We invite you to join us for our:

NAIFA-DALLAS ANNUAL AWARDS LUNCHEON

JUNE 23, 2011

CELEBRATION OF ACHIEVEMENT

(see page 5)

Installation of 2011-12 Officers & Directors .................. see pages 6-7

Need Continuing Education? ............... see page 8

NQA Award ..................... see page 9

MDRT Qualifiers ...................... see page 10

Top of the Table / Court of the Table .... see page 10

NSAA Award / NMSA Award ........... see page 11

2010-11 President’s Cabinet ........ see page 12

2011-12 NAIFA-Dallas Programs ...... see page 12

Thank You to Our Advertisers ........ see page 12

NAIFA-Dallas Golf Tournament ....... see page 13
Unique policy features designed to provide the flexibility business owners need

Our new Overhead Expense policy:
- Advances benefits to help cover immediate needs
- Provides an additional pool of coverage that can be used any time during the benefit period to help with fluctuating expenses
- Provides Occupational Rehabilitation, and Modification and Access benefits for an agreed upon plan to help disabled owners return to work in their business
- Offers the industry’s lowest loss of gross monthly revenue threshold for residual disability benefits
- Provides up to $10,000 to help cover the salary of a replacement
- Reimburses up to $5,000 for legal and accounting fees resulting from the termination or sale of the business due to disability
- Offers issue limits up to $50,000 (and up to $55,000 when combined with Business Reducing Term)

Our new Disability Buy-Out policy:
- Defines the business valuation formula in the policy making it easier for you and your clients to understand how the business is valued when the policy is purchased and at the time of claim
- Offers a $2 million maximum issue limit—regardless of elimination period or funding method
- Provides Occupational Rehabilitation, and Modification and Access benefits for an agreed upon plan to help disabled owners return to work in their business

These policies:
- Offer the industry’s most generous Waiver of Premium benefit
- May be converted to an individual disability insurance policy subject to eligibility requirements
- No finance charge for automatic monthly payment with Guard-O-Matic

Highly competitive premiums
Generous compensation and unparalleled renewals

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Disability income products are underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America (Guardian), New York, NY or provided by Guardian. Products are not available in all states, and provisions may vary by state.

Refer to Overhead Expense Policy Form 4200 for details of our Accelerated Benefit Endorsement, Supplemental Overhead Expense Benefit Rider, Residual Disability Benefit, and Legal & Accounting Fee Benefit. Additional conditions or requirements may apply to riders, endorsements, and benefits. Additional eligibility requirements and conditions apply to the Professional Replacement Endorsement. Refer to Disability Buy-Out Policy Form 3200 for details of our Business Valuation Endorsement.

FINANCIAL PROCESS GROUP
A Representative of Guardian
Scott Dial, Disability Income Supervisor
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Telephone: 888-836-7049
Facsimile: 214-739-0479
Email: scott_dial@glic.com

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REGISTRATION FORM

ANNUAL CELEBRATION OF ACHIEVEMENT LUNCHEON

2010-11 Program Sponsor: The Plus Group (see page 5)

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Location</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>6/23/11</td>
<td>11:30 a.m. -</td>
<td>Prestonwood Country Club</td>
<td>$20.00 Pre-registered 2011 NAIFA-Dallas Members &amp; their guests</td>
</tr>
<tr>
<td></td>
<td>1:00 p.m.</td>
<td>15909 Preston Road</td>
<td>$25.00 at the Door</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Dallas, TX 75248</td>
<td>$30.00 Non-members</td>
</tr>
</tbody>
</table>

National Quality Award • National Sales Achievement Award • National Multiline Sales Award
Million Dollar Round Table • Top of Table • Court of Table
Judy Wilson Volunteer of the Year Award
Installation of the 2011-12 NAIFA-Dallas Board of Directors

WELCOME AETNA – JUNE HONOR AGENCY

CE PROGRAMS Following NAIFA-Dallas Luncheon at Prestonwood C.C. (see page 8)

