TAKING CARE OF BUSINESS

Introducing United American’s New Medicare Supplement High Deductible Plan F
**EDITOR’S NOTES**

**ProCare Approvals**
A special mailing regarding ProCare Medicare Supplement rate approvals for new business and renewals has been mailed to General Agents in Arkansas, Delaware, Kentucky, Maryland, Michigan, Montana, North Carolina, Nebraska, New Hampshire, South Carolina, South Dakota, Texas, Washington, and West Virginia.

Check your state(s) ProCare rate memo for complete effective date information and cut-off dates for business written with old rates. If you did not receive this notice, please contact the Agent Service Center at 800-925-7355.

**Good News!**
*Effective immediately,* General Agents licensed and working in Georgia may resume sales of UA’s Medicare Supplement ProCare Plan B. A special mailing will be sent including new rates and ordering information.

**Interest Rates Set**
The Lifestyle Annuity new money interest rate for the month of January is **3.25 percent**. Rates will continue to be reviewed and adjusted accordingly. The Deposit Fund Rider new business interest rate for 2005 has been set at **3.00 percent**.

**Important Notice For All General Agents**
Both the Consumer Form (3728) and the Privacy & Disclosure Information — Underage Health Series booklet (UAPDI-UH04) have been revised. The Home Office will be unable to accept applications for the GSP, HSXC, MMXC, or SHXC dated February 15, 2005 and thereafter without the new Consumer Form. Applications dated prior to February 15th must be received in the Home Office by March 1, 2005.

The Consumer Form (3728) is available now through Agent Supply and also may be downloaded from www.uageneralagency.com/office. The Privacy & Disclosure booklet will be available from Agent Supply on February 1, 2005.

**Attn: All General Agents**
It is the policy of United American to discourage all conversions except those by Agents intended to conserve their own business. Additionally, UA does not allow Issue Age price conversions to Attained Age priced plans on Medicare Supplements. The only exception to this rule will be that conversions will be allowed from Issue Age policies to the new High Deductible Plan F (MSHDF). Please see page 13 for more information concerning conversions and MSHDF.

**Attn: Alabama Agents**
Alabama has adopted NAIC Model Life Replacement Regulations effective January 1, 2005. *Effective immediately,* the Replacement Form (REPNOT/00) will be required with all Life and Annuity replacement new business applications. A special mailing has been sent.

If you need additional supplies, please contact Agent Supply.

**Attn: Wyoming Agents**
*Effective immediately,* all Long Term Care (LTC) sales are discontinued in Wyoming.

**UA Partners Update**
AdvancePCS, the prescription medication provider for UA Partners, has merged with Caremark Corporation. Caremark is in the process of rebranding appropriate materials; however, in the meantime, *all forms that have the AdvancePCS company name and logo will be honored to ensure minimal customer impact.*

**Attn: Kansas Agents**
State special materials are now required for all UAatWork new business applications in Kansas. If you have any questions, please contact the Voluntary Benefits Coordinator at VBC@torchmarkcorp.com.

**ProCare Reminder**
United American has a standard waiting period on implementing new policy rate increases of four months. However, seven states require modification of the standard waiting period to a one year guarantee. *These states include Arkansas, California, Louisiana, Maryland, Montana, New York, and North Carolina.*
I love the holidays. No, I take that back... I REALLY love the holidays. From the Thanksgiving turkey roasting in Mom's oven while I overdose on football to the sounds and sights of Christmas to the anticipation of New Year's Eve, the whole process is quite amazing, and I love it! After all, when else during the year is the phrase “peace, good will to all” used?

I was standing in line at the “Super Duper Store” during the holidays - you know the big place where you can buy pretzels, cheese whiz, Christmas lights, radial tires, Liquid Plumber, and a tractor all at the same time? The checkout lines were about four miles long, but we all stood in line with this little smile on our faces. We nodded politely at each other acknowledging the Holiday Spirit was endowing us with a miraculous abundance of grace and patience. It was as if someone had spiced our eggnog with twinkle dust. Boy, what a wonderful time of year!

The other reason I love the holidays is a little more sobering. I always do a little honest inventory of the year in review. Gosh, it can be a humbling process as well as an encouraging one. I don’t know for sure when I started this. It may have been the year my first serious girlfriend dumped me right before Christmas. Anyway, this is a great time for all of us to ask ourselves, ‘NOW WHAT?’ After all, last year is in the books, and this year is all about what we make it. So, I have a few questions for all of us.

