ProCare Approvals

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

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

Attn: NV and NJ Life Agents

The rate increase for UA's 400 Series Whole Life Plan has been approved in Nevada and New Jersey. Effective Dec. 15, 2000, rates will be increased on the Ordinary Life Level, Increasing Benefit and Graded Benefit Plans for the 400 Series. The other pay options will remain the same. This rate change does not apply to existing policyholders. You may order new 400 Series rate brochures

As previously reported, the Plan Codes have also changed. The F23 is now the F53; the G23 is now the G53; the F28 is now the F58. And the G28 is now the G58.

Interest Rate Set

from Supply.

The Lifestyle Annuity new money interest rate for December is 6.00 percent and for January is 5.75 percent. Rates will continue to be reviewed and adjusted accordingly.

Holiday Schedule

The Home Office will be closed on the following dates: December 25-26 for Christmas and January 1, 2001 for New **Year's.** Have a safe holiday.

Attn: Med-Supp Agents

Important Automatic Payment Plan (Bank Draft) Change

In the past, if a Med-Supp customer selected Bank Draft you could deduct \$3 from the premium for all modes.

Effective January 1, 2001, this deduction is no longer available on new Medicare Supplement business.

2001 Agent Supply Information

General Supplies:

Be sure you are using current product app/brochures and rates. In addition, if you are quoting United American's industry ratings, make sure you are using the most current evaluations. UA's ratings card and the A.M. Best mini-brochures are available to order from Supply. Call the Agent Service Center or Supply if you have questions about your existing inventory.

Medicare Supplement Business:

Any United American Agent materials showing the 2000 Medicare Part A/B deductibles should be replaced with updated 2001 supplies. This includes the Side-By-Side guide and outlines of coverage. New ProCare rate cards will be printed as 2001 rate increase approvals are received. The general underwriting guidelines have also been updated for 2001. Please be sure to order new supplies! If your state has approved the MA12 application (see p. 8), you must order new supplies for business written 1-1-01 and after.

unitedamerican. com

Home Office (972) 529-5085

Agent Service Center (800) 925-7355

> Supply Order Information (800) 285-3676

Supply Order Fax (405) 752-9341

Supply Order E-mail uaagentsupply @torchmarkcorp .com



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Tropical View

Have you qualified for the Bermuda trip? No? Just ONE MORE MONTH to qualify! Check out these facts on UA's destination of choice for the 2001 Sales Conference.

Bermuda is about 21 square miles in total area, but it has 181 islands, islets and rocks. Located 600 miles east of Cape Hatteras, North Carolina, this tropical paradise is waiting for YOU! Up to your neck in snow or dull drizzle? Picture this: Dazzling pink beaches, clear seas, people in beach attire kicking back with island punch. The only thing missing from this snapshot is YOU! See if you're on schedule on pages 10-11.



