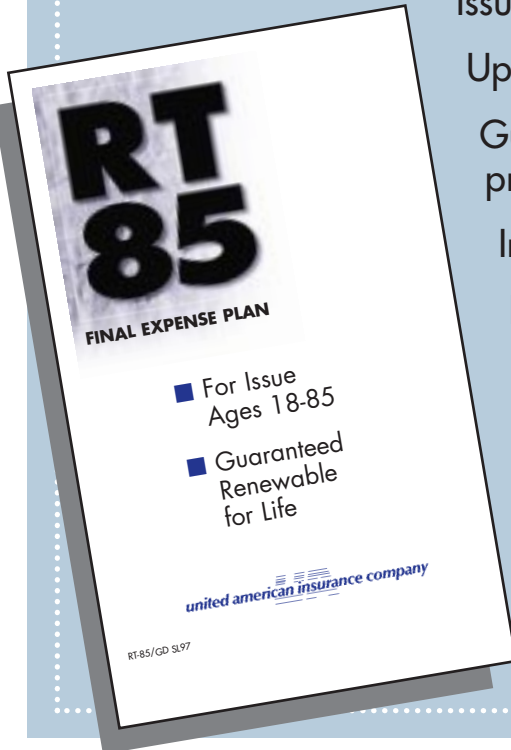


# RT85

**What are insurance consumers looking for? Easy. A good product at an affordable price. With United American's RT85 renewable term plan, you can deliver both.**



Issue Ages 18-85

Up to a \$50,000 face amount

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 named beneficiary

Quick claim settlement

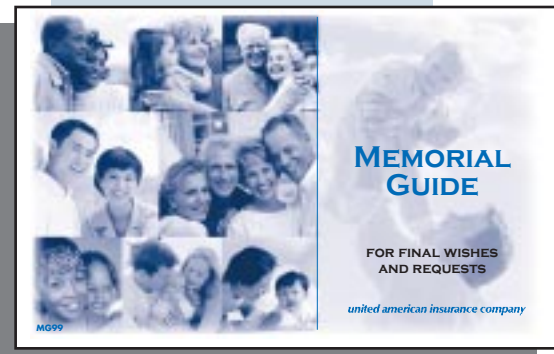
Graded death benefit available where state approved

Optional living benefit\*

\*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.

The RT85 is approved in jurisdictions marked "X" at press time.

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



When talking to prospects about the RT85, don't forget to present them with UA's new Memorial Guide. The Guide can help uncover gaps in insurance and heighten awareness of the necessity of being prepared.

Order the Memorial Guide as well as RT85 supplies by calling 1-800-285-3676; faxing to 1-405-752-9341; or e-mail [www.uaagentsupply@torchmarkcorp.com](mailto:www.uaagentsupply@torchmarkcorp.com)