What will we do to grow and improve on a PROFESSIONAL level this year? Have we developed an intentional game plan for a greater level of success, or are we comfortable with the status quo? What are our production goals, recruiting goals? How about leads? How can we see more prospects turn into clients without a number of lead sources? Do we want to achieve greater financial rewards this year? How about the quality of our business? Are we doing the necessary things to develop great retention, or is our business going out the back door as fast as it comes in? Are we doing a professional job servicing our customers, and is our good service developing into referrals that turn into more new business? Is this business our career, or are we just making a living at it?

What will we do to grow and improve on a PERSONAL level this year? Do we have a strategy and commitment to better ourselves physically, emotionally and spiritually? Do we think “denial” is a river in Egypt, or are there issues we need to deal with during the coming year in order to develop into the person we want to be? What about giving to others? Is there someone we can mentor this coming year, someone who needs a positive role model in their lives? Do we put others first or is it all about us? What are our motives when we deal with people? Are we honest and sincere, or is there always another agenda driving our motives?

All of these questions bring us back to the most pressing one... NOW WHAT? Are we going to make 2005 a better year than 2004? As for me and all of us at United American, the answer is a resounding “YES!”

One of the ways United American will help us reach our goals for 2005 is through the introduction of a new product to UA’s Medicare Supplement portfolio. High Deductible Plan F (HDF) - is a cost-effective approach to increasing your Med-Supp sales. You can offer your Seniors the outstanding value you always have, but at a substantially lower premium. It’s an exciting concept which is so important we are devoting most of this issue of UA NEWS to it. We’ll teach you the basic features of HDF, offer you ways to fine tune your HDF knowledge and sales capabilities, and show you the tremendous value it has for you and your customers. So read on, the best is yet to come!
New York City is the site for United American’s annual Sales Conference in 2006. Can you think of a more magnificent backdrop to celebrate your success? The Sheraton New York Hotel and Towers will be headquarters for your three-day stay. Centrally located in mid-town Manhattan, this 50-floor facility is surrounded by the sights, thrills and drama that makes New York the most famous city in the world. It’s just steps from the excitement of Times Square, Rockefeller Center, Radio City Music Hall, Broadway, Carnegie Hall and the world-class shopping on Fifth Avenue.

Central Park covers six percent of Manhattan’s total land area and offers activities and events for every interest. The Lincoln Center complex is the world’s largest performing arts center and home to 12 resident art organizations. The Guggenheim Museum, located near Central Park and designed by world-renowned architect, Frank Lloyd Wright, is as much a work of art as the treasures within. The American Museum of Natural History houses hundreds of exhibits including the famous dinosaur halls. Greenwich Village, which has been the heart of Bohemian New York for over a century, is still thriving with coffee houses, galleries, restaurants and one-of-a-kind retail establishments. Immerse yourself in the fun and fantasy of the Big Apple!

**“START SPREADING THE NEWS . . . I’M LEAVING TODAY!”**
**DESTINATION: NEW YORK, NEW YORK!**

<table>
<thead>
<tr>
<th>How Do You Get There?</th>
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<td>All 2005 production qualifications for New York City are based on Net Annualized Premiums (NAP). In addition, you must have a Quality Business Standard of 60% or greater. The qualification period is December 24, 2004 through December 23, 2005.</td>
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<th>YEAR-END GOALS</th>
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See the February awards issue for further details.

There’s nothing in the world that compares to New York City! Won’t you join us? June 8-11, 2006
The Eagles are a select group of Agency professionals acting as a field advisory board in the areas of sales, recruiting, retention, marketing new products, and field management development.

Eagles set Company standards for field performance and lead in the following Five Star Performance categories. Consideration for selection in this elite group focuses on all of these areas.

Production • Retention • Recruiting • Management Development • Growth in In-Force Premium

United American’s top President’s Club members are honored with the prestigious Eagle Club designation. The United American Eagles are truly the “Best of the Best” and constitute an advisory panel to UA’s sales management team. This year’s criteria for admission to this esteemed group is even more extensive than in past years. In addition to the traditional three categories of outstanding achievement – Production, Retention (QBS at 60% or above) and Growth of In-Force Premium – two new categories of Recruiting and Management Development have been included. These give added dimension to this esteemed designation. As the bald eagle is the symbol of greatness in the United States, the United American Eagles symbolize greatness within our Company. The trip, awards and recognition they receive are a tangible expression of their value to UA. Those who earn the title of Eagle are truly the most outstanding and talented men and women in the division.

