## **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, <u>or</u> on the Home Health Care and Home Health and Community Care Riders.

### Additional Features

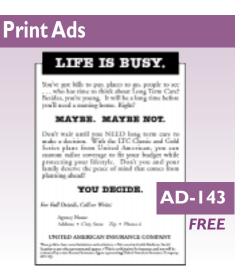
- Restoration of benefits
- ▶ Coverage for Alzheimer's Disease
- ♦ Waiver of premium
- ▶ Cognitive impairment lapse protection
- ▶ Third party notification
- Guaranteed renewable protection
- Automatic payment plan
- ▶ Married couple rate (up to a 30% discount for both people).

LTC portfolio* is available in jurisdictions marked "X" at press time									
AK	X	HI	X	MI	X	ND	X	UT	X
AZ AR	X	ID	$\times \mathbf{v}$	MN		ОН	X	VT	X
AR	X	IL	X	MS	X	OK	X	VA	X
CA		IN	X	MO	X	OR		WA	
CO	X	IΑ	X	MT	X	PA		WV	X
CT		KS	$\times \mathbf{v}$	NE	X	RI		WI	
DE	X	KY	X	NV	X	SC	$\times \mathbf{V}$	WY	X
DC	X	LA	$\times \mathbf{v}$	NH	X	SD	$\times \mathbf{V}$		
FL		ME		NM	×▼	TN	X		
GΑ	X▼	MD		NC	×	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.

# can's Comprehensive Long Term Care Package!

### **Agent Training Slide Show and Manual** \$10/set or \$3/manual only





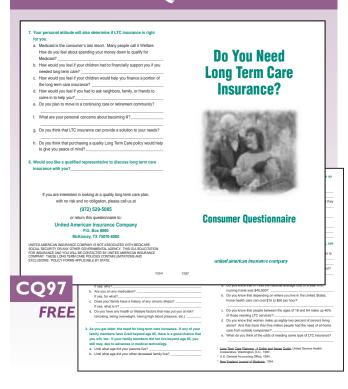
Agent Guide To Selling

#### LTC Diskette

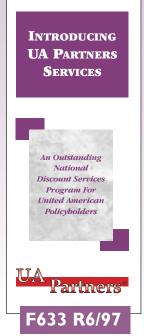
This tool calculates rates and rate comparisons for you. You must have Windows 95 in order to operate it.

**UPDATE:** The LTC Diskette is now available with state special rates in Georgia, Idaho, Kansas, Louisiana, New Mexico, South Carolina, South Dakota and Texas.

### LTC Consumer Questionnaire







**FREE** 

### Lead Cards\*\* "... besides, I'm too young to think about that!" Those are the myths about long term care. HERE ARE THE FACTS: About ten percent of the nursing home population is under 65 year one in two Americans turning age 65 will spend some time in a nu Because women have a longer life expectancy, they will spend more than twice what men will for nursing home care — on average, women spend \$124,370 with men spend \$56,895. \*\*The company of the care in the car Choice of Indemnity filted amount) or Expense-Incurred co Daily Benefit Amount by to \$200 Choose Benefit Period of 1 year, 2 years, 4 years or Untimi Select 0, 30, 100 or 100 day elimination period Issue ages 494. Guaranteed Renewable Inflation and Nonforfesture protection available "Long Term Care Planning: A Dollar and Sense Guide, 1997; "Broker World, Octo Health Advisor, August 1997. nited american insurance company These policies have some limitations and exclusions. Plans and benefits may vary by state. The primary purpose for confacting you is to solicit your incisin Cost of the confacting to the confacting to the confacting to the confacting to the confacting the confacting to the confac If you would like more information, PLEASE FILL OUT THIS CARD This card is postage-raid — no stamp in percession LC-53R97

\$25/1,000 (or \$20 for orders of 10,000 or more)

Order these sales tools through the Home Office. Training pieces may be used in all states; check your latest Marketing Tools Chart for availability of sales pieces.

\*Also available as a stand-alone. (F2888)

\*\*Where Classic/Gold Series is not approved, use PROtect LTC LC44.