

Question Life

Who do you love and who do you owe?

Ask some Americans whether they need Life insurance and the reply may be "Not on your life!" Yet, a heart attack or an auto accident — any one of many unforeseen events — can remove a spouse, parent or child from the family portrait when least expected.

Knowing what questions to ask your customers, often times determines whether or not they have adequate coverage. Two general questions which help sum up whether clients should purchase life insurance and how much they should have are, "Who do you love and who do you owe?"

Other more specific, thought-provoking questions to guide clients to important life insurance decisions include:

- How will your death affect your spouse, your family or your business?
- What plans are in place to cover your final arrangements, outstanding medical bills and your family's immediate cash needs?
- What will be left for your family after expenses?

- How will your family pay day-to-day expenses such as groceries, gas, mortgage and other debts like loans, credit cards, etc.?
- If there are children, what provisions have been made for their education?

Armed with these answers, you'll be able to guide clients to the proper coverage.

Life is unpredictable. But families can protect their income and savings from life's uncertainties with United American's fine portfolio of supplemental life products.

Whether it's the risk of dying before they have accumulated savings, the loss of income to surviving family members, or not having the funds to pay funeral expenses, UA provides a lifeline of financial protection so policyholders won't have to worry about the future.

The RT85 Final Expense Plan, 400 Series Whole Life Final Expense Plan, Plan 511 and the 21-Pay Increasing Whole Life Plan provide Agents with the resources to meet multiple client needs. Take a look at the review on the facing page and help your clients gain security for their family's future.

UA Life Plans

Who Benefits?



Young Couples



Senior Market



Children



Families

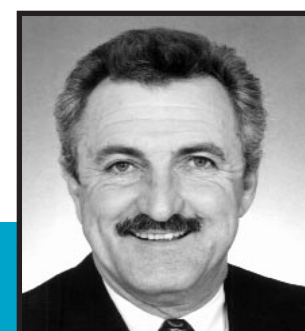
UA's Most Popular Supplemental Life Plans

FEATURES ♦	RT-85	Whole Life	21-Pay	Plan 511
Issue Ages	Age 18-85	Age 45-80	Age 0-79	Age 0-49
Whole Life		X	X	X
Term	X			
Guaranteed Renewable	X			
Quick Claim Settlement	X	X	X	X
Field Underwriting — No physical exam required	X	X	X	X
Cash and Loan Value		X	X	X
Paid-Up Insurance		X	X	X
Coverage Available Immediately	X	X	X	X
Choice of Payment Options (10-Pay, 15-Pay, 20-Pay, Ordinary)		X		
Built-in Growth Factor/Choice of Increasing Benefit		X	X	
Double Indemnity for Accidental Death				X
Graded Death	X	X		
Optional Riders:				
Living Benefit (Terminal Illness Accelerated Benefit)	X	X		
Accidental Death			X	
Child Benefit			X	

♦ Plans and benefits vary by state.

Questions About UA Life Products?

Call 1 (800)-925-7355 and ask for any member of our Life Sales Team:



Ron Polston
Senior Vice President,
Life Sales



Jim Larkin
Vice President,
Life Sales



Betty Simpson
Assistant Vice President,
Life Sales



Gary Williams
Assistant Vice President,
Life Sales