Next month’s Award Issue will pay tribute to these talented men and women who set the standard in 2004. Will your name and photo be among them? Review the Club Qualifications on the facing page and, remember, your QBS must be at 60% or above to achieve these highly desired designations. Yes, Club attainment is a lofty goal, but it is also an achievable one. Each year, many United American General Agents and Writing Agents reach these goals. You can too. Resolve now to become a part of this esteemed group in 2005! The rewards are well worth the effort!

PRESIDENT’S CLUB
If you are among the top 30 producers in the division, you can earn membership in the highly coveted President’s Club. Although only the top individuals are designated as Eagles, all thirty who become part of this illustrious group, are viewed with admiration and respect by all within United American. It takes hard work, dedication, and belief in oneself, one’s Agency and the Company to achieve this outstanding honor. United American takes tremendous pride each year in its President’s Club designees.

PACESETTERS
The top 30 Writing Agents who produce the highest net annualized life and health production are honored by inclusion in the Pacesetters Club. This highly esteemed group is evidence of the outstanding quality of the men and women who are in the field each day bringing United American products to the general public. These Agents’ personal drive, determination, and willingness to go the extra mile speak volumes about their desire for success. United American is proud each year of its Pacesetters. They are the best!
It’s a Marketing Explosion!
NEW HDF TOOLS

High Deductible Plan F practically sells itself, but should you want a little assistance, we offer an informative selection of Marketing Tools to educate you and your customers.

2005 Medicare Report for Seniors (HDF05) is a new 18-minute Medicare Supplement video used for Agent training and customer education on UA’s new High Deductible Plan F (HDF). It highlights UA’s experience in the Medicare market, the Medicare program and how it works, out-of-pocket expenses, the features and benefits of HDF, and the various deductible funding options policyholders have through our Reserve Fund Annuity. Available through Agent Supply, this is a must-have for all those who wish to make HDF sales an expanding and thriving part of their business.

The video, which will also be available on our website, is offered in four different formats and priced individually as follows:

- VHS - $1.60
- DVD - $1.10
- CD-Rom - $.50
- 3” Mini CD-Rom - $1.15

Available in all states for training and for use in sales presentations where state approved. Video may be approved in states where HDF is not. Please see page 9 for HDF product approvals.

HDF05 is approved for advertising in states marked with an “X” at press time.

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Door Hanger Bags with Inserts (F4592) are new generic items to help you get the word out about HDF and other UA products. The clear plastic bag measures 6” by 12” with a circular diecut that fits easily over a door knob. Insert the 4 1/2” by 7 1/2” card that reads “Sorry we missed you” (F4592) along with a copy of the new HDF video in VHS, DVD or CD format. The insert requests the recipient review the enclosed material and lets them know you’ll return to pick up the presentation. At that time you can discuss how you can save them money on premiums. There’s even a slot for your business card! This dynamic duo can also be used with any of our other available marketing materials.

Bags and inserts sell together for $.02 each. Minimum order is 50.
May We Have Your Attention?

A Legal Reminder Regarding Medicare Supplement Sales

As you know, you must comply with applicable laws and regulations in each State in which you are appointed. To that end, here are some points to keep in mind when selling Medicare Supplement policies:

1. You are required to ask all of the questions on the application and to leave with the applicant an Outline of Coverage, a Medicare Buyer’s Guide, and the brochure from which an application is taken. If replacement is involved, you must, along with the applicant, fill out and sign the Replacement Notice and return it to the Company along with the application. Following are some things to remember when completing the Replacement Notice with the applicant:

   a. Use the Replacement Notice to compare with the applicant the United American Medicare Supplement coverage with that of his or her current Medicare Supplement policy. This comparison will help you and the applicant determine what box to check on the Replacement Notice. Always be certain that any comparison of other coverage is fair and accurate, and that excessive insurance is not sold.

   b. Remember, United American’s UA Partners® program with “Automatic” Claims Filing® service is not an insurance benefit. Therefore, if an applicant is replacing current coverage because he or she has opted for UA Partners, you should avoid checking the “Additional Benefits” box on the Replacement Notice as the reason for replacement. Instead, check the box marked “Other” AND specify that the applicant has selected UA Partners.

   c. With respect to United American’s High Deductible Plan F (HDF), only replace a Medicare Supplement plan with an HDF if the premiums for the HDF are lower than those of the current plan and replacement is otherwise appropriate. If the HDF is an appropriate replacement for a Plan A, B, or C, check both the box labeled “Additional Benefits” and the box labeled “Other” on the Replacement Notice; in the space provided next to the “Other” box, indicate that the applicant is willing to pay a high deductible for lower premiums. If the HDF is an appropriate replacement for a Plan F, check the box on the Replacement Form labeled “Other” and, in the space provided next to that box, indicate that the applicant is willing to pay a high deductible for lower premiums. If the HDF is an appropriate replacement for a Plan G, check the box on the Replacement Form labeled “Fewer Benefits and Lower Premiums”.

