

Disability Insurance

WHAT is Your Greatest Asset?

Table shows how much money you could earn if you work until you reach the age of 65.

Annual Salary	\$25,000	\$50,000	\$60,000	\$100,000	\$150,000
Age 30	875,000	1,750,000	2,100,000	3,500,000	5,250,000
Age 45	500,000	1,000,000	1,200,000	2,000,000	3,000,000

STATISTICS you should know:

- Disability is the cause of 48% of home mortgage foreclosures.¹
- Only 3% of foreclosures are the result of the death of the breadwinner.¹
- 48% of small businesses fail because of the disability of the owner or key employee.¹
- In 1997, 7 million people suffered a disability that kept them from working.²
- Another 7.2 million were limited as to kind or amount of work (U.S. Census Bureau).²
- In 1999, Bankruptcy—One in Four filed because of illness or injury.²

WHAT are the CHANCES?

- 30% of all people age 35 to 65 will suffer a disability for at least 90 days.³
- About one in seven will be disabled for five years or more.³

If you have group disability coverage, you may only be covered for a percentage of your income. Employer-paid group long term disability benefits are taxable, your income may not be fully covered due to caps, and benefits are further reduced by offsets such as Social Security and Worker's Compensation. Group coverage is normally not portable, policies can be cancelled, and premiums are not guaranteed. You need to add your Six Basic Monthly Expenses and compare that to your after-tax monthly benefit.

An INDIVIDUAL DISABILITY INCOME Policy is the only way to fully protect your greatest asset: YOUR INCOME. Union Central offers the following products:

- DInamic 2000- Disability Income
- Non Cancellable Series 4401, guaranteed renewable to age 65 and conditionally renewable for life.
- Innovative choices in designing DI contracts i.e., select from one of six definitions of total disability. Because of the flexibility of Union Central's DI contract, you can design a plan that includes various riders at a reasonable cost with significant maximum potential benefit.
- Built-in product feature reimburses medical expenses for non-disabling injuries. Activities of Daily Living rider provides coverage for catastrophic

disability. Coverage up to 100% of gross income, net of business expense, lifetime coverage in some cases.

All Disability products have various riders either built in or at a reasonable cost that allows you to design a policy that suits your needs.

Contact Carillon Group at (636) 777-7001
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