule page. This waiting period does not need to consist of consecutive days.

If the insured is eligible for cash sickness benefits in Hawaii, New Jersey, New York or Rhode Island, the SIS Rider will only be issued with a minimum waiting period of 180 days or longer. For California, the minimum waiting period for the SIS Rider is 365 days. However, if the insured is self-employed and has declined a state's cash sickness coverage, a shorter waiting period is available.

### *Successive Periods of Disability*

If total disability and/or residual or partial disability (if applicable) stops and then starts again within six months from the same or a related cause, the two periods of disability will count as one. It will not be necessary to satisfy the waiting period again.

Total Disability Benefit	<p>We will pay the SIS monthly benefit, reduced by any Social Insurance Benefits being received, for each month insureds are totally disabled after the SIS waiting period if:</p> <ul style="list-style-type: none"> <li>• they are receiving total disability benefits under this policy; and</li> <li>• are not engaged in any occupation for wage or profit.</li> </ul> <p><b>* The SIS Rider is not available in combination with a Group LTD plan.</b></p>
Residual Disability Benefit	<p>Provided the policy contains the Residual Disability Benefit, we will increase the residual benefits for each month insureds are residually disabled after the SIS waiting period if:</p> <ul style="list-style-type: none"> <li>• they are not receiving any Social Insurance Benefits; and</li> <li>• are receiving Residual benefits under the policy.</li> </ul>
Partial Disability Benefit	<p>Provided the policy contains the Partial Disability Benefit, we will increase the partial benefits each month insureds are partially disabled after the SIS waiting period if:</p> <ul style="list-style-type: none"> <li>• they are not receiving any Social Insurance Benefits; and</li> <li>• they are receiving partial benefits under the policy.</li> </ul>
Maximum Benefit Period	<p>The rider will pay monthly benefits up to the maximum benefit period shown on the policy schedule page, but in no case will payments be made beyond age 65/67.</p>
Automatic Increase Rider	<p>Available for occupational classes 5AP–3A with base benefit periods To Age 67, To Age 65, five years, two years or one year:</p> <p>Issue ages are 18 through 55</p> <p>The Automatic Increase Rider (AIR) will increase the monthly benefit by 3% without the insured providing medical or financial evidence of insurability. The automatic increase will take place on each policy anniversary for up to five years. The maximum increase allowed will be the maximum rider percentage shown on the policy schedule page times the disability monthly income at policy issue, but will not exceed the maximum monthly benefit increase shown for this rider on the schedule page. There is no charge for this rider until it is exercised. The additional premium for each benefit increase will be at attained age rates.</p> <p>One refusal to increase the monthly benefit will forfeit the remaining options during any five-year period. However, the insured may reapply for a new five-year option period on the next policy anniversary by providing medical and financial evidence of insurability.</p> <p>If insureds are under the age of 56 and the last automatic increase has occurred, they may apply for additional automatic increases. The first increase will take place on the next policy anniversary following approval. In no event will increases be made past age 60.</p> <p><i>Minimum base benefit must be \$1,350 to be eligible for the AIR. Not available if the Double Annual Discount is selected.</i></p>

## Future Increase Option (FIO) Rider

Available for occupational classes 5AP–2A with base benefit periods To Age 67, To Age 65, five years, two years, or one year:

Issue ages are 18 through 45

The Future Increase Option (FIO) Rider allows the insured to increase the monthly benefit on a policy without providing evidence of physical insurability. Once an increase has been applied for, financial underwriting will be performed. The insured can apply for an increased amount on any or every policy anniversary up to and including age 50. The amount of increase plus any other DI coverage in force is limited by our Issue and Participation Limits in use at the time the increase is requested. Increases do not apply to the SIS and CAT riders. The total maximum increased amount that may be purchased at policy issue is two times the base monthly benefit, not to exceed our Maximum Issue and Participation Limits.

The minimum increase at one time is \$300 per month. The maximum increase allowed on any given policy anniversary, is one-half the total disability monthly benefit originally issued as shown on the policy schedule page. **However, 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.** The total of all the increased amounts may not exceed the total maximum increase as shown on the policy schedule page.

Benefits from an exercised option will not be paid during a disability that began prior to the effective date of the increase. If the insured is disabled when applying for an increase, earnings before the start of disability will be used for the basis of any increase. This rider will terminate and no further increase in benefits will be made at the earliest of:

- the policy anniversary after age 50; or
- when the total of all increases elected equals the total maximum increase amount shown on the policy schedule page; or
- when the policy terminates.

## NONCANCELLABLE: DISCOUNTS

Discounts are available; however, some may be restricted by state. Consult with the Product Marketing Department for current availability.

The Big Case, Association, Multi-Life and Guaranteed Standard Issue discounts cannot be combined on any one case.

### Multi-Life\* Discount

Occupational Classes 5AP–2A

A premium discount is available on policies issued as part of a qualified salary allotment or wage continuation program. The premiums for these policies may be contributory or noncontributory on the part of the insureds. There is a requirement that an employer and employee relationship must exist in order to qualify for the discount. This discount is available on all premium modes and is taken from **unisex rates**. On the Check-O-Matic mode, the premiums can be paid through the business or individual checking account. However, when using individual COM, there also must be either a letter of endorsement on company letterhead signed by an officer of the company or the completed Multi-Life DI



Discount form (UC 3459) **with each application** and a signed Check-O-Matic form and voided check for each individual. The letter of endorsement should state that the company agrees to sponsor a disability insurance program from Union Central. Requests for the Multi-Life Discount should be submitted with the Transmittal Multi-Life Application (UC 2728). To qualify for a Multi-Life Discount, a minimum number of individuals must be insured as follows:

**Multi-Life Discount:**

- All cases – 3 or more approved lives . . . . . 15% from unisex rates
- All cases – 3 or more approved lives, 100% eligible participation  
or 100% employer paid . . . . . 20% from unisex rates

\* Fully underwritten business.

**Big Case Discount**

Occupational Classes 5AP–2A

This discount applies to fully underwritten cases presented to Union Central at the same time. The applicant may qualify to receive a premium discount, taken from **unisex rates**, based on the total premium paid on a combined policy basis. The Big Case Discounts of 25% and 30%, with corresponding reductions of agent’s first year and renewal compensation as follows, are mandatory for cases meeting these premium criteria.

Minimum Annualized Premium*	\$50,000	\$100,000
Premium Discount	25% (unisex)	30% (unisex)
Commission Payable First Year	40%	35%
Renewal	5%	5%

\* At time of issue.

This Big Case Discount is in lieu of the Multi-Life, Guaranteed Standard Issue or Association discounts.

**Guaranteed Standard Issue Discount**

Occupational Classes 5AP–3AP

These discounts, taken from **unisex rates**, cannot be combined with any other discounts.

100% Employer-Pay Participation	Voluntary GSI Eligible Employees	Premium Discount
5 - 9	10 - 49	15%
10 - 49	50 - 149	20%
50 - 99	150 - 299	25%
100+	300+	30%

First-Year Compensation Reduction applies. See page 67.

**Association Discount**

Occupational Classes 5AP–4A

A premium discount of 15% taken from **sex-distinct rates**, is given on 5AP through 4A classifications (all premium modes) to those associations that qualify for our Association Marketing program. The first-year commission is reduced by 10%. Refer to Association Marketing Guide for full details.

## Double Annual Premium Discount

Occupational Classes 5AP–2A

Not available in New York. Not available if the Automatic Increase Rider (AIR) is part of the policy.

The applicant may qualify for a premium discount of 10% if two annual premiums are paid at the time the application is submitted or on subsequent modal premium anniversaries.

## NONCANCELLABLE: GENERAL INFORMATION

### Policy Dating

Occupational Classes 5AP–2A

**Backdating:** Backdating is not permitted. DI uses actual age, as of the date of the application.

### Delivery of Policy

After receipt in the agency, the policy should be immediately given to the agent for delivery in person. Go over the policy provisions carefully with the insured to be certain the coverage and any exclusions are thoroughly understood. This is an important part of your sales task. All post-issue amendments and/or any outstanding premium must be obtained and returned within 90 days of the date on Part II of the application. Policies not delivered within 90 days of this date must be returned to Union Central.

### Unisex Rates

Unisex premiums are used if an employer/employee relationship is involved. Therefore, when illustrating a multi-life case with three or more employees, unisex rates are to be used. When illustrating the Multi-Life Discount, the rates automatically change to unisex rates.

If there are fewer than three employees, coverage is to be quoted using non-discounted sex-distinct rates. The only exception is MT where unisex rates are to be used in all cases.

### Associations

Select associations may be eligible for a discount as follows:

- 15% on all premium modes
- Sex-distinct rates

Consideration for an Association Discount will be given within the following requirements and process.

- Occupational Classes: 5AP–4A
- Scope: State-wide or smaller
- Membership: Minimum of 100, all in same occupation
- Purpose: Established for purposes other than the purchase of insurance or other goods and services
- 10% commission reduction

Documentation requirements:

- Complete request for endorsed association approval - Form UC 1439.
- Complete a marketing plan, which includes:
  1. First-year strategy for promoting the endorsement to members
  2. How the association will support the marketing program
  3. Procedure for updating membership directory
  4. How new members will be informed
  5. Projected results for first year (case and premium projections).
  6. Sole source endorsement

Upon preliminary approval from Union Central, the agent notifies the association of endorsement requirements and distribution methods, and;

- submits a letter of endorsement from the executive of the association; and,
- membership directory, including names, addresses and dates of birth.

Once final approval has been obtained, the agent will be notified. The endorsed association will be reviewed annually to determine if the production and experience warrant continuation of the discounted endorsement.

Refer to the Association Marketing Guide for details.

**Minimum Issue**

NonCancellable — Occupational Classes 5AP–2A

The minimum amount of monthly benefit is \$500, any combination of \$100 minimum base benefit and the SIS Rider.

The minimum premium is \$10.00 for all modes except for payroll deduction.

**Tobacco Users**

Applicants who have used any form of tobacco in the past 12 months will be charged an additional 25% premium.

**State Modifiers**

California and Florida — 110%\*

California and Florida residents will only be issued policies from their state of residence, regardless of where the application is signed.

*\* For 4M and 3A medical personnel/dentists in CA, the state factor is 125%.*

**Modal Factors**

Semiannual	.51
Quarterly	.26
Check-O-Matic (monthly)	.086

**Policy Fees**

Premium Mode	Policy Fee
Annual	\$40.00
Semiannual	23.00
Quarterly	13.00
Check-O-Matic (monthly)	4.00

# Guaranteed Renewable Series 4402 S

This policy is designed to provide disability income benefits to insured individuals working in occupations such as skilled technician, on-site supervisor, manual laborer and some unskilled trades.

The insured must be working at least 30 hours per week and have a minimum annual income of \$18,000.

## KEY POLICY FEATURES

### *Occupational Classes*

A and B

### *Premium*

Can be changed on a class basis with state approval.

### *Issue Ages*

18 - 60

### *Coverage Period*

Conditionally renewable beyond age 65 for life at premium rates then in effect.

### *Benefit and Waiting Periods*

The applicant has a choice of benefit periods and waiting periods available as follows:

Classes	Benefit Period	Waiting Period
A	Five Years*	30, 60, 90, 180 and 365 days
A and B	Two Years	30, 60, 90 and 180 days
A and B	One Year	30, 60 and 90 days

\* Issue ages 18-55 on five-year benefit period

Ages 61 - 64 Guaranteed Renewable\*

Classes	Benefit Period	Waiting Period	Maximum Monthly Issue & Participation Limit
5AP - 2A	Two Years	30, 60, 90 and 180 days	\$4,000
5AP - 2A	One Year	30, 60 and 90 days	\$4,000

**\* The applicant must be part of a three person minimum multi-life case. Conditionally renewable in New Jersey.**

### *Minimum Benefit*

\$500 — a combination of base benefit and SIS Rider, with a \$100 minimum base requirement.

### *Maximum Benefit*

The policy schedule page will reflect the maximum benefit for a particular policy. Benefits are subject to our then current Issue and Participation Limits.

### *Riders*

Social Insurance Substitute  
6-Month Partial Disability

## The Policy Summary

This policy cannot be cancelled as long as premiums are paid and is guaranteed renewable to Age 65, with premiums subject to change by class. Insureds can renew it each year before age 65. We reserve the right to change premium rates. Such a change will be based on age, risk class and sex as of the policy date.

Beyond age 65 the policy is conditionally renewable for life, if at the time of renewal:

- the insured is not receiving benefits under this policy or any attached rider;
- the policy was in force the prior year with no premium in default;
- the insured is actively at work at least 30 hours each week at his/her usual place of employment; and
- proof of current income is furnished.

Premium rates beyond age 65 will be based on our rates then in effect for such ages. Any riders attached to this policy will not be renewed beyond age 65.

Step-rate premiums are not available.

### Total Disability or Totally Disabled

Insureds are considered totally disabled if due to injury or sickness:

- during the first 24 months they are unable to perform their regular occupation; thereafter
- they are not able to engage in any reasonable occupation for which they are suited by education, training or experience; and
- they are under the regular care of a physician.

However, if in our opinion, continued medical treatment will not improve the condition, we will waive this requirement.

### Waiting Period

Prior to the date we start paying benefits, the insured must be disabled for a specified period of time. The waiting period for each policy is found on the schedule page. Days of both total and partial disability, only if residual is on the contract, will be combined toward satisfaction of the waiting period. This waiting period does not need to consist of consecutive days.

### Waiver of Premium

If the insured is totally disabled for at least 90 days, we will waive payment of premiums that come due while totally disabled. Any premiums due and paid on or after the date the insured became totally disabled will be refunded. Premiums will continue to be waived as long as the insured is totally disabled, even beyond the benefit period.

No agent compensation will be paid on a policy if premiums are being paid via Waiver of Premium.

### Presumptive Total Disability

Total disability is presumed if the insured sustains a total loss of sight of both eyes, the hearing in both ears, speech, the use of both hands, the use of both feet, or the use of one hand and one foot, even if you are able to work. The waiting period will be waived. Loss is not required to be permanent or irrecoverable.

<i>Surgical Transplant</i>	Insureds will be considered totally disabled due to sickness if total disability is the result of them having been a surgical transplant donor, provided the transplant occurs more than six months after the issue date. The waiting period will be waived. Not Available in KS.
<i>Successive Periods of Disability</i>	If total disability and/or partial disability (if the policy has the 6-Month Partial Disability Rider attached) stops and then starts again within six months from the same or a related cause, the two periods of disability will count as one. It will not be necessary to satisfy the waiting period again.
<i>Concurrent Disabilities</i>	If the insured suffers a disability from more than one cause at the same time, they will be treated as a single disability.
<i>Rehabilitation</i>	We may help pay for a rehabilitation program if we are paying benefits under the policy and if we approve the program in advance. The terms of a rehabilitation program, related expenses and total disability benefits during this program, will be subject to mutual agreement.
<i>Nondisabling Injury</i>	<p>If the insured suffers injuries requiring medical treatment prescribed by a physician or the repair to natural teeth prescribed by a dentist, we will pay the expense of such treatment up to the maximum amount shown on the policy schedule page. This benefit is limited to the lesser of one-half the monthly benefit or \$3,000 and will be paid as follows:</p> <ul style="list-style-type: none"> <li>• benefits will be paid only for expenses incurred while this policy is in force and within 90 days from the injury date;</li> <li>• a claim must be submitted within one year from the injury date;</li> <li>• benefits will be paid only if no other benefits are payable under this policy or any of its riders;</li> <li>• if the insured has one or more of our disability income policies providing this benefit, no more than 100% of the expenses incurred will be paid under all policies; and</li> <li>• should a nondisabling injury develop into a disability for which monthly benefits are paid, any benefits which have been paid under this provision will be offset against the monthly benefits. Not Available in MD.</li> </ul>
<i>Good Health Benefit</i>	For every policy year the insured completes without receiving any benefits under the policy, we will reduce the waiting period shown on the schedule page by two days. In no case will the waiting period be reduced to less than 30 days. Not Available in GA and NY.
<i>Survivor Benefit</i>	Should the insured die after satisfying the waiting period and while benefits are being paid under the policy, we will pay an additional three months of benefits. The benefit is payable to the designated beneficiary, if any, otherwise, to the insured's estate.
<i>Exceptions/Limitations</i>	<p>No benefit will be paid if total disability is due to:</p> <ul style="list-style-type: none"> <li>• war or an act of war, declared or undeclared, or any act or incident of war, or if it is a result of military service when scheduled active duty is more than three months;</li> </ul>

- intentional self-inflicted injury;
- incarceration;
- the insured's prevention from working, except as a direct result of sickness or injury, in his or her occupation because of the suspension, revocation or surrender of a professional license or certification;
- normal pregnancy/childbirth until after 90 days.

Benefits will be paid for no more than 12 months during the lifetime of this policy for insureds residing outside of the United States or Canada.

#### Pre-Existing conditions

During the first 24 months after policy issue, we will pay benefits for disabilities caused by or contributed to a pre-existing condition only if that condition is fully disclosed and not misrepresented on the application and is not specifically excluded by name or specific description.

A pre-existing condition means any physical or mental condition for which, during the 24-month period preceding the issue date of the policy or rider; (1) the insured has sought medical advice or treatment, undergone diagnostic procedures, or has been prescribed drugs or medication; or (2) a reasonably prudent person would have sought medical advice, care or treatment.

#### *Mental/Nervous Disorder and Substance Abuse Limitation*

Benefits will not be paid for more than a cumulative total of 24 months,\* unless the insured is hospital-confined, during the life of the policy if disabled due to any mental/nervous disorder or substance abuse.

\*State variations apply.

## **GUARANTEED RENEWABLE: RIDERS**

### **6-Month Partial Disability Rider**

Available for occupational classes A and B with base benefit periods of five years or two years:

Issue ages are 18 through 60

For six months, this rider will pay one-half of the monthly disability benefit shown on the policy schedule page while the insured is partially disabled. No loss of income is required. We consider insureds to be partially disabled if, due to sickness or injury:

- they are able to do one or more but not all of the main duties of their occupation; or
- they can only perform all of the main duties for 50% less of the time normally required; and
- they are under a physician's regular care appropriate for the condition causing disability unless further recovery is not expected.

This rider may be renewed concurrently with the policy. It may not be renewed beyond age 65.

## Social Insurance Substitute (SIS) Rider

Available for Occupational Class A with base benefit periods of five, two or one year. Available for Occupational Class B with base benefit periods of two or one year. In New York and New Jersey, refer to state variations on page 35.

Issue ages are 18 through 60

In determining the amount of SIS that is available, the following guideline must be met:

For classes A and B, the total monthly benefit must be divided between base benefit and the Social Insurance Substitute (SIS) Rider. The amounts of each benefit must not exceed the limits indicated in each column of the Issue and Participation Limits Chart. These amounts can never exceed the Maximum Issue and Participation Limits shown on pages 52-53.

The Social Insurance Substitute (SIS) Rider will pay insureds additional benefits each month if:

- they are totally disabled due to injury or sickness; and
- they are receiving limited or no Social Insurance Benefits; and if
- the policy contains the 6-Month Partial Disability Rider, we will increase that benefit as described in the Benefits for Partial Disability provision of this rider.

### *Social Insurance Benefits*

Social Insurance Benefits mean payment of disability or retirement benefits provided by:

- The Federal Social Security Act of either a Primary Insurance Amount (PIA) or a PIA and Family Benefit for Dependents;
- any Workers' Compensation, occupational disease, or employer's liability;
- Government Retirement and Disability Fund Benefit; and
- any other similar federal, state or local program.

### *Waiting Period*

Before the date we start to pay benefits under this rider, the insured must be disabled for a specified period of time, the SIS waiting period, as shown on the policy schedule page. This waiting period does not need to consist of consecutive days.

If the insured is eligible for cash sickness benefits in Hawaii, New Jersey, New York or Rhode Island, the SIS Rider will only be issued with a minimum waiting period of 180 days or longer. For California, the minimum waiting period for the SIS Rider is 365 days. However, if the insured is self-employed and has declined a state's cash sickness coverage, a shorter waiting period is available.

### *Successive Periods of Disability*

If total disability and/or partial disability (if applicable) stops and then starts again within six months from the same or a related cause, the two periods of disability will count as one. It will not be necessary to satisfy the waiting period again.

### *Total Disability Benefit*

We will pay the SIS monthly benefit, reduced by any Social Insurance Benefits being received, for each month insureds are totally disabled after the SIS waiting period if:

- they are receiving total disability benefits under this policy; and
- are not engaged in any occupation for wage or profit.



*Partial Disability Benefit*

Provided the policy contains the 6-Month Partial Disability Benefit, we will increase the partial benefits for each month insureds are partially disabled after the SIS waiting period if:

- they are not receiving any Social Insurance Benefits; and
- they are receiving partial benefits under the policy.

*Maximum Benefit Period*

This rider will pay monthly benefits up to the maximum benefit period shown on the policy schedule page, but in no case will payments be made beyond age 65.

**GUARANTEED RENEWABLE:  
DISCOUNTS**

Discounts are available; however, some may be restricted by state. Consult with the Product Marketing Department for current availability.

**Multi-Life Discount**

Occupational Classes A and B

Available to 5AP-2A for ages 61 - 64, when part of a multi-life case with a minimum of 3 approved lives.

A premium discount is available on policies issued as part of a qualified salary allotment or wage continuation program. The premiums for these policies may be contributory or noncontributory on the part of the insureds. There is a requirement that an employer and employee relationship must exist in order to qualify for the discount. This discount is available on all premium modes and is taken from **unisex rates**. On the Check-O-Matic mode, the premiums can be paid through the business or individual checking account. However, when using individual COM, there also must be either a letter of endorsement on company letterhead signed by an officer of the company or the completed Multi-Life DI Discount form (UC 3459) **with each application** and a signed Check-O-Matic form and voided check for each individual. The letter of endorsement should state that the company agrees to sponsor a disability insurance program from Union Central. Requests for the Multi-Life Discount should be submitted with the Transmittal Multi-Life Application (UC 2728). To qualify for a Multi-Life Discount, a minimum number of individuals must be insured as follows:

Multi-Life Discount:

All cases – 3 or more approved lives . . . . .	15% from unisex rates
All cases – 3 or more approved lives, 100% eligible participation or 100% employer paid. . . . .	20% from unisex rates

**Double Annual Premium Discount**

Occupational Classes A and B

Not available in New York. Not available if the Automatic Increase Rider (AIR) is part of the policy.

The applicant may qualify for a premium discount of 10% if two annual premiums are paid at the time the application is submitted or on subsequent modal premium anniversaries.

# GUARANTEED RENEWABLE: GENERAL INFORMATION

## Policy Dating

Occupational Classes A and B

Backdating: Backdating is not permitted. Di uses actual age, as of the date of the application.

## Delivery of Policy

After receipt in the agency, the policy should be immediately given to the agent for delivery in person. Go over the policy provisions carefully with the insured to be certain the coverage and any exclusions are thoroughly understood. This is an important part of your sales task. All post-issue amendments and/or any outstanding premium must be obtained and returned within 90 days of the date on Part II of the application. Policies not delivered within 90 days of this date must be returned to Union Central.

## Unisex Rates

Unisex premiums are used if an employer/employee relationship is involved. Therefore, when illustrating a multi-life case with three or more employees, unisex rates are to be used. When illustrating the Multi-Life Discount, the rates automatically change to unisex rates.

If there are fewer than three employees, coverage is to be quoted using non-discounted sex-distinct rates. The only exception is MT, where unisex rates are to be used in all cases.

## Minimum Issue

Guaranteed Renewable – Occupational Classes A and B

The minimum amount of monthly benefit is \$500, any combination of \$100 minimum base benefit and the SIS Rider.

The minimum premium is \$10.00 for all modes except for payroll deduction.

## Tobacco Users

Applicants who have used any form of tobacco in the past 12 months will be charged an additional 25% premium.

## State Modifiers

California and Florida — 110%

California and Florida residents will only be issued policies from their state of residence, regardless of where the application is signed.

