ProCare Rate Approvals

A special mailing regarding ProCare Medicare Supplement rates for new business and renewal rate information has been mailed to General Agents in Connecticut, Illinois, Florida, South Dakota, Utah, Vermont and West Virginia. If you did not receive this notice, please contact the Agent Service Center at (800) 925-7355.

Website Reminder

For those web savvy agents representing United American, please take care to send your supply requests to the correct website address: uaagentsupply@torchmarkcorp.com.

We have had several instances where our agents sent their requests to www.torchmark.com, which is an electronic appliance vendor.

Your Time Is Money!

Don't waste precious time making phone calls to the Home Office when you can communicate with UA anytime of the day! Visit our website at www.unitedamerican.com and go to Agent Services. Click on General Agency and then click the box in the upper right hand corner that says, "Got a Question? E-Mail Us!" Our Agent Service Center will respond within 24 hours.

Interest Rate Set

The Lifestyle Annuity new money interest rate for MARCH is 5.25 percent and APRIL is 5.10 percent. Rates will continue to be reviewed and adjusted accordingly.

Get More Sales Action With The Group Market

In today's changing market, companies and unions are looking for quality Medicare Supplement coverage for their retirees. UA's group plans are designed to provide employers, unions and their Medicare-eligible retirees with a common sense, economical and flexible approach to fit everyone's needs. Advantages include:

- * Guarantee issue
- * Freedom to select doctors and hospitals
- * Competitive rates
- * ACF PLUS® "Automatic" Claims Filing service
- * No individual applications
- * Groups can consist of as few as 10 people

To request more information or a group proposal, contact our Special Markets Division at 1-800-353-6926 and ask for Doug Gockel or Fred Poirier. You can also e-mail your request to: dgockel@torchmarkcorp.com or fpoirier@torchmarkcorp.com.



Home Office (972) 529-5085

Agent Service Center (800) 925-7355

Supply Order Information (800) 285-3676

Supply Order Fax (405) 752-9341

Supply Order E-mail uaagentsupply @torchmarkcorp.com

Privacy Policy Disclosure

Due to the passage of the Gramm-Leach-Bliley Act, the federal government now requires all financial institutions to provide Privacy Policy Disclosure information to their customers by July 1, 2001. United American policyholder mailings over the next several months will contain an insert which outlines UA's Privacy Policy. This Privacy Policy explains what information UA collects and how we use it, as well as how we protect the security and confidentiality of our customer information.

Are You On Board To Cruise in '02?

"Baby, let's cruise...to the Bahamas." You don't want to miss the Carnival Cruise on the superliner, "Fascination" next spring! This floating resort is dedicated to making sure you have the time of your life. Once you get to the Bahamas you'll enjoy duty free shopping and endless siteseeing opportunities including:

- Dolphin encounter swim with a bottlenose dolphin
- Blue Lagoon Nassau's most popular tour destination and site of numerous t.v. shows and movies
- **Pirates of Nassau** Board a replica of a 1712 schooner and be captivated by the lore of pirates
- Snorkeling Indulge in the beauty of this underwater activity at Blue Lagoon

Check your standings on pp. 10-11 to see if you're on schedule for this next sales conference.