



EXTENDED THROUGH JANUARY 31, 2009

Need a fresh idea that will impact sales? We can help.

Union Central is pleased to extend a special opportunity for your clients with an eligible Future Increase Option (FIO) Rider on their existing policy. Through January 31, 2009, we will allow eligible clients to exercise unused FIO options. When they take advantage of this opportunity, clients can increase their monthly benefit outside of their contractual option dates.*

Here's how it works.

To make the process as easy for you as possible, we recently sent you a list of your eligible clients and the FIO amount available. Take this opportunity to contact your clients and talk with them about this limited-time only opportunity.

Requests must be submitted to Union Central by January 31, 2009. An application for the FIO and financial documentation are required.

Don't miss out.

Don't miss out on this opportunity to reach out to your clients—and get your 2009 selling year off to a strong start.

For more information, contact your DI Center, General Agent or Brokerage General Agent. Or call the DI Product Management Team at 800-388-8802.

** Eligible clients are those with unused FIO options remaining on their policy; clients who have not exercised a FIO option in the last year; and, clients who do not have Automatic Increase Rider (AIR).*

Disability Income Insurance is issued by The Union Central Life Insurance Company, a UNIFI Company. Each UNIFI Company is solely responsible for its own financial condition and contractual obligations.

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and affiliated companies