

NEW OPPORTUNITY

United Investors Products Can Add F

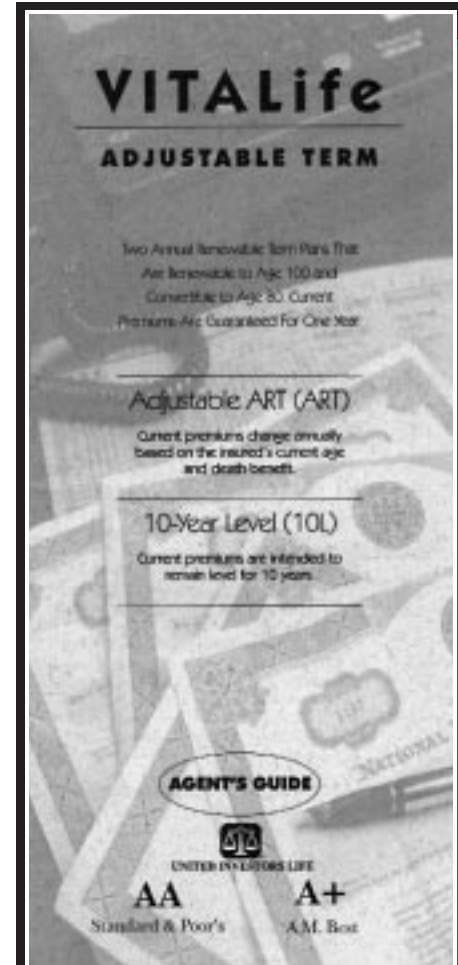
People buy life insurance for a variety of reasons and they expect a variety of choices to meet their individual needs. And today, they are demanding more flexibility. For this reason, in addition to the great products offered by United American, Agents now have the chance to sell two life plans through our sister company, United Investors Life (UI). With these products, Agents can tailor plans to cover each client's life needs.

VITALife Adjustable Term 10-Year Level (10L)

(Not available in New York)

With the VITALife 10L, customers get an annual renewable term plan that offers convenience of premiums.

- Issue ages 0-60
- Minimum issue is \$25,000; Maximum issue is \$100,000
- Premiums are intended to be level for 10 years
- Guaranteed renewable coverage to age 100. Every 10 years the policy renews as a 10L until the first 10-year period beginning after age 60. The product then becomes an ART (Annual Renewable Term) to age 100.
- Offers three underwriting classes: preferred; standard non-tobacco, standard tobacco
- Opportunity for conversion to interest sensitive permanent products permitted to age 80 provided minimum issue requirements are met.



United Investors Direct Contracting Information

Like UA, United Investors Life has built a strong financial foundation which is reflected in its high industry ratings — A+ Superior, A.M. Best; AA Excellent, Standard & Poor's. Agents who choose to represent United Investors can be assured their customers will receive a top-notch product and unparalleled service.

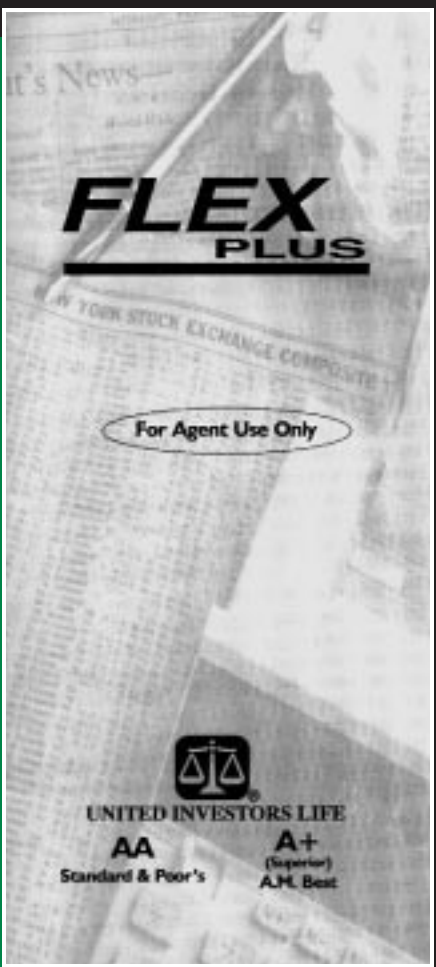
Interested?

**Direct contracts are available by contacting United Investors at
1-800-288-2722**

(As United Investors is a sister company, contracting relationships are the same as with United American).

NEW OPPORTUNITY

Flexibility To Your Life Portfolio!



Flex Plus (Not available in Connecticut, New Jersey and New York)

Policy Features

Base Policy

- Interest sensitive life plan
- Features level premiums, current interest and disappearing surrender charges over 20 years
- Guaranteed interest rate of 4%

Optional Flex Term Plus Rider

- Level premium, level death benefit term life insurance protection
- Available for purchase only at the time the customer buys a base policy

Plus these benefits

For added product flexibility, policyholders can exercise the following options:

- Suspend premium payment
- Purchase companion policies
- Choose available riders — Waiver of Premium, Accidental Death Benefit, Children's Insurance
- Borrow the cash value of the policy at a low or zero net interest cost
- Select a convenient payment plan – monthly, quarterly, semi-annual, annual
- Utilize the "Additional Premium" Feature that can be added when the Flex Plus is issued, which allows a policyholder to shorten the premium payment period or increase the policy value.

Issue Ages (Age nearest birthday)

Base Policy 0-75 Flex Plus Term Rider 0-70

Minimum Issue

	Issue Age	Amount
Base Policy	0-17	\$25,000
	18-75	\$10,000
Flex Plus Term Rider	0-70	\$10,000

Maximum Issue

Base Policy — None
Flex Plus Term Rider — Four times the Base Policy

Underwriting Classes

Standard Non-Tobacco
Standard Tobacco

Life products are not "one size fits all." Different people have different life needs.

Adding these two life products to your portfolio can help you better meet the needs of all your customers!