## Modal Factors

Semiannual	.51
Quarterly	.26
Check-O-Matic (monthly)	.086

## Policy Fees

Premium Mode	Policy Fee
Annual	\$40.00
Semiannual	23.00
Quarterly	13.00
Check-O-Matic (monthly)	4.00

# Disability Overhead Expense Series 4403 S

This policy provides coverage designed to reimburse owners of small businesses (sole proprietors, partners, closely held corporations), operated from a location away from the home, for normal and customary expenses necessary to maintain the business. Some examples of covered overhead expenses are:

- utilities
- laundry and maintenance services
- employees' wages including payroll taxes and contributions for benefits
- property and liability insurance
- taxes on business premises owned and used by insureds in the operation of their business
- rent or the greater of scheduled depreciation for tax purposes or scheduled mortgage payments
- lease payments or the greater of scheduled depreciation for tax purposes or scheduled payments for furniture, equipment and implements of the business
- accounting, billing and collection service fees
- interest payments on business debts.

## KEY POLICY FEATURES

<i>Occupational Classes</i>	5AP-3A								
<i>Premium</i>	Guaranteed Premium to age 65								
<i>Issue Ages</i>	18 - 60								
<i>Coverage Period</i>	Coverage provided to age 65, conditionally renewable beyond age 65 for life at premium rates then in effect.								
<i>Benefit &amp; Waiting Periods</i>	The applicant has a choice of three benefit periods and three waiting periods available as follows: <table border="0" style="margin-left: 20px;"> <thead> <tr> <th style="text-align: left;">Benefit Period</th> <th style="text-align: left;">Waiting Period</th> </tr> </thead> <tbody> <tr> <td>24 months</td> <td>30, 60, and 90 days</td> </tr> <tr> <td>18 months</td> <td>30, 60, and 90 days</td> </tr> <tr> <td>12 months</td> <td>30, 60, and 90 days</td> </tr> </tbody> </table>	Benefit Period	Waiting Period	24 months	30, 60, and 90 days	18 months	30, 60, and 90 days	12 months	30, 60, and 90 days
Benefit Period	Waiting Period								
24 months	30, 60, and 90 days								
18 months	30, 60, and 90 days								
12 months	30, 60, and 90 days								
<i>Minimum Benefit</i>	\$500								
<i>Maximum Benefit</i>	The policy schedule page will reflect the maximum benefit for a particular policy.								
<i>Riders</i>	Substitute Salary Expense Future Increase								

## The Policy Summary

This policy can not be cancelled as long as premiums are paid. We guarantee the premiums as stated in the policy.

Beyond age 65, the policy is conditionally renewable for life if, at the time of renewal:

- the insured is not receiving benefits under this policy or any attached rider;
- the policy was in force the prior year with no premium in default;
- the insured is actively at work at least 30 hours each week at his/her usual place of employment;
- the insured pays the premium in effect for his/her age; and
- insured furnishes proof that he/she is responsible for the expenses of maintaining an office or business

### *Covered Overhead Expenses*

Covered overhead expenses under the policy are:

- fixed expenses that are usual and customary in the operation of the business. Examples of some covered overhead items include: rent or the greater of scheduled depreciation for tax purposes, or scheduled mortgage payments, utilities, employee's wages, leasing costs, depreciation, interest payments on business debts, business insurance premiums, laundry, association dues, subscriptions; and janitorial and maintenance fees.
- the expenses for which the insured would be liable while conducting business.
- expenses that the insured would normally pay from earnings that are a result of his or her individual effort and presence at the business.
- an item of expense generally accepted as a tax-deductible business overhead expense by the United States Internal Revenue Service.

We will pay 100% of covered overhead expenses up to the Maximum Issue and Participation Limits.

### *Ineligible Overhead Expenses*

Covered overhead expenses do not include:

- salaries, fees, drawing accounts, profit, or any other form of compensation for the insured, any person sharing business expenses, any member of the insured's profession or occupation, or any person employed to perform the duties of the insured.
- additions to inventory or the cost of goods or merchandise purchased for sale.
- any kind of expense for which the insured was not liable in the normal course of business prior to disability.
- more than the insured's share of expenses if they are shared with one or more people.
- any expense covered under another DOE policy .
- purchase or rental of furniture or equipment during disability.
- renovation of an office during disability.

### *Total Disability or Totally Disabled*

We will consider insureds totally disabled if an injury or a sickness prevents them from performing the material and substantial duties of their occupation.

<i>Partial Disability Benefit</i>	Occupation means their occupation or occupations at the time disability began. The insured must also be under the regular care and treatment of a physician appropriate for the condition causing disability unless further recovery is not expected.
<i>Partial Disability Benefit</i>	<p>We will consider insureds partially disabled if, due to injury or sickness, they are under the regular care and treatment of a physician and are either:</p> <ul style="list-style-type: none"> <li>• able to do one or more but not all of the main duties of their occupation; or</li> <li>• can only perform all of their main duties for 50% or less of the time normally required.</li> </ul>
<i>Recovery Benefit</i>	<p>We will reimburse the insured for up to six months, for the amount of covered overhead expenses that are actually incurred each month the insured is partially disabled after the waiting period, not to exceed 50% of the maximum monthly benefit.</p> <p>If a period of partial disability immediately follows a period of total disability for which monthly benefits are being paid, in the first month of partial disability, we will increase the amount payable to a maximum of 75% of the maximum monthly benefit, subject to the following:</p> <p>For the first two months of partial disability, the second condition in the partial disability benefit provision is changed from: “you can only perform all of your main duties for 50% or less of the time normally required,” to “you can only perform all of your main duties for 80% or less of the time normally required.”</p>
<i>Waiting Period</i>	<p>Prior to the date we start paying benefits, the insured must be disabled for a specified period of time. The waiting period for each policy is found on the schedule page. Days of both total and partial disability will be combined toward satisfaction of the waiting period. This waiting period does not need to consist of consecutive days.</p>
<i>Waiver of Premium</i>	<p>If the insured is totally disabled for at least 90 days, we will waive payment of premiums that come due while totally disabled. Any premiums due and paid on or after the date the insured became totally disabled will be refunded. Premiums will continue to be waived as long as the insured is totally disabled, even beyond the benefit period.</p> <p>No agent compensation will be paid on a policy if premiums are being paid via Waiver of Premium.</p>
<i>Presumptive Total Disability</i>	<p>Total disability is presumed if the insured sustains a total loss of sight of both eyes, the hearing in both ears, speech, the use of both hands, the use of both feet, or the use of one hand and one foot, even if you are able to work. The waiting period will be waived. Loss is not required to be permanent or irrecoverable.</p>
<i>Surgical Transplant</i>	<p>Insureds will be considered totally disabled due to sickness if total disability is the result of them having been a surgical transplant donor, provided the transplant occurs more than six months after the issue date. The waiting period will be waived. Not Available in KS.</p>

<i>Successive Periods of Disability</i>	If total or partial disability stops and then starts again within six months from the same or a related cause, the two periods of disability will count as one. It will not be necessary to satisfy the waiting period again.
<i>Concurrent Disabilities</i>	If the insured suffers a disability from more than one cause at the same time, it will be treated as a single disability.
<i>Rehabilitation</i>	We may help pay for a rehabilitation program if we are paying benefits under the policy and if we approve the program in advance. The terms of a rehabilitation program, related expenses and total disability benefits during this program, will be subject to mutual agreement.
<i>Accumulation Benefit</i>	For any month during total disability that covered overhead expenses are less than or more than the maximum monthly benefit, the difference may be carried forward to the coming month and then applied to actual covered overhead expenses for that month. At no time will the sum of all benefits paid for any period of total or partial disability combined exceed the maximum overhead expense benefit shown on the policy schedule page.
<i>Extension of Benefits</i>	<p>We will continue to pay benefits to insureds beyond the maximum benefit period if:</p> <ul style="list-style-type: none"> <li>• they continue to be totally disabled; and</li> <li>• the amount they were paid for this period of total disability was less than the maximum overhead expense benefit.</li> </ul> <p>Payments will continue until the total amount of benefits paid for one period of disability equals the maximum overhead expense benefit. At no time will benefits be paid for more than 12 months beyond the maximum benefit period for total disability.</p>
<i>Conversion</i>	The policy may be converted to a Union Central individual disability income policy at any time before age 60. At the time the request for conversion is made, the DOE policy must be in force and the insured must not be disabled. The premium for the conversion policy will be based on the insured's age and occupation at the time of conversion and will have benefits equivalent to the original policy. The new policy will be subject to our Issue and Participation Limits in effect at the time of the conversion.
<i>Good Health Benefit</i>	For every policy year the insured completes without receiving any benefits under the policy, we will reduce the waiting period shown on the schedule page by two days. In no case will the waiting period be reduced to less than 30 days. Not Available in GA and NY.
<i>Benefit Continuation After Death</i>	Should the insured die after satisfying the waiting period and while total disability benefits are being paid under the policy, we will continue to pay covered expenses for up to three months immediately following death. No benefit will be paid for expenses that accrue after the business is sold.

## Exceptions/Limitations

No benefit will be paid if total disability is due to:

- war or an act of war, declared or undeclared; an act or incident of war; or if it is a result of military service when scheduled active duty is more than three months;
- intentional self-inflicted injury;
- incarceration;
- the insured's prevention from working, except as a direct result of sickness or injury, in his or her occupation because of the suspension, revocation or surrender of a professional license or certification;
- normal pregnancy/childbirth until after 90 days.

Benefits will be paid for no more than 12 months during the lifetime of this policy for insureds residing outside of the United States or Canada.

### Pre-Existing Conditions

During the first 24 months after policy issue, we will pay benefits for disabilities caused by or contributed to a pre-existing condition only if that condition is fully disclosed and not misrepresented on the application and is not specifically excluded by name or specific description.

A pre-existing condition means any physical or mental condition for which, during the 24-month period preceding the issue date of the policy or rider; (1) the insured has sought medical advice or treatment, undergone diagnostic procedures, or has been prescribed drugs or medication; or (2) a reasonably prudent person would have sought medical advice, care or treatment.

## DISABILITY OVERHEAD EXPENSE: RIDERS

### Substitute Salary Expense Rider

Available for Occupational Classes 5AP-3A

Issue ages are 18 through 60

This rider is designed to help pay the expense incurred to employ another person to perform the duties the insured would otherwise perform had he/she not become disabled. These benefits are paid in addition to the maximum monthly benefit for total disability.

The maximum amount of benefit that can be purchased under this rider is the lesser of 50% of the maximum monthly benefit or 80% of the insured's monthly earned income at the time of issue. Benefits are payable up to six months.

The addition of the Substitute Salary Rider is not affected by the Maximum Issue and Participation Limits.

This rider is not available after age 65.

### Future Increase Rider

Available for Occupational Classes 5AP-3A

Issue ages are 18 through 45

## DISABILITY OVERHEAD EXPENSE: DISCOUNTS

### Multi-Life Discount

The Future Increase Rider gives the insured the right to increase the monthly benefit on the policy without providing evidence of physical insurability. Once an increase has been applied for, financial underwriting will be performed.

The total maximum increase amount that may be purchased at policy issue is two times the base monthly benefit, not to exceed our Maximum Issue and Participation Limits.

Increases may be elected on each policy anniversary up to the anniversary following the insured's 50th birthday. The maximum increase elected at any time may not exceed one-half of the maximum monthly benefit of the original policy.

Any time the maximum monthly benefit is increased, the monthly Substitute Salary Expense Rider benefit, if included in the contract, may also be increased. The increase will be the lesser of either 50% of the increase being made in the base monthly benefit or the maximum permitted by our financial underwriting. The financial underwriting done at the time of increase will use the Issue and Participation Limits at issue of this rider or at time of increase, whichever is more favorable to the insured.

This rider will terminate and no further increase in benefits will be made at the earliest of:

- the policy anniversary after age 50; or
- when the total of all increases elected equals the total maximum increase amount shown on the policy schedule page; or
- when the policy terminates.

Discounts are available; however, some may be restricted by state. Consult with the Product Marketing Department for current availability.

The Association and Multi-Life discounts cannot be combined on any one case.

Available for Occupational Classes 5AP–3A

A premium discount is available on policies issued as part of a qualified salary allotment or wage continuation program. The premiums for these policies may be contributory or noncontributory on the part of the insureds. There is a requirement that an employer and employee relationship must exist in order to qualify for the discount. This discount is available on all premium modes and is taken from **unisex rates**. On the Check-O-Matic mode, the premiums can be paid through the business or individual checking account. However, when using individual COM, there also must be either a letter of endorsement on company letterhead signed by an officer of the company or the completed Multi-Life DI Discount form (UC 3459) **with each application** and a signed Check-O-Matic form and voided check for each individual. The letter of endorsement should state that the company agrees to sponsor a disability insurance program from Union Central. Requests for the Multi-Life Discount should be submitted with the Transmittal Multi-Life Application (UC 2728). To qualify for a Multi-Life Discount, a minimum number of individuals must be insured as follows:



	<p>Multi-Life Discount:</p> <p>All cases – 3 or more approved lives . . . . . 15% from unisex rates</p> <p>All cases – 3 or more approved lives, 100% eligible participation or 100% employer paid. . . . . 20% from unisex rates</p>
<p><b>Association Discount</b></p>	<p>Occupational Classes 5AP–4A</p> <p>A premium discount of 15%, taken from sex-distinct rates, is given on 5AP through 4A classifications (all premium modes) to those associations that qualify for our Association Marketing program. The first-year commission is reduced by 10%. Refer to Association Marketing Guide for full details.</p>
<p><b>Double Annual Premium Discount</b></p>	<p>Occupational Classes 5AP–3A</p> <p>Not available in New York. Not available if the Automatic Increase Rider (AIR) is part of the policy.</p> <p>The applicant may qualify for a premium discount of 10% if two annual premiums are paid at the time the application is submitted or on subsequent modal premium anniversaries.</p>
<p><b>DISABILITY OVERHEAD EXPENSE: GENERAL INFORMATION</b></p> <p><b>Policy Dating</b></p>	<p>Occupational Classes 5AP–3A</p> <p>Backdating: Backdating is not permitted. DI uses actual age, as of the date of the application.</p>
<p><b>Delivery of Policy</b></p>	<p>After receipt in the agency, the policy should be immediately given to the agent for delivery in person. Go over the policy provisions carefully with the insured to be certain the coverage and any exclusions are thoroughly understood. This is an important part of your sales task. All post-issue amendments and/or any outstanding premium must be obtained and returned within 90 days of the date on Part II of the application. Policies not delivered within 90 days of this date must be returned to Union Central.</p>
<p><b>Unisex Rates</b></p>	<p>Unisex premiums are used if an employer/employee relationship is involved. Therefore, when illustrating a multi-life case with three or more employees, unisex rates are to be used. When illustrating the Multi-Life Discount, the rates automatically change to unisex rates.</p> <p>If there are fewer than three employees, coverage is to be quoted using non-discounted sex-distinct rates. The only exception is MT, where unisex rates are to be used in all cases.</p>
<p><b>Associations</b></p>	<p>Select associations may be eligible for a discount as follows:</p> <ul style="list-style-type: none"> <li>• 15% on all premium modes</li> <li>• Sex-distinct rates</li> </ul>

Consideration for an Association Discount will be given within the following requirements and process.

- Occupational classes: 5AP–4A
- Scope: State-wide or smaller
- Membership: Minimum of 100, all in same occupation
- Purpose: Established for purposes other than the purchase of insurance or other goods and services
- 10% commission reduction

Documentation requirements:

- Complete request for endorsed association approval - Form UC 1439.
- Complete a marketing plan, which includes:
  1. First-year strategy for promoting the endorsement to members
  2. How the association will support the marketing program
  3. Procedure for updating membership directory
  4. How new members will be informed
  5. Projected results for first year (case and premium projections).
  6. Sole-source endorsement

Upon preliminary approval from Union Central, the agent notifies the association of endorsement requirements and distribution methods, and;

- submits a letter of endorsement from the executive of the association; and,
- membership directory, including names, addresses and dates of birth.

Once final approval has been obtained, the agent will be notified. The endorsed association will be reviewed annually to determine if the production and experience warrant continuation of the discounted endorsement.

Refer to the Association Marketing Guide UC 2014 for details.

**Minimum Issue**

Occupational Classes 5AP–3A

The minimum amount of monthly benefit is \$500 base.

The minimum premium is \$10.00 for all modes except for payroll deduction.

**Tobacco Users**

Applicants who have used any form of tobacco in the past 12 months will be charged an additional 25% premium.

**State Modifiers**

California and Florida — 110%

California and Florida residents will only be issued policies from their state of residence, regardless of where the application is signed.

**Modal Factors**

Semiannual	.51
Quarterly	.26
Check-O-Matic (monthly)	.086

## Employer-Sponsored Multi-Life Plans

Policy Fees	Premium Mode	Policy Fee
	Annual	\$40.00
	Semiannual	23.00
	Quarterly	13.00
	Check-O-Matic (monthly)	4.00

This program is designed to provide income protection to a group of insured individuals working in professional and executive occupations with the same employer. A major feature of this program is the availability of Guaranteed Standard Issue underwriting for select groups. Guaranteed Standard Issue means that everyone who meets the conditions for eligibility will be issued a policy at standard, discounted unisex rates. No one in the approved group may be declined or rated. Conditions for eligibility include:

- participant must be on census submitted to underwriting,
- participant must have been actively at work for the past 180 days,
- participant must not have total disability coverage in force that exceeds Union Central's Issue and Participation Limits,
- participant must not currently qualify for a benefit under the Presumptive Total Disability provision of the contract. If the CAT rider is part of the Guaranteed Standard Issue offer, the participant must not be catastrophically disabled, and

An offer of Guaranteed Standard Issue must be approved by underwriting before it is presented to an employer. **This program is not available to medical occupations with the exception of qualifying medical residency programs (please refer to the GSI for Medical Residents brochure – DI 1069 for details).** The following chart summarizes the differences between employer-paid and voluntary plans.

## Employer-Paid, Voluntary and Core/Buy-Up Plan Specifications

Cases may or may not qualify for a Guaranteed Standard Issue offer. Availability of GSI is based on a number of factors, including demographics, number of eligible employees, industry, mix of occupations, other in-force coverage, etc. The guidelines below may be adjusted for a particular employer based on the company's characteristics. In no case may coverage amounts exceed Union Central's published Issue and Participation Limits.

	<b>Employer-Paid</b>	<b>Voluntary</b> (Employee pay all)	<b>Core/Buy-Up</b> (ER-pd base, EE-pd excess)
<b>Minimum Participants</b>	5 (100% participation)	Greater of 10 lives or 25% participation	10 lives on ER-paid core; Buy-up minimum varies
<b>Billing</b>	List bill	Choice of list bill or Check-O-Matic (COM available only with 100% employee pay)	List bill
<b>Occupation Classes</b>	5AP - 3AP <i>Medical occupations not eligible</i>	5AP - 3AP <i>Medical occupations not eligible</i>	5AP - 3AP <i>Medical occupations not eligible</i>
<b>Maximum GSI Limits</b>	5-9 Lives: Up to \$2,000 10+ Lives: To \$8,000, based on group size and demographics	Up to \$5,000, based on group size and demographics	Up to \$8,000, based on group size and demographics
<b>Premium Discounts</b>	5-9 lives: 15% 10-49 lives: 20% 50-99 lives: 25% 100+ lives: 30%	10-49 eligible: 15% 50-149 eligible: 20% 150-299 eligible: 25% 300+ eligible: 30%	10-49 lives: 20% 50-99 lives: 25% 100+ lives: 30% <i>(discounts apply to core and buy-ups)</i>
<b>Available Riders</b>	<ul style="list-style-type: none"> <li>Residual/24-Month Residual/Partial</li> <li>Social Insurance Substitute</li> <li>COLA</li> <li>Catastrophic</li> <li>Age 67 EXTENSION</li> <li>No MNDA endorsement on 10+ lives except in Florida</li> <li>24-month DAMN endorsement used for under-10 life groups</li> </ul>	<ul style="list-style-type: none"> <li>Residual/24-Month Residual/Partial</li> <li>Social Insurance Substitute</li> <li>COLA</li> <li>Catastrophic</li> <li>Age 67 EXTENSION</li> <li>MNDA endorsement used on all voluntary cases</li> </ul>	<ul style="list-style-type: none"> <li>Residual/24-Month Residual/Partial</li> <li>Social Insurance Substitute</li> <li>COLA</li> <li>Catastrophic</li> <li>Age 67 EXTENSION</li> <li>24-month MNDA rider on both core and buy-up contracts</li> </ul>

### Notes on Core/Buy-up Plans

- The employer purchases a small, base benefit on all eligible employees (often as low as \$500/month benefit). Employees then may purchase higher amounts.
- The GSI offer is established for the combined benefit. For example: If the GSI offer is \$3,000/month, and the employer buys a \$500 benefit for all eligibles, each employee may buy up the additional \$2,500 on a GSI basis, within I/P limits.
- Higher amounts above the GSI offer may be purchased with full underwriting.

**EMPLOYER-SPONSORED  
MULTI-LIFE PLANS:  
MEDICAL UNDERWRITING**

- A separate contract will be issued for each segment of coverage: the employer-paid benefit, employee buy-ups to the GSI threshold, and employee buy-ups above the GSI threshold.
- The participation requirement on employee buy-ups will vary based on case characteristics, but will never exceed the greater of 10 lives or 25%.

For an employer-sponsored plan that has been approved for Guaranteed Standard Issue by the multi-life underwriter, medical underwriting is not required unless the applicant is applying for DI coverage above the Guaranteed Standard Issue amount. In that case, a new, underwritten application is required and usual medical requirements are needed. These requirements are based on the additional amount, above the Guaranteed Standard Issue amount only.

**EMPLOYER-SPONSORED  
MULTI-LIFE PLANS:  
FINANCIAL UNDERWRITING**

Employer-sponsored multi-life plans that are approved for Guaranteed Standard Issue require a census that includes income for each eligible employee. The census must be signed by a qualified officer of the employer. Once the case has been accepted by the multi-life underwriter, census income information will be accepted as income documentation and additional income documentation will not be needed. This applies to amounts applied for up to the Guaranteed Standard Issue amount. If the applicant applies for more than the Guaranteed Standard Issue amount, normal underwriting procedures will apply.

**EMPLOYER-SPONSORED  
MULTI-LIFE PLANS:  
GUARANTEED STANDARD  
ISSUE DISCOUNT**

These discounts taken from unisex rates, cannot be combined with any other discounts.

<b>100% Employer Pay Participation</b>	<b>Voluntary GSI Eligible Employees*</b>	<b>Premium Discount</b>
5-9	10 - 49	15%
10 - 49	50 - 149	20%
50 - 99	150 - 299	25%
100+	300+	30%

First-Year Commission Reduction applies. See page 72.

