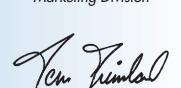


rom the desk of
Gene Grimland
President,
General Agency
Marketing Division



## United American Your Partner for the Millennium

The much anticipated Y2K event is finally over. It has come and gone with none of the expected problems. United American began taking steps in 1996 to ensure all systems were compliant – so you and your customers could rest easy. Now it's business as usual.

Our focus this year is to make 2000 the best production year in our history. Therefore, I challenge you to set your sales goals high. I also encourage you to utilize our company stability along with our great products to help you attain these goals.

Inside this issue, we discuss the inevitable ProCare rate changes. This has long been a sensitive issue with both Agents and customers. Explore how to handle these changes on page 4.

In 1999, life sales soared, and in 2000, we expect them to soar higher. Through a strong market and stellar products like the RT85, UA will continue to be a front runner in the industry. Find out why on page 5.

And, on page 9, discover how to start your millennium off right. Don Runge, a.k.a. "The Lead Guru", tells you how to "Be Like Magic" when working leads.

Like the passage of time, you can count on UA. We will always offer you the tools you need to be a success — today and in the future.