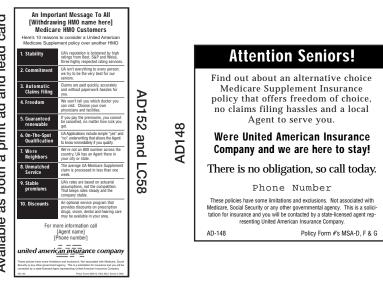
10 SALES TOOLS

Bring the Prospects to You

United American has several new HMO-related marketing tools you can use to get the word out about UA's superior service and stability. Agents in those states where the tools have been approved (please see charts below) can contact Agent Supply to order these advertising tools:

AD148 is available in jurisdictions marked "X" at press time.									
AL	Х	GA		MD		NC		TX	
AK		HI	X	MI		ND	Х	UT	Х
AZ		ID	XX	MN	Х	OH		VT	Х
AR	X	IL	X	MS		ОК	Х	VA	Х
CA		IN	X	MO	Х	OR		WA	
co	X	IA	Х	MT		PA	Х	wv	Х
CT	X	KS		NE	Х	RI	Х	WI	
DE		KY	X	NV		SC	Х	WY	Х
DC	X	LA		NH	х	SD			
FL		ME		NM		TN	Х		



AD152 and LC58 are available in jurisdictions marked "X" at press time.									
AL AK AZ	X	GA HD	x	MD M	x	NC ND OH	x	TX UT VT	×××
AZ AR CA	x	IL IN	X X	MS MO	x	OH OK OR	x	VA WA	x
CO CT	X X	IA KS	X	MT NE	x	PA RI	X X X	WV WI	X
DE DC FL	x	ky La Me	X	NV NH NM	×	SD SD TN	x x	WY	X

Have you heard the rest of the story?

It's way beyond our expectations. The number of leads generated by UA spokesperson Paul Harvey doubled in the first two days after a new HMO script was aired. Mr. Harvey has been extolling the virtues of United American during his daily syndicated news and comment for nearly a year. It's just one more reason to be excited about the future of UA.

Advertising in any format is governed by state regulation and each product line falls under different approval requirements. Since the majority of our business is Medicare Supplement related, we have provided the chart below as an example of what each state requires concerning Med-Supp advertising approvals. Remember, the chart is different for advertising filings on life, other health or LTC.

LEGEND

- F =File and use. This means UA files it and the Agent can use ad; however the state has the right to review and disapprove ad at any time.
- F(P##) = File with the state but ad cannot be used until 15, 30, 45 or 60 days after filing date, whichever is designated on the chart.
- N = No designated regulation. Ad is treated as though it were a file and use state.
- P = Prior approval required before ad is published or used.
- ▲ =Has to be filed for domiciliary approval
- Radio and TV advertising is F (P30).

Medicare Supplement Ad Chart

AL	F	MT	Р
AK	Ν	NE	F
AZ	P●	NV	F (P30)
AR	F	NH	F
CA	F (P30)	NJ	F (P30)
СО	F	NM	F (P15)
СТ	F	NY	F
DE	F (P30)▲	NC	F (P90)
DC	F	ND	F
FL	F (P10)	ОН	F (P30)
GA	Р	ОК	F
HI	F	OR	Р
ID	F	PA	F
IL	F	RI	F
IN	F	SC	F
IA	F	SD	F (P30)
KS	Р	TN	F
KY	F	ТХ	F (P60)
LA	Р	UT	F
ME	F (P30)	VT	F
MD	F (P5)	VA	F
MA	F (P15)	WA	F (P30)
MI	F (P45)	WV	F
MN	F	WI	F (P30)
MS	Р	WY	F
MO	F		

Available as both a print ad and lead card