# State Variations

## UC 4401 S NONCANCELLABLE CONTRACT ONLY

Alaska	<ul style="list-style-type: none"><li>• Three-year Incontestability Period</li></ul>
Arkansas	<ul style="list-style-type: none"><li>• Three-year Incontestability Period</li><li>• 730-day waiting period not available</li></ul>
California	<p><i>Pending approval of UC 4401 S contract</i></p> <ul style="list-style-type: none"><li>• Criminal Activity replaces Incarceration</li><li>• Time Limit on Certain Defenses replaces Incontestability</li><li>• Residual or Partial Disability Rider is required on all California contracts</li><li>• See definition of Residual Disability on page 39*</li><li>• 24-Month Residual Disability Rider not available</li><li>• 10% premium surcharge for all non-medical personnel</li><li>• 25% premium surcharge for 4M and 3A medical personnel</li><li>• Own Occupation for the entire benefit period not available</li><li>• 60-Month Own Occupation, reasonable thereafter not available</li><li>• Home Provider contract not available</li><li>• 30-day Free Look Provision</li><li>• 730-day waiting period not available</li><li>• Managerial Duties Endorsement not available</li><li>• Cash sickness state, 365-day minimum waiting period on Social Insurance Substitute Rider</li></ul>
Colorado	<ul style="list-style-type: none"><li>• No state variations</li></ul>
Connecticut	<ul style="list-style-type: none"><li>• No Fraud Provision</li><li>• Catastrophic Disability Rider not available</li><li>• 730-day waiting period not available</li><li>• Home Provider contract not available</li></ul>
Delaware	<ul style="list-style-type: none"><li>• 730-day waiting period not available</li></ul>
District of Columbia	<ul style="list-style-type: none"><li>• Three-year Incontestability Period</li></ul>
Florida	<ul style="list-style-type: none"><li>• Own Occupation and Not Working for the entire benefit period includes an initial 12-Month Own Occupation period</li><li>• To Age 67 Extension Rider not available</li><li>• 60-Month Own Occupation and Not Engaged, reasonable thereafter not available</li><li>• Home Provider contract not available</li><li>• 10% premium surcharge on all Florida contracts</li><li>• Own Occupation for the entire benefit period not available to medical personnel or dental/surgical specialties</li></ul>

<b>Georgia</b>	<ul style="list-style-type: none"> <li>• Time Limit on Certain Defenses replaces Incontestability</li> <li>• Good Health Benefit not available</li> <li>• Reinstatement within 90 days of lapse date</li> <li>• Severe Impairment Benefit Rider replaces Catastrophic Disability Rider</li> <li>• 12/24 Pre-Existing Condition Limitation</li> </ul>
<b>Hawaii</b>	<ul style="list-style-type: none"> <li>• Three-year Incontestability Period</li> <li>• Cash sickness state, 180-day minimum waiting period on Social Insurance Substitute Rider</li> </ul>
<b>Idaho</b>	<ul style="list-style-type: none"> <li>• No Loss or Suspension of License Exclusion</li> <li>• Home Provider contract not available</li> <li>• 730-day waiting period not available</li> <li>• 6/12 Pre-Existing Condition Limitation</li> </ul>
<b>Illinois</b>	<ul style="list-style-type: none"> <li>• No state variations</li> </ul>
<b>Indiana</b>	<ul style="list-style-type: none"> <li>• 12/12 Pre-Existing Condition Limitation</li> </ul>
<b>Iowa</b>	<ul style="list-style-type: none"> <li>• 730-day waiting period not available</li> <li>• Home Provider contract not available</li> </ul>
<b>Kansas</b>	<ul style="list-style-type: none"> <li>• Cancellation Privilege added</li> <li>• Surgical Transplant Benefit not available</li> <li>• No Pregnancy Limitation</li> <li>• Five-year limitation for Legal Actions</li> <li>• 730-day waiting period not available</li> </ul>
<b>Kentucky</b>	<ul style="list-style-type: none"> <li>• 60-day Notice of Claim</li> <li>• Three-year Incontestability Period</li> </ul>
<b>Louisiana</b>	<ul style="list-style-type: none"> <li>• Reclassification Provision added</li> <li>• Three-year Incontestability Period</li> </ul>
<b>Maine</b>	<ul style="list-style-type: none"> <li>• Three-year Incontestability Period</li> </ul>
<b>Maryland</b>	<ul style="list-style-type: none"> <li>• Nondisabling Injury Benefit not available</li> <li>• Illegal Occupation replaces Incarceration</li> <li>• Time Limit on Specified Defenses replaces Incontestability</li> <li>• If not employed when disability begins, Reasonable Occupation is replaced by “your last occupation or occupations prior to disability”</li> <li>• Home Provider contract not available</li> <li>• 30-day Free Look Provision for replacement situations</li> </ul>
<b>Massachusetts</b>	<ul style="list-style-type: none"> <li>• Change of Beneficiary Provision added</li> <li>• Preceding period of total disability not required to receive Partial Disability Benefits</li> </ul>
<b>Michigan</b>	<ul style="list-style-type: none"> <li>• Three-year Incontestability Period</li> </ul>

<b>Minnesota</b>	<ul style="list-style-type: none"> <li>• Right to Cancel language added</li> <li>• Right to Examine Provision removed</li> <li>• Illegal Occupation replaces Incarceration</li> <li>• Time Limit on Certain Defenses replaces Incontestability</li> <li>• Narcotics Provision added</li> </ul>
<b>Mississippi</b>	<ul style="list-style-type: none"> <li>• 60/24 Pre-Existing Condition Limitation</li> </ul>
<b>Missouri</b>	<ul style="list-style-type: none"> <li>• Home Provider contract not available</li> </ul>
<b>Montana</b>	<ul style="list-style-type: none"> <li>• 180-day Notice of Claim</li> <li>• 24/12 Pre-Existing Condition Limitation</li> <li>• No Pregnancy Limitation</li> <li>• Unisex rates for all insureds</li> </ul>
<b>Nebraska</b>	<ul style="list-style-type: none"> <li>• Illegal Occupation replaces Incarceration</li> </ul>
<b>Nevada</b>	<ul style="list-style-type: none"> <li>• 6/36 Pre-Existing Condition Limitation</li> <li>• Three-year Incontestability Period</li> </ul>
<b>New Hampshire</b>	<ul style="list-style-type: none"> <li>• Cancellation Provision added</li> </ul>
<b>New Jersey</b>	<ul style="list-style-type: none"> <li>• Surgical Transplant Benefit does not waive the waiting period nor does it require the policy to be in force for six months</li> <li>• Time Limit of Certain Defenses replaces Incontestability</li> <li>• 30-day Free Look period for replacement situations</li> <li>• Nondisabling Injury claim must be submitted within 90 days of the injury</li> <li>• Illegal Occupation replaces Incarceration</li> <li>• \$1,000 Maximum Payment of Claims</li> <li>• 730-day waiting period not available</li> <li>• Social Insurance Substitute Rider<sup>**</sup></li> <li>• Managerial Duties Endorsement not available</li> <li>• UC EH 4400 RE (Relation to Earnings) endorsement not available</li> <li>• Home Provider contract not available</li> <li>• Cash sickness state, 180-day minimum waiting period on Social Insurance Substitute Rider</li> </ul>
<b>New Mexico</b>	<ul style="list-style-type: none"> <li>• Reinstatement within 90 days of lapse date</li> </ul>
<b>New York</b>	<ul style="list-style-type: none"> <li>• Good Health Benefit not available</li> <li>• Illegal Occupation replaces Incarceration</li> <li>• No Loss or Suspension of License Exclusion</li> <li>• No Fraud Provision</li> <li>• Time Limit on Certain Defenses replaces Incontestability</li> <li>• Change of Beneficiary Provision added</li> <li>• Surgical Transplant Benefit does not waive the waiting period nor does it require the policy to be in force for six months</li> <li>• Cash sickness state, 180-day minimum waiting period on Social Insurance Substitute Rider</li> <li>• Foreign Residence Limitation includes insureds living outside of US, Canada or Mexico</li> </ul>



	<ul style="list-style-type: none"> <li>• Social Insurance Substitute Rider**</li> <li>• Double Annual Discount not available</li> <li>• Insureds on active duty in Armed Forces or National Guard for no more than five years have the option to suspend the policy. Contestability period will not be tolled</li> </ul>
North Carolina	<ul style="list-style-type: none"> <li>• Proof of Loss must be submitted within 180 days</li> <li>• No Pregnancy limitation</li> </ul>
North Dakota	<ul style="list-style-type: none"> <li>• Illegal Occupation replaces Incarceration</li> </ul>
Ohio	<ul style="list-style-type: none"> <li>• Cancellation language added to Payment of Premiums provision</li> </ul>
Oklahoma	<ul style="list-style-type: none"> <li>• 730-day waiting period not available</li> </ul>
Oregon	<ul style="list-style-type: none"> <li>• Illegal Occupation replaces Incarceration</li> <li>• Home Provider contract not available</li> </ul>
Pennsylvania	<ul style="list-style-type: none"> <li>• Illegal Occupation replaces Incarceration</li> <li>• 60/36 Pre-Existing Condition Limitation</li> <li>• Three-year Incontestability Period</li> <li>• 730-day waiting period not available</li> </ul>
Rhode Island	<ul style="list-style-type: none"> <li>• Three-year Incontestability Period</li> <li>• Cash sickness state, 180-day minimum waiting period on Social Insurance Substitute Rider</li> </ul>
South Carolina	<ul style="list-style-type: none"> <li>• Criminal Activity replaces Incarceration</li> <li>• No Loss or Suspension of License Exclusion</li> <li>• No Foreign Residence Limitation</li> <li>• No Fraud Provision</li> <li>• 24/12 Pre-Existing Condition Limitation</li> <li>• Six-year limitation for Legal Actions</li> <li>• 730-day waiting period not available</li> <li>• Home Provider contract not available</li> </ul>
South Dakota	<ul style="list-style-type: none"> <li>• 12/12 Pre-Existing Condition Limitation</li> </ul>
Tennessee	<ul style="list-style-type: none"> <li>• No state variations</li> </ul>
Texas	<ul style="list-style-type: none"> <li>• Illegal Occupation replaces Incarceration</li> <li>• Six-month benefit period for Mental/Nervous disorders – per period of total disability</li> <li>• 730-day waiting period not available</li> <li>• Home Provider contract not available</li> <li>• Catastrophic Disability Rider not available</li> </ul>
Utah	<ul style="list-style-type: none"> <li>• Illegal Occupation replaces Incarceration</li> <li>• 730-day waiting period not available</li> </ul>

Vermont	<ul style="list-style-type: none"> <li>• Criminal Activity replaces Incarceration</li> <li>• Three-year Incontestability Period</li> <li>• Home Provider contract not available</li> <li>• 730-day waiting period not available</li> </ul>
Virginia	<ul style="list-style-type: none"> <li>• Illegal Occupation replaces Incarceration</li> <li>• 12/12 Pre-Existing Condition Limitation</li> <li>• Cancellation Privilege added</li> <li>• No Fraud Provision</li> <li>• 730-day waiting period not available</li> <li>• Home Provider contract not available</li> </ul>
Washington	<ul style="list-style-type: none"> <li>• Nondisabling Injury benefit covers expenses incurred within one year from the injury date</li> <li>• 730-day waiting period not available</li> </ul>
West Virginia	<ul style="list-style-type: none"> <li>• 730-day waiting period not available</li> </ul>
Wisconsin	<ul style="list-style-type: none"> <li>• Reinstatement within 90 days of lapse date</li> </ul>
Wyoming	<ul style="list-style-type: none"> <li>• Three-year Incontestability Period</li> </ul>

*\* California provides residual benefits with a 20% loss of income and you are unable to perform one or more of the material and substantial duties of your occupation; or unable to engage in your occupation for as much time as was usual prior to the start of disability or 40 hours per week, whichever is less. Following a period of total or residual disability, a residual monthly benefit will continue to be paid if you return to work on a full-time basis and your loss of earnings continues to be at least 20% of prior monthly earnings. This Transition Benefit is payable for up to 12 months.*

*\*\* SIS Total Disability Benefit: 100% of the SIS monthly benefit for total disability will be paid when benefits are not being paid by any other social insurance program. If the Social Security Primary Insurance Amount is the only social insurance benefit received or if the only benefit is received from a source other than Social Security, one-third of the SIS monthly benefit will be paid. If both Social Security PIA and family benefits are received, or if social insurance benefits are received from more than one source, no benefits will be paid by this rider. No benefits will be paid if the insured is engaged in any occupation for wage or profit at the time of disability.*

# Underwriting APPLICATION

Due to the increase of fraudulent claims in the industry, the following statement is incorporated into our application:

**“Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime.”**

The application is the legal basis of the contract and has been designed to elicit pertinent information needed to issue the policy. Each question on the application must be answered completely, with corrections initialed and dated by the proposed insured. The application must be completed in ink.

You should impress upon the applicant the obligation to answer the questions accurately and completely, and should make sure that all relevant information is included in the application. An admitted existing abnormality, sickness, or injury shown in the application, and not specifically excluded by the Company, will be covered from the date of issue of the policy. Failure to inform the Company of such pre-existing conditions could result in denial of a claim and/or rescission of the contract. If any prepayment is obtained with the application, complete the **Conditional Receipt** attached to the application and give it to the applicant. Acknowledgment and amount of payment received must be indicated on the application. Only checks are acceptable; no cash or money orders will be accepted.

If no premium is paid at the time the application is taken, this information should be included on the application, and the Conditional Receipt is to remain attached to the application. No premium should be accepted between the time the application is taken and delivery of the policy. A policy issued without prior collection of the premium cannot be delivered unless the applicant has been in continuous good health since the application date.

## Agent’s Statement

The agent’s statement must be completed with each disability income application. The statement is essential to the underwriting process. By completing this form accurately, you can often eliminate inspection report delays and help establish insurability. The information supplied will assist the underwriter in processing the application in a quick and efficient manner.

## Applicant Forms

Use application form UC 2550,\* Disability Income Application, when the applicant qualifies for nonmedical coverage. If the applicant does not qualify for nonmedical coverage, arrange for completion of exam form UC 2598-A\* by a paramedical facility or a physician. For Guaranteed Standard Issue cases, use application form UC 4348-4.\*

\* State variations may apply.

## Illustrations

### MEDICAL UNDERWRITING Disability Income and DOE — Medical Limits for All States

To help facilitate the underwriting process, submit an illustration with each application. If more than one plan is illustrated, applicants must initial the plan they selected to purchase. Illustrations for Employer-Sponsored Multi-Life Plans that are approved for Guaranteed Standard Issue will be done at Union Central.

Requirements listed below are necessary when the amounts applied for and in force with Union Central equal or exceed the amounts shown below. To determine medical requirements, **add the base monthly benefit + Social Insurance Substitute Rider + one-half the Future Increase Option Rider.**

Ages	Blood/HOS	Paramed	EKG
18 - 40	\$3,000*	\$5,001**	N/A
41 - 50	\$3,000*	\$4,001**	10,000
51 and over	\$3,000*	\$2,001	5,000

**When disability income and disability overhead expense coverages are applied for concurrently, the nonmedical and medical limits apply to the sum of the monthly benefits.**

\* This amount reduces to \$2,000 in Massachusetts, New Jersey, New York and Texas, and \$1,000 in California and Washington D.C.

\*\* This amount reduces to \$2,001 in California, New York, and Washington D.C.

An exam completed by a medical doctor should be obtained if the applicant has a history of a heart murmur, rheumatic fever, diabetes, or any other medical problem which, in the judgment of the agent or manager, would require a physician's examination.

### Financial Underwriting Individual Disability Applications

The use of tax returns or W-2s as documentation of income is required on all individually underwritten cases. Adequate financial underwriting is always essential, but can be especially critical when larger amounts are considered, where there is a substantial increase in the current income over previous years' incomes or where there are discrepancies as to earned income. Inadequate financial documentation can result in underwriting delays and/or reduction of benefits. In situations where discrepancies exist, larger amounts are involved or there is a substantial increase in the current year's earnings, verification of income figures may be required.

Annual Earned Income

The Annual Earned Income section on every application must be completed, even if financial documentation is submitted.

- All applications must include income for current year, last year, and two years ago.
- Union Central requires income documentation with all disability income applications. Please refer to the Income Documentation Summary for the types of income documentation required.
- Whenever income has increased substantially in the past year (i.e., 20% or more), we will need a detailed explanation. Unusual fluctuations may require us to average previous years' income to determine an issue amount. Each application will receive individual consideration.

Income Documentation Summary

The Income Documentation Summary identifies the documents (federal income tax and employer provided) that meet the definition of "income documentation."

Income Documentation Summary					
		Ownership			
Amount*	Employee	Sole Proprietor	Partnership	S-Corp	C-Corp
Up to \$7,500	Paystub or W-2	Completed 1040 and Sched. C	K-1 or Sched. E	W-2 and Sched. E or K-1	W-2 and 1120
\$7,501 - \$14,999	Completed 1040 (All Schedules)	Completed 1040 (All Schedules)	Completed 1040 (All Schedules)	Completed 1040 (All Schedules)	Completed 1040 (All Schedules) and 1120
\$15,000 and up	2 yrs. 1040 (All Schedules)	2 yrs. 1040 (All Schedules)	2 yrs. 1040 (All Schedules)	2 yrs. 1040 (All Schedules)	2 yrs. personal returns and 1120

\* Applied for and in force with all companies

All joint returns require a copy of the W-2 from the applicant only.

Professionals

For some individuals, particularly those in the medical field, a complete copy of an employment contract, including the signature page, may be substituted for other financial documentation. For such individuals, in lieu of the other financial income documentation requirements, the following conditions must be met:

- The professional must be in his/her first year of the employment
- The contract should specify a start date
- The contract should specify a minimum employment length of two years
- The contract must specify a guaranteed salary or a guaranteed hourly wage for a specific period of time

Earned Income  
All Policies – All Classes

Issue and Participation Limits are based on net earned income. Such income is gross annual income (less any business expenses) or salaries, wages, fees, or commissions and can include pension and/or profit-sharing contributions.

**Pension and Profit-Sharing  
Contribution Limits**  
*All Policies – All Classes*

In most cases, contributions to pension and profit-sharing plans can be included as earned income when determining the Maximum Issue and Participation Limits. Contributions in excess of 25% of annual salary must be substantiated with tax returns. This amount is added to the “gross income net of business expenses.”

**Net Worth**  
*All Policies – All Classes*

As a person’s net worth approaches \$4,000,000, there may be less need for long-term disability income coverage. When net worth exceeds \$4,000,000, sufficient financial information must be submitted so an accurate determination of the composition and liquidity of assets can be made. This analysis is then considered in relation to the applicant’s age, health, life-style, work habits and record.

This analysis does not apply to policies issued as part of an Employer-Sponsored Multi-Life Plan that is approved for Guaranteed Standard Issue.

**Unearned Income**  
*All Policies – All Classes*

Income unaffected by disability can act as a source of disability income and must be taken into account when determining Maximum Issue and Participation Limits or overinsurance could result. These rules apply to both personal DI and DOE. If the net unearned income exceeds \$20,000 per year, the excess will be deducted at one-half its value from the issue limits indicated in the charts to allow for some uncertainty or receipt. Government, military or other pensions that are certain to be received will be deducted at full value.

For example, if unearned income is \$29,600 per year, \$400 must be subtracted from the Issue and Participation Limits (based on earned income):

$$\$29,600 - \$20,000 = \$9,600 \times 50\% = \$4,800 \div 12 \text{ (months)} = \$400$$

This analysis does not apply to policies issued as part of an Employer-Sponsored Multi-Life Plan that is approved for Guaranteed Standard Issue.

**Students**  
*NonCancellable Policy –  
Occupational Classes 4A–3A and 4M*

Certain individuals, while still in school or post-graduate training, are eligible for disability income insurance even though their income is minimal at present. The following limits are applicable to students in the fields of medicine, osteopathy, dentistry, law, pharmacy, podiatry or veterinary medicine and are based on income potentials rather than current earnings. These figures represent Maximum Issue and Participation Limits.

	Issue/ Participation Limits	Occupational Class
1. Fourth-year medical or osteopathic students	\$2,000	*
2. Third-year medical or osteopathic students	1,500	*
3. Final-semester dental students	1,500	3AP
4. Senior podiatry students	1,000	3A
5. Senior veterinary students	1,000	4A
6. Senior law students	1,000	4A
7. Pharmacy students	500	4A

**\* Medical specialty will dictate occupational classification. If there is no declared medical specialty, then 3A Occupational Class applies.**

**Professionals in Residency or Fellowship**  
*NonCancellable Policy –  
Classes 4A–3A and 4M*

Professionals still in residency or fellowship can be considered for the following amounts. These amounts are in addition to any group coverage in force.

	Issue	Participation
Physicians and Osteopaths	\$4,000	\$5,000
Dentists	2,500	2,500
Pharmacists	1,500	1,500
Podiatrists	1,000	1,000
Veterinarians	1,000	1,000

**Medical Residency/Fellowship Program**

A 4A medical resident or fellow can purchase \$4,000 in monthly benefit, up to \$8,000 of Future Increase Option (FIO) Rider and \$2,000 of Catastrophic Disability (CAT) Rider,\* regardless of any Group LTD coverage in force.

A 3AP, 3A or 4M medical resident or fellow can purchase \$4,000 in monthly benefit, \$6,000 of Future Increase Option (FIO) Rider and \$2,000 of Catastrophic Disability (CAT) Rider, regardless of any Group LTD coverage in force.

\* CAT not available in CT or TX.

**Professionals Entering Practice**  
*NonCancellable Policy –  
Occupational Classes 5AP–3A*

For certain professionals just entering practice,\* the following amount liberalizations are available, less any disability benefits the applicant currently has in force:

Physicians and Osteopaths	\$4,500
Attorneys and CPAs	3,000
Dentists	3,000
Engineers	2,500
Veterinarians	2,500
Architects	2,000
Optometrists	2,000
Pharmacists	2,000
Podiatrists	2,000

\* Professionals entering practice are defined as those who are within two years post-graduation from an appropriately accredited institution.

Physician/Osteopath  
Entering Practice Program

A 4A physician or osteopath entering practice can purchase \$4,500 in monthly benefit, up to \$9,000 of Future Increase Option (FIO) Rider and \$2,000 of Catastrophic Disability (CAT) Rider.

A 3AP, 3A or 4M physician or osteopath entering practice can purchase \$4,500 in monthly benefit, \$5,500 of Future Increase Option (FIO) Rider and \$2,000 of Catastrophic Disability (CAT) Rider.

Cash Sickness States  
All Policies – All Classes

The Social Insurance Substitute (SIS) Rider waiting period must be the same or longer than that of the base policy. If you are eligible for cash sickness benefits in Hawaii, New Jersey, New York or Rhode Island, the SIS Rider will be issued with a minimum waiting period of 180 days or longer. For California, the minimum waiting period is 365 days. However, if the insured is self-employed and has declined a state's cash sickness coverage, a shorter waiting period is available.

Employer-Pay Credit  
NonCancellable Policy – All Classes

The employer pay credit refers to an additional amount of monthly benefit available to certain applicants. The credit is allowed in those circumstances where an employer is paying the premium for an individually owned disability income policy. Because the employer is paying the premium, benefits received in the event of disability are taxable as ordinary income to the insured and this taxation results in a decrease in benefit.

Employer-Pay Guidelines

See page 50, Employer Pay IDI or Employer Pay IDI Group Combo Charts

Disability income benefits are **taxable** to the insured when received.

- A. Employer-Pay Credit is available in the following situations to:
- "C" Corporation shareholders
  - "S" Corporation shareholders with no more than a 2% ownership interest
  - Nonowner employees
  - Those individuals using pre-tax dollars to pay their disability income premiums.
- B. Individual-Pay limits apply in all other situations. Among those are:
- "S" Corporation shareholders with greater than a 2% ownership interest or owners whose businesses are set up as a sole proprietorship or partnership, along with individuals paying for their disability income premium using after-tax dollars, limited liability partnerships and most limited liability corporations.



