

# PRODUCT REVIEW

## Bridge The Generation

### SENIORS

#### → Medicare Supplements

When it comes to senior marketing, Agents naturally think of UA Medicare Supplements first. Our ProCare Plans A, B, C, D, F and G combined with our Automatic Claims Filing service can be a perfect match for Medicare-eligible clients.

### SENIORS: Baby Boomers

#### → Long Term Care (Issue Ages 40-84)

With our Long Term Care portfolio, UA can be part of the retirement solution — not the problem. Purchasers can choose from UA's LTC Classic Indemnity or LTC Gold Series Expense-Incurred coverage.

### SENIORS: Baby Boomers

#### → 400 Series Final Expense (Issue Ages 45-80)

For prospects who wish to supplement their existing life coverage, our Whole Life Plans are often recommended. UA offers a traditional level or increasing Whole Life product that provides solid protection with a significant build up of cash-value.

### SENIORS: Baby Boomers: Generation X

#### → RT85 (Issue Ages 18-85)

As we head toward the millennium, United American unveils the next generation of renewable term insurance. Featuring up to a \$50,000 face amount, the RT85 is perfect for young people just getting started as well as older individuals who wish to supplement life coverage.

#### → 21-Pay Plan (Issue Ages 0-79)

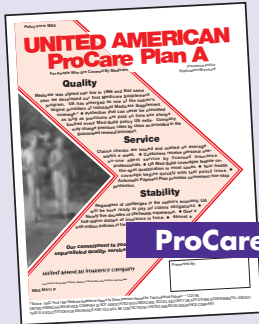
Term insurance for those "child rearing" years, this coverage offers an optional child benefit rider that pays up to \$4,000 per child.

#### → Plan 511 (Issue Ages 0-49)

Younger clients interested in Whole Life will appreciate Plan 511's guaranteed premiums and cash values.

#### → Lifestyle Annuity (Issue Ages 0-80)

With this single premium tax-deferred investment, customers may purchase \$5,000 up to \$100,000 with three payout options.



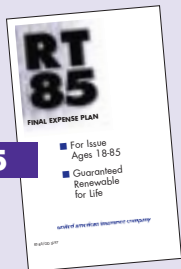
ProCare



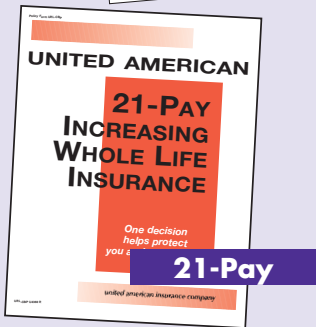
LTC Classic & Gold Series



400 Series



RT85



21-Pay

# Gap With UA Products

**SENIORS: Baby Boomers: Generation X**

→ **Good Sense Plan (GSP)** (Issue Ages 0-63)

With UA's Good Sense Plan, clients can get underage health coverage that provides specified benefit for hospital and surgical expense coverage for less. Plans pay up to \$15,000 and \$25,000. Plus, this guaranteed renewable product utilizes the Select Benefit Rider manual to cover many pre-existing medical conditions.

→ **CANB Cash Benefit Cancer** (Issue Ages 0-69)

People rarely plan for cancer, which is why it often creates a heavy burden on the pocketbook. Don't let cancer take your finances by surprise. UA's supplemental CANB cancer plan pays a one time lump sum of \$10,000 up to \$50,000 upon first diagnosis of the disease.

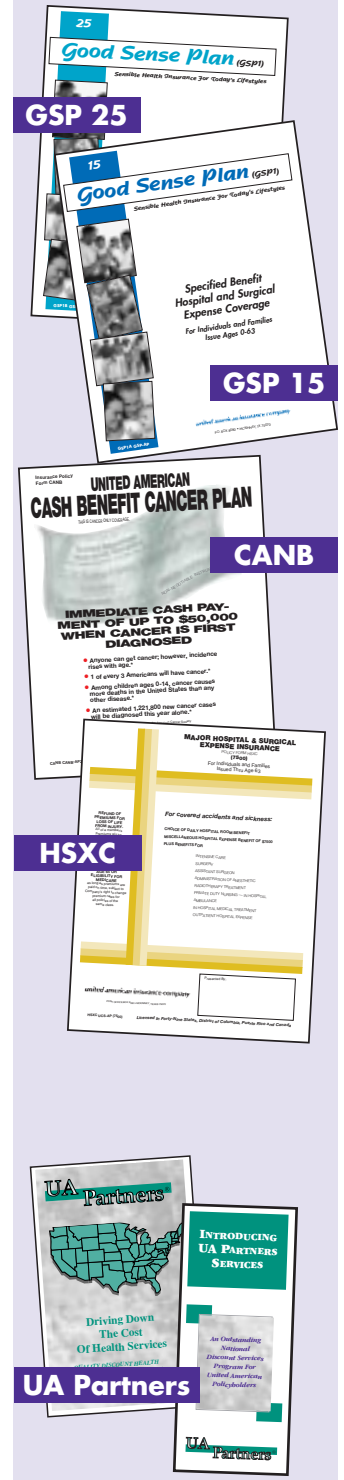
→ And don't forget these **other Ancillary Products** (Issue Ages 0-63): (Consult your Underwriting Guidelines for rules regarding combined sales of these plans)

- Accident Compensation Plan UA-250**
- HSXC Hospital & Surgical** (California and Texas to age 60)
- SHXC Hospital Surgical**
- ▼ **MMXC Hospital & Surgical\***
- HMXC Hospital Insurance**
- HIXC Hospital Insurance**
- SSXC Surgical Expense**
- SMXC Medical Surgical**
- ▼ **MSXC Medical Surgical \***

\* Issued at all ages ▼ Not available if enrolled in Medicare

→ **Partners**

United American's Partners program was designed with the customer in mind. Through the program, customers receive significant savings on health care services. There are three different programs to choose from — **ACF Partners**®, **UA Partners**™ and **Stand Alone UA Partners**™ — find the right one for your customers



Want to know more about **Life**? Call **Ron Polston**, Senior Vice President, Life Sales at (972) 569-3616



Improve your **Health**. Contact **Bill Smallwood**, Senior Vice President, Sales at (972) 569-3218.