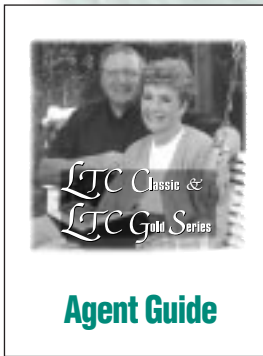


Giving You The Tools And Strategies

In every profession a person needs the right tools in order to succeed. At United American, we are committed to continually providing you with updated tools for you to expand and develop your market opportunities. Just like a skilled rock climber would need the right tools and equipment to reach the summit of a mountain, you, as a skilled insurance Agent, need the right tools to reach the top in your career. Below are some useful tools for working the Long Term Care market.

AGENT GUIDE

FREE



LTC CONSUMER Questionnaire*

FREE

Do You Need Long Term Care Insurance?

Consumer Questionnaire

United American Insurance Company

1234 Main Street
City, State, ZIP

1. Your personal attitude will also determine if LTC insurance is right for you.

2. Medicaid is the consumer's last resort. Many people call it Welfare. How do you feel about depending on someone else to qualify for Medicaid?

3. How would you feel if your children had to financially support you if you needed long term care?

4. How would you feel if your children would help you finance a portion of the long term care expenses?

5. How would you feel if you had to ask neighbors, family or friends to assist in your care?

6. Do you plan to move to a continuing care or retirement community?

7. What are your personal concerns about becoming ill?

8. Do you think that LTC insurance can provide a solution to your needs?

9. Do you think that purchasing a quality Long Term Care policy would help to give you peace of mind?

10. Would you like a qualified representative to discuss long term care insurance with you?

If you are interested in looking for a quality long term care plan, we'd like to contact you. Please call us at:

(877) 529-5185

or contact us online at: www.unitedamerican.com

United American Insurance Company
1234 Main Street
City, State, ZIP

United American Insurance Company

1. How do you feel about becoming ill?

2. How do you feel about becoming ill?

3. How do you feel about becoming ill?

4. How do you feel about becoming ill?

5. How do you feel about becoming ill?

6. How do you feel about becoming ill?

7. How do you feel about becoming ill?

8. How do you feel about becoming ill?

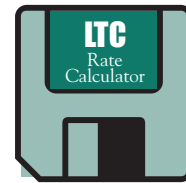
9. How do you feel about becoming ill?

10. How do you feel about becoming ill?

LTC DISK Rate Calculator

FREE

This free tool calculates rates and rate comparisons for you. You must have Windows95 in order to operate it.



AD-143 Print Ad*

FREE



LC-53R7 Lead Card*

(\$25/1,000 or \$20 for 10,000 orders of 10,000 or more)

"...besides, I'm too young to think about that!"

These are the myths about long term care.

HERE ARE THE FACTS:

- About ten percent of the nursing home population is under 65 years of age. Nearly one in two Americans turning age 65 will spend some time in a nursing home.
- Because women have a longer life expectancy, they will spend more than twice what men will for nursing home care — on average, women spend \$124,370 while men spend \$56,800.
- Medicaid pays for just over half (52%) of all nursing home costs while individuals and their families must cover about one-third (33%) of the costs. Medicare does not pay for long term nursing home care.

United American Insurance Company's LTC Classic and LTC Gold Series coverages offer choices that can help protect you and your retirement income.

Policy Forms LTCOM/LTCBOM

- Choice of Indemnity (fixed amount) or Expense-Incurred coverage
- Daily Benefit Amount up to \$200
- Choice Benefit Period of 1 year; 2 years, 4 years or Unlimited
- Select 0, 30, 100 or 180 day elimination period
- Issue ages 40-84
- Guaranteed Renewable
- Inflation and Nonforfeiture protection available

Long Term Care Planning: A Dollar and Sense Guide, 1997; Broker World, October 1996; Life & Health Advisor, August 1997.

united american insurance company

No one ever knows "too soon"

These policies have some limitations and exclusions. An agent representing United American Insurance Company will contact you with details. Of course, there is no obligation.

If you would like more information, PLEASE FILL OUT THIS CARD

This card is postage-paid — no stamp is necessary.

These policies have some limitations and exclusions. An agent representing United American Insurance Company will contact you with details. Of course, there is no obligation.

Name _____ Age _____
(Spouse, if any)

Name _____ Age _____

Address (if rural, give directions) _____

Daytime Phone No. () _____

LONG TERM CARE Guide

FREE



* Check state availability with your current UA Sales Tool Chart.

You Need **To Succeed**

In today's market the sales professional takes on two roles. According to the May 2000 issue of *Selling Power* magazine these two roles are: 1.) Business consultant, and 2.) Strategist. As Independent Agents, these two roles are all too familiar. As a business consultant, you are in a position of providing solutions to customers' dilemmas, and as a strategist you have the role of providing your Agencies with opportunities for growth and development. At United American, we are in the position of providing you with what you need to perform these roles with the greatest success. Listed below are some points of interest to consider when approaching customers about their Long Term Care needs.

People cite several reasons for looking into Long Term Care:*

- To preserve their assets for their spouse and heirs
- To avoid being dependent on others
- To be cared for at home as long as possible
- To ensure their option to get into the nursing home of their choice
- To avoid being dependent on Medicaid
- To ensure peace of mind

When considering Long Term Care Customers look for the following in a provider:*

- A strong financial rating from a reputable ratings institution such as A.M. Best
- Strong financial reserves that are likely to be financially sound far into the future
- History of stable rates for their policies
- Well-known with excellent reputation
- A good track record for customer service and few reported customer complaints

How UA fits the need:

- UA has been rated A+ Superior by A.M. Best for 30 consecutive years
- UA has been in the life/health market for over a half century, and we are likely to operate soundly well into the future
- UA has an excellent team of Customer Service Reps that provide the best possible service for both Agents and customers alike.

Senior Market Strategies*

Agent To Agent Advice

Do Your Homework: Learn how nursing homes, assisted living facilities, and home health care providers work, and inform your customers about that before you ever start talking about products.

Start Where They Are: Most Seniors are more concerned with asset gathering and protecting those assets than with preparing for death or talking about LTC insurance. So start where they are and bridge out from there.

Don't Rely On Brochures: Move beyond the brochures and engage the customer in learning.

Spend Some Money: If you are presenting Senior market seminars, remember you do need to spend some money to do it right.

Be Available 24/7: Return calls to your Senior clients right away, even if it is 2 a.m. Otherwise, they start to worry and this can escalate into wondering if you are avoiding them.

Make and Get Referrals: If the insurance you provide isn't the right fit, offer a referral to another professional who can meet the need. But also ask for a referral to someone who may need the insurance you offer.

*Information obtained from the *United Seniors Health Council*

*Source: *National Underwriter* May 2001