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Course</th>
<th>Member/Non-Member</th>
</tr>
</thead>
<tbody>
<tr>
<td>6/23/11</td>
<td>1:30-2:30 p.m.</td>
<td>The Impact of HSAs on Healthcare</td>
<td>FREE/$25.00</td>
</tr>
<tr>
<td></td>
<td>(1-Hr CE)</td>
<td>Sponsored by: Aetna</td>
<td></td>
</tr>
</tbody>
</table>

GOLF TOURNAMENT (please contact NAIFA-Dallas for player registration form)

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Location</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>10/21/11</td>
<td>1:00 p.m. Shotgun Start</td>
<td>Bridlewood Golf Club</td>
<td>$115 per player</td>
</tr>
<tr>
<td></td>
<td>6:30 p.m. Dinner</td>
<td>4000 W. Windsor Drive, Flower Mound, TX 75028</td>
<td></td>
</tr>
</tbody>
</table>

Sponsorship Opportunities: (see page 13 for sponsor benefits)

- Gold Sponsor $2,000
- Silver Sponsor $1,000
- Bronze Sponsor $750
- Hole Sponsor $250

Name __________________________________________________________ Company ____________________________________________________
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Credit Card # ____________________________ Expires on ______ / ______

MAIL TO: NAIFA–Dallas, 9101 LB3 Freeway, Suite 450, Dallas, Texas 75243 OR FAX: (972) 934-1217
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No refunds unless 24-hour cancellation notice is given.
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pwilder@shamrocks.com

NAIFA-DALLAS STAFF
(920) 991-2364 • Fax (920) 934-1217
Karen True, Executive Vice President
kttrue@naifadallas.org

THE FINANCIAL ADVISOR NEWS OF NAIFA-DALLAS 6/11

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FPA DF – Melissa Hall ............................................................... (920) 747-0407
IFAPAC – Vali Sellers, CLU ...................................................... (214) 774-4716
IFAPAC – Mike Jarrell, LUTCF, CIC ................................. (214) 821-9687
NAIFA National ................................................................. (877) 866-2432
NAIFA-Texas ................................................................. (512) 716-8800
SFSP – Patricia Patterson ..................................................... (972) 774-0700 x123
Women in Insurance & Financial Services (WIFS) DFW – Veronica Bell ................................. (972) 774-0700 x123

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You are cordially invited to join us on June 23, 2011 – 11:30 a.m.-1:00 p.m. for our:

Celebration of Achievement

honoring the recipients of:

- National Quality Award
- National Sales Achievement Award
- National Multiline Sales Award
- Million Dollar Round Table
- Top of Table
- Court of Table

The entire meeting is dedicated to honoring the many NAIFA-Dallas members who have achieved so much. One member will be presented the “Judy Wilson Volunteer of the Year” Award.

Grover Brillhart – Master of Ceremonies
Stephen M. Ehlers, LUTCF – NAIFA-Texas President-Elect will install the 2011-2012 Officers & Directors.
(see pages 6-7)

No meeting in July.

~ In Memoriam. ~

With great sadness we note the passing of the following NAIFA-Dallas family members:

Erna Connally
Harold Lankford
Jim Singleton
Layden Stroud
You are cordially invited to attend the installation of Steve Anderson, LUTCF – President and the 2011-12 Officers and Directors at Prestonwood Country Club Thursday, June 23, 2011 • 11:30 a.m.

Stephen M. Ehlers, LUTCF NAIFA-Texas President-Elect will install the board.

Honored Guests will be the Past Presidents of NAIFA-Dallas.

