

FINAL EXPENSE

Help Clients Take Control of Life!

The need and market for life insurance business continues to thrive. And Agents who sell this type of coverage can see their sales soar. Consider these facts:



- Studies show, if there is not some kind of plan for final expenses, loved ones may spend **30% more** than what's necessary.
- **63 million** people say they need **more insurance**.
- **125 million people** say they prefer to buy insurance in person and **98% of new premiums sold in 1997 — \$9.8 million — were sold by an Agent.**
- More than **100 million** people say they are concerned about **dying without providing adequate financial protection for dependents.**
- **72 million** children of baby boomers will soon enter their **insurance** buying years.

United American's supplemental life coverage can give clients the peace of mind in knowing their family's needs will be met.

- *UA's comprehensive Life portfolio includes guaranteed renewable 21-Pay, Whole Life, 10-year Renewable Term and Joint Last Survivor plans.*
- *Final Expense Agents can receive top commissions and weekly advances.*
- *UA has an excellent lead program that can help you find numerous prospects.*
- *Our portfolio includes great sales tools including a complimentary Memorial Guide. Using the Guide can help provide a firm foundation from which Agents can assist their customers and uncover gaps in insurance.*

Sources: ACLI 1997 MAP study; LIMRA; ACLI 1996 MAP study; U.S. Census Bureau

Meet Your Final Expense Sales Team



RON POLSTON
Senior Vice President
of Life Sales



JIM LARKIN
Vice President, Sales



BETTY SIMPSON
Final Expense
Service Assistant



GARY WILLIAMS
Life Sales Recruiter

If you've drifted away from or never tried the final expense market, there's never been a better time to start selling life! Call the Home Office today at (972) 529-5085 and find out how to enter this profitable field.