

Memo

To: All General Agents
From: Jim Savo
Re: Flexible Premium Deferred Annuity Lifetime Maximum Limit Change

Effective Nov. 1, 2012, First United American's lifetime maximum limit for the Flexible Premium Deferred Annuity (NYFPDA02) will change from \$1,000,000 to \$100,000. This change is for new business only. Annuities purchased prior to Nov. 1, 2012, will not be affected. The maximum annual limit of \$20,000 per annuitant, per policy, does not change.

Also, as a reminder, First United American Agents are only allowed to sell First UA Annuities if they are also selling First UA's Medicare Supplement insurance policies. First United American will not accept new annuity production from Agents who have not also sold at least an equivalent amount of First UA Medicare Supplement policies.

Please note that Agents who fail to comply with this requirement by selling First UA Annuities without having sold at least an equivalent number of First UA Medicare Supplement policies will be subject to contract termination.

Please contact the Home Office at 315-451-2544 with any questions.

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!