

FINAL EXPENSE

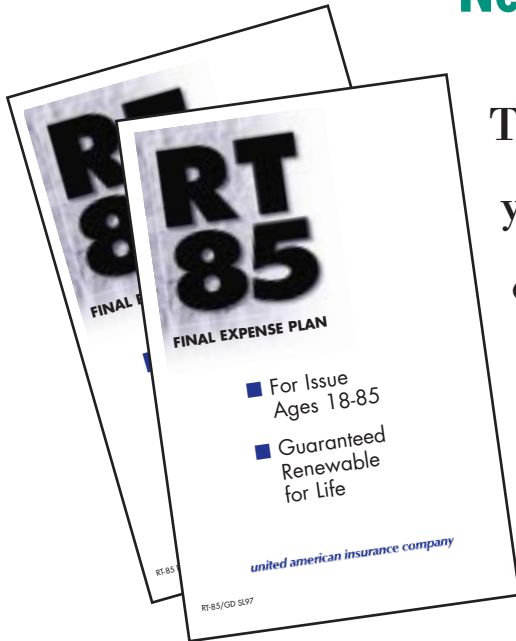
RT85 — Now More People Can

United American introduces the next generation of the 10 year renewable term RT10 plan — the RT85.

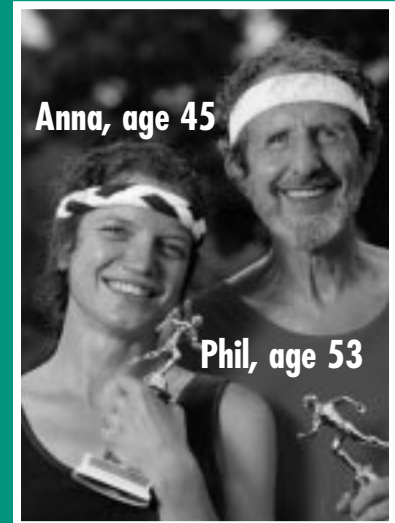
Issue ages 18 to 85

Up to a \$50,000 face amount

New brochure design



The RT85 is ideal for young people just starting out as well as older prospects who might not need as much insurance.



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

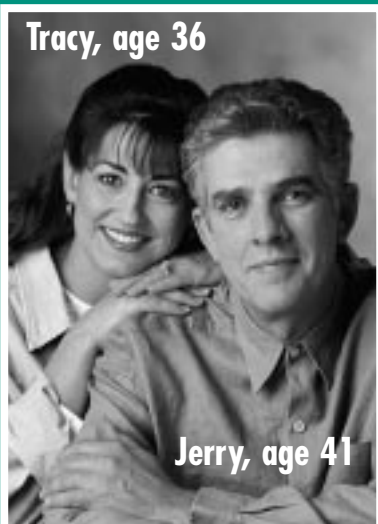
■ Denotes state special app/brochure.

Come to Terms with Final Expenses

Did you correctly identify the potential buyers for RT85 plans?

ANSWER

Only baby Julia is not currently a prospect for RT85 coverage, but be sure to check back in 17 years, 7 months!



Tracy, age 36

Jerry, age 41



Ed, age 84

Sophie, age 79

The RT85 features the same great benefits as the RT10...

- Guaranteed renewable every 10-year period as long as premiums are paid.
- Immediate coverage with policy issue
- No physical exam required. Customers qualify immediately subject to health questions
- Cash benefit paid directly to your named beneficiary
- Quick claim settlement
- 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 benefit available prior to death (where state approved), subject to the provisions in this rider.

**Check your state chart for availability
then order RT85 supplies by
calling 1-800-285-3676;
faxing 1-405-752-9341; or
e-mail uaagentsupply@torchmarkcorp.com**