



*f*rom the desk of
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Final Expense

An Enduring Concept

Thirty years ago insurance coverage for funeral expenses was referred to as Cash Burial insurance and was really considered sort of a fad. To promote a more positive and descriptive image the name was changed to Final Expense coverage. And, today this type of coverage is being sold by the millions.

For years United American has been selling Final Expense coverage as a component of our product portfolio. The RT85 is a special purpose life insurance plan sold in modest amounts which allows for prompt claims payment of funeral and final expenses.

It is incorrect to assume that people with large amounts of life insurance would not be interested in this coverage. This type of coverage often makes more sense than ordinary life because the customer gets more protection for the same dollar spent. Meaning, that the main life insurance program is then left intact for the beneficiary(s).

Consider the advantages of selling Final Expense coverage. With issue ages from 18-85, the RT85 is available to more people, thereby opening up your selling market. It's a natural companion to UA's Medicare Supplement and Long Term Care plans. And, if that's not enough, it pays a higher commission than our previous 10-year term plans. For additional information on the RT85 see pages 6-7.

So, try to envision how Final Expense sales can enhance your sales success!