



*f*rom the desk of  
**Gene Grimland**  
 Executive Vice President of Sales

## State of the Senior Insurance Market

***"Your diligent efforts have put us on the threshold of a banner new year. In fact, our fourth quarter Med-Supp business increased 88%."***

The term "senior citizen" doesn't mean what it used to. Today's older generation is more fit not only physically, but financially as well. After all, people work hard over the years to accumulate assets that will help provide a comfortable retirement. However, without adequate insurance coverage, those assets could run low if individuals become sick or require nursing home care.

With United American's Medicare Supplement products, seniors can protect their financial future. UA presents an appealing package that offers freedom of choice of physicians, fast claims paying ability, prescription drug discount services, financial stability and actuarially sound premium rates.

Your diligent efforts have put us on the threshold of a banner new year. In fact, *our fourth quarter Medicare Supplement business increased 88% over the same period last year!* HMO disenrollment, confusion stirred by the Medicare+Choice program and the shortage of companies offering quality Med-Supp coverage have all contributed to a hefty boost in recent sales.

Our goal is to make 1999 United American's best year ever! And we ask you to join us to help secure the future of both you and your customers. This issue of *UA News* focuses on the market of tomorrow — Long Term Care. We truly expect our LTC plans will show strong sales as our senior client base increases.

Inside, you'll also find a review of our Medicare Supplement and Final Expense plans. These plans are a great complement to Long Term Care coverage and can be a good "door opener" for LTC sales!

*Gene Grimland*