

EDITOR'S NOTES

ProCare Approvals

A special mailing regarding ProCare Medicare Supplement new business and renewal rate information has been mailed to General Agents in [Alaska](#), [Colorado](#), [Idaho](#), [Kansas](#), [Maine](#), [Nebraska](#), [Nevada](#) and [Tennessee](#).

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

As 2000 ProCare approvals are received, existing Medicare Supplement customers who are currently on the \$3 ACF Partners program will be converted to the enhanced ACF Partners for \$5 per month. Details regarding this enhanced service are included with your rate increase notice.

ACF Partners Update

A special mailing has been sent to existing Medicare Supplement policyholders in [Alaska](#), [Florida](#), [Georgia](#), [Kentucky](#), [Missouri](#), [North Carolina](#), [North Dakota](#), [New Hampshire](#), [New Jersey](#), [Nevada](#), [Pennsylvania](#), [Rhode Island](#), [South Carolina](#), [Virginia](#), [Vermont](#) and [Washington](#) regarding the ACF Partners fee.

Effective with their upcoming billing notice, policyholders in these states will now be charged \$5 for the enhanced ACF Partners service program.

Interest Rate Set

The Lifestyle Annuity new money interest rate for [September](#) is **6.00 percent**. The new rate for [October](#) will be **5.90 percent**. Rates will continue to be reviewed and adjusted accordingly.

LTC update

[California](#) has approved state special LTC Gold and Classic plans.

State special forms and application booklets are required. These items are available by calling Agent Supply.

As state approvals are received, LTC packets will be sent to Agents in that state and will include a contract addendum as well as samples of appropriate sales materials.

Attn: All Med-Supp Agents

We have been notified by our supply department of an inordinate increase in ACF Partners brochure (F617) orders. While we know this reflects the excitement generated by the current market opportunities, we must remind you that **this is an aftermarket piece**, not approved advertising. Each Agent needs only one copy which he or she can display as an example of what **the applicant will receive with their issued policy**. These pieces cannot be left with the applicant even if a sale is made.

Conversion Reminder

A **conversion** is an internal replacement of a UA policy with another UA policy. A **replacement** is an external policy written by another company that is replaced by a UA policy. **Remember, all the same forms used for a replacement must be used for a conversion.** Please refer to your state compliance sheet for appropriate replacement forms which must be given to the applicant.

Attn: Iowa and Louisiana Agents

Effective immediately, [Iowa](#) and [Louisiana](#) have adopted the Life Insurance and Annuities Replacement Model Regulation. This means that you will now be using a new Replacement Form (Form REPNOT/00) when replacing existing Life or Annuity business. A copy of this form must be provided to the insured and the Writing Agent must submit a copy of the signed form with the application.

For Replacement Forms, please call the Supply Department at (800) 285-3676; fax to (405) 752-9341 or e-mail to uaagentsupply@torchmarkcorp.com.

Training Slide Show and Manual

The updated Training Slide Show and Manual has been approved in the states shown in the chart to the right.

The cost is \$10 for both or \$3 for the manual only. Order by contacting the Supply Department.

The Agent Training slide show and Manual are available in jurisdictions marked "X" at press time.

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

UA

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