2. You should determine in each case that any policy sold is suitable to the needs of the applicant. In doing this, you should consider such issues as the applicant’s financial condition, his or her need for insurance, the values, benefits, deductibles, and costs in relation to any existing coverage that he or she has, and whether, in the totality of the applicant’s circumstances, this sale is suitable. Of course, always remind the applicant that he or she has a free look period to review his or her new coverage.

3. If any sale involves the replacement of an HMO, be certain that you do not create any hardships. You should assist in making certain that correct information is obtained about “disenrolling” from an HMO. Duplicate insurance is not allowed and enrollment in Medicare is necessary to ensure that benefits are not lost.
If you’ve been out of the Medicare Supplement market for a while or if you want to broaden your Med-Supp capabilities and increase your sales, we have a winner for you! Effective this month, United American is offering **High Deductible Plan F (HDF)** for the first time in approved states. This is an exciting approach to Medicare Supplements and will make health coverage more attainable for many Seniors.

This product comes at an especially critical time for many Seniors and retirees who find themselves being squeezed by rising insurance premiums, higher prescription costs, and modest Cost Of Living Adjustments (or COLA’s). Over the past several years, there’s been a wide margin between Seniors’ Social Security income and their expenses. In fact, health insurance rate increases have outpaced COLA increases by nearly three times. For Seniors wanting Medicare Part B covered services, $78.20 is deducted monthly from their Social Security checks in 2005 – a 17.5 percent increase and the largest in Medicare’s history. But these are not the only costs that affect Seniors’ budgets. Out-of-pocket prescription drug spending grew from $644 in 2000, to $999 in 2003, and is projected to reach $1,454 in 2006. We’re concerned about these budget constraints. Seniors shouldn’t have to choose between paying for basic living expenses and needed medications, or paying health insurance premiums. That’s why we’re introducing the HDF policy.

**Q: Why should Seniors buy an HDF policy?**

**A: Why pay for claims they may never have?**

When United American reviewed the 2003 policyholder claims under our Plan F Med-Supp policy, 84 percent of our policyholders ages 65 to 67 had claims under $1,730. The average claim was $412. Why use $1,730 as our yardstick? That is the federally determined calendar-year deductible for all HDF Medicare Supplement policies for 2005. At first glance, this may seem like a substantial deductible for your customer to handle, but consider the fact they may already be paying this amount, or more, for their current insurance premium.

<table>
<thead>
<tr>
<th>Claim Amount</th>
<th>Age 65-67</th>
<th>Age 68-72</th>
<th>Age 73+</th>
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<tr>
<td>Under $200</td>
<td>37% $83</td>
<td>27% $97</td>
<td>21% $107</td>
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<tr>
<td>Under $500</td>
<td>59% $173</td>
<td>50% $205</td>
<td>43% $221</td>
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<tr>
<td>Under $1,000</td>
<td>74% $283</td>
<td>67% $332</td>
<td>59% $356</td>
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<tr>
<td>Under $1,730 (deductible)</td>
<td>84% $412</td>
<td>80% $489</td>
<td>74% $559</td>
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*per Company statistics

For Seniors who are healthy and whose claims are small, an HDF policy is a superior way to achieve premium savings and cap their risk at $1,730. United American believes our High Deductible Plan F (HDF) offers solid protection against the gaps in Medicare and helps provide a great solution to Seniors’ budget concerns.
Plan F: 
Save Premium Dollars!

How does HDF work?
The HDF has a high deductible which must be met before policy benefits kick in, much like a major medical plan is structured, except this policy is designed for Medicare-eligible Seniors. Once your customer has paid the calendar-year deductible ($1,730 for 2005), HDF pays the exact same benefits as a regular plan F policy, but at a substantially lower premium. Benefits include:

- Inpatient Hospital Care – Part A coinsurance, 365 extra days of hospital care during the lifetime after Medicare coverage ends.
- Medical Costs – Part B coinsurance or copayment amount.
- Blood Deductible – First three pints of blood each year.
- Skilled Nursing Care
- Part A Hospital Deductible
- Part B Deductible
- Part B Excess Expense (100%)
- Foreign Travel Emergency – 80% after $250 deductible.