2011-12 NAIFA-DALLAS BOARD OF DIRECTORS

Steve Anderson, LUTCF President

OFFICERS

Beverly A. Norman
President-Elect

Laura Biesemeyer, FLMI
Secretary

Mel Meyers, CLU, ChFC, AEP
Treasurer/Chief Investment Officer

John M. Connally, LUTCF
Immediate Past President

Tallie O. Young, RFC, LUTCF
National Committeeperson
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Quality Companies
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ANNUITIES, AND
LONG TERM CARE
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ASSOCIATION
CALENDAR
6/11 - 7/11

JUNE 2011

6/5 - MRT Annual Meeting
6/8 Atlanta, GA

6/8 WIFS Monthly Luncheon
Cantina Laredo – Dallas Parkway
11:15 am-1:00 pm

6/14 FPA DFW CE & Chapter Meeting
Doubletree Hotel (LBJ & Midway)
9:30 am-2:00 pm

6/15 DAHu Luncheon & CE
New Normal in Healthcare
Prestonwood Country Club
11:30 am-2:00 pm

6/23 NAIFA-Dallas Celebration of
Achievement Luncheon
Installation of 2011-12 Board
CE: The Impact of HSAs on Healthcare
CE Sponsor: Aetna

JULY 2011

7/21 - NAIFA-Texas Annual Meeting
7/24 Houston, TX

S A V E T H E D A T E

10/21/11 NAIFA-Dallas Golf Tournament
Bridlewood Golf Club (see pg 13)
President’s Message

John M. Connally, LUTCF

On the advocacy front, we will continue to combat the state and national governments who seem to be determined to put us out of business. In addition, we have a third opponent, the SEC. It appears they would like to take over the life insurance industry. They have not gotten over losing the battle on fixed indexed annuities. Previously, I had written an article stating my opinion of why they were fighting this issue. Very honestly, we were defeating them on the sale of annuities, and they were not getting any of the commission overrides. We must continue to fight these battles.

All of these things can be helped by increasing membership. Members, and especially the new members, must understand that belonging to this association is an investment in their business. It makes no difference whether you have been in this business six days, six months, or six years. When I came in the business 48 years ago, I was instructed to join the association at the very beginning. I have no regrets because the benefits that I derived from being a member helped me to succeed. I am proud of my LUTCF designation, which was derived from being a member of the association.

You have an outstanding executive committee and board of directors coming on board this next year. Let’s get behind them and help them to make our association much better. As a final note, in taking this train around the bend in 2010, personally I ended up in a train wreck. I want to thank each and every one of you who have given me and my family support with the death of my wife, Erna. As you know, she was a very dedicated employee of this association. She was also a very dedicated mother and wife. We will miss her tremendously.

Regards,

John M. Connally, LUTCF

2010-11 President

The Impact of HSAs on Healthcare

COURSE DESCRIPTION: HSAs continue to gain momentum as a tax advantage healthcare alternative. As our constituents become more interested in the options offered by insurance companies, this course will provide brokers with an overview of the current HSA’s participation nationwide and in our state, Texas. Emphasis on trends, statistics, selling features and HSAs role in the marketplace.

MODERATORS: Beverly Norman is an Account Executive with Aetna Small Group serving North and East Texas. After graduating from North Texas University, she started her career in group health insurance with Aetna in 1997. Today she markets small group medical, dental and life products through employee benefit agents. She is an active member of NAHU and was President of the East Texas Association of Health Underwriters 2009-2010. She now serves on the Executive Board of NAIFA-Dallas as Secretary, working her way through the chairs to become NAIFA-Dallas’ President in 2012-2013. Beverly takes a leadership and mentoring role at Aetna, developing and presenting Continuing Education courses for Group 1 licensees. Beverly was married in August 2010, and she and her husband, Ben Norman, live in Lewisville and are members of The Village Church in Flower Mound.

SPONSOR: Aetna

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Fax: 860-754-1959
Email: normanb1@aetna.com
www.aetna.com

To register, fill out the registration form on page 3 and fax to (972) 934-1217 or register online at: naifadallas.org

I became your President one year ago. My, how time flies! I adopted the theme, “Around the Bend in 2010.” The reason for that particular theme was to accomplish certain goals for our association. Primarily, I wanted to put our association in a stronger financial position. When I took over, I was handed a deficit budget which I strongly opposed. However, I am pleased to tell you that we are in a much stronger financial position than we were one year ago.