## Disability Insurance and Federal Income Taxes Chart

Disability Income and Federal Income Taxes*					
Organization Form	Coverage for	Premium Paid by	Owner/Beneficiary	Premium	Tax Treatment Benefits
<b>Sole Proprietor</b>	Sole Proprietor	Sole Proprietor	Sole Proprietor	Not a deductible business expense (IRC Sec. 213 and IRC Sec. 262)	Tax-free (IRC Sec. 104(a)(3))
	Employee	Sole Proprietor	Employee	Deductible business expense. Not taxable income to employee (IRC Sec. 162 and IRC Sec. 106)	Benefits reported as income (IRC Sec. 105)
	Employee	Sole Proprietor	Sole Proprietor	Not a deductible business expense (IRC Sec. 265)	Tax-free (IRC Sec. 104(a)(3))
	Employee	Employee funds received through bonus	Employee	Employee bonus is tax deductible to the business and is reported as income to employee (IRC Sec. 162 and IRC Sec. 61)	Tax-free (IRC Sec. 104(a)(3))
<b>Partnership</b>	Partner	Partnership	Partner	Not a deductible business expense (IRC Sec. 262 and IRC Sec. 162)	Tax-free (IRC Sec. 104(a)(3))
	Employee	Partnership	Employee	Deductible business expense. Not taxable income to employee (IRC Sec. 162 and IRC Sec. 106)	Benefits reported as income (IRC Sec. 105)
	Employee	Partnership	Partnership	Not a deductible business expense (IRC Sec. 265)	Tax-free (IRC Sec. 104(a)(3))
	Employee	Employee funds received through bonus	Employee	Employee bonus is tax deductible to the business and is reported as income to employee (IRC Sec. 162 and IRC Sec. 61)	Tax-free (IRC Sec. 104(a)(3))
<b>"C" Corporation</b>	Employee and Shareholder/Employee	Corporation	Employee and Shareholder/Employee	Deductible business expense. Not taxable income to employee (IRC Sec. 162 and IRC Sec. 106)	Benefits reported as income (IRC Sec. 105)
	Employee and Shareholder/Employee	Corporation	Corporation	Not deductible business expense (IRC Sec. 265) Not taxable income to employee. (IRC Sec. 106)	Tax-free (IRC Sec. 104(a)(3)) (Possible AMT tax IRC Sec. 55 and IRC Sec. 56)
	Employee and Shareholder/Employee	Employee funds received through bonus	Employee and Shareholder/Employee	Employee bonus is tax deductible to the business and is reported as income to employee (IRC Sec. 162 and IRC Sec. 61)	Tax-free (IRC Sec. 104(a)(3))
<b>Limited Liability Company (LLC)</b> - Since 1996, the owners of LLCs have been able to elect the taxation of their LLC by "checking" the box on IRS Form 8832. Although the majority of LLCs are taxed as partnerships, many are taxed as corporations or sole proprietorships. The income tax treatment of an LLC's Qualified Sick Pay Plan, therefore, will depend upon the owner's election.					
<b>"S" Corporation</b>	More than 2% Shareholder	Corporation	More than 2% Shareholder	Entity deductible expense. (IRC Sec. 162) Individual Income taxable (IRC Sec. 61)	Tax-free (IRC Sec. 104(a)(3))
	Employee	Corporation	Employee	Deductible business expense. Not taxable income to employee (IRC Sec. 162 and IRC Sec. 106)	Benefits reported as income (IRC Sec. 105)
	Employee or 2% or less Shareholder	Corporation	Corporation	Not a deductible business expense (IRC Sec. 265)	Tax-free (IRC Sec. 104(a)(3))
	Employee or 2% or less Shareholder	Employee funds received through bonus	Employee	Employee bonus is tax deductible to the business and is reported as income to employee (IRC Sec. 162 and IRC Sec. 61)	Tax-free (IRC Sec. 104(a)(3))
Disability Overhead Expense					
Organization Form	Premium Paid by	Owner/Beneficiary	Premium	Tax Treatment	Benefits
All forms of Eligible Business	Sole proprietor or business	Sole proprietor or business	Tax-deductible (Rev. Rul. 55-264, 1955-1 CB 11)	Reportable as income. However, overhead expenses which are deductible as ordinary business expenses will, to the extent deductible, offset the reportable benefits.	

\* The information in this chart is provided as general helpful information. Please consult your professional tax advisor for specific advice.

The Union Central Life Insurance Company is not authorized to give legal advice including tax advice. For more information about sick pay plans, consult your attorney. Your Union Central representative can provide more information and can assist you in obtaining disability insurance to help meet your financial needs.

Refer to the Qualified Sick Pay Plan Guide for details.

## DISABILITY OVERHEAD EXPENSE (DOE): UNDERWRITING

Overhead expense coverage is intended for the professional business owner who wants to keep the office open during a period of disability. An insurable need must exist. It must be demonstrated that the loss of the applicant, due to disability, will result in a loss of income to the business entity without any decrease in the business entity's fixed expenses. Certain businesses are not eligible for overhead expense, for example, retail operations, manufacturing operations and some sales organizations.

### **The number of owners and/or employees will impact the need for DOE.**

If there are sufficient owners, then the loss of one owner could possibly be absorbed by the other owners, and the business would continue to operate and generate income to cover its expenses. The same is true if there are sufficient numbers of employees, or there is an employee who can perform the applicant's duties. There would be sufficient expertise to maintain operations that in turn would generate revenue to cover expenses. Five is the maximum number of owners that will normally be considered for DOE.

Cases with more than five owners will be given individual consideration upon underwriting review prior to submission. The maximum number of employees is dependent upon the type of business.

See page 51 for DOE Issue and Participation Limits.

## DOE Financial Documentation

**The expense section of each application for Disability Overhead Expense must be completed, even if financial documentation is submitted.**

- A profit and loss statement will be required when the amount applied for and in force is \$5,000 or more.
- A profit and loss statement plus last year's business tax return will be necessary when the amount applied for and in force is \$15,000 or more.
- For nonprofessional business owners, we will need a listing of all employees, their salaries and duties whenever the amount applied for and in force is \$3,000 or more.
- For professional business owners, we will need a listing of the compensation for all employees in the same occupation as the owner.

## Working In or From Residence

Business owners working in or from their homes are **not** eligible for disability overhead expense coverage.

## SPECIAL UNDERWRITING CONSIDERATIONS

### Aviation

Our policies contain no restriction on aviation. We consider ordinary passenger flying a normal hazard and cover such flying in our policies. However, commercial pilots, crew members, flight attendants and air traffic controllers are not eligible for coverage. Refer to the Field Underwriting Guide (DI 1075) for further details on Aviation.

### Employment Requirements

An applicant must be able to demonstrate stability of employment and income. Applications for people employed in their stated occupation for less than 12 months should be accompanied by an explanation with respect to present and future stability of employment and income. Generally, self-employed individuals are not eligible for coverage unless they are involved in their business for a minimum of one year prior to the date of the application. However, this requirement can be met by virtue of employment in a similar occupation for a minimum of two years prior to becoming self-employed. Applicants must have been employed in the applied for occupational classification for a minimum of 12 months.

### Impaired Risks

In any situation where there is doubt as to the insurability of a risk, a nonmedical application should be submitted for preliminary consideration. Under no circumstances should a premium be accepted. You may prepare an applicant for a possible premium increase or a restricted or modified issue, but do not promise an applicant the policy will be issued on this basis.

While most applicants qualify for standard disability insurance, some applicants will not because of their medical history. In the majority of those cases not qualifying for standard insurance, Union Central will consider issuing a modified policy providing coverage at a reasonable cost. A modified policy can mean a premium increase, an impairment waiver, an increase in the waiting period or a decrease in the benefit period. In some instances, a combination of two or more of these methods may be used. It is Union Central's practice to keep our policies as free of restrictions as possible. When a policy is issued with an impairment waiver, two copies of the exclusion rider must be signed by the insured. A copy is to remain attached to the policy, and the signed original should be returned to Union Central.

### Foreign Born

People solicited for disability income coverage should be able to read and speak the English language. Recent immigrants are not eligible for coverage until they have attained permanent resident status. (Refer to the Field Underwriting Guide (DI 1075) for further details.)

## Public Employees (Teachers, Municipal, State and Federal)

Public employees, which include teachers and municipal, state and federal employees are eligible for up to \$1,500 base benefit plus \$2,000 Social Insurance Substitute (SIS) Rider, subject to our stated Issue and Participation Limits. When applying for the maximum benefit available, the full amount of SIS must be used. The Underwriting Department **will not** require a copy of the disability retirement plan booklet for review. There are no restrictions for age or years of service. The Residual Disability, Catastrophic Disability and Cost of Living Adjustment Riders are available to public employees.

Catastrophic Disability (CAT) Benefits for Public Employees	
Annual Income	Maximum CAT Benefit*
<\$100,000	\$1,000
\$100,000-149,999	\$2,500
\$150,000+	\$4,500

\* In combination, base benefit plus the SIS Rider plus the CAT Rider and any other DI coverage cannot exceed 100% of the insured's gross income, net of business expenses.

## Personal History Interview/Inspection Reports

All disability income applications require a Personal History Interview or inspection report. The agreement section of the application includes an acknowledgment by the applicant that he or she has received the "Notice of Insurance Information Practices." The "Notice" is attached as an addendum at the top of the Part I and should be removed and given to the applicant before completing the application. A PHI is available for a maximum issue amount of \$10,000. This includes total amounts applied for and in force.

## Medical Specialty Letters

Medical specialty letters will be made available upon request. These will recognize only AMA approved specialties. No sub-specialty letters will be provided under any circumstances. For physicians still in residency, medical specialty letters are available only to those who have declared an AMA approved specialty. See next page for AMA recognized medical specialties.

# AMA RECOGNIZED MEDICAL SPECIALTIES AND OCCUPATIONAL CLASSES

AMA Code	AMA Specialty	Occ Class*	AMA Code	AMA Specialty	Occ Class*	AMA Code	AMA Specialty	Occ Class*
AR	Abdominal Radiology	4A	HS	Hand Surgery	3AP	CPP	Ped. Phys. (Residency)	4A
AS	Abdominal Surgery	3AP	HSS	Hand Surgery, General (Residency)	3AP	PDA	Pediatric Allergy	4A
ADM	Addiction Medicine	4A	HSO	Hand Surgery, Orthopedic (Residency)	3AP	PAN	Pediatric Anesthesiology (Pediatrics)	3A
ADP	Addiction Psychiatry	4A	HSP	Hand Surgery, Plastic (Residency)	3AP	PDC	Pediatric Cardiology	4A
AMI	Adolescent Medicine (Internal Medicine)	4A	HNS	Head & Neck Surgery	3AP	PCS	Pediatric Cardiothoracic Surgery	3AP
ADL	Adolescent Medicine (Pediatrics)	4A	HEM	Hematology (Internal Medicine)	4A	CCP	Pediatric Critical Care Medicine	4A
OAR	Adult Reconstructive Orthopedics	3AP	HMP	Hematology (Pathology)	4A	PE	Pediatric Emergency Medicine (Emergency Medicine)	3A
AM	Aerospace Medicine	4A	HOP	Hematology/Oncology	4A	PEM	Pediatric Emergency Medicine (Pediatrics)	3A
A	Allergy	4A	HEP	Hepatology	4A	PDE	Pediatric Endocrinology	4A
AI	Allergy & Immunology	4A	HOS	Hospitalist	4A	PG	Pediatric Gastroenterology	4A
ATP	Anatomic Pathology	4A	IFP	IM/Family Practice (Residency)	4A	PHO	Pediatric Hematology/Oncology	4A
PTH	Anatomic/Clinical Pathology	4A	IG	Immunology	4A	PDI	Pediatric Infectious Disease	4A
AN	Anesthesiology	3A	ID	Infectious Disease	4A	PN	Pediatric Nephrology	4A
BBK	Blood Banking (Transfusion Medicine)	4A	IM	Internal Medicine	4A	PO	Pediatric Ophthalmology	4A
CD	Cardiovascular Disease	4A	MEM	Internal Medicine/Em (Residency)	4A	OP	Pediatric Orthopedics	3AP
PCH	Chemical Pathology	4A	MN	Internal Medicine/Neurology (Residency)	4A	PDO	Pediatric Otolaryngology	4A
CHP	Child & Adolescent Psychiatry	4A	MPD	Internal Medicine/Pediatrics (Residency)	4A	PP	Pediatric Pathology	4A
CHN	Child Neurology	4A	MP	Internal Medicine/Phys (Residency)	4A	PDP	Pediatric Pulmonology	4A
DDL	Clinical & Laboratory Dermatology	4A	MPM	Internal Medicine/Phys Med & Rehab (Residency)	4A	PDR	Pediatric Radiology	4A
PLI	Clinical & Laboratory Immunology (Pediatrics)	4A	IPM	Internal Medicine/Preventive (Residency)	4A	RPM	Pediatric Rehabilitation Medicine	4A
ILI	Clinical & Laboratory Immunology (Internal Medicine)	4A	IC	Interventional Cardiology	4A	PPR	Pediatric Rheumatology	4A
CBG	Clinical Biochemical Genetics	4A	LM	Legal Medicine	4A	NSP	Pediatric Surgery (Neurology)	3AP
ICE	Clinical Cardiac Electrophysiology	4A	MFM	Maternal & Fetal Medicine	4A	PDS	Pediatric Surgery (Surgery)	3AP
CCG	Clinical Cytogenetics	4A	MG	Medical Genetics	4A	UP	Pediatric Urology	4A
CG	Clinical Genetics	4A	MDM	Medical Management	4A	PMP	Pediatric/Phys/Rehab (Residency)	4A
ALI	Clinical & Laboratory Immunology (Allergy-Immunology)	4A	MM	Medical Microbiology	4A	PD	Pediatrics	4A
CMG	Clinical Molecular Genetics	4A	ON	Medical Oncology	4A	PHM	Pharmaceutical medicine	4A
CN	Clinical Neurophysiology	4A	ETX	Medical Toxicology (Emergency Medicine)	4A	FPP	Phys, Family Practice (Residency)	4A
CLP	Clinical Pathology	4A	PDT	Medical Toxicology (Pediatrics)	4A	PM	Physical Medicine & Rehabilitation	4A
PA	Clinical Pharmacology	4A	PTX	Medical Toxicology (Preventive Medicine)	4A	PS	Plastic Surgery	3AP
CRS	Colon & Rectal Surgery	3AP	OMO	Musculoskeletal Oncology	4A	PRO	Proctology	4A
CS	Cosmetic Surgery	3AP	MSR	Musculoskeletal Radiology (Residency)	4A	PYN	Psych/Neurology (Residency)	4A
CFS	Craniofacial Surgery	3AP	NPM	Neonatal-Perinatal Medicine	4A	P	Psychiatry	4A
CCM	Critical Care Medicine	4A	NEP	Nephrology	4A	PYA	Psychoanalysis	4A
CCA	Critical Care Medicine (Anesthesiology)	3A	NS	Neurological Surgery	3AP	PCC	Pulmonary Critical Care Medicine	4A
OCC	Critical Care Medicine (Obstetrics & Gynecology)	4A	N	Neurology	4A	PUD	Pulmonary Disease	4A
PCP	Cytopathology	4A	NRN	Neurology/Diagnostic Radiology/Neuroradiology	4A	RO	Radiation Oncology	4A
DS	Dermatologic Surgery	3AP	NP	Neuropathology	4A	RP	Radiological Physics	4A
D	Dermatology	4A	NUP	Neuropsychiatry	4A	R	Radiology	4A
DMP	Dermatopathology	4A	RNR	Neuroradiology	4A	REN	Reproductive Endocrinology	4A
DIA	Diabetes	4A	NC	Nuclear Cardiology	4A	RHU	Rheumatology	4A
DR	Diagnostic Radiology	4A	NM	Nuclear Medicine	4A	SP	Selective Pathology	4A
DBP	Dvl-Behavioral Pediatrics	4A	NR	Nuclear Radiology	4A	SM	Sleep Medicine	4A
EM	Emergency Medicine	3A	NDN	Neurodevelopment Disabilities (Psy & Neuro)	4A	SCI	Spinal Cord Injury	4A
END	Endocrinology, Diabetes & Metabolism	4A	NTR	Nutrition	4A	ESM	Sports Medicine (Emergency Medicine)	3A
ESN	Endovascular Surgical Neuroradiology	3AP	OBS	Obstetrics	4A	FSM	Sports Medicine (Family Practice)	4A
EP	Epidemiology	4A	OBG	Obstetrics & Gynecology	4A	ISM	Sports Medicine (Internal Medicine)	4A
FPS	Facial Plastic Surgery	3AP	OM	Occupational Medicine	4A	OSM	Sports Medicine (Orthopedic Surgery)	3AP
FM	Family Medicine	4A	OPH	Ophthalmology	4A	PSM	Sports Medicine (Pediatrics)	4A
FP	Family Practice	4A	OMF	Oral & Maxillofacial Surgery	3AP	CCS	Surgical Critical Care (Surgery)	3AP
OFA	Foot & Ankle, Orthopedics	3AP	ORS	Orthopedic Surgery	3AP	SO	Surgical Oncology	3AP
FOP	Forensic Pathology	4A	OSS	Orthopedic Surgery of the Spine	3AP	TS	Thoracic Surgery (Residency)	3AP
FPP	Forensic Psychiatry	4A	OTR	Orthopedic Trauma	4A	TTS	Transplant Surgery	3AP
GE	Gastroenterology	4A	OMM	Osteopathic Manipulative Medicine	4A	TRS	Trauma Surgery	3AP
GP	General Practice	4A	OS	Other (not listed elsewhere)	4A	UCM	Urgent Care Medicine	4A
GPM	General Preventive Medicine	4A	OTO	Otolaryngology	4A	U	Urology	4A
GS	General Surgery	3AP	NO	Otology – Neurotology (Residency)	4A	VIR	Vascular & Interventional Radiology	4A
FPG	Geriatric Medicine (Family Practice)	4A	APM	Pain Management (Anesthesiology)	3A	VM	Vascular Medicine	4A
IMG	Geriatric Medicine (Internal Medicine)	4A	PMD	Pain Medicine	4A?	VN	Vascular Neurology	4A
PYG	Geriatric Psychiatry	4A	PLM	Palliative Medicine	4A	VS	Vascular Surgery	3AP
GO	Gynecological Oncology	4A	EMP	Ped. EM (Residency)	3A			
GYN	Gynecology	4A						

\*This is a general representation of the occupational classes associated with each AMA recognized medical specialty. Final occupational class is subject to underwriting.

# Issue And Participation Limits

## Maximum Issue and Participation Limits Non-Medical Market

All Benefit Periods	50 and Under		51-55		56-60	
	Issue	Participation	Issue	Participation	Issue	Participation
5AP, 5A	\$15,000	\$15,000*	\$15,000	\$15,000*	\$15,000	\$15,000*
4A, 3AP	\$15,000	\$15,000*	\$15,000	\$15,000*	\$15,000	\$15,000*
3A	\$10,000	\$15,000	\$10,000	\$15,000	\$10,000	\$15,000
2A	\$8,000	\$8,000	\$5,000	\$5,000	\$3,000	\$3,000
A, B	\$6,000	\$6,000	\$5,000	\$5,000	\$3,000	\$3,000

Age 61 through 64 refer to page 18 of this guide.

\* \$25,000 when there is Group LTD in force (\$15,000 in CA)

## Medical Market

All Benefit Periods	Issue	Participation
4A	\$15,000	\$15,000 <sup>†</sup>
3AP/3A/4M	\$10,000	\$15,000 <sup>†</sup>

<sup>†</sup> \$20,000 when there is Group LTD in force (\$15,000 in CA)

Dentists and Surgeons are included in the 3AP medical market.

## Guaranteed Standard Issue Maximum Issue Limits

	Employer-Paid	Voluntary (Employee-pay-all)	Core/Buy-Up (ER-pd base, EE-pd excess)
<b>Maximum GSI Limits</b>	5-9 Lives: Up to \$2,000 10+ Lives: Up to \$8,000, based on group size and demographics	Up to \$5,000, based on group size and demographics	Up to \$8,000, based on group size and demographics

**California** residents have a Maximum Issue Limit of \$10,000 and Maximum Participation Limit of \$15,000. The addition of the Catastrophic Disability (CAT) Rider does not affect the Maximum Issue and Participation Limits (see above).

Union Central has established the maximum amount of coverage an applicant is eligible to have. The maximum amount is based on the applicant's annual earned gross income less any business expenses and any other (individual or group) coverage he/she may have.

The Issue and Participation Charts on the following pages show what amounts an applicant is eligible for as determined by his/her income.

Use the **Individual Pay IDI Chart** for most cases when the applied for coverage will be paid by the **applicant** and there is no group LTD in force.

Use the **Employer Pay IDI Chart** when the applied for coverage will be paid by the **employer** and there is no group LTD in force.

Use the **Individual Pay IDI Group Combo Chart** when the applicant has group LTD and the **applicant** will pay the premium on the new individual policy.

Use the **Employer Pay IDI Group Combo Chart** when the applicant has group LTD and the **employer** will pay the premium on the new individual policy.

When using these limits, the amount of **individual** coverage from all companies can never exceed the limits in the Individual Pay or Employer Pay IDI Charts.

# ISSUE AND PARTICIPATION LIMITS CHART

## Individual Pay IDI

Income	EE Pay	+ SIR	= Total
18,000	300	800	1,100
22,000	500	800	1,300
24,000	500	1,000	1,500
27,000	600	1,000	1,600
30,000	700	1,100	1,800
33,000	850	1,100	1,950
36,000	900	1,200	2,100
39,000	1,000	1,200	2,200
40,000	1,000	1,300	2,300
42,000	1,050	1,400	2,450
45,000	1,150	1,500	2,650
48,000	1,300	1,500	2,800
51,000	1,300	1,600	2,900
54,000	1,350	1,700	3,050
57,000	1,500	1,700	3,200
60,000	1,500	1,800	3,300
63,000	1,600	1,800	3,400
65,000	1,600	1,900	3,500
70,000	1,800	1,900	3,700
75,000	1,900	2,000	3,900
80,000	2,100	2,000	4,100
85,000	2,300	2,000	4,300
90,000	2,500	2,000	4,500
95,000	2,650	2,000	4,650
100,000	2,900	2,000	4,900
105,000	3,050	2,000	5,050
110,000	3,200	2,000	5,200
115,000	3,400	2,000	5,400
120,000	3,600	2,000	5,600
130,000	4,000	2,000	6,000
140,000	4,300	2,000	6,300
150,000	4,700	2,000	6,700
160,000	5,000	2,000	7,000
170,000	5,300	2,000	7,300
180,000	5,600	2,000	7,600
190,000	5,900	2,000	7,900
200,000	6,200	2,000	8,200
210,000	6,500	2,000	8,500
220,000	6,800	2,000	8,800
230,000	7,100	2,000	9,100
240,000	7,400	2,000	9,400
250,000	7,700	2,000	9,700
260,000	7,900	2,000	9,900
270,000	8,100	2,000	10,100
280,000	8,300	2,000	10,300
290,000	8,500	2,000	10,500
300,000	8,800	2,000	10,800
310,000	9,100	2,000	11,100
320,000	9,400	2,000	11,400
330,000	9,700	2,000	11,700
340,000	10,100	2,000	12,100
350,000	10,400	2,000	12,400
360,000	10,700	2,000	12,700
370,000	11,100	2,000	13,100
380,000	11,400	2,000	13,400
390,000	11,700	2,000	13,700
400,000	12,100	2,000	14,100
420,000	12,400	2,000	14,400
440,000	12,700	2,000	14,700
460,000	13,000	2,000	15,000
480,000	13,000	2,000	15,000
500,000	13,000	2,000	15,000
520,000	13,000	2,000	15,000
540,000	13,000	2,000	15,000
560,000	13,000	2,000	15,000
580,000	13,000	2,000	15,000
600,000	13,000	2,000	15,000
620,000	13,000	2,000	15,000
640,000	13,000	2,000	15,000
660,000	13,000	2,000	15,000
680,000	13,000	2,000	15,000
700,000	13,000	2,000	15,000
720,000	13,000	2,000	15,000
740,000	13,000	2,000	15,000
760,000	13,000	2,000	15,000