How Will Customers Fund the Deductible?
After determining that an HDF policy is appropriate coverage for your client, the next most important step in selling an HDF policy and keeping it on the books, is to explain the funding options for the calendar-year deductible. Many of your 65 year old clients may be coming off a major medical plan through their former employer and will be comfortable in meeting a deductible before benefits are paid. However, there will be others for whom this idea is foreign. The first time their HDF doesn’t pay their claims, they’ll be calling you with questions.

UA’s Reserve Fund Annuity sets our HDF plan apart from other Med-Supp providers!
Although there are a number of ways to meet the calendar year deductible, United American has developed a no hassle, pre-paid way to fund your clients’ out-of-pocket expenses using our Reserve Fund Annuity (RFA). For a complete description of how this exciting funding option works – see pages 10-11. The HDF is approved for sale in states shown on the chart below. Mailings will be sent as additional approvals are received.

How Much Can Your Clients Really Save in Premium?
At age 65, your client’s Plan F policy costs $150 monthly, and UA’s HDF policy averages only $60. That’s $90 a month difference or $1,080 over 12 months.

Current Monthly Plan F Policy Premium: $150
HDF Avg. Monthly Premium: $ 60
Monthly Premium Savings: $ 90
$90 x 12 months = $1,080 annual premium savings!

Under their current plan, if they don’t use the $1,080 for claims, THEY LOSE IT. Under an HDF policy, if they don’t use the money, THEY KEEP IT and their risk is capped.

Savings can be substantial with HDF. Thirty-seven percent of our age 65 policyholders have annual claims under $200, with many averaging $83. Based on the above figures, they would have $997 saved in HDF premiums to use as they see fit. Purchasing an HDF can make great financial sense!

(Do be sure to check the approval chart above for the states in which you sell. UA News will keep you informed as additional approvals become effective.)
RFA & Partners® Are Key!

So your client has purchased an HDF, now how do you answer these questions? Where will they find the money to fund it? How do they make sure the money is available should a claim arise? What if they never have a claim? What happens to all that cash? If they do have a claims, how do they pay the provider?

There’s no need for them to worry, because United American has answered all those questions utilizing the Reserve Fund Annuity (RFA). This product was specifically developed to help customers accumulate funds needed to meet their health insurance calendar-year deductible and facilitate the payment of claims. As we said earlier, while there are many funding options available, no insurer offers this dynamic duo! UA’s Reserve Fund Annuity will be one of your biggest selling points when offering HDF to your Seniors.

The Reserve Fund Annuity

- allows policyholders to accumulate the deductible amount at a pace that is convenient and comfortable for them.
- allows policyholders to make deposits in one lump sum, or monthly along with their premium payments.
- is a no-load annuity so policyholders keep the full amount of the unused deductible they deposit.*
- is always accumulating interest, which is guaranteed never to be less than 2 percent.
- allows United American to pay providers directly until policy benefits kick in.
- allows funds to be withdrawn at any time by the customer without penalty.

*(Subject to State Premium Annuity tax in CA, FL, ME, NV, SD, WV, WY)

HDF policyholders place funds in an RFA in a lump sum or make monthly deposits along with their premium payments. When United American receives a healthcare claim and the calendar-year deductible has not yet been met, we use “Automatic Claims Filing® (ACF), our claims filing system available through our optional, non-insurance product UA Partners®, to withdraw funds from the customer’s RFA and directly pay the provider. Once the deductible is met, UA pays all eligible benefits as outlined in the policy.

Knowing they won’t have additional worries about how their doctors and hospitals will be paid should they become ill provides them with much-needed peace of mind. It’s a major bonus for them, and it’s a terrific selling point for you.
Hundreds of thousands of UA policyholders have come to rely upon United American, not only for the quality supplemental protection we provide, but for our service as well.

Once again, UA leads the way in products and service by maximizing our experience in the Senior market and our standard-setting service. With UA, your HDF clients receive a service package unparalleled in the market today.

UA’s New HDF Customer Service Package
- Lower premiums
- 2% guaranteed minimum interest credited on deposits to Reserve Fund Annuity - customer can deposit lump sum and/or monthly, up to a total of $4,000
- Senior MedFacts notification pack
- UA’s “Personalized, In-home Agent Service” no visits to an Agency necessary
- Claims applied to HDF deductible to be automatically withdrawn from Reserve Fund Annuity and sent to provider
- UA Partners® Prescription Savings average of up to 20% retail pharmacy and up to 35% mail order

Senior Market Agents are all too aware that rising prescription costs are a major financial drain for cost-conscious Seniors. But you can help them save on prescriptions costs with our UA Partners® discount savings card program. Not only will they save up to 35% on mail order medications - they'll receive discounts on other necessities like eyeglasses, dental, and hearing aids to name a few.

