

# Final Expense Coverage Life Is Good!



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

A year ago this month United American introduced the RT85 plan. It has since become the cornerstone of UA's Final Expense portfolio. The first quarter of 2000 has shown a 86% increase in life sales over the first quarter of 1999.

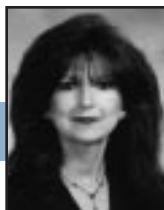
The RT85, a 10-Year Renewable Term policy, features simple underwriting, higher commissions, prompt policy issue and fast claims payment. When you add UA's reputation of stability and service it becomes clear why sales records are being set weekly.

The RT85 is exactly what the insurance customer is looking for — a good product at an affordable price. The RT85 is not only attractive to the customer but, with UA's 1.5% return per thousand lead program it becomes attractive to Agents as well.

The RT85 offers both the solid protection your customer needs and the quick commission advances Agents want.

Our experts are available to assist you in training Agents to market and sell this coverage. To find out more about this product and how to uncover new prospects check out the facing page.

What more could you want? With all that UA offers, I fully expect 2000 to be our best year ever in Life sales. Come join us! For more information about the Final Expense market, call a member of our Life service team at (972) 529-5085.



**Betty Simpson**  
*Assistant Vice  
President, Life  
Sales*



**Jim Larkin**  
*Vice President,  
Sales*



**Gary Williams**  
*Life Sales  
Recruiter*



**Keith Johnson**  
*Life Sales  
Recruiter*

## The RT85 is ideal for young people just starting out as well as older prospects who might not need as much coverage:

- Issue age 18-85.
- Guaranteed renewable every ten years, as long as premiums are paid, to age 100.
- Immediate coverage with policy issue
- No physical exam required. Customers qualify immediately, subject to health questions.
- Up to a \$50,000 benefit amount
- Cash benefit paid directly to your named beneficiary
- Graded death benefit available\* — 25% of benefit first policy year; 50% second policy year; 75% third policy year; full benefit fourth policy year and thereafter.
- Optional living benefit\*\*



\* Graded death benefit available where state approved.

\*\*Accelerated benefit rider — upon proof of terminal illness (the insured has been diagnosed to have a noncorrectable medical condition that with reasonable medical certainty, will result in the death of the insured within 12 months from the date which this benefit is requested), pays 50% of current benefits available prior to death (where state approved), subject to the provisions in this rider.

## Uncovering New Life Prospects:

According to the *ACLI Life Insurance Fact Book, 1999*:

- Life sales represent a growing market. 1998 studies showed new life insurance purchases grew by 8% over the previous year.
- In 1998 one-third of new life policies sold were term insurance. Most popular form of term insurance is level term, or fixed premium insurance.
- A higher proportion of adult women are purchasing life policies, 38% compared with ten years ago.
- The majority of current individual life coverage buyers have an income between \$10,000 and \$39,000.

According to the January 2000 issue of *Life Insurance Selling*:

- Orphaned life clients make great prospects. They are 'warmed up' to the company and it's easier to get in the door.

## RT85 Availability

To order RT85 supplies:

Call: 1-800-285-3676

Fax: (405) 752-9341

Email:

uaagentsupply@torchmarkcorp.com

The RT-85 is available in jurisdictions marked "X" at press time									
AK	X	HI	X	MI		ND		UT	X
AZ		ID	X	MN		OH		VT	
AR		IL	X	MS	X	OK	X	VA	
CA	X	IN	X	MO	X	OR		WA	X
CO	X	IA	X	MT		PA		WV	X■
CT		KS		NE	X	RI	X	WI	
DE	X	KY		NV	X	SC	X■	WY	X
DC	X	LA		NH	X	SD	X		
FL		ME		NM		TN	X		
GA	X■	MD		NC	X■	TX			

■ Denotes state special app/brochure.