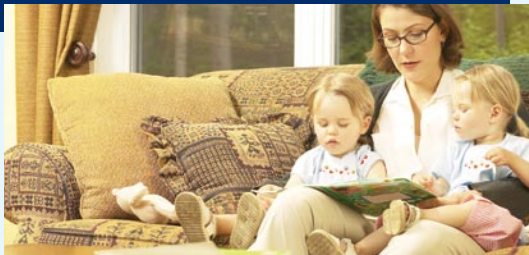


## Who are the 45.7 million uninsured Americans\*?



- Single Parents
- Unemployed Individuals
- Blue Collar Workers
- Self-employed
- Some people take their chances on avoiding sickness or an injury

**Why take chances when you have choices?**

**Lots of choices.**

**Americans should have the freedom to design their own individual health insurance coverage.**

**And now you can.**



The  
**FREEDOM** *Signature Series*  
is affordable coverage  
designed by you!

## The Company Behind the Coverage



### Stability

United American has been in the supplemental health and life insurance business since 1947.

### Strength

For more than 30 consecutive years, we have earned an A+ (Superior) Financial Strength Rating from A.M. Best Company (as of 6/08). We are also rated AA- "Very Strong" for Financial Strength by Standard & Poor's (as of 11/07).

*The aforementioned rating refers only to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates or practices of United American Insurance Company.*

**UA** United American  
Insurance Company

P.O. Box 8080 • McKinney, Texas 75070  
[www.unitedamerican.com/freedom](http://www.unitedamerican.com/freedom)

**FREEDOM**  
★★★★★ *Signature Series*<sup>™</sup>



**AFFORDABLE COVERAGE  
DESIGNED BY YOU!**

SLIDING SCALE OF BENEFITS,  
SLIDING SCALE OF PREMIUMS – YOU CHOOSE!

**Freedom is something  
to smile about.**

**Choose your health insurance ...  
then get back to living your life.**

**UA** United American  
Insurance Company

## FREEDOM Signature Series Limited Benefit Hospital, Surgical, and Medical Expense Policy

Ages 0-63

Our sliding scale of premiums and sliding scale of benefits give you the freedom to choose coverage that's right for your budget and healthcare needs.

This policy is not major medical coverage. That's great news because our policy is portable. You own the policy, not your employer. Your family's well-being is in your hands.



### Your policy includes these great benefits:

- Daily Hospital Room and Board Benefit
- Miscellaneous Hospital Expense Benefit
- Surgical Procedure Benefits
- Outpatient Expense Benefit
- Doctor Office Visit Benefit
- And more!

You choose your benefit deductibles and your maximum benefit amounts. Your Agent can help you determine which options will work best for your family.

Policy and Rider forms: GSP3, SWL, RT10, R-ACC2, R-CANR, R-CIX, U4272, DFR, ABR1.

Limitations and Exclusions apply. Preexisting Condition Limitation applies. Availability varies by state.

## Optional Health Riders\*

Available for additional premium

You may choose to apply for the following optional health riders to your policy on the same convenient application.



*If you were unable to work following an accident or a diagnosis of cancer or a critical illness, this money could help pay the mortgage, credit card bills, or college tuition for your child. Use it how you see fit.*

### Optional Cancer Benefit Rider

Choose a one-time cash benefit amount upon the first diagnosis of cancer:

**\$10,000 \$20,000 \$30,000 \$50,000**

*American men have a one in two chance of developing cancer, and American women have a one in three chance of developing cancer<sup>1</sup>.*

### Optional Critical Illness Benefit Rider

Choose a one-time cash benefit amount upon the first diagnosis of a critical illness, such as a heart attack, stroke, end stage renal failure, or a major organ transplant:

**\$10,000 \$20,000 \$30,000 \$50,000**

*Cardiovascular disease is the leading cause of death in America. And on average, someone in the U.S. suffers a stroke every 40 seconds<sup>2</sup>.*

### Optional Accident Benefit Rider

Pays for accidental death or specified injuries. You choose your Accident Benefit Rider amount:

**\$10,000 \$20,000 \$30,000**

*33.2 million people in the United States – about one in nine – seek medical attention for injuries each year<sup>3</sup>.*

\*These riders will not continue if you cancel your GSP3 policy. You must qualify for these riders.

## Optional Life Insurance Policy

Available for additional premium

You may choose to apply for a life insurance policy on the same convenient application. You will receive a separate policy for any life insurance purchased, which you may keep even if you decide to cancel your health policy.

### 10-Year Renewable Term Life or Whole Life

Ages 18-63

**\$1,000 – \$20,000 benefit amounts**

#### Child Term Life Rider

With the purchase of an adult term or whole life policy, you may add an optional **Child Term Life Rider** to cover your children.

Ages 0-23

**\$5,000 or \$10,000 coverage**

#### Deposit Fund Rider

Available on 10-Year Renewable Term Life Insurance Policy only

Ages 18-63

Deposits can be made regularly with premium payments to create an interest-bearing account that can be used for any purpose. There is a guaranteed interest rate of 3% for all the years this rider is in force.

#### Terminal Illness Accelerated Benefit Rider

Ages 18-63

Added automatically to your choice of life policy at no additional cost.

Pays 50% of your life policy benefit if you are diagnosed with a qualifying terminal illness while your policy is in force.



<sup>1</sup>American Cancer Society, Cancer Facts & Figures, 2007.

<sup>2</sup>American Heart Association/American Stroke Association, Heart Disease and Stroke Statistics, 2008.

<sup>3</sup>National Safety Council, Injury Facts, 2008 Edition.