Don’t Forget

UA Partner Discounts Range From:

Prescriptions..............................up to 35%
Dental........................................up to 50%
Hearing........................................up to 20%
Vision.........................................up to 50%
Chiropractic...............................up to 40%

With Partners, your Seniors can also take advantage of discounts on vitamins and nutritional supplements, a 24-hour Nurse HelpLine, and Travel Assist.

High Deductible Plan F, in conjunction with the Reserve Fund Annuity and UA Partners, present an unbeatable combination for Seniors in today’s turbulent healthcare marketplace. It saves them premium dollars; provides them with a secure savings tool; affords them the joys of paperless, hassle-free claims filing; and makes outstanding discounts available to them for all types of healthcare products and services.
Many Seniors have a designated place to store important documents - birth certificates, marriage licenses, social security cards, insurance policies, property deeds, investment documents, etc. But, like most of us, they still misplace them from time to time. It could be the result of a house fire, a move, or a “Senior Moment.” Whatever the reason, losing or misplacing a United American Medicare Supplement policy will not cause concern for your customer. Lose a policy? We’ll issue a Lost Policy Certificate to the customer in its place.

Instead of being issued a whole new policy, UA will issue them a Certificate with all the general information they need should they have a coverage question or claim. The Certificate lists the policyholder’s name and date of birth, policy effective date, premium amount, type of Med-Supp coverage, and coverage details. Should the customer find the lost policy, he or she need only return the Certificate to the Company.

Providing Lost Policy Certificates for our Med-Supp policyholders is just one more way we go the extra mile for our Seniors!

Although Lost Policy Certificates are currently available only for Medicare Supplement policies, UA hopes to eventually make them available for life and health plans too. We’ll keep you posted.
Start The Year Off Right!

The New Year holds so much promise! To make the most of that potential all year long, consider some “housekeeping” issues now.

- **Check Compliance Forms:** Make sure you are using the correct application and ancillary forms, such as the proper replacement notice, HIPAA form, etc. Be sure to regularly check the compliance information for your state and for the particular product(s) you are selling at www.uageneralagency.com/Office.

- **Be Aware of Policy Effective Dates:** Applications submitted with initial monthly premium generate policies which are effective on the date actually issued by the Company. Applications submitted with a more advanced initial premium (quarterly, semi-annually or annually) generate policies which are effective on the date the application is received in the Home Office. With sufficient premium, a life application effective date can be adjusted for age. An Agent can request an effective date up to 90 days from the date the application is received in the Home Office. Remember, UA does not issue policies on the 29th, 30th or 31st of the month.

- **Sell Only Face-to-Face:** An Agent must meet face-to-face with the customer to be certain the individual is an appropriate risk for the policy and is of sound mind and body when the policy application is submitted. Under no circumstances should the policy be taken through the mail.

- **Use Minimum Premium Mode on Life:** Remember, we do not direct bill monthly for less than $20. A life policy with a $15 monthly premium would have to be issued quarterly.

- **Use New Business Transmittal Forms:** This form (S-1080 R01) must be included with all new business submitted to the Home Office and can be ordered through Agent Supply.

- **Take Checks Only, No Money Orders or CODs:** Agents can only submit applicants’ personal checks payable to United American. Company checks are acceptable for individually or family owned businesses for the applicants only. No cash, money orders, cashier’s checks, savings accounts, CODs, or third party checks are permitted.

- **Know Your Advance Cycles:** In general, if applications eligible for commission advance are received in the Home Office by noon on Monday, the commission advance will be paid on Friday. This schedule may be adjusted during holiday periods.

- **Include All Policy and UA Partners® fees in one check:** Agents should enter the amount paid for each individual product in the appropriate area of the application for that product. The “Amount Paid with Application” should include the premium amount, UA Partners fee if applicable, and all policy fees.

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**Keep these helpful phone numbers on hand:**

- **Agency Service Center:** 800-925-7355
- **Agent Supply:** 800-285-3676
- **Agent Supply Fax:** 405-752-9341
- **Customer Claims Questions:** 800-331-2512

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TOP PRODUCERS

PRESIDENT’S CLUB

Through December 2004, the following producers represent the top Agencies with the highest net combined annualized premium for the year. A distinguished wall plaque will be awarded each month to the number one President’s Club candidate. Agencies shown in color are on schedule to attend the UA Sales Conference and have a Quality of Business standard of 60% or more.

