



VISION
Magazine

UNITED AMERICAN

For over a half century, United American Insurance Company has been meeting the public's life and health needs. We are a leader in individual life and health protection. We are totally committed to meeting customer needs through personal one-on-one Agent service and complete Home Office customer support. You can count on UA to do what it says it will do.
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VISION

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EDITOR'S PAGE

PROCare APPROVALS

A special mailing regarding **ProCare Medicare Supplement** rate approvals for new business and renewals has been mailed to Branch Offices in **Connecticut, Delaware, Kentucky, Michigan, Nebraska, North Carolina, Pennsylvania, South Carolina, Texas, Utah, Virginia, and West Virginia.**

Check your state(s) ProCare rate memo for complete effective date information and cut-off dates for business written with old rates.

Great news in Florida and New Hampshire! UA has received approval for no rate increases in 2004 on ProCare plans available in these states.

ATTN: UTAH AGENTS

Effective immediately, United American has received approval **to resume sales of the Critical Illness product, HealthGuard in Utah.** Branch Managers may order additional supplies by contacting Agent Supply.

ATTN: LOUISIANA AGENTS

Effective immediately, **the new guaranteed minimum interest rate for the Deposit Fund Rider is 3%** in Louisiana.

INTEREST RATES SET

The **Lifestyle Annuity** new money interest rate for the month of **February** is **3.25 percent**. Rates will continue to be reviewed and adjusted accordingly.

The **Deposit Fund Rider** new business interest rate for 2004 has been set at **3.00 percent**.

ATTN: ALL AGENTS

Effective immediately, the **Assessment Form CAF 8-02 has been updated to the Assessment Form CAF 12-03.** Please check your supplies to ensure you are using the correct version of this form, and, if additional supplies are required, Branch Managers may contact Agent Supply.

ATTN: CALIFORNIA AGENTS

California law has changed. **The 24-hour notice required for Annuity and Life sales has changed from Seniors 60 and older to Seniors 65 and older.** Please be aware of this change and make appropriate adjustments.

MARKETING TOOLS UPDATE

We are pleased to announce that a "Product Review Guide" is now available for Branch Agents. Branch Agents may use this free guide to become familiar with or to re-visit UA's diverse product portfolio.

Also, the Medicare Supplement Sales Presentation (MSP-02) CD-ROMs have been updated for 2004. CDs are \$3 each.

Both of these new items may be ordered by Branch Managers. Please contact Agent Supply by e-mail at uaagentsupply@torchmarkcorp.com or by fax at 405-752-9341.

TWELVE MONTHS INCREASE FREE!

For policies sold in 2004, United American has increased its standard four-month waiting period for implementing new policy rate increases to 12 months for the states and plan codes listed below. We are able to do this because of favorable experience — low claims — on these plans. **Policies sold in 2004, but not effective until 2005 when the applicant turns 65, are not eligible.**

State	Plan	Plan Code
AL	A, F	MO1, MO5
AZ	B, C, F	HO2, HO3, MO5
KS	F	MO5
MI	G	MO6
MS	B	HO2
MT	A, G	MO1, MO6
NE	F	MO5
NM	F	MO5
OH	F	MO5
OK	A, F	MO1, MO5
OR	C, F	HO3, MO5
TN	F	MO5
TX	F	MO5
UT	F	MO5
WV	F	MO5
WI	ALL	VO1-V64