## Employer Pay IDI

Income	EE Pay	+ SIR	= Total
18,000	350	800	1,150
22,000	550	800	1,350
24,000	550	1,000	1,550
27,000	800	1,000	1,800
30,000	900	1,100	2,000
33,000	1,100	1,100	2,200
36,000	1,200	1,200	2,400
39,000	1,400	1,200	2,600
40,000	1,400	1,300	2,700
42,000	1,400	1,400	2,800
45,000	1,500	1,500	3,000
48,000	1,700	1,500	3,200
51,000	1,800	1,600	3,400
54,000	1,900	1,700	3,600
57,000	2,100	1,700	3,800
60,000	2,200	1,800	4,000
63,000	2,200	1,800	4,000
65,000	2,400	1,900	4,300
70,000	2,700	1,900	4,600
75,000	2,800	2,000	4,800
80,000	3,000	2,000	5,000
85,000	3,300	2,000	5,300
90,000	3,550	2,000	5,550
95,000	3,750	2,000	5,750
100,000	4,200	2,000	6,200
105,000	4,450	2,000	6,450
110,000	4,700	2,000	6,700
115,000	4,950	2,000	6,950
120,000	5,200	2,000	7,200
130,000	5,600	2,000	7,600
140,000	6,100	2,000	8,100
150,000	6,500	2,000	8,500
160,000	6,900	2,000	8,900
170,000	7,300	2,000	9,300
180,000	7,700	2,000	9,700
190,000	8,100	2,000	10,100
200,000	8,500	2,000	10,500
210,000	8,900	2,000	10,900
220,000	9,300	2,000	11,300
230,000	9,700	2,000	11,700
240,000	10,100	2,000	12,100
250,000	10,400	2,000	12,400
260,000	10,700	2,000	12,700
270,000	11,000	2,000	13,000
280,000	11,300	2,000	13,300
290,000	11,600	2,000	13,600
300,000	11,900	2,000	13,900
310,000	12,300	2,000	14,300
320,000	12,600	2,000	14,600
330,000	12,800	2,000	14,800
340,000	13,000	2,000	15,000
350,000	13,200	2,000	15,200
360,000	13,400	2,000	15,400
370,000	13,600	2,000	15,600
380,000	13,800	2,000	15,800
390,000	14,000	2,000	16,000
400,000	14,000	2,000	16,000
420,000	14,000	2,000	16,000
440,000	14,000	2,000	16,000
460,000	14,000	2,000	16,000
480,000	14,000	2,000	16,000
500,000	14,000	2,000	16,000
520,000	14,000	2,000	16,000
540,000	14,000	2,000	16,000
560,000	14,000	2,000	16,000
580,000	14,000	2,000	16,000
600,000	14,000	2,000	16,000
620,000	14,000	2,000	16,000
640,000	14,000	2,000	16,000
660,000	14,000	2,000	16,000
680,000	14,000	2,000	16,000
700,000	14,000	2,000	16,000
720,000	14,000	2,000	16,000
740,000	14,000	2,000	16,000
760,000	14,000	2,000	16,000

# ISSUE AND PARTICIPATION LIMITS CHART

## Individual Pay IDI Group Combo

Income	Total
18,000	1,100
22,000	1,300
24,000	1,500
27,000	1,600
30,000	1,800
33,000	1,950
36,000	2,100
39,000	2,200
40,000	2,300
42,000	2,450
45,000	2,650
48,000	2,800
51,000	3,050
54,000	3,200
57,000	3,300
60,000	3,400
63,000	3,600
65,000	3,700
70,000	3,900
75,000	4,100
80,000	4,200
85,000	4,500
90,000	4,750
95,000	5,000
100,000	5,500
105,000	5,750
110,000	6,000
115,000	6,250
120,000	6,500
130,000	7,000
140,000	7,500
150,000	8,000
160,000	8,500
170,000	9,000
180,000	9,500
190,000	9,900
200,000	10,400
210,000	10,800
220,000	11,300
230,000	11,800
240,000	12,300
250,000	12,800
260,000	13,200
270,000	13,600
280,000	14,100
290,000	14,500
300,000	15,000
310,000	15,500
320,000	16,000
330,000	16,500
340,000	17,000
350,000	17,500
360,000	18,000
370,000	18,500
380,000	19,000
390,000	19,500
400,000	20,000
420,000	21,000
440,000	22,000
460,000	23,000
480,000	24,000
500,000	25,000
520,000	25,000
540,000	25,000
560,000	25,000
580,000	25,000
600,000	25,000
620,000	25,000
640,000	25,000
660,000	25,000
680,000	25,000
700,000	25,000
720,000	25,000
740,000	25,000
760,000	25,000

## Employer Pay IDI Group Combo

Income	Total
18,000	1,150
22,000	1,350
24,000	1,550
27,000	1,800
30,000	2,000
33,000	2,200
36,000	2,400
39,000	2,600
40,000	2,700
42,000	2,800
45,000	3,000
48,000	3,200
51,000	3,500
54,000	3,600
57,000	3,800
60,000	4,000
63,000	4,200
65,000	4,300
70,000	4,650
75,000	5,000
80,000	5,350
85,000	5,600
90,000	5,850
95,000	6,050
100,000	6,700
105,000	7,050
110,000	7,400
115,000	7,700
120,000	8,000
130,000	8,700
140,000	9,400
150,000	10,000
160,000	10,700
170,000	11,400
180,000	12,000
190,000	12,700
200,000	13,400
210,000	13,800
220,000	14,100
230,000	14,500
240,000	15,000
250,000	15,700
260,000	16,300
270,000	16,900
280,000	17,500
290,000	18,200
300,000	18,800
310,000	19,400
320,000	20,000
330,000	20,700
340,000	21,300
350,000	21,900
360,000	22,500
370,000	23,200
380,000	23,800
390,000	24,400
400,000	25,000
420,000	25,000
440,000	25,000
460,000	25,000
480,000	25,000
500,000	25,000
520,000	25,000
540,000	25,000
560,000	25,000
580,000	25,000
600,000	25,000
620,000	25,000
640,000	25,000
660,000	25,000
680,000	25,000
700,000	25,000
720,000	25,000
740,000	25,000
760,000	25,000

The limits in all charts are based on gross annual earned income for federal income tax purposes less business expenses, if any. Limits represent the maximum monthly indemnity from all companies, including any Social Insurance Substitute (SIS) or short-term supplementary benefit in force or applied for.

For Classes 5AP–3AP, and Medical Market Classes 4A, 4M, 3AP and 3A, the total monthly benefit can be issued as an all base benefit or divided between base and the Social Insurance Substitute (SIS) Rider. These amounts can never exceed the Maximum Issue and Participation Limits shown on pages 52-53.

For Classes 3A, 2A, A, and B, the total monthly benefit must be divided between base benefit and the Social Insurance Substitute (SIS) Rider. The amounts of each benefit must not exceed the limits indicated in each column of the chart. These amounts can never exceed the Maximum Issue and Participation Limits shown on pages 52-53.

Business owners may be eligible for an additional \$500 of monthly benefit above our stated Issue and Participation Limits (not to exceed overall Maximum I&P limits) to cover the loss of company perks.

In combination, base benefit plus the Social Insurance Substitute (SIS) Rider plus the Catastrophic Disability (CAT) Rider and any other DI coverage in force, cannot exceed 100% of the insured's gross income, net of business expenses. The CAT Rider minimum is \$200 and the maximum is \$8,000. The ratio of CAT to base and SIS can be up to 3-to-1 except in New Jersey where the CAT benefit cannot exceed the base benefit.



# INDIVIDUAL/GROUP COMBINATION LIMITS

Occupational Classes 5AP – 2A

The limits listed in the Group Combo charts of the **Issue and Participation Limits Chart** are applicable only when a client has in-force group coverage. When using these limits, the amount of individual coverage from all companies can never exceed the limits in the Individual Pay IDI or Employer Pay IDI Charts.

**If the group coverage and the individual coverage are all employer-paid, no “discount” calculation is permitted.** The calculation is made using the Employer Pay IDI Group Combo Chart.

**The following “discount” calculation approach is only applicable when the individual coverage is paid by the individual and the existing group coverage is 100% employer-paid and integrated with Social Security benefits. It is done to recognize the taxable nature of employer-paid LTD benefits.**

**The discount does not apply to self-employed individuals in a Sole Proprietorship, Partnership, S Corporation, or most LLC business entities.**

Example: (Annual Earned Income = \$60,000)\*

LTD in force . . . . .	\$ 1,500
20% Discount† . . . . .	x .8
Adjusted LTD Benefit . . . . .	\$ 1,200
Individual Pay IDI Group Combo Limit . . . . .	3,400
Subtract LTD . . . . .	– 1,200
Monthly Benefit Available . . . . .	\$ 2,200

\*All figures are based on Issue and Participation Chart – pages 52-53.

† Use 25% discount for incomes of \$200,000 or greater where the LTD booklet is available for underwriting review.

# DISABILITY OVERHEAD EXPENSE ISSUE AND PARTICIPATION LIMITS

Maximum Issue and Participation Limits

California — DOE

Personal disability income policies do not affect these limits unless there is an indication of significant overinsurance.

Class	Issue	Participation*
5AP**	\$30,000	\$30,000
4A	\$15,000	\$15,000
3AP/3A	\$10,000	\$10,000

Class	Issue	Participation*
5AP**	\$20,000	\$25,000
4A	\$10,000	\$15,000
3AP/3A	\$10,000	\$10,000

**\* To participate beyond \$20,000, we require two years of financial documentation.**

\*\* There is no 5A occupational class for DOE. All 5A Occupational Classes for individual DI will be upgraded to 5AP for DOE.

## Risk Classification

### Limits

The monthly benefits available are limited to 100% of eligible overhead expenses.

The addition of the Salary Substitute Expense Rider is not affected by the Maximum Issue and Participation Limits.

The occupational classifications listed reflect not only the hazards of accidental injury and occupational diseases, but also social, environmental and economic factors that can influence claim experience. To assure the best interests of the proposed insured at the time of claim, it is important that the occupation be properly classified.

In order to classify applicants, their occupation, including title and exact duties, must be fully and accurately described on the application. Applicants must be working full-time (30 hours or more a week) at their occupation. If the applicant has several duties or more than one occupation, the duties or occupation having the greatest hazard determines the classification. This section covers the most generally encountered occupations. Occupations not listed may be classified according to the following occupational descriptions or by comparing to similar occupations that are listed. All classifications are subject to Union Central's approval.

### Business Owner Matrix

I. Business owners may be eligible to upgrade one class from Occupational Classes A through 5A if the following criteria are met:

- Age 30 or older;
- Documented gross income net of business expenses of at least \$50,000 for the last two years;
- At least 25% ownership of the business entity for the last two years;
- Maximum percentage of time performing physical or manual duties:
  - 5A-3A: No more than 20%
  - 2A-A: No more than 30%
- Minimum number of full-time, year-round employees other than immediate family members:
  - 5A-3A: At least two
  - 2A-A: At least five
- Business not in the residence;
- Owner must have been in this business for at least the past five years

II. Additional monthly benefit may be available:

Business owners may be eligible for an additional \$500 of monthly benefit above our stated Issue and Participation Limits (not to exceed overall Maximum I&P limits) based on the specifics of a given case. The Business Owner Matrix guidelines will apply in determining eligibility for the \$500 increase.

If there are any unique situations, either regarding the one class upgrade or the availability of the additional \$500 of monthly benefit, an inquiry, either written or oral, should be directed to your Union Central underwriter.

III. Certain occupations are excluded under the Business Owner Matrix:

- beauticians
- chiropractors
- motion picture/theater/entertainment industry
- physicians/dentists/osteopaths/podiatrists
- real estate industry
- securities industry
- veterinarians.

In extending eligibility to business owners down to an "A" Occupational Class, the Managerial Duties Endorsement (MDE) will be used with those business owners who perform manual duties in their usual course of daily duties. The MDE protects the business owner in the event a disability prevents him/her from performing the managerial duties only of his/her occupation.

All upgrades are subject to underwriter approval. Some benefits or enhancements may be restricted or removed during the underwriting process.

## Occupational Classification Descriptions

### *Class 5AP*

Those eligible for this class are:

- actuaries (FSA)
- architects
- attorneys (income \$75,000 and up)
- CPAs
- engineers; and
- certain corporate executives.

To qualify, the corporate executive must have duties limited to office and consulting only, a minimum salary during each of the last three years of \$75,000, a minimum of travel, be employed by a well established, financially sound company with 25 or more full-time employees with primarily office duties, and have no direct supervision of people with manual duties. These individuals should not have any unusual job requirements.

### *Class 5A*

This class includes:

- actuaries (ASA)
- pharmacists
- optometrists
- certain attorneys (less than \$75,000 income)
- certain corporate executives.

	<p>To qualify, a corporate executive must be employed by a well established, financially sound company with primarily office duties, minimal foreign travel and a minimum salary during each of the last three years of \$50,000. Such executives must be compensated on a salary basis as opposed to self-employed or commissioned executives and have no direct supervision of people with manual duties.</p>
<i>Class 4A</i>	<p>This class includes certain:</p> <ul style="list-style-type: none"> <li>• medical doctors (Class 4M in CA only)</li> <li>• executives; and</li> <li>• managers not qualifying for 5A coverage.</li> </ul> <p>This class includes executives and managers with income fluctuations, selling and travel duties part of normal routine, as well as self-employed individuals and people whose income is primarily from commission.</p>
<i>Class 3AP</i>	<p>This class includes:</p> <ul style="list-style-type: none"> <li>• dental and surgical specialties; and</li> <li>• individuals involved in technical and sales oriented occupations.</li> </ul>
<i>Class 3A</i>	<p>This class includes certain medical occupations. Included in Class 3A are:</p> <ul style="list-style-type: none"> <li>• anesthesiologists, emergency room physicians, medical assistants, medical technicians, mid-wives, podiatrists, X-ray technicians.</li> </ul> <p>Managerial or self-employed people whose regular duties include manual or machine operations are excluded from this class.</p>
<i>Class 2A</i>	<p>This class includes managers, supervisors or self-employed individuals whose regular duties require limited physical activity. Examples include:</p> <ul style="list-style-type: none"> <li>• electrical or plumbing contractors; and</li> <li>• technically trained foremen and supervisors.</li> </ul>
<i>Class A</i>	<p>This class includes occupations involving skilled work with light manual duties requiring dexterity as opposed to physical strength. These people are exposed to very little occupational hazard.</p>
<i>Class B</i>	<p>This class includes occupations requiring heavy manual duties where there are accident and environmental hazards. There is generally a high rate of instability of employment or salary and unskilled labor within this classification.</p>
<i>No</i>	<p>This class is generally not insurable.</p>

Occupation	Class
<b>ABRASIVES INDUSTRY</b>	
Superintendents—superintending only . . . . .	3AP
Foremen—supervising only . . . . .	A
All other workers . . . . .	B
<b>ACCOUNTANTS—also see EXECUTIVES, CORPORATE</b>	
Certified Public Accountants . . . . .	5AP
Accountants – see EXECUTIVES, CORPORATE for definition and classification . . . . .	4A
Others . . . . .	3AP
<b>ACCUPUNCTURISTS</b> . . . . .	2A
<b>ACTUARIES (FSA)</b> . . . . .	5AP
Others . . . . .	5A
<b>ADMINISTRATIVE ASSISTANTS</b>	
Office Clerks, secretaries with salaries \$30,000 or more . . . . .	4A
All Others . . . . .	3AP
<b>ADVERTISING – Agency staff, not free lance –</b>	
Advertising executives - see EXECUTIVES, CORPORATE	
Account executives, art directors, artists, copywriters and managers . . . . .	3AP
<b>AEROSPACE INDUSTRY</b>	
Individuals subjected to tests, such as acceleration and deceleration, high or low pressure chamber, thermal stress, etc. . . . .	No
Others can usually be classified on basis of occupation common to many industries.	
<b>AGRICULTURE – Farms, orchards, ranches, nurseries, dairies, hatcheries – also see FARMERS</b>	
Proprietors – supervising only . . . . .	2A
Foremen and other proprietors . . . . .	A
Hired hands, not itinerant . . . . .	B
<b>AIR CONDITIONING</b>	
Engineers – technical graduate with office and consulting duties only – no lab or field work . . . . .	5AP
Engineers—superintending and inspecting duties only . . . . .	3AP
Installers, repairers or service personnel . . . . .	A
<b>AIRCRAFT PILOTS OR CREW MEMBERS –regular occupation</b>	
Instructors, pilots or crew members . . . . .	No
Flight personnel – i.e., stewards, stewardesses or pursers . . . . .	No
<b>AIRPLANE MANUFACTURE</b>	
Nonflying personnel – consider in same classes as in automobile industry	
Flying . . . . .	No
<b>AIRPORT PERSONNEL</b>	
Managers with office and supervisory duties only – may be eligible for 4A based on individual consideration . . . . .	3AP
Air traffic controllers . . . . .	No
Dispatchers with office duties only, operations clerks, passenger agents, reservation or ticket clerks, weather observers . . . . .	3AP
Dispatchers on line . . . . .	2A
Instrument installers . . . . .	A
Baggage handlers or porters, freight handlers, fueling attendants . . . . .	B
<b>TSA Employees –</b>	
Baggage handlers, inspectors . . . . .	B
Security checkers . . . . .	A
<b>AIR TRANSPORTATION AND FLYING SCHOOLS</b>	
Not flying can usually be classified on basis of occupation common to many industries.	
Flying . . . . .	No
<b>ALLERGIST</b> . . . . .	4A
<b>AMUSEMENT PARKS AND CONCESSIONS</b>	
All employees . . . . .	No

Occupation	Class
<b>ANESTHESIOLOGISTS</b> . . . . .	3A
<b>ANESTHETIST – C.R.N.A</b> . . . . .	3AP
<b>ANESTHETIST – R.N.</b> . . . . .	3A
<b>ANTIQUÉ DEALERS</b>	
Sales only . . . . .	3AP
Purchasing, repairing, collecting or delivering . . . . .	A
<b>ARCHITECTS</b> . . . . .	5AP
<b>ARCHITECTS, LANDSCAPE</b>	
Office only . . . . .	5AP
Others . . . . .	3AP
<b>ARMED SERVICES PERSONNEL</b> . . . . .	
<b>ART GLASS</b>	
Assemblers – no erecting or selling . . . . .	A
Erectors or sellers . . . . .	B
<b>ARTIFICIAL LIMB MANUFACTURE</b>	
Dealers – not makers or repairers . . . . .	3AP
Makers or repairers . . . . .	A
<b>ARTISTS</b>	
Commercial – cartoonists, illustrators, etc, working full time away from residence and not free lance . . . . .	3AP
Others . . . . .	No
<b>ASPHALT REFINING</b>	
Foreman – supervising only, inspectors . . . . .	A
Others . . . . .	B
<b>ASSAYERS – not working in mine</b> . . . . .	3AP
<b>ASSESSORS</b> . . . . .	3AP
<b>ATOMIC ENERGY WORKERS</b>	
Individuals handling radioactive materials . . . . .	No
Others can usually be classified on basis of occupation common to many industries.	
<b>ATTORNEYS</b>	
Income \$75,000 and up . . . . .	5AP
Income less than \$75,000 . . . . .	5A
<b>ATTORNEYS – DOE</b> . . . . .	5AP
<b>AUCTIONEERS</b>	
Livestock . . . . .	A
Others . . . . .	2A
<b>AUDIOLOGISTS</b> . . . . .	4A
<b>AUDITORS – see ACCOUNTANTS</b>	
<b>AUTHORS</b> . . . . .	No
<b>AUTOMOBILE INDUSTRY—</b>	
Dealers, Sales People:	
Dealership owner – new vehicles only . . . . .	3AP
Salesmen, new vehicles – other than owner . . . . .	3AP
Owner/Salesmen, used vehicles . . . . .	2A
Parts manager . . . . .	2A
Garages, Filling and Service Stations, Parking Lots:	
Proprietors, managers – not repairing . . . . .	2A
Other proprietors and managers, mechanics, attendants, painters, greasers, battery service workers, body repair people, tire retreaders . . . . .	B
Washers and others . . . . .	No
Manufacturing:	
Superintendents, supervisory duties only . . . . .	2A
Foremen . . . . .	A
Assemblers, machinists, mechanics, painters, process workers, body polishers, buffers, emery users, grinders, pumicers, sanders, acid dippers, bundlers, dopers, dryermen, nozzlers, paint mixers, sweaters, trackers, welders, sipers, foundrymen . . . . .	B
Testers:	
Shop . . . . .	B
Others . . . . .	No

Occupation	Class
<b>AWNING INDUSTRY</b>	
Maker . . . . .	A
Erector, hanger, installer . . . . .	B
<b>BACTERIOLOGISTS</b>	
Technical graduate with office and consulting duties only	
no lab or field work . . . . .	4A
Others . . . . .	3AP
<b>BAILIFFS, court duties only – also see POLICE . . . . .</b>	3AP
<b>BAIL BONDSMAN . . . . .</b>	No
<b>BAKERIES – Shops and factories</b>	
Managers and proprietors – no manual work . . . . .	3AP
Superintendents and foremen – no manual work . . . . .	2A
All others . . . . .	A
<b>BANKS</b>	
Officers and managers – also see EXECUTIVES, CORPORATE . . . . .	
Tellers and clerks . . . . .	3AP
Messengers – unarmed . . . . .	A
Armored car guards, other armed personnel, collectors . . . . .	B
<b>BARBERS</b>	
Proprietors and journeymen . . . . .	A
<b>BASEBALL PLAYERS . . . . .</b>	No
<b>BASKETBALL PLAYERS . . . . .</b>	No
<b>BEAUTY SALONS – Proprietors and employees:</b>	
In own home. . . . .	No
Away from home . . . . .	A
<b>BEVERAGE MANUFACTURE</b>	
Alcoholic beverages – see LIQUOR INDUSTRY	
Nonalcoholic beverages:	
Superintendents, foremen, sales people, no delivery	
or collection . . . . .	2A
Skilled workers . . . . .	A
Unskilled workers . . . . .	No
<b>BICYCLE INDUSTRY</b>	
Manufacture – same as AUTOMOBILE INDUSTRY	
Dealers, sales people – no assembling or repairing . . . . .	3AP
All others . . . . .	A
<b>BIOCHEMISTS</b>	
Technical graduate with office and consulting duties only–no lab work. . . . .	
Others . . . . .	3AP
<b>BIOLOGISTS</b>	
Technical graduate with office and consulting duties only–no lab work. . . . .	
Others . . . . .	3AP
<b>BLACKSMITHS – no unusual hazard. . . . .</b>	B
<b>BLASTERS . . . . .</b>	No
<b>BOILER MANUFACTURE, INSTALLATION AND MAINTENANCE</b>	
Inspectors, layers-out . . . . .	2A
Foremen . . . . .	A
Boiler cleaners–washers, scalers, galvanizers, all others. . . . .	B
<b>BOOKING AGENTS</b>	
Full-time and working out of office other than residence–	
also see MOTION PICTURE AND THEATER INDUSTRY . . . . .	3AP
Other. . . . .	No
<b>BOOKKEEPERS . . . . .</b>	3AP
<b>BOTANISTS</b>	
Technical graduate with office and consulting duties only–no lab work. . . . .	
Others . . . . .	3AP
<b>BOXERS AND TRAINERS . . . . .</b>	No
<b>BRICK MANUFACTURE</b>	
Clay Pits – see MINING	
Glazed brick, tile and terra cotta – see POTTERIES	
Foremen and skilled workers. . . . .	A
Stackers, brick and clay wheelers and other laborers . . . . .	B

