

# IMA Offers New UNIFI Key Executive Products

The Indiana Manufacturers Association (IMA) is happy to announce that we are expanding our list of sponsored programs to include employer-sponsored individual insurance products underwritten by Union Central Life Insurance Company (Union Central Life), a UNIFI Company. As you may know, the IMA has successfully sponsored UNIFI Companies Retirement Plans for some time. The insurers of UNIFI Companies deliver affordable, well-crafted products and plan designs that make it easier to sponsor a qualified retirement plan. This includes a broad range of investment options, customized enrollment materials and ongoing participation education and retirement planning tools, along with fiduciary programs. IMA members qualify for special discounts for the high-quality, comprehensive retirement plan services available from UNIFI Companies Retirement Plans.

Even in these difficult economic times, one problem for key executives is having enough income protection. Most Group Long-Term Disability (LTD) plans limit the amount of coverage to levels significantly below those needed to protect your key executive's income in the event of a disability. The IMA, in partnership with one of the leading national individual disability income insurance carriers, Union Central Life, provides a quality product series to address this problem for you and your key executives.

By utilizing Union Central Life's employer-sponsored disability income insurance policies, you may be able to finally meet the income protection needs for you and your key executives. Union Central Life's Guaranteed Standard Issue program offers individual disability income insurance policies with: 1) No financial documentation, other than an employer census; 2) No detailed medical underwriting; 3) Significant premium discounts, whether employer-paid or voluntary.

With Union Central Life's Guaranteed Standard Issue offer, each eligible employee must answer gatekeeper questions; and it is possible that someone could be denied coverage based on those answers. The gatekeeper questions deal with the following areas: 1) Have you been actively at work for the past six months? 2) Have you ever had a loss of speech, hearing, eyesight, or use of hands or feet? 3) Do you need human or mechanical assistance for activities of daily living? 4) Have you ever received treatment for mental incapacity?

All employees who meet the conditions for eligibility will

be issued a policy at standard, discounted unisex rates, with no riders or exclusions. In other words, Guaranteed Standard Issue is a big opportunity to assist you and your key executives by addressing one of their biggest concerns.

Along these same lines, one problem with group term life is its limitations. Union Central Life offers a unique, proprietary, employer-sponsored individual life carve-out program when 20 or more employees enroll. This exciting program solves the problem key executives face with typical group life plans, e.g., significant reduction in life benefits due to age and termination of life coverage due to retirement. Union Central Life's FOCUS 10 allows up to \$1.5 million of individual life insurance without a physical exam, includes no mandatory cutback at retirement age, is fully portable upon retirement or termination and offers guaranteed and fixed life insurance costs for key executives.

To find out more about these unique programs and to have a no-obligation analysis of your current plans, please contact, or have your independent agent contact, Brian Hettsmansperger of the Union Central Life Insurance Company. Brian may be reached at 317-281-3898, or via email at [bhettsmansperger@unioncentral.com](mailto:bhettsmansperger@unioncentral.com). Should you have questions of a general nature, you may contact Jeff Goodwin or Keith Robbins of the IMA at [jgoodwin@imaweb.com](mailto:jgoodwin@imaweb.com) or [krobbins@imaweb.com](mailto:krobbins@imaweb.com).

*UNIFI Companies, or UNIFI, is a marketing name for the subsidiaries of UNIFI Mutual Holding Company, including Ameritas Life Insurance Corp. (Ameritas Life), Acacia Life Insurance Company (Acacia Life), The Union Central Life Insurance Company (Union Central), First Ameritas Life Insurance Corp. of New York (First Ameritas) and Ameritas Investment Corp. (AIC), member FINRA/SIPC. Ameritas Life Insurance Corp. and Acacia Life Insurance Company are not licensed in New York. Each UNIFI company is solely responsible for its own financial condition and contractual obligations. For more information, visit the UNIFI Companies web site at [www.UNIFCompanies.com](http://www.UNIFCompanies.com). Disability Income Insurance (Forms U4501NC, U4502GR and UC 4403 S) is underwritten by The Union Central Life Insurance Company. UNIFI Companies Retirement Plans is an affiliation of Ameritas Life Insurance Corp. and The Union Central Life Insurance Company's retirement plans divisions. These companies offer the retirement plans products and services of the UNIFI Companies. The UNIFI Retirement Advantage Series® refers to group variable annuity contract issued by Ameritas Life Insurance Corp. (Form AL 64349) and The Union Central Life Insurance Company (Forms UC 64349 and UC 64349NY). May not be approved in all states. Focus 10™ (Form UC2200) is issued by The Union Central Life Insurance Company. FOCUS 10 LIFE, INC. is an independent third party administrator and is not affiliated with any of the UNIFI Companies. Jeff Goodwin and Keith Robbins are not affiliated with The Union Central Life Insurance Company or UNIFI Companies. Indiana Manufacturers Association and UNIFI Companies are not affiliated. ❖*