

EDITOR'S NOTES

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ProCare Approvals

A special mailing regarding ProCare Medicare Supplement new business and renewal rate information has been mailed to General Agents in Arizona, Indiana, Iowa, Kansas, Louisiana, Michigan, Nevada, Ohio, Oregon, Tennessee, Utah and Virginia. If you did not receive this notice, please contact the Agent Service Center at 1-800-925-7355.

Med-Supp Reminder

On all submitted Medicare Supplement business, please make sure the application is filled out completely and accurately and includes the applicant's *entire* Medicare ID number and letter designation. Applications with incomplete numbers will be pended.

970 Series Update

United American's Whole Life product replaces the 970 Series. New applications written through **January 15, 1999** will be accepted in the Home Office until **January 31, 1999**. After the 31st, the 970 Series will no longer be accepted.

Interest Rate Set

The Lifestyle Annuity new money interest rates for **January** and **February** are **4.50%**. Rates will continue to be reviewed and adjusted accordingly.

Underwriting Guidelines

All applications for United American insurance policies must be negotiated in person by the writing Agent. Under no circumstances should applications be taken through the mail or over the telephone.

Update On Bank Draft Reminder

As announced in last month's issue of *UA News*, Agents who submit special requests for insureds who wish to have bank drafts coincide with their Social Security check, should remember the following points:

- Special requests will **not** be accepted for policies with effective dates between the fifth and the 15th of the month.
- UA will accept a draft date special request if the effective date of the policy is between the 16th and the fourth of the next month.

To make submission of these requests easier, we have created Form BDSR, which you should staple to the application along with the voided check. These forms are available to order from Supply.

1999 Agent Supply Information

General Supplies:

Be sure you are using current product app/brochures and rates. In addition, if you are quoting United American's industry ratings, make sure you are using the most current evaluations. UA's ratings card and the A.M. Best mini-brochures are available to order from Supply. Call the Agent Service Center or Supply if you have questions about your existing inventory.

Medicare Supplement Business:

Any United American Agent materials showing the 1998 Medicare Part A deductible should be replaced with updated 1999 supplies. This includes the Side-By-Side guides and outlines of coverage. New ProCare rate cards will be printed as 1999 rate increase approvals are received; app/brochures are still current.

Main Number - Home Office: 1-972-529-5085
UA Web Site: www.unitedamerican.com
Agent Service Center: 1-800-925-7355
Supply Order Information: 1-800-285-3676
 Fax: 1-405-752-9341
 E-mail: uaagentsupply@torchmarkcorp.com



Hollie Florence, Editor

Marketing & Publications Staff:

Assistant Vice President: Judy Hans;
 Product Coordinator: Wendy Wilson-Settle;
 Graphic Designers: Leah Fry, Lee Griffin and Elke Hartleroad.