

The
Union Central
Life Insurance Company

A Stock Company...Client Service Office: 1876 Waycross Road, P.O. Box 40888, Cincinnati, Ohio 45240

Insured: John Doe
Policy Number: N12345678D
Policy Date: July 1, 2009
Issue Date: July 1, 2009

We promise to pay the benefits according to the terms of this policy.

LOOK AT THE APPLICATION FORMS. This policy is issued based on payment of the initial premium and the answers in the application (see copy attached). If all answers are not true and complete, this policy may be affected.

NONCANCELABLE AND GUARANTEED RENEWABLE TO AGE 65

CONDITIONALLY RENEWABLE FOR LIFE; SUBJECT TO PREMIUM CHANGE

PLEASE READ THIS POLICY CAREFULLY. This policy is a legal contract between the *owner* and Union Central.

RIGHT TO EXAMINE. It is important to *us* that *you* are satisfied with this policy. *You* have 20 days to review this policy after *you* receive it. If this policy is a replacement for an existing policy *you* have 30 days to review this policy after *you* receive it. If *you* are not satisfied, *you* may send it back to *us* or give it to *our* agent. In such case, this policy will be void from the beginning and any premiums paid will be refunded.

THE UNION CENTRAL LIFE INSURANCE COMPANY

Jan M. Connolly **SPECIMEN** *Steven J. Valerius*

Secretary

President

Disability Income Policy
Nonparticipating

U4501NC

This is a general specimen and reflects policy rider and endorsement wording in policies issued. Certain provisions may vary by state.

Policy form U4501NC is available to occupational classes 6A-2A and 6M-2M.

As long as premiums are paid, Union Central Life cannot cancel or change the policy or increase the rates.

You can have income protection for as long as you keep working and pay the premiums that are in effect.

PART IV: PREMIUM AND RENEWAL PROVISIONS

PAYMENT OF PREMIUMS. The first premium is due on the *policy date*. Subsequent premiums are payable on or before the date they are due. Premiums must be paid to us at our *client service office*. All premiums are payable in United States currency.

Your premium mode is shown on the *schedule*. You may request a change in the premium mode, subject to our approval. However, you may not change the mode of payment while receiving disability benefits.

If we accept a premium while this policy is *in force*, this policy will continue *in force* until the end of the period for which the premium was paid.

We will refund the unused portion of your premium in the event of your death.

GRACE PERIOD. A 31-day grace period is allowed for payment of premiums not paid on or before due dates. Coverage will continue *in force* during the grace period.

REINSTATEMENT. Within one year after this policy *lapses*, we will consider reinstatement of this policy upon payment of all past due premiums. We may require an application for reinstatement and evidence of insurability.

If we accept the past due premium with no further requirements, we will reinstate this policy effective the date the past due premium was received. If we require an application for reinstatement, this policy will be reinstated:

- (1) when we approve your application; or
- (2) 45 days after the date of the application unless we have refunded your premium and notified you in writing of our denial.

Following reinstatement, your policy will cover only:

- (1) an *injury* that occurs after the date of reinstatement; or
- (2) a *sickness* beginning more than 10 days after the date of reinstatement.

All other rights of the policy will remain the same except for changes made to the policy as a result of reinstatement.

NONCANCELABLE AND GUARANTEED RENEWABLE TO AGE 65. You have the right to continue this policy to age 65 by paying the premium as due. Until age 65, we shall not:

- (1) cancel this policy except for nonpayment of premium; nor
- (2) increase the premium; nor
- (3) add any restrictions.

CONDITIONALLY RENEWABLE FOR LIFE; SUBJECT TO PREMIUM CHANGE. You may renew this policy on each policy anniversary from age 65 for life, if, at the time of renewal:

- (1) you are not receiving a benefit under this policy or any attached rider; and
- (2) you are actively working at least 30 hours each week for wage or profit; and
- (3) the policy is *in force* with no premium in default; and
- (4) you pay the premium in effect for your age at that time; and
- (5) you furnish *proof* of your current income.

If this policy is renewed under this provision, only the benefit for *total disability* will be renewed. At the time of renewal, all exclusion riders, limitations, exceptions, endorsements, and ratings will be renewed and remain part of this policy, unless specified otherwise. All other non-exclusion riders attached to this policy and *in force* at age 65 are non-renewable and will terminate according to the terms of those riders.

You have extra time to pay a premium that is due while coverage continues.

Reinstating coverage is possible after the end of the grace period.