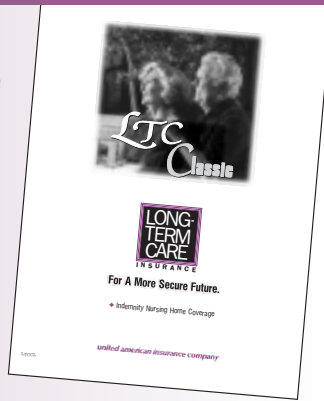


Broaden Your Sales Horizons With United Ameri

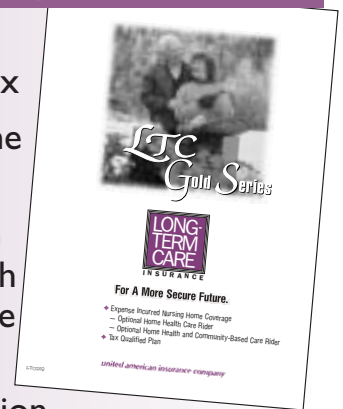
LTC Classic — Indemnity

- ▶ Qualified nursing home only coverage
- ▶ Optional benefit inflation rider
- ▶ Optional non-forfeiture benefit rider
- ▶ Coverage for skilled, intermediate and custodial levels of care



LTC Gold Series — Expense-Incurred

- ▶ Three Plans: Gold, Gold Plus, Gold Max
- ▶ Qualified nursing home coverage
- ▶ Optional home health care or home health and community care protection
- ▶ Optional benefit inflation and non-forfeiture benefit rider for extra security
- ▶ Tax qualified plans available in states where approved



Shared Features

- ▶ Issue Ages 40-84
- ▶ Choice of Daily Benefit Amount: \$30-\$200 (in \$10 increments)
- ▶ Choice of four Elimination Periods: 0, 30, 100 or 180 days

- ▶ Choice of four Benefit Periods/Factors: one year, two years, four years or unlimited**

** Unlimited benefit period not available for ages 80 and over, or on the Home Health Care and Home Health and Community Care Riders.

Additional Features

- ▶ Restoration of benefits
- ▶ Coverage for Alzheimer's Disease
- ▶ Waiver of premium
- ▶ Cognitive impairment lapse protection
- ▶ Third party notification
- ▶ Guaranteed renewable protection
- ▶ Automatic payment plan
- ▶ Married couple rate (up to a 30% discount for both people).

LTC portfolio* is available in jurisdictions marked "X" at press time									
AK	X	HI	X	MI	X	ND	X	UT	X
AZ	X	ID	X▼	MN	X	OH	X	VT	X
AR	X	IL	X	MS	X	OK	X	VA	X
CA		IN	X	MO	X	OR		WA	
CO	X	IA	X	MT	X	PA		WV	X
CT		KS	X▼	NE	X	RI		WI	
DE	X	KY	X	NV	X	SC	X▼	WY	X
DC	X	LA	X▼	NH	X	SD	X▼		
FL		ME		NM	X▼	TN	X		
GA	X▼	MD		NC	X	TX	X▼		

* Plans and benefits may vary by state

▼ Denotes state special Rate Books; Gold Rate Book only special in ID, LA, NM, SC and TX.

