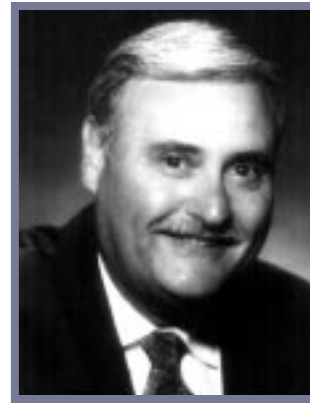


**Ron Polston**  
*Senior Vice President, Life Sales*



**Bill Smallwood**  
*Senior Vice President, Health Sales*

## No Rain On The UA Parade

The future looks bright at United American. Life sales doubled in 2000, taking us to a record \$53,270,000 in inforce premium. After this record-breaking sales achievement, is this as good as it gets? Not by a long shot! Our success cycle is still rolling. 2001 is looking just as good. We have a parade of pluses marching in our favor:

- ◆ Great products
- ◆ Top commissions
- ◆ Fast advances with Electronic Funds Transfer directly to your bank account
- ◆ Top Company ratings

UA's Life portfolio contains many top products including the 400 Series Whole Life and 21-Pay. The "drum major" in our parade is the RT85. A 10-year renewable term policy, the RT85 features simple underwriting, higher commissions, prompt policy issue and fast claims payment. When you add UA's reputation of stability and service, it becomes clear why sales records are being set.

The RT85 is not only attractive to the customer; but with UA's 1.5 percent return per thousand lead program, it is attractive to Agents as well. This product offers both the solid protection customers need and the quick commission advances Agents want.

With all that UA offers, 2001 can be a great time to be in Final Expense Life sales. The forecast looks sunny. For more information about the Final Expense market, call a member of our **Life Sales team**.

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## Keeping The Faith

This is an exciting time to be in insurance sales. Med-Supp business is at an all-time high for United American. In fact, you could say the "revival" is on in the Medicare Supplement market.

Changes in the insurance industry over the last five years have created one of the most productive environments for the Medicare Supplement Agent and United American. While 2000 was an outstanding year, we're keeping the faith that 2001 will continue the resurgence of UA's most explosive market. The top reasons for our success:

- ◆ Quality Agents
- ◆ Senior market growth
- ◆ Inquiries from Independent Agencies all over the country who want to join our team
- ◆ UA expertise in Product/Pricing

With increased HMO disenrollments and growing sales volume, now is the time to expand agencies. This is the best time to be in this field because UA offers what few Med-Supp insurers can:

- ◆ Financial stability
- ◆ Quality products
- ◆ Stable pricing
- ◆ Great service

The opportunity for increased sales in the healthcare market is within your grasp. Keep believing the best is yet to come to YOU! For more information about the Med-Supp market, please contact a member of our **Health Sales team**.

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