



**f**rom the desk of  
**Gene Grimland**  
*Executive Vice President of Sales*

## RT85 and Short Term Nursing Home Care – Ideas Whose Time Has Come!

**A**t United American, we believe even the best can get better. So as we see a need develop, we search for a solution, which sometimes means improving on an already great product. We're pleased to announce two new sales ideas to make your bottom line grow — the RT85 Final Expense Plan and short term Nursing Home coverage.

The RT85 is a 10-Year Renewable Term plan with expanded issue ages of 18 to 85 and higher commissions than our previous 10-year term plan. The use of term coverage for Final Expense protection often makes more sense than ordinary life because the customer gets more protection for the same dollars spent. This new product is a good money-making opportunity for the Agent because it's available to more people. Additional benefits of the RT85 are detailed on pages 6-7.

Some companies serving the senior market are having great success writing what they call a short term "convalescent care" plan. This type of coverage is ideal for the individuals who just want a policy to cover post hospital stays and limited nursing home stays.

To meet this need, UA won't have to come up with a new product. Our one year Classic LTC coverage compares quite favorably to the short term policies of other companies. Find out how to use this concept to your advantage on pages 4-5.

In this issue of *UA News*, you'll also find an important update on our ACF Partners program. See page 9.

By staying on top of changes in the marketplace, UA continues to be an industry leader. Give these new ideas a sales test, and we're sure you'll want to make them a permanent addition to your portfolio!

*Gene Grimland*

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