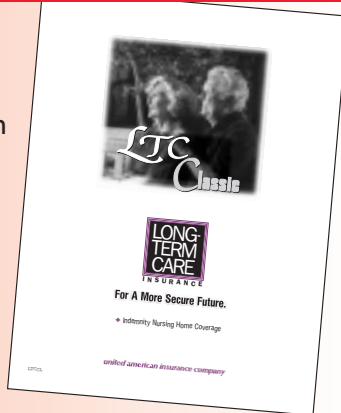


PRODUCT REVIEW

Broaden Your Sales Horizons With United American

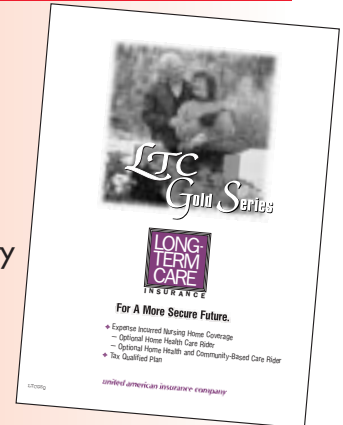
LTC Classic — Indemnity

- ▶ Qualified nursing home only coverage
- ▶ Optional benefit inflation rider
- ▶ Optional Non-forfeiture benefit rider
- ▶ Coverage for skilled, intermediate and custodial levels of care



LTC Gold Series — Expense-Incurred

- ▶ Three Plans: Gold, Gold Plus, Gold Max
- ▶ Qualified nursing home coverage
- ▶ Optional home health care or home health and community care protection
- ▶ Optional benefit inflation and non-forfeiture benefit rider for extra security
- ▶ Tax qualified plans available in states where approved



Shared Features

- ▶ Issue Ages 40-84
- ▶ Choice of Daily Benefit Amount: \$30-\$200 (in \$10 increments)
- ▶ "Triple Trigger" Benefit Qualification

- ▶ Choice of four Benefit Periods/Factors: one year, two years, four years or unlimited**
- ▶ Choice of four Elimination Periods: 0, 30, 100 or 180 days

** Unlimited benefit period not available for ages 80 and over, or on the Home Health Care and Home Health and Community Care Riders.

Additional Features

- ▶ Restoration of benefits
- ▶ Coverage for Alzheimer's Disease
- ▶ Waiver of premium
- ▶ Cognitive impairment lapse protection
- ▶ Third party notification
- ▶ Guaranteed renewable protection
- ▶ Automatic payment plan
- ▶ Married couple rate (up to a 30% discount for both people).

LTC portfolio* is available in jurisdictions marked "X" at press time									
AK	X	HI	X	MI	X	ND	X	UT	X
AZ	X	ID	X▼	MN		OH	X	VT	X
AR	X	IL	X	MS	X	OK	X	WA	X
CA		IN	X	MO	X	OR		WV	X
CO	X	IA	X	MT	X	PA		WI	
CT		KS	X▼	NE	X	RI		WY	X
DE	X	KY	X	NV	X	SC	X▼		
DC	X	LA	X▼	NH	X	SD	X▼		
FL		ME		NM	X▼	TN	X		
GA	X▼	MD		NC	X	TX	X▼		

* Plans and benefits may vary by state

▼ Denotes state special Rate Books, Gold Rate Book only special in ID, LA, NM, SC and TX.

SALES TOOLS

Man's Comprehensive Long Term Care Package!

Agent Training Slide Show and Manual

\$10/set or \$3/manual only

1998 Agent Training Presentation
PART 1: General Market Expectations
PART 2: LTC Coverage Solutions

Long Term Care Guide

FREE

A Shopper's Guide To Long-Term Care Insurance
NAC

LTC Classic/Gold Series Agent Guide

FREE

LTC Classic & LTC Gold Series
Agent Guide

LTC Diskette

FREE

This free tool calculates rates and rate comparisons for you. You must have Windows95 in order to operate it.

UPDATE: The LTC Diskette is now available with state special rates in Georgia, Idaho, Louisiana, Kansas, New Mexico, South Carolina, South Dakota and Texas.

LIFE IS BUSY.

You're too busy to pay plans to you, people to you... who has time to think about Long Term Care? Maybe, maybe not. Right?

MAYBE. MAYBE NOT.

There's more to it than MEET long-term care to make a choice. With the LTC Classic and Gold Series plans from United American, you can custom tailor coverage to fit your budget while protecting your lifestyle. That's your best and your family's future. The price of your peace of mind has never been so low.

YOU DECIDE.

No Red-Tape, Cash Withdrawals

Agent Name: _____
Address: _____
City: _____ State: _____ Zip: _____

AD-143 **FREE**

UNITED AMERICAN INSURANCE COMPANY
Policy Forms LTCIN/LTCBIM

\$25/1,000 (or \$20 for orders of 10,000 or more)

LC-44R95

Ask yourself these questions!

- If long term care was needed by any family member, would the cost change the quality of my family's lifestyle?
- Would I be financially, emotionally or physically dependent upon family members or friends if I required long term care in my retirement years?

"...besides, I'm too young to think about that!"

Those are the myths about long term care.

HERE ARE THE FACTS:

- 1 About ten percent of the nursing home population is under 65 years of age. Nearly one in two Americans turning age 65 will spend some time in a nursing home.
- 2 Because women have a longer life expectancy, they will spend more than twice what men will for nursing home care — on average, women spend \$124,370 while men spend \$62,895.*
- 3 Medicare pays for just over half (52%) of all nursing home costs while individuals and their families must cover about one-third (33%) of the costs. Medicare does not pay for long term nursing home care!

United American Insurance Company's LTC Classic and LTC Gold Series coverages offer choices that can help protect you and your retirement income.

- Choice of Indemnity (fixed amount) or Expense-Incurred coverage
- Daily Benefit Amount up to \$200
- Choice Benefit Period of 1 year, 2 years, 4 years or Unlimited
- Select 0, 30, 100 or 180 day elimination period
- Issue ages 40-84
- Guaranteed Renewable
- Inflation and Nonforfeiture protection available

*Long Term Care Planning: A Dollar and Sense Guide, 1997, "Broker World, October 1996; Life & Health Advisor, August 1997.

united american insurance company
POLICY FORMS LTCIN/LTCBIM

These policies have some limitations and exclusions. Plans and benefits may vary by state. The primary purpose for contacting you is to solicit your inquiry concerning insurance.

if you would like more information, PLEASE FILL OUT THIS CARD
This card is postage paid — no stamp is necessary.

These policies have some limitations and exclusions. An agent representing United American Insurance Company will contact you with details. Of course, there is no obligation.

Name _____ Age _____
(Spouse, if any.) Name _____ Age _____
Address (if rural, give directions) _____
Daytime Phone No. () _____

LC-53R97

LTC Consumer Questionnaire

FREE

Do You Need Long Term Care Insurance?

Consumer Questionnaire

1. Long term care is not for everyone, and it may not be for you. If you do have enough assets to pay for it, you should consider LTC insurance. Do you have enough assets to pay for it? (If not, you should consider LTC insurance.)

2. Do you know that depending on where you live, you may be able to get help with the cost of long-term care? (If not, you should consider LTC insurance.)

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UNITED AMERICAN INSURANCE COMPANY
POLICY FORMS LTCIN/LTCBIM

INTRODUCING UA PARTNERS SERVICES

An Outstanding National Discount Services Program for United American Policyholders

UA Partners™ Brochure **FREE**

Order these sales tools through Supply. Training pieces may be used in all states; check your latest Marketing Tools Chart for availability of sales pieces.