1. FARM & RANCH
   HEALTHCARE, INC.
   Mike Stevens, President

2. JIMMY K. WALKER II
   America’s Insurance Consultants, LLC

3. KEN PARKER
   Parker & Associates, P.A.

4. CHARLES R. MANKAMYER
   American Life & Health Group, Inc.

5. PAMELA G. RANDALL
   P.R.’s Insurance Solutions

6. JONATHAN AHLBUM
   The Ahlbum Group

7. HAN S. RIHAN
   American Ins. Agency of FL, Inc.

8. MICHAEL LEMAR
   Sunshine State Agency

9. ASSURECOR, INC.

10. THOMAS STATKIEWICZ
    Sylvan-James Associates, Inc.

11. TINA HENSON
    American Eagle Consultants, Inc.

12. PHILIP B. ORTEZ JR.
    Phil & Kathy Ortez Insurance Agency, Inc.

13. CATHERINE HATTON
    Hatton Insurance Agency

14. RAY GRIFFIN
    Union Benefit Corp.

15. KENNETH R. BOWLING
    The Benefit Exchange

16. RICHARD E. GORDON
    Gordon Marketing

17. DWAYNE A. MOODY
    Moody Insurance Agency

18. RON CONCKLIN
    Rosenberg-Concklin, Inc.

19. JOHN W. STAMPER
    Choice Plus Benefits

20. JEFFREY M. ZITO
    Zito Insurance Agency

21. FRANKLIN D. CARBONE
    Assured Benefits Corp.

22. WILLIAM T. BREWER
    Brewer Insurance Agency

23. TIM L. WILLIAMS
    The Williams Division

24. BILL MINTON
    Minton Insurance Agency

25. CHET IWANSKI JR.
    Iwanski Insurance Agency

26. LARRY L. WEBSTER
    Webster & Associates, Ltd.

27. GEORGE WILSON JR.
    World Wide Coverage Corp.

28. WILLIAM F. WISE JR.
    Wise Insurance Agency

29. JOSEPH M. EICHMAN
    Eichman Insurance Agency

30. RANDALL M. FREY
    Vinewood Insurance Agency

TOP PRODUCERS

PACESETTERS CLUB

Through December 2004, the following producers represent the top Writing Agents with the highest net combined annualized premium for the year. A distinguished wall plaque will be awarded each month to the number one Pacesetters Club candidate. Agents shown in color are on schedule to attend the UA Sales Conference and have a Quality of Business standard of 60% or more.

1. DIANA R. PERKINS

2. PHILIP B. ORTEZ JR.

3. AMY-NICOLE PERKINS-FRANK

4. JERROLD J. POSTIN

5. THOMAS J. COUGHLIN

6. WILLIAM T. CORPORON

7. LYNN M. STOKES

8. MICHAEL A. JOHNSON

9. MICHELLE PATTON

10. RICHARD R. ZEIS

11. MICHAEL A. MORRIS

12. DAVID R. OLIVER

13. DELORES A. DAY

14. JACK O. YOUNG III

15. KENT R. KUNZE

16. ROBYN D. WHITLOW

17. TERRANCE R. DAVIDSON

18. JOHN C. CHAFFIN

19. JERRY EVINS

20. STERLING R. COOPER

21. SHEILA D. WILLIAMS

22. ROBERT E. HOLDER

23. JAMES E. MAYNER

24. GREGORY PROSSER

25. CLINT HILL

26. JORDAN PORTER

27. JOYCE E. KINGON

28. TIMOTHY AHLBUM

29. JUDITH M. LITTLE

30. CHARLES E. HOUSTON
### LIFE GENERAL AGENTS

1. **KEN PARKER**  
Parker & Associates, P.A.
2. **FARM & RANCH HEALTHCARE, INC.**  
Mike Stevens, President
3. **BARRY L. WESTMORELAND**  
Westmoreland Insurance Agency
4. **PAMELA G. RANDALL**  
P.R.'s Insurance Solutions
5. **ROBERT D. COLLINS**  
Collins Insurance Agency
6. **MATTHEW U. THOMPSON**  
Thompson Insurance Agency
7. **BRIAN MCLAUGHLIN**  
McLaughlin Insurance Agency
8. **TINA HENSON**  
American Eagle Consultants, Inc.
9. **DAVID K. DANIELS**  
David K. Daniels & Associates
10. **WILLIAM B. COLLINS JR.**  
Collins Insurance Agency
11. **STANDARD INTERNATIONAL UNDERWRITERS, INC.**
12. **WALTER L. JONES**  
Jones Insurance Agency
13. **ASSURECOR, INC.**
14. **DAN L. ARTHURS**  
Carolina Insurance Marketing

