

Subject: Disability Income Insurance

Audience: Business Owners

Dear _____,

As a business owner, you know all about the hard work and long hours it takes to build a successful business. What would happen to your business if you were to become unable to work due to an accident or illness?

Could your business survive or would it be devastated? Your employees must be paid and clients would expect the service they've always received from you. Do you have a plan in place to keep your business working when you can't?

Union Central offers disability overhead expense insurance that can:

- Provide benefits to help pay your business overhead expenses during a period of disability;
- Provide optional benefits to hire a replacement; and
- Allow guaranteed future increases (by rider).

I'd like to discuss how disability overhead expense insurance can go to work for you. I'll call you in the next few days to set a mutually convenient time for us to meet. Or, if you'd like to discuss these advantages right away, call me at _____.

Sincerely,

Agent Name*

Agency Name

The Union Central Life Insurance Company

Before contacting prospects at home, remember to check the "Do Not Call" list. You should also check your state's requirements about phone solicitations.

****Licensed Insurance Professional should be added to the Agent Name Line if there is no reference to Insurance in the Agency Name or letterhead and no specific reference to The Union Central Life Insurance Company is made.***