Occupation	Class
<b>BRIDGE CONSTRUCTION – see BUILDING AND CONSTRUCTION</b>	
<b>BROOM AND BRUSH FACTORIES</b>	
Superintendents and foremen. . . . .	2A
Assemblers, tiers, trimmers, and other skilled employees . . . . .	A
All others . . . . .	B
<b>BUFFERS</b>	
Metal. . . . .	B
Other than metal – see specific industry	
<b>BUILDING AND CONSTRUCTION</b>	
These classifications apply where no unusual hazards exist.	
Certain kinds of construction work require individual consideration.	
Architects . . . . .	5AP
Estimators not at building or construction sites . . . . .	3AP
Contractors or superintendents not at building site . . . . .	3AP
Foremen – treat as skilled workers in same trade	
Contractors or superintendents at building site . . . . .	A
Electricians and plumbers . . . . .	A
Other skilled workers . . . . .	B
All others, including blasters and anyone handling explosives. . . . .	No
<b>BUILDING MAINTENANCE</b>	
Building superintendents–supervising only . . . . .	2A
Elevator operators – passenger and starters,doormen or watchmen. . . . .	A
Building cleaners, elevator installers or repair people or freight operators . . . . .	B
– sandblasters, window cleaners–ground floor, janitors, watchmen . . . . .	B
<b>BUILDING MOVERS AND WRECKERS</b>	
Superintendents, foremen, managers – supervising only . . . . .	A
All others . . . . .	No
<b>BUS DRIVER . . . . .</b>	B
<b>BUSINESS MACHINE SALES AND SERVICE</b>	
Agency managers . . . . .	4A
Sales people . . . . .	3AP
Service people and all others . . . . .	2A
<b>BUTCHERS – also see STOCKYARDS</b>	
Proprietor and retail store . . . . .	A
Others . . . . .	B
<b>BUYERS</b>	
Office duties only . . . . .	4A
<b>CABINETMAKERS . . . . .</b>	A
<b>CAMERA MANUFACTURE</b>	
Engineers, superintendents, foremen, inspectors . . . . .	2A
Assemblers, finishers, lens grinders, polishers, cutters . . . . .	A
Others . . . . .	B
<b>CAMERAMEN – see PHOTOGRAPHERS</b>	
<b>CAMPS OR PARKS – year-round occupation only</b>	
Proprietors, managers, or directors–administrative and	
office duties only . . . . .	2A
Others . . . . .	No
<b>CAN MANUFACTURING</b>	
Superintendents, foremen . . . . .	2A
Others . . . . .	B
<b>CANNING, PICKLING AND PRESERVING FACTORIES</b>	
Superintendents – supervising duties only . . . . .	2A
Foremen . . . . .	A
All others – excluding fishermen or those working on boats . . . . .	B
<b>CARDIOLOGISTS . . . . .</b>	4A
<b>CARDIOVASCULAR SURGEONS . . . . .</b>	3AP
<b>CARETAKERS . . . . .</b>	No
<b>CARPENTERS</b>	
All, see specific industry. . . . .	
<b>CARPET CLEANERS . . . . .</b>	B
<b>CARPET INSTALLERS . . . . .</b>	No

Occupation	Class
CASINO INDUSTRY . . . . .	No
<b>CATTLE DEALERS</b>	
Not handling livestock . . . . .	2A
Handling livestock . . . . .	No
<b>CEMENT, LIME AND GYPSUM MANUFACTURE</b>	
Office duties only . . . . .	3AP
Superintendents – supervising duties only . . . . .	2A
Foremen . . . . .	A
All others . . . . .	No
<b>CEMETERIES</b>	
Superintendents, clerks, no manual labor, office duties only . . . . .	3AP
All others . . . . .	B
<b>CERTIFIED FINANCIAL ANALYST</b>	
Minimum five years experience and earning \$75,000 or more for two years . . . . .	5A
All others . . . . .	3AP
<b>CERTIFIED REGISTERED NURSE ANESTHETISTS-CRNA</b> . . . . .	3AP
<b>CHECKROOM ATTENDANTS</b> . . . . .	No
<b>CHEMICAL INDUSTRY</b>	
Chemists . . . . .	4A
Foremen, chemists engaged in process work . . . . .	2A
Other skilled workers . . . . .	B
All others . . . . .	No
<b>CHIMNEY CLEANERS</b> . . . . .	B
<b>CHIROPRACTORS – DI</b> . . . . .	A
in California . . . . .	No
<b>CHIROPRACTORS – DOE</b> . . . . .	3A
in California . . . . .	No
<b>CIRCUS – Employees</b> . . . . .	No
<b>CITY MARSHALS</b>	
Office and court duties only . . . . .	3AP
Process serving . . . . .	A
<b>CIVIL SERVICE – FEDERAL – also see GOVERNMENT SERVICES</b> STATE AND MUNICIPAL. See specific occupation	
<b>CLERGY</b> . . . . .	3AP
Pastors with ministry degree and church with at least 5 employees . . . . .	4A
<b>CLERICAL – see OFFICE CLERKS</b>	
<b>CLOCK MANUFACTURING OR REPAIR</b>	
Using hand tools only . . . . .	2A
<b>CLOTHING MANUFACTURE – Factory, shop or store</b>	
Proprietors and managers – office duties only . . . . .	4A
Inspectors, clerks, designers, and supervisors . . . . .	3AP
Custom tailors . . . . .	2A
Other workers . . . . .	A
<b>COACHES (i.e., gymnastics, soccer, etc.)</b>	
Participation, full-time and salaried in the sport . . . . .	2A
<b>COAL AND WOOD YARDS</b>	
Managers, proprietors, superintendents, clerks – office duties only . . . . .	3AP
Foremen . . . . .	A
All others . . . . .	No
<b>COLD STORAGE</b>	
Proprietors or managers . . . . .	A
Others . . . . .	B
<b>COLLECTORS, ACCOUNTS</b>	
Office only . . . . .	2A
All others . . . . .	A
<b>COMMISSARY CLERKS</b> . . . . .	3AP
<b>COMPROLLERS</b>	
CPA . . . . .	5AP
Executive and management duties . . . . .	4A

Occupation	Class
<b>COMPUTER INDUSTRY</b>	
Analyst, systems engineers . . . . .	5Ap
Executives and managers – also see CORPORATE EXECUTIVES . . . . .	4A
Programmer, sales people . . . . .	4A
Computing machine operators . . . . .	3AP
Skilled repair people, service people, installers – light equipment . . . . .	2A
<b>CONFECTIONERS – Candy, cake, pastry manufacture</b>	
Superintendents, foremen . . . . .	2A
Packers, checkers, and wrappers in factories . . . . .	A
Local delivery . . . . .	B
Others . . . . .	No
<b>CONSTRUCTION – see BUILDING AND CONSTRUCTION</b>	
<b>CONSULTANTS</b>	
Five plus years of experience in same business as consultant, \$100,000 income last three years, primarily office duties . . . . .	5AP
Others – minimum one year experience as consultant . . . . .	3AP
<b>CONSULTANTS – DOE</b>	
Five plus years of experience in same business as consultant, \$100,000 income last three years, primarily office duties . . . . .	5AP
Others – minimum one year experience as consultant . . . . .	3AP
<b>COOKS</b>	
Hotels, restaurants, lunch rooms—first class; liquor secondary . . . . .	B
Others . . . . .	No
<b>COPYIST</b>	
Office duties only . . . . .	3AP
<b>CORK MANUFACTURE</b>	
Foremen and inspectors . . . . .	2A
Skilled workers . . . . .	A
Others . . . . .	B
<b>CORONERS</b>	
M.D. . . . .	4A
Others . . . . .	3AP
<b>CORPORATE EXECUTIVES – see EXECUTIVES,</b> CORPORATE . . . . .	4A
<b>COURT REPORTERS</b> . . . . .	3AP
<b>CREMATORIES</b>	
Proprietor – management duties only . . . . .	3AP
Attendants . . . . .	B
<b>CURATORS</b>	
Library, museum or art gallery . . . . .	3AP
<b>CUSTODIANS</b> . . . . .	B
<b>DAIRY PRODUCTS, MANUFACTURE</b>	
Milk Depots and Creameries – milk, butter, cheese, condensed milk, ice cream: Skilled employees . . . . .	A
Others . . . . .	B
<b>DANCING TEACHERS</b>	
Full time in studio other than residence . . . . .	A
<b>DAYCARE CENTERS</b>	
Owners and managers . . . . .	3AP
Assistants . . . . .	2A
In own home . . . . .	No
<b>DAY TRADERS</b> . . . . .	No
<b>DECORATORS, INTERIOR</b>	
Consulting duties only . . . . .	3AP
Others, including paperhangers, varnishers, etc. . . . .	B
<b>DENTISTRY</b>	
Dental office assistants . . . . .	3AP
Dentist, Orthodontist, Periodontist . . . . .	3AP
Dental hygienist . . . . .	2A
Dental laboratory workers, technicians . . . . .	2A
Dentists – DOE . . . . .	5AP
<b>DERMATOLOGIST</b> . . . . .	4A

Occupation	Class
DIAMOND CUTTERS, POLISHERS AND SETTERS . . . . .	A
<b>DIE MAKERS</b>	
No grinding . . . . .	A
<b>DIETICIAN</b>	
Not cooking . . . . .	3AP
<b>DISHWASHERS</b> . . . . .	No
<b>DOCK WORKERS (MARINE)</b>	
Superintendents, office clerks . . . . .	2A
Foremen, bridge operators, carmen, checkers, cranimen, hoistmen, legmen, mechanical loaders and unloaders, overseers, winchmen, watchmen . . . . .	No
All others, including longshoremen or stevedores . . . . .	No
<b>DOG CATCHERS</b> . . . . .	B
<b>DOG KENNELS</b>	
Proprietors, breeders, trainers . . . . .	A
Others . . . . .	No
<b>DOOR PEOPLE</b> . . . . .	B
<b>DRAFTSMEN</b>	
Office away from home only . . . . .	3AP
<b>DRESSMAKERS</b>	
In shop . . . . .	A
At home . . . . .	No
<b>DRILL PRESS OPERATORS</b> . . . . .	A
<b>DRIVERS</b> – also see specific industry	
Ambulances . . . . .	B
Taxi, including proprietors of small taxi companies . . . . .	B
Racers . . . . .	No
Truck Drivers–nonhazardous industries:	
Light trucking, local delivery . . . . .	B
Heavy trucking, long-haul trucking, others . . . . .	No
<b>DRUG AND TOILET PREPARATIONS MANUFACTURING</b>	
Foremen, superintendents . . . . .	2A
Skilled workers . . . . .	A
Others . . . . .	B
<b>DRUGSTORE</b>	
Registered pharmacists . . . . .	5A
Clerks . . . . .	3AP
<b>DRY CLEANING AND DYEING</b>	
Clerks – counter duties only, managers – supervising duties in plant only . . . . .	2A
Foremen . . . . .	A
Others . . . . .	B
<b>DYE AND DYE INTERMEDIATE MANUFACTURING</b>	
Superintendents . . . . .	3AP
Chemists engaged in process work, foremen . . . . .	2A
Others . . . . .	No
<b>EDITORS, MAGAZINE AND NEWSPAPER</b>	
Office duties only . . . . .	4A
<b>EFFICIENCY EXPERTS</b>	
Office duties only . . . . .	3AP
<b>ELECTRICAL INDUSTRY</b>	
General:	
Electrical engineers – technical graduate with office and consulting duties only – no field work . . . . .	5AP
Other engineers . . . . .	3AP
Electrical contractors – not at building site . . . . .	2A
owner at building site . . . . .	A
employee at building site . . . . .	B
Meter readers . . . . .	A
Installers and repair people . . . . .	A
Battery Manufacture:	
Superintendents – superintending duties only . . . . .	2A
Foremen and dry battery employees other than laborers and those exposed to dust or poisonous compounds . . . . .	A

Occupation	Class
<b>ELECTRICAL INDUSTRY – continued</b>	
All others . . . . .	B
Electrical Apparatus Manufacture:	
Foremen – supervising only . . . . .	2A
Skilled workers . . . . .	A
All others . . . . .	B
Power Houses and Substations – including privately operated plants not generating over 250 volts:	
Plant superintendents, chief engineers and chief electricians, local dispatchers . . . . .	A
All others . . . . .	B
Overhead lines, conduits, tunnels:	
Foremen, inspectors, and patrolmen – not climbing poles . . . . .	A
Linemen, cable splicers, and troublemen . . . . .	B
Pole setters and ground men . . . . .	B
Transformers and tunnel workers . . . . .	B
Tower erectors–structural iron . . . . .	B
All others . . . . .	No
<b>ELECTROLOGIST</b> . . . . .	2A
<b>ELECTROPLATERS</b> . . . . .	A
<b>ELECTROTYPERS</b> . . . . .	2A
<b>ELEVATOR OPERATORS</b>	
Passenger operators and starters . . . . .	B
Freight operators . . . . .	No
<b>EMBALMERS AND ASSISTANTS</b> – also see FUNERAL DIRECTORS . . . . .	A
<b>EMERGENCY ROOM PHYSICIANS</b> . . . . .	3A
<b>ENAMEL FACTORIES, TINWARE AND SANITARY WARE</b>	
Superintendents – superintending duties only . . . . .	2A
Foremen, other than mixing, grinding, dusting departments . . . . .	A
All others . . . . .	B
<b>ENGINEERS</b>	
Technical graduates with office and consulting duties – no lab or field work . . . . .	5AP
Nonhazardous industries with other than office duties . . . . .	3AP
<b>ENGINEERS, STATIONARY</b> – see specific industry	
Nonhazardous industries . . . . .	A
<b>ENGRAVERS</b>	
Celluloid glass – not etching, metal and plate photoengravers, lithographers . . . . .	2A
Monument . . . . .	B
Stone – see STONE INDUSTRY	
<b>ENTERTAINERS</b> . . . . .	No
<b>ENTOMOLOGISTS</b>	
Technical graduate with office and consulting duties – no lab work . . . . .	4A
Others . . . . .	2A
<b>ETHNOLOGISTS</b> . . . . .	2A
<b>EXECUTIVES, CORPORATE</b>	
Employed by a well-established, financially sound company with 25 employees, primarily office duties, little or no selling, minimal travel and salaried during each of the last three years at a minimum of \$75,000. These individuals must be compensated by salary as opposed to self-employed or commissioned and have no direct supervision of persons with manual duties . . . . .	5AP
Employed by well-established, financially sound company with primarily office duties, little or no selling, minimal foreign travel, and salaried during each of last three years at a minimum of \$50,000. These individuals must be compensated by salary as opposed to self-employed or commissioned and have no direct supervision of persons with manual duties . . . . .	5A
Executives and managers not qualifying for 5A. Selling and travel duties part of normal routine. Includes executives and managers with income fluctuations. Self-employed individuals and persons whose income is primarily from commission . . . . .	4A



Occupation	Class
<b>EXPEDITERS</b>	
Office and store systems only . . . . .	3AP
Others . . . . .	2A
<b>EXPLOSIVES MANUFACTURE</b>	
Office workers over a mile from plant and whose duties do not take them there. . . . .	3AP
Superintendents, chemists – office duties only . . . . .	2A
Others . . . . .	B
<b>EXTERMINATORS – also see FUMIGATORS . . . . .</b>	
<b>FACTORY WORKERS – also see specific industry</b>	
Nonhazardous industries:	
Skilled workers, light industry . . . . .	A
Unskilled workers, light industry . . . . .	B
Skilled workers, heavy industry . . . . .	B
Others . . . . .	No
<b>FAMILY PRACTICE PHYSICIANS . . . . .</b>	
<b>FARMERS – General farms, dairy farms, fruit farms, nurseries, gardens, cattle ranches, stock farms Proprietors, lessees, managers, superintendents – superintending duties only . . . . .</b>	
Proprietors, lessees, managers, superintendents, foremen—doing manual labor . . . . .	2A
All others . . . . .	B
Farmers doing blasting . . . . .	No
<b>FILLING BROKERS . . . . .</b>	
<b>FILM MANUFACTURE</b>	
Foremen – supervising duties only . . . . .	2A
Skilled workers. . . . .	A
<b>FINANCIAL ANALYSTS</b>	
Minimum five years experience and earning \$75,000 or more for two years . . . . .	5A
All Others . . . . .	3AP
<b>FIREARMS</b>	
Inspectors or repairers – not testing . . . . .	A
Sales people or dealers – office or store duties only. . . . .	2A
<b>FIRE DEPARTMENTS</b>	
Chiefs, marshals, superintendents – superintending duties only. . . . .	A
Firefighters and Emergency Medical Technicians. . . . .	No
Others . . . . .	No
<b>FIRE WARDENS . . . . .</b>	
<b>FISHING INDUSTRY</b>	
Fishermen, lobstermen, shell fishermen . . . . .	No
Hatcheries:	
Superintendents . . . . .	2A
Others . . . . .	B
Sponge divers . . . . .	No
Wardens – not using aircraft . . . . .	B
<b>FLOOR FINISHERS AND SANDERS . . . . .</b>	
<b>FLOOR WALKER</b>	
In store . . . . .	3AP
<b>FLORISTS</b>	
Store duties only . . . . .	3AP
Artificial flower makers . . . . .	A
Greenhouse and light delivery. . . . .	B
<b>FORESTERS AND FOREST RANGERS . . . . .</b>	
<b>FREIGHT HANDLERS</b>	
Foremen, superintendents – supervising duties only . . . . .	A
All others . . . . .	B
<b>FUMIGATORS . . . . .</b>	
<b>FUND MANAGER . . . . .</b>	
<b>FUNERAL INDUSTRY</b>	
Directors, proprietors – not embalmers . . . . .	3AP
Embalmers . . . . .	A
Others . . . . .	B

Occupation	Class
<b>FUR INDUSTRY</b>	
Fur-bearing animal raisers . . . . .	A
Manufacture of Fur Goods:	
Foremen. . . . .	2A
Skilled workers. . . . .	A
Others . . . . .	B
Preparation of Skins:	
Foremen. . . . .	A
Others . . . . .	B
Retail and Wholesale Dealers:	
Store sales only . . . . .	3AP
Sales people – traveling. . . . .	2A
Repairing, altering, storage or warehouse . . . . .	A
<b>FURNITURE AND OTHER WOODWORKING FACTORIES</b>	
Owners and managers – office duties only . . . . .	3AP
Office personnel. . . . .	3AP
Foremen, superintendents – supervisory duties only . . . . .	2A
Upholsterers . . . . .	A
All others . . . . .	B
<b>FURNITURE MOVERS</b>	
Including machinery and safe movers. . . . .	B
<b>GALVANIZERS AND TINNERS – not roofers . . . . .</b>	
<b>GAME WARDENS . . . . .</b>	
<b>GARBAGE DISPOSAL PLANTS AND INCINERATORS</b>	
Chemists – supervising duties only . . . . .	2A
Skilled workers. . . . .	B
Others . . . . .	No
<b>GARDENERS, LANDSCAPERS</b>	
Year-round, regularly employed . . . . .	A
<b>GAS MANUFACTURE</b>	
Acetylene and Coal Gas:	
Chemists – no lab duties . . . . .	2A
Foremen – supervising only, compressor engineers, generator operators and other skilled workers . . . . .	B
All others . . . . .	No
Coke Oven and Artificial Gas – including Retort, Water and By-Products:	
Chemists – no lab duties, superintendents – supervising only. . . . .	2A
Burners, chargers, charging and discharging, machine operator clinkermen, ashmen, brickers-up, dampermen, firemen, furnacemen, torrymen, lidmen, oven patches, swabmen, crushermen, dumpmen, hand oven pullers, loaders, pithmen, quenchers, reversemen, stokers, screenmen, tar chasers, and other unskilled workers. . . . .	B
Compressed and Liquefied Gas – except Acetylene and Coal:	
Chemists – no lab duties, superintendents – supervising only. . . . .	2A
Foremen, cellmen, compressor engineers, meter readers, other skilled workers. . . . .	A
Rackmen, truckers, and other unskilled workers . . . . .	B
<b>GASTROENTEROLOGISTS . . . . .</b>	
<b>GENETICS PHYSICIANS . . . . .</b>	
<b>GEOLOGISTS, working in U.S. or Canada only</b>	
Technical graduates with office and consulting duties only—no lab or field work . . . . .	4A
Field work . . . . .	2A
<b>GLASS INDUSTRY</b>	
Superintendents – supervising only . . . . .	2A
Foremen. . . . .	A
Other skilled workers. . . . .	B
<b>GLAZIERS. . . . .</b>	
<b>GOLDSMITHS, BEATERS AND REFINERS . . . . .</b>	
<b>GOLF – year-round industry and occupation only</b>	
Proprietors, managers of golf courses, and head professionals teaching less than 20% . . . . .	3AP
Proprietors, managers of driving ranges . . . . .	2A

Occupation	Class
<b>GOLF – continued</b>	
Instructors or professionals – year-round resident of club. . . . .	A
Caddie masters, starters and caretakers . . . . .	No
Tournament professional and all others . . . . .	No
<b>GOVERNMENT SERVICES – STATE, MUNICIPAL AND FEDERAL –</b>	
Assessors, bank examiners, clerical, court officials, custom and immigration officials (office only), social and welfare workers (office only), tax officials (not revenue officers), and weather observers . . . . .	3AP
see also specific occupation	
<b>GRAIN MILLS, GRAIN ELEVATORS</b>	
Superintendents, inspectors . . . . .	2A
Foremen, skilled workers . . . . .	A
All other employees . . . . .	B
<b>GRAPHIC DESIGNERS. . . . .</b>	
4A	
<b>GRINDERS, BUFFERS, AND POLISHERS</b>	
Metal:	
Superintendents and Foremen . . . . .	A
All others . . . . .	B
<b>GUIDES</b>	
Mountain hunting, fishing, dude ranches . . . . .	No
Other sightseeing – employed all year . . . . .	B
<b>GUNSMITHS. . . . .</b>	
A	
<b>HAIR GOODS MANUFACTURE</b>	
Office duties only . . . . .	3AP
Foremen–supervising only . . . . .	2A
Bleachers, curlers, dyers, spinners, washers, weavers, wigmakers . . . . .	A
All others . . . . .	B
<b>HARBOR MASTERS, also see MARINE INDUSTRY . . . . .</b>	
A	
<b>HAT MANUFACTURING</b>	
Superintending duties only . . . . .	2A
Millinery dealers. . . . .	2A
All others . . . . .	A
<b>HEALTH OFFICIALS</b>	
Field duties – no hazardous activities. . . . .	2A
<b>HEATING APPARATUS – Coal, Oil, Gas and Electric</b>	
Office duties only . . . . .	3AP
Dealers or sales people – no installing or servicing . . . . .	2A
Installers and service people . . . . .	B
<b>HEDGE FUND MANAGERS . . . . .</b>	
No	
<b>HOSPITALS, MENTAL INSTITUTIONS AND SANITARIUMS</b>	
Hospital administrators . . . . .	4A
Managers, superintendents – office and administrative duties . . . . .	4A
Registered nurses – office or supervising duties only. . . . .	3AP
Registered nurses – other than office or supervising duties . . . . .	2A
Practical nurses . . . . .	2A
Nurses aides . . . . .	B
Para-Med . . . . .	2A
Physician assistants, nurse practitioners . . . . .	4A
Medical technologist. . . . .	3A
Medical laboratory technicians . . . . .	3A
X-ray technician. . . . .	3A
All nonprofessional or unskilled employees not in mental institutions . . . . .	B
All nonprofessional or unskilled employees in mental institutions . . . . .	No
<b>HOTELS, MOTELS, INNS</b>	
Proprietors, managers, cashiers, clerks – first-class establishments. . . . .	3AP
All others . . . . .	No
<b>HOUSEHOLD APPLIANCES</b>	
Dealers and sales people . . . . .	3AP
Installers and repair people. . . . .	A
<b>HUMANE SOCIETY AGENTS . . . . .</b>	
A	

