

No Questions UA's LTC Plans Are A Smart Answer

Why do people need Long Term Care insurance?

Forty percent of Americans face their most costly purchase in life — Long Term Care — during their retirement years.

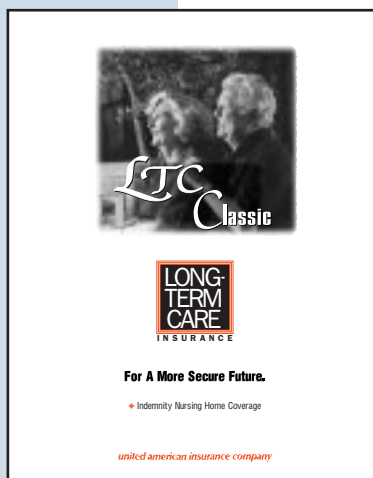
For people who don't qualify for Medicaid or are not covered by LTC insurance, bills are paid out-of-pocket by individuals and their families.

Long Term Care costs range from \$40,000 to \$80,000 annually.

This year alone, millions of people will require non-medical assistance with activities of daily living such as bathing, walking or dressing either in a facility or at home.

What's the solution?

United American's Long Term Care Plans. We designed our LTC Classic and Gold Series plans with flexible benefits, competitive premiums and predictable underwriting.



LTC Classic:

- Qualified nursing home only coverage
- Optional benefit inflation rider
- Optional Non-forfeiture benefit rider
- Coverage for skilled, intermediate and custodial levels of care.

Sources: *Independent Agent*, June 1999; American Health Care Association

How can I get more information about

Request a supply kit today by calling 1-800-285-3676; faxing 1-

Learn About It Addition To Your Sales Portfolio!



For A More Secure Future.

♦ Expense Incurred Nursing Home Coverage With
Optional Home Health And Community Care

[united american insurance company](http://www.unitedamericaninsurancecompany.com)

LTC Gold Series (Gold, Gold Plus, Gold Max)

- Qualified nursing home coverage
- Optional home health care or home health and community care protection
- Optional benefit inflation and non-forfeiture benefit rider for extra security
- Tax qualified plans available where state approved.

LTC portfolio* is available in jurisdictions marked "X" at press time

AK	X	HI	X	MI	X	ND	X	UT	X
AZ	X	ID	X▼	MN		OH	X	VT	X
AR	X	IL	X	MS	X	OK	X	VA	X
CA		IN	X	MO	X	OR	X▼	WA	
CO	X	IA	X	MT	X	PA		WV	X
CT		KS	X▼	NE	X	RI		WI	
DE	X	KY	X	NV	X	SC	X▼	WY	X
DC	X	LA	X▼	NH	X	SD	X▼		
FL		ME		NM	X▼	TN	X		
GA	X▼	MD		NC	X	TX	X▼		

* Plans and benefits may vary by state

▼ Denotes state special Rate Books; Gold Rate Book only special in ID, LA, NM, SC and TX.

Plus both products feature:

Issue Ages 40-84 • Choice of Daily Benefit Amount; Elimination Periods and Benefit Periods

Bed Reservation Benefit • Restoration of Benefits • Coverage for Alzheimer's Disease

Waiver of Premium • Cognitive impairment lapse protection • Third party notification

Guaranteed renewable protection • Automatic payment plan • Married couple rate

Want to Know More About UA's Long Term Care Portfolio?

Call 1-800-405-752-9341; or e-mail uaagentsupply@torchmarkcorp.com