Our membership is still not where it should be. I sincerely believe that we should have 800 members in our association. In addition, we should have 200-250 members attending our luncheons. Our staff works extremely hard to just get 100 people, and most of the time, we don’t reach that mark. I do not believe it is our programs; we have excellent programs. I feel certain that our membership involvement committee will work to correct this problem next year.

We had a bowling event this year that we felt was an awesome success, and our plans are to improve on that next year. In the fall, we are planning a golf tournament. All of these events are designed for two purposes: 1) to have membership involvement; and 2) to raise money for our association.

Following 6/23 Luncheon
1:30 - 2:30 pm
Prestonwood Country Club
15909 Preston Road • Dallas, TX 75248
1-Hour CE Course
FREE NAIFA-Dallas Members
$25.00 Non-Members
The NQA, created in 1944, recognizes those agents whose persistency records indicate competence and dedication to the insurance industry and their clients. Agents who acquire this award have tangible evidence signifying that the products they sell will meet the clients’ needs.

48 YEARS
James E. Alexander, CLU

31 YEARS
Ted J. Cantrell, CLU, ChFC
Nancy Albert Kaufman, CLU, ChFC

30 YEARS
Darrell Lane Tate, CFP

28 YEARS
Kevin E. White, CLU

26 YEARS
Thomas H. Weilert, CLU, ChFC

23 YEARS
Joel E. Moore

22 YEARS
George W. Lubke, Jr.

21 YEARS
John F. Moore, CLU, ChFC, CFP

19 YEARS
Scott L. Lane, CLU, ChFC

18 YEARS
James R. Clark, CLU
C. Tait Cruse, CLU
James F. Stevens

17 YEARS
Robert E. Caldwell

16 YEARS
Joe S. Baird
Charles L. Bender, Sr., CLU, ChFC

15 YEARS
Blake C. Brawner

13 YEARS
Trung T. Dang, CLU, ChFC
Corey A. Metz
Kraig S. Stockdale

10 YEARS
Jay D. Courtney
David T. Peacock
Timothy D. Stark, CPA, CFP
Scott R. Sweet

8 YEARS
Loren L. Hsiao

7 YEARS
Kirk G. Quaschnick, CLU, ChFC, ARPC
Jack O. Sheets

6 YEARS
Chris Collins, CLU, ChFC, CFP
Ryan B. Kahn
Mark D. Vehslage, CPA

5 YEARS
Charles H. Armstrong, III, CLU, ChFC
Alford A. Flanagan
Ronald E. Hughes

5 YEARS
Karin Larrave
Patrick Matthews
Adrienne Upchurch, MBA

4 YEARS
Richard Asel
Michael R. Baird, Jr.
John M. Belvin
Kevin A. Chadwick
Brandon Rhine
Gary M. Veltidi, CLU, ChFC

3 YEARS
Nathan C. Alexander
Justin D. Cleveland
Kelly Earls, JD, CPA
Charles Emeigh
Jared T. New

2 YEARS
Robert J. Asel
Maria K. Kell
Kathy Smith
Ralph W. Stockemer

1 YEAR
Russell W. Eggemeyer
Ryan D. Friend
Chad A. Johnson
Paxton Kelso
Christopher Mosley
Thanh Thi Pham
Juan L. Rosas
Matthew C. Sibley
Ryan Soulier

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IT’S SMART TO BELONG!
## 2011 TOP OF THE TABLE
*(at press time)*

- Larry K. Anders, CLU
- Gary C. Cook, CFP
- Howard D. Crissey, CLU, ChFC
- Mark E. Crites, CLU, ChFC
- David Goldfarb, CBC
- Michael D. Kolacz, CEP, LUTCF, RFC
- Lloyd D. Lowe, Sr.
- Corey A. Metz
- Darryl L. Meyerovitz
- Daniel J. O’Connell, MBA
- Daniel J. Prescott
- Darrell Lane Tate, CFP

