



ANDREW W. KING

President,  
Exclusive Agency  
Division

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## Expand Your Sales – Long Term Care

The year end numbers are in and congratulations are in order! Torchmark announced final sales figures for 1999. And they're even higher than projected! Our amazing growth in total Branch sales for 1999 was 55%, a \$38 million increase — from \$69.7 million in 1998 to \$107.9 million in 1999! Achieving this tremendous goal was done through our dedication to recruiting and our commitment to the senior health market.

Throughout our history United American has specialized in providing competitive Medicare Supplement products. In the past, a large portion of Branch growth can be contributed to Med-Supp sales. And, through this strong Med-Supp market there lies the potential for growth and expansion into additional Long Term Care sales.

Medicare, HMOs and Medigap insurance do not pay for assisted living or long term stays in a nursing home. According to [thirdage.com](http://thirdage.com), in 1999 the estimated cost of a one year stay in a nursing home was \$30,000 to \$60,000. Costs like this, which are expected to increase over the next year, could wipe out a family's living expenses. However, a LTC policy could protect your customers' assets.

In this issue of *Vision*, we are focusing on the advantages of selling LTC coverage in addition to Medicare Supplements. At UA we are devoted to selling quality products to our customers, and by selling our LTC portfolio, which includes traditional indemnity and expense-incurred coverage, your senior market sales and your income are sure to soar. For an overview of our product line see pages 6-7.

As the American population matures so too do their needs – making LTC a market of tomorrow. But, why wait until tomorrow? Offer new and existing prospects UA's LTC protection *today*! The market is there and UA has the product that can take you and your **T.E.A.M.** to the TOP!

As always, I respect and appreciate your efforts toward a higher level of excellence. None of us is as strong as all of us working together to reach even higher levels of success!