### HEALTH GENERAL AGENTS

1. **FARM & RANCH HEALTHCARE, INC.**  
Mike Stevens, President
2. **JIMMY K. WALKER II**  
America’s Insurance Consultants, LLC
3. **PAMELA G. RANDALL**  
P.R.'s Insurance Solutions
4. **CHARLES R. MANKAMYER**  
American Life & Health Group, Inc.
5. **THOMAS STATKIEWICZ**  
Sylvan-James Associates, Inc.
6. **RANDALL M. FREY**  
Vinewood Insurance Agency
7. **STEVEN DUFFANY**  
Duffany Insurance Agency
8. **KRISHNA SINGH**  
Singh Insurance Agency
9. **ALBERT R. MCKENZIE**  
McKenzie Insurance Agency
10. **CURTIS SCOTT**  
Scott Insurance Agency
11. **RICHARD R. GRAHAM**  
Graham Insurance Agency
12. **BORK AGENCY, INC.**
13. **MATTHEW U. THOMPSON**  
Thompson Insurance Agency
14. **CHARLES W. HOCKING**  
Hocking Insurance Agency
15. **RAY W. MOELLER**  
Moeller Insurance Agency
16. **KATZ INSURANCE AGENCY, INC.**

### LIFE WRITING AGENTS

1. **THOMAS H. ELDER III**
2. **JAMES L. DODD IV**
3. **CHARLES R. CLARK**
4. **BARRY L. WESTMORELAND**
5. **DAR H. OVERBEY**
6. **CHRIS W. SIMPLER**
7. **JEFFREY A. HEYBROCK**
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15. **TERRY L. LAMBETH**
16. **LYNN M. STOKES**
17. **CARLTON R. LAFFERTY**
18. **TIFFANY S. BOWE**
19. **BRIAN MCLAUGHLIN**
20. **CURTIS Q. LOVE**
21. **WALLACE L. PEGRAM**
22. **WILLIAM H. HEITMANN**
23. **SCOTT W. OSBORNE**
24. **MARK W. WILLARD**
25. **DANE Z. CLAY**
26. **GREGORY M. FALLIN**
27. **JEREMY B. WOOD**
28. **JERRY EVINS**
29. **DONNA H. FLOWERS**
30. **JAY M. MULLINS**

### HEALTH WRITING AGENTS

1. **DIANA R. PERKINS**
2. **PHILIP B. ORTEZ JR.**
3. **AMY-NICOLE PERKINS-FRANK**
4. **JERROLD J. POSTIN**
5. **THOMAS J. COUGHLIN**
6. **MICHAEL A. JOHNSON**
7. **WILLIAM T. CORPORON**
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22. **ROBERT E. HOLDER**
23. **CLINT HILL**
24. **GARY SAUNDERS**
25. **JUDITH M. LITTLE**
26. **JERSEY E. KINGON**
27. **TIMOTHY AHLBLOM**
28. **JORDAN PORTER**
29. **DELORES A. DAY**
30. **JAY M. MULLINS**
For over a half century, United American Insurance Company has been meeting the public's life and health needs. We are a leader in individual life/health protection. We are totally committed to meeting customer needs through personal one-on-one Agent service and complete Home Office customer support. You can count on UA to do what it says it will do.

SUPPLY ORDER INFORMATION:
Toll Free: 800-285-FORM or 800-285-3676
Fax: 405-752-9341
E-mail: uaagentsupply@torchmarkcorp.com
Web site: www.uageneralagency.com

TERRITORY:
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Arkansas
California
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Connecticut
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Georgia
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Illinois
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Kansas
Kentucky
Louisiana
Maine
Maryland
Massachusetts
Michigan
Minnesota
Mississippi
Missouri
Montana
Nebraska
Nevada
New Hampshire
New Jersey
New Mexico
North Carolina
North Dakota
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South Carolina
South Dakota
Tennessee
Texas
Utah
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Virginia
Washington
West Virginia
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Kentucky
Louisiana
Maine
Maryland
Massachusetts
Michigan
Minnesota
Mississippi
Missouri
Montana
Nebraska
Nevada
New Hampshire
New Jersey
New Mexico
North Carolina
North Dakota
Ohio
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Oregon
Pennsylvania
Rhode Island
South Carolina
South Dakota
Tennessee
Texas
Utah
Vermont
Virginia
Washington
West Virginia
Wisconsin
Wyoming