

Cancer —

Protection You Can't Afford to be Without!

Today, millions of people are living with cancer or have been cured of the disease. When faced with a fact like this, it is hard not to wonder, "Can it happen to me?" The answer to this question is YES. No one is immune from getting cancer, and no one is immune from the financial burden a life-threatening disease can cause. A few other facts to consider are:

- According to the American Cancer Society, over one million people get cancer each year.
- It is estimated that 1,268,000 new cases of cancer were diagnosed in 2001, and one in every four deaths were attributed to cancer or cancer-related complications.
- Approximately one out of two American men and one out of three American women will have some type of cancer at some point during their lifetime.
- The occurrence of cancer increases as individuals age, though anyone at any age is vulnerable.

The cost of cancer can be devastating to both an individual and their loved ones, and beyond prevention and early detection, there is not much more that can be done to offset a person's risk of contracting this disease. There is, however, more which can be done now to prepare if an individual's risk becomes reality.

Where To Turn: Educational Tools for Agents and Prospects

Below is a list of organizations you can refer your client to once the unthinkable has happened.

CONTACT	WEB	PHONE
American Cancer Society	cancer.org	(800)ACS-2345
National Comprehensive Cancer Network	nccn.org	(888)909-NCCN
CancerEducation.com	cancereducation.com	(212)531-5960
National Cancer Institute Cancernet	cancernet.nci.nih.gov	(800)422-6237
Oncologychannel.com	oncologychannel.com	
Cancer Research Institute	cancerresearch.org	(800)99-CANCER
Oncology.com	oncology.com	
Harvard Center for Cancer Prevention	yourcancerrisk.harvard.edu	(617)432-0038
Johns Hopkins Oncology Center	hopkinscancercenter.org	(410)955-8964
M.D. Anderson Cancer Center	mdanderson.org	(800)392-1611

United American's

Cash Benefit Cancer Plan Sells Itself!

United American offers a Cash Benefit Cancer Plan (CANB). The CANB issue age is 0-69, and it pays a one time cash benefit of up to \$50,000 upon the first diagnosis of internal cancer. The benefit can be used for anything — lost income, travel expenses, at-home care, or treatment — and it pays in addition to any other benefits an individual may have. When you consider the facts and costs related to cancer, UA's Cancer plan is a savvy investment for any client.



With United American's Cash Benefit Cancer Plan Your Customers Get —

Freedom of Choice

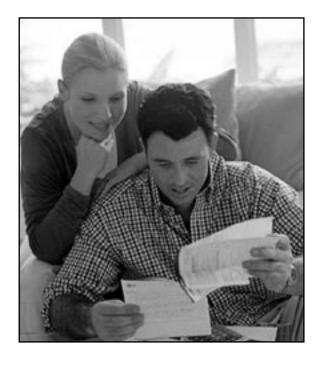
The Cash Benefit Cancer Plan turns all normal limitations into choices. If they opt for treatment, customers can choose where and which doctor or facility will care for them. They are also given the freedom to spend the money as they desire — income while not working, private at-home care, reconstructive surgery, travel expenses, etc.

No Hassles

The lump sum cash benefit amount is designed as an immediate and total cash payout. This frees the customer from having to forfeit any existing coverage. There is no duplication of coverage with the Cash Benefit Cancer Plan.

Worry Free Underwriting

Qualification for this coverage has never been easier. There are only a few questions with no physical exam required to qualify for coverage. . .only the health history of the individual applying for coverage counts.



Policy Features*

- Choice of a \$10,000, \$20,000, \$30,000, \$40,000 or \$50,000 cash benefit.
- Money goes directly to policyholder with no restrictions on how the money can be spent.
- One-time lump sum payment upon first-time written diagnosis of internal cancer.
- No hospitalization or treatment required to collect the full amount.
- Pays in addition to any other coverage including other cancer coverage.
- Issue ages 0-69. Can be written in conjunction with a Med-Supp policy.
- Individual, single parent or family premiums.
- **No physical exam required** to qualify for coverage just answer a few yes/no health questions.

Customers don't have to settle for standard coverage or restrictions.

UA offers the freedom, the cash and the choice!

^{*}Plans and benefits vary by state.