## 2011 COURT OF THE TABLE
*(at press time)*

- Larry K. Anders, CLU
- Charles H. Armstrong, III, CLU, ChFC
- Charles L. Bender, Sr., CLU, ChFC
- Robert E. Caldwell, CLU, ChFC
- Gary C. Cook, CFP
- Howard D. Crissey, CLU, ChFC
- Mark E. Crites, CLU, ChFC
- Ronald L. Davis
- Frances R. Gardner, CFP
- David Goldfarb, CBC
- Jen Ching Huang
- Garry A. Hughes, FIC
- Barry F. Johnson, CLU, ChFC
- Judith A. Johnston
- Michael D. Kolacz, CEP, LUTCF, RFC
- Mark E. Crites, CLU, ChFC
- Lloyd D. Lowe, Sr.
- Stephen N. Maus, CLU, MSFS
- Corey A. Metz
- Daniel Meyerovitz, CFP
- Darryl L. Meyerovitz
- John F. Moore, Jr., CLU, ChFC, CFP
- Daniel J. O’Connell, MBA
- Daniel J. Prescott
- Kirk G. Quaschnick, CLU, ChFC, ARPC
- Darrell Lane Tate, CFP
- Jim D. Yarbrough, CLU, ChFC

---

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Proud provider of accounting and tax services for NAIFA-Dallas
NATIONAL SALES ACHIEVEMENT AWARD

The NSAA, first awarded in 1966, was created to recognize local association members who write large numbers of life and health insurance policies, thereby demonstrating their abilities in client building and their success as an insurance agent.

31 YEARS
Darrell Lane Tate, CFP

20 YEARS
Charles L. Bender, Sr., CLU, ChFC

18 YEARS
Joel E. Moore

17 YEARS
James F. Stevens

15 YEARS
Kraig S. Stockdale

10 YEARS
Jay D. Courtney

7 YEARS
Jack O. Sheets
Timothy D. Stark, CPA, CFP

4 YEARS
David T. Peacock
Brandon Rhine

3 YEARS
Ryan B. Kahn

2 YEARS
Ryan Soulier

1 YEAR
Sterling P. White

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2 YEARS
Launa Dene Brockman

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The Fisher Agency

The Guardian Life Insurance Co.

The Hartford

Insurance Designers

Rice & Rice, PC

Union Central/Ameritas

---

2010-11 PRESIDENT’S CABINET
JOHN M. CONNALLY, LUTCF

(at press time)

---

2011-12 NAIFA-DALLAS PROGRAMS
SAVE THE DATES

2011
August 25, 2011
September 22, 2011
October 27, 2011
November 2011 – No Meeting
December 1, 2011

2012
January 26, 2012
February 23, 2012
March 22, 2012
April 26, 2012
May 2012 TBD – Race for CE
June 28, 2012

---

2010-11 FAN ADVERTISERS!

We couldn’t have done it without the support of these fine advertisers! Please support them the way they support YOUR association!
NAIFA-Dallas Golf Tournament
Friday, October 21, 2011
Bridlewood Golf Club
4000 W. Windsor Drive • Flower Mound, Texas 75028
Registration 11:00 a.m. • Shotgun Start 1:00 p.m. 
Dinner 6:30 p.m.

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BLUE CROSS BLUE SHIELD OF TEXAS
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TRUSTMARK COMPANIES

GOLF SPONSOR BENEFITS:

GOLD SPONSOR – $2,000
- 8 player spots in the tournament
- One-half page ad in the Financial Advisor News for six months ($1,194 value)
- Recognition and announcements at meetings until tournament time
- Recognition in the Financial Advisor News until tournament time
- Four free rounds of golf for play at Bridlewood Golf Club
- Spotlight commercial during the Awards Ceremony
- Recognition in PowerPoint presentation during the Awards Ceremony

