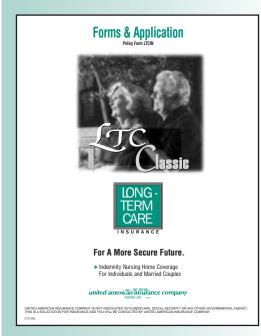


UA's Classic Solution — It Was There All The Time!



United American's LTC Classic offers:

- Choice of Daily Benefit Amount \$30 to \$200
- Choice of Benefit Periods one, two, four or an unlimited number of years
- Elimination periods of 0, 30, 100 or 180 days
- Bed Reservation Benefit
- Five-month extended reinstatement period
- Restoration of Benefits
- Successive nursing home stays
- Third Party Notice
- Waiver of Premium

Customers looking for short term nursing home coverage can get what they want and more by purchasing UA's LTC Classic plan.

Take a look at the Classic advantages and see for yourself!

RATE COMPARISONS

(Example of monthly rates based on one year benefit period, 0-day elimination period and an \$80 room benefit.)

| AGE | INDIVIDUAL | MARRIED | | | |
|-----|-------------------|----------|--|--|--|
| 65 | \$24.38 | \$21.04 | | | |
| 70 | \$41.90 | \$36.46 | | | |
| 75 | \$75.61 | \$64.18 | | | |
| 80 | \$134.76 | \$103.67 | | | |

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

* Plans and benefits may vary by state

Agents can order new rate cards through Supply by calling1-800-285-3676; faxing 1-405-752-9341; or e-mail uaagentsupply@torchmarkcorp.com