

Memo

To: All General Agents
From: Jim Savo, FLMI
VP Operations and GM
Re: Happy Summer to All

How can we help you increase your production or recruit more Agents into your hierarchy? Please tell us; we are here to help you make more money!

Our most popular policies continue to be Medicare Supplement Plan F and F+. But please do not disregard our other plans that may be more competitive now or in the future due to favorable actuarial experience.

Consider Plan G or Plan N. We have a plan for most people and most situations!

Please also note that we have updated our Ad Catalog with several new pieces, including NA064 shown below with specific Plan F+ rates for New York areas 1 & 2 and 3 & 4. To order these, or any other Company-approved advertisements, access the Ad Catalog at www.firstunitedamerican.com/office, 'FirstUA AdCatalog'.

SENIORS Are you looking for an affordable Medicare Supplement insurance solution?

WE MAY HAVE IT!

First United American Life Insurance Company's high deductible Medicare Supplement Plan F+ offers the benefits of Plan F with a manageable annual deductible of \$2,070 for 2012.

Medicare still pays all eligible benefits.

Example Medicare Claim			
Office Visit	Medicare Pays	Approved Amount	Balance
\$100	\$80	\$20	
If you have Plan F, it pays \$20. If you have Plan F+, the \$20 you pay is applied to your deductible.			

WHY PAY FOR CLAIMS YOU MAY NEVER HAVE?

Check out the average claims for ProCare F+ policyholders below.

2010 ProCare Plan F+ Average Claim Amount*			
Ages	65-67	68-72	73+
Average Claim Amount	\$525	\$593	\$705

*First UA policies. Per Company records Dec. 2011.

Because the average claim amount is considerably less than the annual deductible, if you are in relatively good health, it makes sense to consider an F+ policy with First UA for the considerable savings in premiums!

ProCare Monthly Premium Comparison**		
Plan F	Plan F+	How much can the F+ policy save you annually in premiums?†
\$313	\$67	\$246 x 12 = \$2,952

**Monthly premium, all ages. Per Company records Jan. 2012. For illustrative purposes only.

IF THIS ISN'T REASON ENOUGH TO CONSIDER FIRST UNITED AMERICAN, HERE ARE THREE MORE:

- Financial Strength - For more than 20 consecutive years First UA has earned the A+ (Superior) Financial Strength rating from A.M. Best (as of 6/12).***
- Experience - Selling Medicare Supplements for more than 20 years
- Local Personal Service

You should select a Medicare Supplement product that is suitable to your needs and budget. First UA offers a variety of quality Medicare Supplement plans to meet your needs.

Call the Agent below for more details:

text
text
text

Policy Form NYMSHDF10. Benefits from Plan F+ begin after out-of-pocket expenses exceed the Medicare calendar-year deductible, \$2,070 in 2012. Additional Medicare Supplements available, which may be better suited to customer's needs. These policies meet the minimum standards for MEDICARE SUPPLEMENT INSURANCE as defined by the New York State Department of Financial Services. The expected benefit ratio for this policy is 65%. This ratio is the portion of future premiums, which the Company expects to return as benefits, when averaged over all people with this policy. IMPORTANT NOTICE - A CONSUMER'S GUIDE TO HEALTH INSURANCE FOR PEOPLE ELIGIBLE FOR MEDICARE MAY BE OBTAINED FROM YOUR LOCAL SOCIAL SECURITY OFFICE OR FROM THIS INSURER. First United American Life Insurance Company is not connected with or endorsed by the U.S. government or the federal Medicare program. This is a solicitation for insurance. You may be contacted by an Agent representing First United American Life Insurance Company. ***The 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 the insurance Company.

NA064



RD, Box 3125
Syracuse, New York
13209-3125

FUA2213 Area 1/2 0712

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ProCare Monthly Premium Comparison**		
Plan F	Plan F+	How much can the F+ policy save you annually in premiums?†
\$256	\$55	\$201 x 12 = \$2,412

**Monthly premium, all ages. Per Company records Jan. 2012. For illustrative purposes only.

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NA064



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13209-3125

FUA2213 Area 3/4 0712

Looking for other ways to increase your sales with First United American? Current products like the \$3,000 Accidental Death Policy and the Flexible Premium Annuity, and new products like the soon-to-be released cancer plan may be just what you need to boost your income. Stay tuned!

Any questions, please don't ever hesitate to contact us at 315-451-2544.

We appreciate your past, present, and future business ... Good Selling!

First UA is conducting Training Webinars for newly contracted and all appointed Agents every other Wednesday at 10:00 am CST. Register NOW on uageneralagency.com/office at www.unitedamerican.com/logon

First UA is also conducting live Medicare Supplement Seminars across the nation. Call 1-800-925-6793 to reserve your seat today!