Occupation	Class
<b>ICE INDUSTRY–year-round business</b>	
Office duties only. . . . .	3AP
Managers, proprietors, superintendents . . . . .	2A
Foremen, stationery engineers and firemen. . . . .	A
All other employees . . . . .	B
<b>INSECTICIDES MANUFACTURE – Disinfectants and Fumigants</b>	
Chemists (not in lab), superintendents and supervisors. . . . .	2A
Chemists in lab . . . . .	A
All other workers . . . . .	B
<b>INSURANCE INDUSTRY</b>	
Experienced Agents–minimum of five years in business, earned first-year . . . . .	5A
commissions of \$75,000 and up for last two years . . . . .	5A
Adjusters (not fire or marine), appraisers and surveyors (ratemaking) (office duties only) . . . . .	4A
Adjusters (not fire or marine), appraisers and surveyors (some field work) . . . . .	3AP
New Agents–minimum of one year in business, earned commissions of \$18,000 and up in last year . . . . .	3AP
All employees with clerical or office duties . . . . .	3AP
Investigators – unarmed, salaried . . . . .	2A
<b>INTERNISTS . . . . .</b>	
4A	
<b>INTERIOR DESIGNERS (see Decorators, Interior)</b>	
<b>INTERPRETERS</b>	
Full time only . . . . .	3AP
<b>INVESTMENT BANKERS</b>	
Account Executive . . . . .	5A
All others . . . . .	4A
<b>IRRIGATION WORKERS</b>	
Superintendents and water masters. . . . .	A
All others . . . . .	No
<b>JAILORS OR GUARDS IN JAILS – also see POLICE AND OTHER LAW ENFORCEMENT OFFICERS . . . . .</b>	
No	
<b>JANITORS – regular and full-time employment</b>	
Building and superintendents – supervising only . . . . .	2A
Janitors and porters, no outside window cleaning . . . . .	B
Window cleaners, outside . . . . .	No
<b>JEWELRY INDUSTRY– not at residence</b>	
Proprietors, managers – office duties only . . . . .	3AP
Appraisers, clerks, superintendents – office and supervisory duties only . . . . .	3AP
Makers and repairers using hand tools only . . . . .	2A
Others . . . . .	A
<b>JOURNALISTS – freelance – also see NEWSPAPERS . . . . .</b>	
No	
<b>JUDGES AND COURTHOUSE OFFICIALS – also see GOVERNMENT SERVICES</b>	
Not in charge of prisoners . . . . .	3AP
Officials in charge of prisoners – see POLICE AND OTHER LAW ENFORCEMENT OFFICERS	
<b>JUNK DEALERS</b>	
Proprietors – superintending duties only . . . . .	B
All others . . . . .	No
<b>JUSTICES OF THE PEACE . . . . .</b>	
2A	
<b>KARATE, JUDO AND JUJITSU INSTRUCTORS . . . . .</b>	
No	
<b>KENNELS</b>	
Managers or operators – supervising only . . . . .	A
Others . . . . .	No
<b>LABOR UNIONS</b>	
Office duties only. . . . .	3AP
All others . . . . .	No
<b>LANDSCAPERS – see Gardeners</b>	
<b>LANDSCAPE ARCHITECTS – see ARCHITECTS</b>	
<b>LAUNDRIES</b>	
Office or supervisory duties only . . . . .	2A
All others . . . . .	A

Occupation	Class
LECTURERS . . . . .	No
LENS GRINDERS, POLISHERS, OR CUTTERS . . . . .	2A
LIBRARIANS . . . . .	3AP
LIFEGUARDS . . . . .	No
<b>LIGHTHOUSE KEEPERS</b>	
Land duties only . . . . .	B
Offshore duties . . . . .	No
<b>LINOLEUM AND OILCLOTH MANUFACTURE</b>	
Supervisory duties only . . . . .	A
Stone dressers, laborers, floor cleaners . . . . .	B
All others . . . . .	No
<b>LINOLEUM INSTALLERS . . . . .</b>	B
<b>LINOTYPERS . . . . .</b>	2A
<b>LIQUOR INDUSTRY</b>	
Breweries, Distilleries and Wineries:	
Office duties only . . . . .	3AP
Supervisory duties, sales people, bacteriologists, chemists, gaugers and inspectors . . . . .	2A
Foremen . . . . .	A
All others . . . . .	B
Distribution, Sales Warehouse and Wholesale Stores:	
Office duties only . . . . .	3AP
Supervisory duties, sales people . . . . .	2A
Solicitors, collectors . . . . .	A
Others, including light delivery . . . . .	B
Long haul or heavy delivery . . . . .	No
Liquor Sales:	
Package stores, no liquor consumed on premises . . . . .	A
<b>LITHOGRAPHERS</b>	
Office duties only . . . . .	3AP
All others . . . . .	A
<b>LOBBYIST . . . . .</b>	2A
<b>LOCKSMITHS . . . . .</b>	2A
<b>LONGSHOREMEN . . . . .</b>	No
<b>LUMBER INDUSTRY</b>	
Logging:	
Proprietors, managers, clerks, supervisors – not in woods . . . . .	2A
All others . . . . .	No
Lumber Yards:	
Foremen, graders, inspectors, sales people . . . . .	A
All others . . . . .	No
Wood Processing Factories:	
Foremen . . . . .	A
All others . . . . .	No
<b>MACHINE SHOP WORKERS</b>	
Machinists – see specific industry	
Millwrights . . . . .	B
<b>MAGISTRATES . . . . .</b>	3AP
<b>MANICURISTS</b>	
In shops . . . . .	B
<b>MANUFACTURER'S REPRESENTATIVES</b>	
With \$100,000 annual earned income in each of the three prior years and five years of experience . . . . .	5A
All others . . . . .	3AP
<b>MARKET MAKERS . . . . .</b>	No
<b>MARINE INDUSTRY</b>	
Barges, Ferries, Freighters, Passenger Service, Salvage Vessels, Salvage, Steamships, Tugs – all types: All employees . . . . .	No
Harbor Masters . . . . .	A
<b>MASONS AND BRICKLAYERS – no unusual hazard . . . . .</b>	B

Occupation	Class
<b>MASSAGE THERAPISTS</b>	
State licensed, associated with a medical practice or facility, not working from home . . . . .	2A
<b>MASSEURS . . . . .</b>	No
<b>MATCH FACTORIES</b>	
Supervising duties only . . . . .	2A
Foremen . . . . .	A
All others . . . . .	B
<b>MEDICAL ASSISTANTS . . . . .</b>	3A
<b>MEDICAL DOCTORS/OSTEOPATHS . . . . .</b>	4A*
in California . . . . .	4M
Own Occ is not available in CA or to medical personnel or dentists in FL or to 4A medical personnel age 50 and over, unless the age 50 and over medical personnel 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.	
*Except:	
Medical Class 3AP:	
Surgeons	
Dentists/Orthodontists/Periodontists	
Medical Class 3A:	
Anesthesiologists	
Emergency Room Physicians	
Medical Class A:	
Chiropractors (N/A in California)	
<b>MEDICAL DOCTORS/OSTEOPATHS – DOE</b>	
For all 4A, 4M, 3AP and 3A medical doctors/physicians and dentists . . . . .	5AP
Chiropractors (N/A in California) . . . . .	3A
<b>MEDICAL TECHNICIANS . . . . .</b>	3A
<b>MESSENGERS</b>	
Unarmed . . . . .	A
Armed or using motorcycle . . . . .	B
<b>METAL INDUSTRIES AND TRADES</b>	
Engineers (other than office duties), superintendents, inspectors . . . . .	3AP
Foremen – supervisory duties only . . . . .	A
Other skilled workers – e.g. blacksmiths, machinists, welders . . . . .	B
Unskilled workers . . . . .	No
<b>METALLURGICAL ENGINEERS</b>	
Technical graduate with office and consulting duties only– no lab work . . . . .	5AP
Others . . . . .	3AP
<b>METALLURGISTS</b>	
Office and consulting duties only . . . . .	4A
Others . . . . .	3AP
<b>METEOROLOGISTS</b>	
Technical graduate with office duties only . . . . .	4A
All others . . . . .	3AP
<b>METER READERS . . . . .</b>	2A
<b>MICA MILLS</b>	
Supervisory duties . . . . .	2A
Skilled workers . . . . .	B
All others . . . . .	No
<b>MID-WIVES . . . . .</b>	3A
<b>MILLWRIGHTS – also see specific industry</b>	
<b>MINING, QUARRYING, ORE DRESSING AND CONCENTRATING</b>	
Geophysical exploration – see OIL and NATURAL GAS INDUSTRY	
Ore Docks – see DOCK WORKERS	
Radium Mines – see RADIUM	
Surface Operators:	
Office duties only . . . . .	3AP
Assayers, chemists, engineers, inspectors, managers, superintendents, surveyors . . . . .	2A
Foremen – supervisory duties only . . . . .	A

Occupation	Class
<b>MINING – continued</b>	
Other skilled workers – e.g., blacksmiths, carpenters, compressor engineers, cranimen, derrickmen, electricians, motormen, weighers . . . . .	B
Unskilled workers . . . . .	No
<b>MINISTERS – see CLERGY</b>	
<b>MODELS</b> . . . . .	No
<b>MONUMENT INDUSTRY</b>	
Office and sales duties only . . . . .	3AP
Carvers, engravers, setters . . . . .	B
<b>MORTGAGE BANKERS</b> . . . . .	4A
<b>MORTGAGE BROKERS</b>	
Minimum of three years experience earning \$60,000 or more last three years . . . . .	4A
All others . . . . .	3AP
<b>MOTION PICTURE AND THEATER INDUSTRY</b>	
Management personnel – office duties only . . . . .	3AP
Directors, producers, film developers, cameramen (no stunt work), stage managers, projectionists (in studio), booking agents, make-up artists, camera repairmen, sound editors, recording engineers, film splicers . . . . .	3AP
Theater managers and proprietors . . . . .	A
Projectionists in theater and box office employees (full time) . . . . .	B
Actors, actresses, ushers, attendants, stunt workers, all others . . . . .	No
<b>MOVERS</b> . . . . .	B
<b>MUSICIANS (Sole Occupation)</b>	
Concert, theater, symphony, T.V.– working full time and not freelance . . . . .	2A
Others . . . . .	No
<b>MUSIC TEACHERS – see also TEACHERS</b>	
School or college – full-time employment . . . . .	3AP
Others working full time away from residence and not freelance . . . . .	2A
Others . . . . .	No
<b>NATUROPATH</b> . . . . .	2A
<b>NEUROLOGIST</b> . . . . .	4A
<b>NEUROSURGEON</b> . . . . .	3AP
<b>NEWS AND MAGAZINE DEALERS</b>	
Office and Advertising sales only . . . . .	3AP
Newstand, inside duties . . . . .	A
Light delivery . . . . .	B
Newstand, outside duties . . . . .	No
<b>NEWSPAPERS</b>	
Printers – see PRINTING AND PUBLISHING	
Editor – administrative duties only . . . . .	4A
Columnist . . . . .	3AP
Reporters, photographers – no flying . . . . .	2A
Helpers . . . . .	No
<b>NURSE</b>	
Registered nurse – office or supervising duties only . . . . .	3AP
Registered nurse – other than office or supervising duties only . . . . .	2A
<b>NURSERY OR GARDEN CENTER</b>	
Office duties only . . . . .	3AP
<b>OB/GYN</b> . . . . .	4A
<b>OCCUPATIONAL THERAPISTS</b> . . . . .	2A
<b>OFFICE CLERKS</b>	
General office help, salaries over \$30,000 . . . . .	4A
All others . . . . .	3AP
<b>OIL AND NATURAL GAS INDUSTRY</b>	
General:	
Chemists in lab, managers, officials, operators, superintendents not doing process work . . . . .	2A
Superintendents, chemists doing process work, foremen, inspectors, other laboratory workers . . . . .	A

Occupation	Class
<b>OIL AND NATURAL GAS INDUSTRY – continued</b>	
Other skilled workers – e.g., blenders, boiler makers, bricklayers, carpenters, drillers, insulators, machinists, painters, pipe fitters, plumbers . . . . .	B
All employees handling or working near explosives or on off-shore oil rigs. . . . .	No
Fire Protection Department:	
Inspectors, watchmen . . . . .	B
All others . . . . .	No
<b>OIL (VEGETABLE) MILLS AND REFINERIES</b>	
Castor, coconut, corn, cottonseed, linseed, mustard seed, olive, peanut, rape seed, soy bean	
All processes:	
Superintendents, chemists . . . . .	2A
Skilled workers . . . . .	A
Unskilled workers . . . . .	B
<b>OILERS</b>	
Nonhazardous industries . . . . .	A
<b>OPHTHALMOLOGISTS, M.D.</b> . . . . .	4A
<b>OPHTHALMOLOGISTS, M.D – DOE</b> . . . . .	5AP
<b>OPTICIANS</b>	
Selling and fitting duties only . . . . .	3AP
Shopwork, grinders . . . . .	2A
<b>OPTOMETRISTS</b>	
No selling duties . . . . .	5A
<b>OPTOMETRISTS – DOE</b> . . . . .	5AP
<b>ORE DRESSING AND CONCENTRATING – see MINING QUARRYING, ORE DRESSING AND CONCENTRATING</b>	
<b>OSTEOPATHS, D.O. – see MEDICAL DOCTORS/ OSTEOPATHS</b>	
<b>OTOLARYNGOLOGISTS</b> . . . . .	4A
<b>PAINT, VARNISH AND LACQUER MANUFACTURE</b>	
Chemists, foremen, superintendents - supervisory duties only . . . . .	2A
Foremen, skilled workers . . . . .	A
Unskilled workers . . . . .	B
<b>PAINTERS, LACQUERERS AND VARNISHERS</b>	
Bridge . . . . .	No
Highway – directional lines and signs . . . . .	B
House . . . . .	B
Ship . . . . .	B
Shop painters of manufactured articles:	
All employees . . . . .	A
Sign Painters:	
Shop only . . . . .	A
Outside . . . . .	B
Structural iron . . . . .	No
Steeplejacks . . . . .	No
Others – see specific industry	
<b>PAPER AND PULP INDUSTRIES</b>	
Superintendents and foremen . . . . .	A
All others . . . . .	No
<b>PAPERHANGERS – also see DECORATORS, INTERIOR</b> . . . . .	B
<b>PARALEGAL</b> . . . . .	3AP
<b>PARAMEDICAL EXAMINERS</b>	
R.N. with office duties only . . . . .	3AP
Others . . . . .	2A
<b>PARKS – City, State and National</b>	
Superintendents–supervising duties only . . . . .	2A
Administration employees–ticket takers, etc. . . . .	A
Maintenance and operating employees . . . . .	B
<b>PASTORS – see CLERGY</b>	
<b>PATHOLOGISTS</b> . . . . .	4A
<b>PATTERN AND MODEL MAKERS</b>	
Metal, wood, paper, wax . . . . .	A
<b>PAWNBROKERS</b> . . . . .	B

Occupation	Class
PAYMASTERS . . . . .	3AP
PEDIATRICIANS . . . . .	4A
PERFUSIONISTS . . . . .	4A
PERSONAL TRAINERS	
Salaried employees . . . . .	2A
PHARMACISTS, REGISTERED . . . . .	5A
PHARMACISTS – DOE . . . . .	5AP
PHOTOENGRAVERS . . . . .	2A
PHOTOGRAPHERS AND CAMERAMEN	
Aerial . . . . .	No
Commercial–studio . . . . .	3AP
T.V., newspaper, newsreel, motion picture – no stunt or flying . . . . .	2A
Freelance . . . . .	No
PHOTOSTAT OPERATORS . . . . .	3AP
PHYSIATRIST . . . . .	4A
PHYSICIANS – see Medical Doctors/Osteopaths	
PHYSICIAN’S ASSISTANT . . . . .	4A
PHYSICAL THERAPIST – DI . . . . .	2A
PHYSICAL THERAPIST – DOE . . . . .	3A
PHYSICISTS	
Technical graduate with office duties only . . . . .	4A
PIANO REPAIRERS OR TUNERS . . . . .	2A
PILE DRIVER OPERATORS . . . . .	B
PILOTS . . . . .	No
PIPEFITTERS	
Nonhazardous industries . . . . .	B
Others – see specific industry	
PLASTERERS . . . . .	B
PLASTICS INDUSTRY	
Plastic Manufacture:	
Foremen – nitrating department . . . . .	B
Bakers, coolermen, cutters, paper dryermen, pressmen, rollers, seasoners, sheeters, straighteners, stuffers . . . . .	B
Others . . . . .	B
Articles Manufacture:	
Foremen . . . . .	2A
Skilled workers . . . . .	A
Unskilled workers . . . . .	B
PLATERS	
Electroplaters, galvanizers, tinner . . . . .	A
PLUMBERS – also see specific industry . . . . .	A
PODIATRIST, M.D. . . . .	3A
POLICE AND OTHER LAW ENFORCEMENT OFFICERS –	
Foresters, forest rangers, fire wardens, game wardens . . . . .	B
Federal Law Enforcement – see CIVIL SERVICE – FEDERAL	
Municipal, County and State Law Enforcement:	
Probation and truant officers . . . . .	2A
All other employees other than special riot or bomb squads . . . . .	B
Special riot or bomb squad . . . . .	No
Prisons and Penal Institutions:	
Wardens . . . . .	2A
Guards, jailers, keepers, matrons . . . . .	No
Other Guards and Detectives:	
Unarmed . . . . .	A
Armed . . . . .	B
Private Detectives . . . . .	No
PORTFOLIO MANAGER (Equity) . . . . .	4A
POSTAL SERVICE –	
Post master and other administrators (office duties only) . . . . .	3AP
Mail clerks and sorters . . . . .	2A
Mail delivery by foot or vehicle . . . . .	A
Mail handlers . . . . .	B

Occupation	Class
POTTERIES – China, earthenware, glazed brick and ware, porcelain, tile and terra cotta	
Decorating . . . . .	2A
Foremen – all departments . . . . .	A
Inspectors, packers . . . . .	A
All others . . . . .	B
POULTRY– also see FARMERS or BROKERS	
Dealer, dresser, raiser or breeder . . . . .	A
POWER SHOVEL OPERATORS AND FIREMEN –	
see specific industry	
Nonhazardous industries, usually . . . . .	B
PRIESTS – also see CLERGY	
PRINTING AND PUBLISHING	
Lithographers – see LITHOGRAPHERS	
Office duties only . . . . .	3AP
All others . . . . .	A
PROOFREADERS . . . . .	3AP
PROPERTY MANAGER	
No manual or maintenance duties and income of \$40,000 or more . . . . .	3AP
All others . . . . .	2A
PSYCHIATRIST, M.D., . . . . .	4A
PSYCHOLOGIST, A.P.A. (PhD) . . . . .	4A
Master’s degree . . . . .	3AP
PSYCHOTHERAPIST . . . . .	3AP
PUBLICITY AGENT OR MANAGERS . . . . .	3AP
PURCHASING AGENT . . . . .	3AP
RABBI – also see CLERGY	
RADIO AND TELEVISION INDUSTRY	
Studio broadcasting:	
Actors, actresses and entertainers . . . . .	No
Announcers, clerks, guides, production staff, program station, studio directors and producers . . . . .	3AP
Control Room:	
Chief engineers, supervisors, control, switch back and transmission engineers . . . . .	2A
Maintenance engineers . . . . .	A
Transmitter:	
Supervisors, office duties only . . . . .	2A
Operators, engineers, maintenance men . . . . .	A
Antenna erectors and maintenance . . . . .	B
Manufacturing:	
Proprietors . . . . .	3AP
Supervisors and foremen . . . . .	2A
All others . . . . .	A
Sales and Repairing:	
Clerical or sales duties in store or shop only – no manual work . . . . .	3AP
All others . . . . .	A
RADIOLOGIST . . . . .	4A
RADIUM	
Ore reduction and refining:	
Chemists, laboratory workers . . . . .	B
All others . . . . .	No
Nurses (R.N.) and technicians giving treatments . . . . .	2A
Watch and other dial painters . . . . .	B
RAILROADS	
Executives and office workers – also see EXECUTIVE, CORPORATE. . . . .	3AP
Others – due to extensive disability benefits available through their employment they are not eligible for additional disability coverage . . . . .	No
RAILWAYS, ELECTRIC	
Elevated, subway, surface city and interurban lines . . . . .	No
REAL ESTATE APPRAISER	
With annual earned income of \$75,000 . . . . .	4A
With annual earned income under \$75,000 . . . . .	3AP

Occupation	Class	
<b>REALTORS/COMMISSIONED REAL ESTATE PEOPLE</b>		
Commercial Realtor		
With annual earned income of \$100,000 or more for each of the three prior years and five years experience in commercial real estate . . . . .	4A	
All others . . . . .	3AP	
Residential Realtors*		
With annual earned income of \$75,000 in each of the three prior years and five years experience . . . . .	4A	
All others . . . . .	3AP	
(* No Residual or 24-Month Residual available, only Six-Month Partial)		
<b>RECEIVING OR SHIPPING CLERKS</b>		
Light good only . . . . .	A	
All others . . . . .	B	
<b>RECRUITER/HEADHUNTER . . . . .</b>		4A
<b>REFRIGERATOR MANUFACTURE</b>		
Charging and purifying refrigerators, service people . . . . .	A	
Other workers – rate according to specific trade . . . . .	A	
<b>REGISTERED NURSE</b>		
Office or supervising duties only . . . . .	3AP	
Other than office or supervising duties . . . . .	2A	
<b>REGISTERED NURSE ANESTHETIST . . . . .</b>		3A
<b>RENDERING PLANTS—Animals, fish</b>		
Not in slaughter and packing houses		
Chemists and laboratory assistants – not in process work . . . . .	2A	
Chemists and laboratory assistants (in process work), foremen . . . . .	A	
All others . . . . .	B	
<b>REPORTERS</b>		
Court . . . . .	3AP	
Newspaper . . . . .	2A	
<b>RESPIRATORY THERAPIST . . . . .</b>		3AP
<b>RESTAURANTS – First-class establishments with secondary liquor sales (hotels, motels, cafes, restaurants, cafeterias, diners)</b>		
Proprietors, managers:		
Not tending bar – \$40,000 income last three years . . . . .	3AP	
Tending bar occasionally . . . . .	A	
Regularly tending bar . . . . .	B	
Head waiters, maitre d'hotels . . . . .	2A	
Waiters, waitresses, chefs, kitchen help, cooks . . . . .	B	
Not tending bar – <\$40,000 income . . . . .	2A	
Establishments catering primarily to liquor sales (bars, cabarets, night clubs, taverns, etc.)		
Proprietors, managers not tending bar . . . . .	No	
All others . . . . .	No	
<b>RETAIL ESTABLISHMENTS NOT LISTED ELSEWHERE</b>		
Department stores and firms with 25 employees		
Owners – supervising only—income \$50,000 . . . . .	4A	
Managers and supervisors . . . . .	3AP	
Salesperson, clerks . . . . .	3AP	
Repairing, altering, storage or warehouse . . . . .	A	
Other Stores – including all food stores		
Owners and managers – supervising only, income \$30,000 annually . . . . .	3AP	
Owners and managers with manual duties . . . . .	2A	
Clerks and salespersons . . . . .	2A	
All others . . . . .	A	
<b>RIGGERS</b>		
Motion picture studios, sign erectors . . . . .	A	
Logging . . . . .	No	
All others . . . . .	B	
<b>ROCK WOOL</b>		
Quarrying – see MINING, QUARRYING, ORE DRESSING AND CONCENTRATING		
Insulating building, manufacturing—foremen . . . . .	A	
All others . . . . .	B	
<b>RODEO PERFORMERS . . . . .</b>		No

Occupation	Class	
<b>ROOFING MATERIALS MANUFACTURE</b>		
Slate, asphalt and asbestos:		
Foremen, inspectors . . . . .	A	
All others . . . . .	B	
<b>RUBBER AND RUBBER PRODUCTS MANUFACTURE</b>		
Superintendents, chemists . . . . .	2A	
Foremen . . . . .	A	
All others . . . . .	B	
<b>SAFE AND MACHINERY MOVERS . . . . .</b>		No
<b>SAFETY ENGINEERS – Nonhazardous industries . . . . .</b>		2A
<b>SALES – Full time – also see specific industry</b>		
Soliciting orders only, no door-to-door, minimum five years experience with \$75,000 annual income last for two years . . . . .	5A	
Soliciting orders only; less than five years experience or \$60,000 income . . . . .	3AP	
Soliciting and delivery by passenger auto only . . . . .	2A	
Delivering by light truck or van . . . . .	B	
<b>SANDBLASTERS</b>		
Building cleaners, glass and potteries, stone industry, metal, all employees . . . . .	B	
<b>SCHOOLS</b>		
Principals, superintendents, and other administrative officials . . . . .	5A	
Teachers – see TEACHERS		
Clerical staff – see OFFICE CLERKS		
<b>SCULPTORS OR SCULPTRESSES . . . . .</b>		No
<b>SEAMSTRESSES AND DRESSMAKERS</b>		
In shop . . . . .	A	
At home . . . . .	No	
<b>SERVANTS OR DOMESTICS . . . . .</b>		No
<b>SEWER, SEWAGE DISPOSAL AND CESSPOOL WORKERS</b>		
Inspectors, foremen . . . . .	A	
Others . . . . .	No	
<b>SEWING MACHINE OPERATORS AND REPAIR PEOPLE . . . . .</b>		A
<b>SHEET METAL WORKERS, TINSMITHS</b>		
Shop work only . . . . .	A	
Others . . . . .	B	
<b>SHOE MANUFACTURER AND REPAIR</b>		
Nonfactory workers:		
Shoemakers and repairers . . . . .	B	
Bootblacks . . . . .	No	
Factory workers:		
All skilled employees . . . . .	A	
Unskilled employees . . . . .	No	
<b>SHOVEL OPERATORS AND FIREMEN – see specific industry</b>		
Nonhazardous industries, usually . . . . .	B	
<b>SIGN AND BILLBOARD ERECTORS OR BUILDERS</b>		
Bench work only . . . . .	A	
Others . . . . .	No	
<b>SILVER POLISHERS . . . . .</b>		A
<b>SILVERSMITHS . . . . .</b>		2A
<b>SINGERS . . . . .</b>		No
<b>SKIING INSTRUCTORS . . . . .</b>		No
<b>SKIN DIVERS, PROFESSIONAL . . . . .</b>		No
<b>SKY DIVERS, PROFESSIONAL . . . . .</b>		No
<b>SOAP AND DETERGENT MANUFACTURE</b>		
Workers in abrasive grinding and mixing departments, unskilled workers . . . . .	B	
All others . . . . .	3AP	
<b>SOCIAL WORKER – Primarily office duties . . . . .</b>		3AP
<b>SOLDERERS – also see specific industry</b>		
Nonhazardous industries, usually . . . . .	A	

