



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

Products and Opportunity

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With this in mind, United American continues to expand our product portfolio to reach a broader range of prospects. Our most recent additions have been the RT85 renewable term plan and the Good Sense Plan (GSP) hospital/surgical coverage. Both products offer solid protection for individuals and families as well as strong Agent commissions. Everybody wins with the purchase of an RT85 or GSP policy! Review pages 4-5 to find out more about these great plans.

Of course, UA continues to market high quality Medicare Supplements. And there’s no time like the present to take advantage of our financial stability and superior products. HMOs across the nation continue to suffer. By year’s end, thousands more seniors will be left without coverage. UA Agents can offer one of our ProCare plans guarantee issue for those who qualify. You’ll find an HMO industry update as well as details on how these withdrawals affect you on page 8.

Inside, Agents will also find a review of our Long Term Care portfolio. Because of the huge market and serious financial implications for individuals who do not own coverage, LTC has become a valuable business segment for Agents. See pages 6-7 for details.

With United American, you’ll always have the products and services you need to excel.

Attention Texas Agents!

The Lead Guru’s DMR & Associates now offers a Continuing Education (CE) Ethics course — TDI Accredited & Required. This course, to be held in August, provides four CE hours. For pricing and details, call the Guru at 1-877-733-4878. Discounts are available!