SILVER SPONSOR – $1,000
- 4 player spots in the tournament
- One-quarter page ad in the Financial Advisor News for six months ($750 value)
- Recognition and announcements at meetings until tournament time
- Recognition in the Financial Advisor News until tournament time
- Spotlight commercial during the Awards Ceremony
- Recognition in PowerPoint presentation during the Awards Ceremony

BRONZE SPONSOR – $750
- 2 player spots in the tournament
- One-sixth page ad in the Financial Advisor News for six months ($534 value)
- Recognition and announcements at meetings until tournament time
- Recognition in the Financial Advisor News until tournament time
- Spotlight commercial during the Awards Ceremony
- Recognition in PowerPoint presentation during the Awards Ceremony

HOLE SPONSOR – $250
Create your own experience. You own the tee box.
Golf towels, tees, logo items, water, etc. You make it happen.
If you want to have a contest, please ask us about making special arrangements.

Please see registration form on page 3 or call the NAIFA-Dallas office for more information.
TRUE’S TRIBUTE TO
John M. Connally, LUTCF – 2010-11 President

“HELLO, GOODBYE! MY, HOW TIME FLIES!”

Hello, Mr. President 2010-11! NAIFA-Texas President Cylinda Clark installs John in June 2010 as the new president!

Hello, NAIFA-Texas! Delegates to NAIFA-Texas convention in San Marcos in July 2010 were Steve Anderson, Steve Harris and President John!


Hello, Houston! Presidents of Houston and Dallas, Chane Reagan and President John confer in Seattle in September.

Hello, NAIFA Speakers! John greets Scott O’Grady, one of our fabulous 2010-11 speakers in November 2010.

Hello, Mr. Wizard! Sales ideas galore from the Wizard of Sales, Steve Anderson, at NAIFA-Dallas programs this year!

Hello, Bowling Buddies! President John and Tom DuRoss enjoy a brew and a laugh in March 2011 at the NAIFA-Dallas Bowling Bash!

Goodbye, Mr. President! Your 2010-11 Board of Directors respects you for your experience, your passion, and your dedication to this industry and NAIFA-Dallas!

Love ya, bye!

Goodbye, Erna. John lost his beloved wife, Erna, and our precious NAIFA-Dallas assistant in December 2010. We miss her every day.
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Call the NAIFA-Dallas office
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Standing Among the Best in the DI Business.

Union Central’s DI and BOE products and service stand among the best. In 2011, two new names are joining this proud tradition.

Union Central’s affiliated insurers – Ameritas Life Insurance Corp., founded in 1887, and its subsidiary, First Ameritas Life Insurance Corp. of New York – will begin issuing all new DI and BOE policies within UNIFI Companies, while Union Central services its in-force policies.

The things you value most will remain unchanged in this transition.

• The great team of professionals you work with will remain unchanged.
• The great key competitive features you rely on will remain unchanged.
• All in-force Union Central DI and BOE policies will remain unchanged.

Get the features and service your clients want, from the team you trust... as always. Call us today.

As of 4-15-11, Disability Income (DI) and Business Overhead Expense (BOE) Insurance (Forms U4501 NC, U4502 GR, and UC 4403 S) is still issued by The Union Central Life Insurance Company (Union Central) in approved states outside New York. In New York, Disability Income insurance (5501-NC, 5502-GR, 5503-BOE) is now issued by First Ameritas Life Insurance Corp. of New York. Throughout 2011, pending state approvals, Ameritas Life Insurance Corp. will begin issuing DI and BOE insurance in approved states outside New York. Transition dates and new form numbers will be announced upon final approvals by the states.

This information is provided by The Union Central Life Insurance Company and affiliates, including Ameritas Life Insurance Corp. and First Ameritas Life Insurance Corp. of New York, which utilize the UNIFI® or UNIFI® Companies marketing name. Ameritas Life Insurance Corp. is not licensed in New York. Each UNIFI company is solely responsible for its own financial condition and contractual obligations. For more information about UNIFI Companies, visit UNIFIconpanies.com. UNIFI® and a UNIFI Company® are registered marks of the UNIFI Mutual Holding Company.

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