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Whole Life “Unplugged”

Insurance protects individuals' needs in living as well as in dying by paying for unexpected health expenses and ensuring family members are taken care of when a loved one dies. People are quicker to buy health coverage because of its immediate need. But life insurance is also a necessity that makes good financial sense. Remind customers of the need for life insurance by getting back to the basics of this type of coverage.

Here's a quick overview of United American's Whole Life product.

- ▶ **Permanent coverage** as long as premiums due are paid on time.
- ▶ Choice of **level or an increasing benefit** that can help deflect the effects of inflation.
- ▶ **No physical exam to qualify.** Prospects just have to qualify by answering some simple health questions.
- ▶ **Living benefits** provide the option to immediately advance half the face amount if terminal illness occurs.
- ▶ **Cash and loan value** allows valuable equity to be utilized after two years to keep a policy in force in times of short fall or simply to make a loan. Or, based upon enough cash value, paid-up insurance may let clients discontinue payments after a period of time yet continue a reduced, permanent amount of coverage.
- ▶ **Quick claim settlement** can occur within 10 days* on average after the company receives a death certificate.
- ▶ The **Graded Death benefit** lets many clients qualify to receive coverage despite bouts with serious illness.

With UA's prompt policy issue and this plan's easily understood format, it pays to present our Whole Life product to every contact you make. Tap into this growing market!

PREVIOUS ISSUE:
Life Debate

NEXT ISSUE:
*More Final
Expense*



*If uncontested.

Plans and benefits may vary by state.