

EDITOR'S NOTES

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ProCare Approvals

A special mailing regarding ProCare Medicare Supplement new business and renewal rate information has been mailed to General Agents in South Dakota and Tennessee.

If you did not receive this notice, please contact the Agent Service Center at 1-800-925-7355.

Interest Rate Set

The Lifestyle Annuity new money interest rate for August is **5.10%**. The new rate for September will be **5.00%**. Rates will continue to be reviewed and adjusted accordingly.

Holiday Schedule

The Home Office will be closed Monday, September 7, 1998 for Labor Day. Have a safe holiday!

Main Number - Home Office:

1-972-529-5085

Agent Service Center:

1-800-925-7355

Supply Order Information:

1-800-285-3676 or

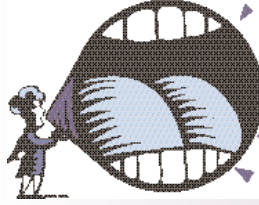
Fax: 1-405-752-9341

E-mail:

uaagentsupply@torchmarkcorp.com

Attention All Agents

It is a state requirement that any Agent replacing life or health insurance coverage must accurately complete a replacement form and send it in with the new business application. **To ensure United American and its Agents continue to comply with this mandate, beginning September 1, 1998, UA will pend new business applications**



requiring replacement forms if the replacement forms are incomplete or not sent in with the application. If for some reason you do not have a supply of replacement forms, call Supply to place your order.

In the Year 2000 . . .

By now, everyone has probably heard about the Year 2000 problem. Many computers manufactured before 1995 and the software they use, were programmed to recognize years solely by their last two digits — for example “98” instead of 1998. The potential problem is come 2000, computers will read “00” as 1900, which could produce costly errors or crash systems altogether. Companies and governments are spending billions of dollars to prevent such problems by the end of this year.

United American’s Data Processing (DP) staff has been addressing this problem since 1996 and has broken down overall efforts into four phases — two of which, the Identification and Analysis phases, are complete. Currently we are in the Testing phase, which should be wrapped up in March 1999. If necessary, time has also been reserved for a Clean-up phase through December 1999.

A team of Programmer/Analysts along with a Project Manager are dedicated to the Year 2000 compliance effort to insure project completion according to schedule.

Progress on the Year 2000 Project is being closely monitored. We’ll keep you up-to-date in future issues of *UA News*.

In Memoriam

We are saddened by the recent loss of one of our valued Life and Health producers, Ed Vance of Eagle Insurance Group. Ed had been a United American producer since June, 1990 and also earned a spot on our 1997 President’s Club. Eagle Insurance Group continues to operate successfully under the direction of Ed’s wife, Ann Vance. Our deepest sympathies go out to the family. Ed will be greatly missed.