Occupation	Class
SOLDER MAKERS	A
<b>SPEAKERS</b>	
Public, Motivational – see LECTURER	
SPICE GRINDERS AND PACKERS	A
<b>SPORTS</b>	
Athletes – Professional:	
Baseball, basketball, golf, soccer, tennis players	No
Football, hockey, polo, skiers, wrestlers, billiards, bowling	No
Boxers	No
Owners, managers, coaches, scouts—not participating in any sport	2A
Umpires and Referees	No
Athletic Instructors or Directors:	
Schools and Colleges	2A
General	No
Automobile Racing:	
Drivers and mechanics driving and testing	No
Mechanics, no driving or testing	No
Beaches, Pools, Billiards and	
Pool Parlors, Bowling Alleys:	
Proprietors, managers – supervising only	A
Attendants	No
Horse and Dog Racing:	
Starters, judges, stewards, officials	2A
Pari-mutuel clerks	A
Trainers and stablemen	No
Harness drivers and jockeys	No
Motorboat, Speedboat, Motorcycle, Bicycle Racers, etc.	No
Riding Schools:	
Proprietors, managers – supervising duties only	2A
Instructors	A
Stablemen	No
Rodeo Performers	No
Skating Rinks:	
Proprietors, managers – supervising duties only, full-time employment	A
Seasonal	No
Others	No
STATISTICIANS – also see EXECUTIVES, CORPORATE	3AP
STENOGRAPHERS – also see OFFICE CLERKS	3AP
STEVEDORES – see DOCK WORKERS	No
STEWARDS OR STEWARDESSES, AIRLINE	No
<b>STOCKS AND SECURITIES INDUSTRY</b>	
Stock, Securities, Bond Brokers and Mortgage Brokers, not on the floor Minimum of three years experience, earning \$60,000 each of the last three years	4A
All others	3AP
Arbitrage	2A
Commodity brokers and floor traders	No
Currency trader	No
Day trader	No
Filling broker	No
Financial analyst	
Minimum of five years experience earning \$75,000 or more for two years	4A
All others	3AP
Fund manager	4A
Hedge fund manager	No
Market makers	No
Mortgage brokers	
Minimum of three years experience earning \$60,000 or more last three years	4A
All others	3AP
Option Trader	No
Portfolio Manager (Equity)	4A
<b>STOCK CLERKS, KEEPERS OR CHASERS</b>	
Light goods only	2A
All others	A
<b>STOCKYARDS, SLAUGHTER AND PACKING HOUSES</b>	
Commission men – buyers, sellers	2A

Occupation	Class
Superintendents and foremen	A
All others	No
<b>STREET CLEANING</b>	
Foremen – inspectors	A
All others, including drivers	B
<b>SUBMARINE NAVIGATORS, OFFICERS OR EMPLOYEES OF ANY SUBMARINE DEVICE OR VESSEL</b>	
	No
<b>SUGAR REFINERIES – Starch and corn products</b>	
Superintendents, chemists	3AP
Foremen	2A
Kiln cleaners, unskilled workers, washers, dumpers, pilers	B
All others	A
SURGEONS	3AP
<b>SURGICAL ASSISTANTS</b>	
	3A
<b>SURVEYORS – also see specific industry</b>	
Nonhazardous industries, usually	2A
SYSTEMS ANALYST	5AP
SYSTEM ENGINEERS	5AP
<b>TAILORS – working away from home</b>	
Not pressing or cleaning	2A
<b>TANNERIES</b>	
Foremen and inspectors	A
All other workers	B
TAXICAB DRIVERS	B
TAXIDERMISTS	A
<b>TEACHERS, SCHOOL OR COLLEGE – full-time employment</b>	
College professors	5A
Elementary and primary teachers – classroom duties only	4A
Dancing, driver training, handcrafts, horticulture, laboratory, manual training, physical education	2A
Agricultural, animal husbandry, or forestering	A
Superintendents	5A
Principals	5A
Office Administrative Staff	4A
<b>TELEPHONE AND TELEGRAPH</b>	
Outside Lines Construction, Maintenance and Operation:	
Foremen and inspectors – conduits and tunnel and not climbing poles	A
All other employees	B
Inside Workers:	
Managers and supervisors	4A
Operators, dispatchers and others with office duties only	3AP
Inspectors or station installers, no pole or line work	2A
Repair people, inside work only	A
All others	B
<b>TELEVISION – see RADIO AND TELEVISION INDUSTRY</b>	
<b>TEXTILE INDUSTRY</b>	
Superintendents	2A
Inspectors, graders, sorters	A
Other skilled workers	B
Unskilled workers	No
<b>THERAPISTS</b>	
Massage – See MASSAGE THERAPIST	
Psychotherapist	3AP
Speech Therapist	3AP
Respiratory therapist	3AP
Physical therapist	2A
Occupational therapist	2A
<b>TICKET AGENTS</b>	
Office duties only	3AP
<b>TILE LAYERS OR SETTERS</b>	
Pipes or drains or roofers	B
TIMEKEEPERS	2A

Occupation	Class
TITLE ADMINISTRATORS . . . . .	3AP
TINNERS AND GALVANIZERS – not roofers . . . . .	A
TINSMITHS	
Shop work only . . . . .	A
Others . . . . .	B
TOBACCO MANUFACTURE	
Auctioneers, buyers, inspectors . . . . .	2A
Other skilled workers . . . . .	A
Unskilled workers . . . . .	No
TOLL COLLECTORS . . . . .	2A
TOOL AND DIE MAKERS . . . . .	A
TOPOGRAPHERS . . . . .	3AP
TOUR DIRECTORS OR CONDUCTORS . . . . .	2A
TRAFFIC MANAGERS	
Office duties only . . . . .	3AP
TRAINERS (PERSONAL) – See PERSONAL TRAINERS	
TRAVEL AGENCY	
Proprietors . . . . .	3AP
Agents . . . . .	3AP
TREE WORKERS	
Fumigators and sprayers . . . . .	B
Surgeons and trimmers . . . . .	B
TURPENTINE INDUSTRY	
Superintendents . . . . .	2A
Blasters . . . . .	No
All others . . . . .	B
TYPISTS . . . . .	3AP
UPHOLSTERERS . . . . .	A
UROLOGIST . . . . .	4A
VACUUM CLEANER DEALERS	
No repairing, delivering or collecting . . . . .	3AP
Repairing . . . . .	A
VALETS . . . . .	No
VENDING MACHINES – OPERATED IN CONFORMITY WITH THE LAW	
Collectors, fillers, installers, repairers, service people . . . . .	A
VENETIAN BLINDS –	
also see WINDOW INDUSTRY	
Installers . . . . .	2A
Makers or repairers . . . . .	A
VETERINARIANS – D.V.M.	
Small animals . . . . .	5A
Large animals– includes those who work outside their office and those who treat farm animals . . . . .	3A
VETERINARIANS – DOE	
Small animals . . . . .	5AP
Large animals– includes those who work outside their office and those who treat farm animals . . . . .	3A
VOCALISTS . . . . .	No
VOICE COACH . . . . .	No
WALLPAPER HANGERS . . . . .	B
WARDENS	
Fish or game . . . . .	No
Prison, penal institutions – see POLICE AND OTHER LAW ENFORCEMENT OFFICERS	
WAREHOUSE	
Checkers, not handling goods . . . . .	2A
Checkers, craters, foremen or packers . . . . .	A
Cold storage – see COLD STORAGE	
All other warehouse employees . . . . .	B
WASHING MACHINE	
Dealers or sales people, not delivering or repairing . . . . .	3AP

Occupation	Class
Delivering or repairing . . . . .	B
WATCHES OR WATCH CASES	
Makers or repairers, using hand tools only . . . . .	2A
Makers or repairers, using other type tools . . . . .	A
Testers, in factory . . . . .	2A
WATCHMEN . . . . .	B
WATER METERS	
Readers or inspectors . . . . .	2A
Installers, repairers, or testers . . . . .	A
WATER WORKS	
Superintendents–supervising duties only . . . . .	3AP
Filtermen or pumpmen . . . . .	A
All other employees . . . . .	B
WEATHER OBSERVERS . . . . .	3AP
WEIGHERS	
Office duties only . . . . .	3AP
Not otherwise classified . . . . .	A
WELDERS AND CUTTERS	
No unusual hazard . . . . .	B
WELFARE WORKERS	
Primarily office duties . . . . .	3AP
All others . . . . .	A
WELLS – Not gas, oil or salt	
Gas or oil – see OIL AND NATURAL GAS INDUSTRY	
Borers, drillers or diggers, not handling explosives . . . . .	B
All workers handling explosives . . . . .	No
WHEELWRIGHTS	
Not using machinery . . . . .	A
Using machinery . . . . .	B
WHITE LEAD MANUFACTURE	
Superintendents, chemists–graduate, not engaged in process work . . . . .	2A
Foremen . . . . .	B
All others . . . . .	No
WINDOW INDUSTRY	
Dressers or trimmers, shade makers or hangers . . . . .	2A
Screen makers or installers . . . . .	A
Cleaners inside or ground floor only . . . . .	No
All others . . . . .	No
WIRE MILL WORKERS	
Annealers, drawers, oilers or laborers . . . . .	B
All other mill employees . . . . .	A
WIRELESS AND RADIO OPERATORS	
Shore stations . . . . .	A
Lighthouses – mainland only . . . . .	B
Lighthouse – offshore duties . . . . .	No
WOOL INDUSTRY	
Brokers, buyers, samplers, sorters . . . . .	2A
Pullers or scourers . . . . .	A
X-RAY	
Operators, medical technicians . . . . .	3A
Repair people, service people, testes . . . . .	2A
YARN MAKERS . . . . .	2A
YEAST MAKERS	
Superintendents, foremen – supervising duties only . . . . .	2A
Process workers . . . . .	A
Unskilled workers . . . . .	B
YMCA AND SIMILAR ORGANIZATIONS	
Officers, directors . . . . .	3AP
Physical education directors . . . . .	2A
ZOOS	
Zoo director – no contact with animals . . . . .	3AP
Zoo keeper . . . . .	B
Attendants, feeders . . . . .	No



# Discounts

Discounts are available; however, some may be restricted by state. Consult with the Product Marketing Department for current availability.

The Big Case, Association, Multi-Life and Guaranteed Standard Issue discounts cannot be combined on any one case.

## Multi-life\* Discount All Policies – All Classes

A premium discount is available on policies issued as part of a qualified salary allotment or wage continuation program. The premiums for these policies may be contributory or noncontributory on the part of the insureds. There is a requirement that an employer and employee relationship must exist in order to qualify for the discount. This discount is available on all premium modes and is taken from **unisex rates**. On the Check-O-Matic mode, the premiums can be paid through the business or individual checking account. However, when using individual COM, there also must be either a letter of endorsement on company letterhead signed by an officer of the company or the completed Multi-Life DI Discount form (UC 3459) **with each application** and a signed Check-O-Matic form and voided check for each individual. The letter of endorsement should state that the company agrees to sponsor a disability insurance program from Union Central. Requests for the Multi-Life Discount should be submitted with the Transmittal Multi-Life Application (UC 2728). To qualify for a Multi-Life Discount, a minimum number of individuals must be insured as follows:

Multi-Life Discount:

All cases – 3 or more approved lives . . . . . 15% from unisex rates  
 All cases – 3 or more approved lives, 100% eligible participation or  
 100% employer paid. . . . . 20% from unisex rates

\* Fully underwritten business.

## Big Case Discount NonCancellable All Occupational Classes

This discount applies to fully underwritten cases presented to Union Central at the same time. The applicant may qualify to receive a premium discount, taken from **unisex rates**, based on the total premium paid on a combined policy basis. The Big Case Discounts of 25% and 30%, with corresponding reductions of agent's first year and renewal compensation as follows, are mandatory for cases meeting these premium criteria.

Minimum Annualized Premium**	\$50,000	\$100,000
Premium Discount	25% (unisex)	30% (unisex)
Commission Payable First Year	40%	35%
Renewal	5%	5%

\*\* At time of issue.

This Big Case Discount is in lieu of the Multi-Life, Guaranteed Standard Issue or Association discounts.

## Guaranteed Standard Issue Discount

### Occupational Classes 5AP–3AP

These discounts, taken from **unisex rates**, cannot be combined with any other discounts.

100% Employer Pay Participation	Voluntary GSI Eligible Employees	Premium Discount
5 - 9	10 - 49	15%
10 - 49	50 - 149	20%
50 - 99	150 - 299	25%
100+	300+	30%

First-Year Commission Reduction applies. See page 71.

## Association Discount

### Occupational Classes 5AP–4A

Select associations may be eligible for a discount as follows:

- 15% on all premium modes
- Sex-distinct rates

Consideration for an Association Discount will be given within the following requirements and process.

- Occupational Classes: 5AP–4A
- Scope: State-wide or smaller
- Membership: Minimum of 100, all in same occupation
- Purpose: Established for purposes other than the purchase of insurance or other goods and services
- 10% commission reduction

Documentation requirements:

- Complete request for endorsed association approval - Form UC 1439.
- Complete a marketing plan, which includes:
  1. First-year strategy for promoting the endorsement to members
  2. How the association will support the marketing program
  3. Procedure for updating membership directory
  4. How new members will be informed
  5. Projected results for first year (case and premium projections).
  6. Sole source endorsement

Upon preliminary approval from Union Central, the agent notifies the association of endorsement requirements and distribution methods, and;

- submits a letter of endorsement from the executive of the association; and,
- membership directory, including names, addresses and dates of birth.

Once final approval has been obtained, the agent will be notified. The endorsed association will be reviewed annually to determine if the production and experience warrant continuation of the discounted endorsement.

Refer to the Association Marketing Guide for details.

Not available in New York. Not available if the Automatic Increase Rider (AIR) is part of the policy.

The applicant may qualify for a premium discount of 10% if two annual premiums are paid at the time the application is submitted or on subsequent modal premium anniversaries.

## Claim Information

During the claim process, it is recommended that the agent's role be limited to notifying the Claim Department that an insured may have a claim. Additionally, the agent should be willing to transmit information between Union Central and the insured; however, he or she should not get involved directly with the claim adjudication process. If an insured discloses either financial or medical information to the agent, the agent has an obligation, and should advise the insured of the obligation, to relay the information to Union Central. However, because of confidentiality, Union Central cannot disclose this type of information to the agent without proper authorization from the insured.

Upon notification, the Claim Department will send a claim package to the insured. This package contains forms necessary to begin the claim process, including:

- the initial Claimant Statement,
- Attending Physician's Statement,
- authorizations to release data,
- Job Description Questionnaire.

Once this information is received, the Claim Department will determine if any additional information is needed. Such documentation may include but is not limited to:

- tax returns,
- a claimant's questionnaire,
- a medical questionnaire to one or more attending physicians or an interview with the physician(s),
- an employer's questionnaire or an interview with the employer.

The Claim Department will maintain contact with the insured throughout the duration of a claim. Every claim is reviewed on a monthly basis to confirm continued liability. Periodic examinations by an independent medical examiner may also be necessary.

If the claim is a residual claim, depending on the contract, the insured's tax returns for at least two or three years prior to the disability may be requested. Previous tax returns help determine "prior monthly earnings." Additionally, the insured must provide current monthly statements of income and expense.

## Commission And Bonus Schedule

### Commission and Bonus Schedule\*

*NonCancellable —  
Occupational Classes 5AP–2A*

Disability overhead expense policies require receipts detailing expenses that have been incurred on a monthly basis after the disability. The Claim Department also will request several monthly statements prior to the disability to verify the normal monthly expenses incurred by the insured. This will include but is not limited to:

- copies of bills,
- monthly ledgers,
- copies of checks.

A claim in the contestable period, whether short-term, long-term or Treatment of Injury, will require all necessary claim examination information, including medical records and tax returns. However, once the policy is out of the contestable period with regard to Treatment of Injury claims, tax returns are not normally requested unless necessary for other reasons.

Union Central's obligation to its policyowners extends well beyond the prompt payment of claims. The Company is obligated to protect its customers from the payment of any fraudulent claims. Fraudulent claims jeopardize the ability to effectively maintain valuable disability insurance coverage for customers at competitive prices. Any suspected fraudulent conduct, claim, or activity should be brought to the attention of Compliance at ext. 52341 or to the Special Investigative Unit at ext. 52856. Any such suspected conduct, claim or activity also may be reported via our Union Central website ([www.unioncentral.com](http://www.unioncentral.com)).

Schedules below apply to fully underwritten DI, Guaranteed Renewable and DOE.

\* Commission reductions that are due to premium discounts are shown in the Discounts section on page 67-69.

(Individual and Disability Overhead Expense)

Policy Years	First	2 - 10	11 + <sup>***</sup>
Commission	50%	5% or 10% <sup>**</sup>	

\*\* Based on new DI premium written in a given year.

\*\*\* Service Fees (Payable through 2012) 10%

Service Fees change as of 2013

Policy Years	11 +
In-force DI and DOE Premium at beginning of calendar year.	
\$0 - 24,999	0%
\$25,000 - 99,999	5%
\$100,000+	10%

Guaranteed Renewable  
Occupational Classes A - B

Policy Years	First	2	3 - 10	11 + <sup>***</sup>
Commission	40%	10% or 15% <sup>**</sup>	5% or 10% <sup>**</sup>	

<sup>\*\*</sup> Based on new DI premium written in a given year.

<sup>\*\*\*</sup>Service Fees (Payable through 2012) 10%

Service Fees change as of 2013

Policy Years	11 +
In-force DI and DOE Premium at beginning of calendar year.	
\$0 - 24,999	0%
\$25,000 - 99,999	5%
\$100,000+	10%

Renewal Bonus

Premium	Bonus
\$25,000 - \$49,999	5%
\$50,000+	10%

Bonus is paid in the second year based on the prior year's Annualized First-Year Premium only. Additionally, bonus will be paid in years 3-5 for persistency between 85-90% and if persistency is greater than 90% the bonus will be extended to year 10.

Bonus is paid on in force business from given production year. This Renewal Bonus is paid on individually underwritten business only and is separate from any bonus paid on Guaranteed Standard Issue business.

Commission and Bonus Schedule –  
Guaranteed Standard Issue

100% Employer-Pay Participation	Voluntary GSI Eligible Employees	Non Can FYC	GR (ages 61-64) FYC	Year 2-10 Renewal	Bonus Years 2 - 10 Renewal
5 - 49	10 - 149	40%	30%	10%	Up to 5% <sup>†</sup>
50 - 99	150 - 299	35%	25%	10%	Up to 5% <sup>†</sup>
100 +	300 +	30%	20%	10%	Up to 5% <sup>†</sup>

The qualifying period for this bonus is a calendar year. To qualify, the agent's persistency must be at least 85% and the total GSI inforce premium must be at least \$25,000 at the end of the year. The payment period for this bonus will run from March of a given year through February of the following year.

## Commission and Bonus Schedule – Guaranteed Standard Issue (continued)

The Guaranteed Standard Issue Bonus is paid as a percentage of renewal premiums paid during this payment period as shown below.

† Varies for each renewal year, depending upon GSI inforce premium and persistency:

- inforce premium \$25,000 - \$99,999 and persistency of at least 85% - 2% bonus, payable policy years 2-10
- inforce premium of \$100,000+ and persistency of at least 85% - 5% bonus, payable policy years 2-10

This bonus is separate from any bonus on individually underwritten business and premiums apply to only one bonus program.

## General Information Policy Dating

All Policies – All Classes

**Backdating:** Backdating is not permitted. DI uses actual age, as of the date of the application

## Delivery of Policy

After receipt in the agency, the policy should be immediately given to the agent for delivery in person. Go over the policy provisions carefully with the insured to be certain the coverage and any exclusions are thoroughly understood. This is an important part of your sales task. All post-issue amendments and/or any outstanding premium must be obtained and returned within 90 days of the date on Part II of the application. Policies not delivered within 90 days of this date must be returned to Union Central.

## Reinstatement

To reinstate a policy, all past due premiums must be paid within 30 days of the premium due date.

If a policy has lapsed over 30 days, it is eligible for reinstatement consideration for up to one year after policy lapse. For reinstatement consideration, submit form UC 2387-State Specific Nonmedical. All past due premiums along with financial documentation are required for reinstatement to be considered.

## Service in the Armed Forces

If the insured is on active duty in any armed forces for more than 30 days, he/she has the option to suspend this policy. During such suspension:

1. the provisions of this policy will not be in effect; and
2. the contestability period in Part VI shall be tolled; and
3. premium payments are not required.

The request for suspension must be in writing. We will refund the part of any premium paid beyond the active duty date. If the active service ends before the insured reaches age 65, the insured may reinstate this policy, within 90 days after the active service ends. We must receive the request in writing along with the insured's deactivation notice and payment of the premium due for coverage until the next premium due date. We will reinstate this policy

effective the date premium is received. This policy will not cover loss from injuries which occurred, or sickness first manifested, while this policy was suspended. Otherwise, the insured and Union Central shall enjoy the same rights under this policy as each had before it was suspended.

**Unisex Rates**

Unisex premiums are used if an employer/employee relationship is involved. Therefore, when illustrating a multi-life case with three or more employees, unisex rates are to be used. When illustrating the Multi-Life Discount, the rates automatically change to unisex rates.

If there are fewer than three employees, coverage is to be quoted using non-discounted sex-distinct rates. The only exception is MT, where unisex rates are to be used in all cases.

**Minimum Issue**

*NonCancellable/Guaranteed Renewable –  
All Classes*

The minimum amount of monthly benefit is \$500, any combination of \$100 minimum base benefit and the SIS Rider.

The minimum premium is \$10.00 for all modes except for payroll deduction.

**Disability Overhead Expense**  
*All Classes*

The minimum amount of monthly benefit is \$500.

The minimum premium is \$10.00 for all modes except for payroll deduction.

**Tobacco Users**

Applicants who have used any form of tobacco in the past 12 months will be charged an additional 25% premium.

**State Modifiers**

California and Florida — 110%\*

California and Florida residents will only be issued policies from their state of residence, regardless of where the application is signed.

\* For 4M and 3A medical personnel/dentists in CA, the state factor is 125%.

**Modal Factors**

Semiannual	.51
Quarterly	.26
Check-O-Matic (monthly)	.086

**Policy Fees**

Premium Mode	Policy Fee
Annual	\$40.00
Semiannual	23.00
Quarterly	13.00
Check-O-Matic (monthly)	4.00

## 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.UNIFlcompanies.com](http://www.UNIFlcompanies.com).



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