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LTC — The Clear Way To Ensure Lifelong Freedom Of Choice.

Baby Boomer Population in States Where UA LTC Plans Are Approved

AK	91,000
AR	726,000
CA	5,300,000
CO	1,100,000
CT	606,000
DE	163,000
DC	91,000
FL	5,000,000
GA	1,700,000
HI	243,000
ID	392,000
IL	2,900,000
IN	1,400,000
IA	653,000
KS	590,000
KY	912,000
LA	905,000
MI	1,800,000
MS	621,000
MO	1,200,000
MT	268,000
NE	393,000
NV	585,000
NH	261,000
NM	455,000
NC	2,000,000
ND	155,000
OH	2,300,000
OK	806,000
PA	2,600,000
RI	190,000
SC	924,000
SD	182,000
TN	1,400,000
TX	4,300,000
UT	518,000
VT	131,000
VA	1,400,000
WV	449,000
WY	138,000

Source: The American Council
of Life Insurance

Today's older generation is more fit not only physically, but financially as well. People work hard over the years to accumulate assets that will help provide a comfortable retirement. However, without adequate insurance coverage, those assets could run low if individuals become sick or require nursing home care.

United American specializes in senior health products with the bulk of our sales coming from Medicare Supplements. And for the past year, we have seen tremendous growth in Branch Office Division Med-Supp sales. In fact, you recently set another senior market sales record of \$2,508,988 for the week ending February 12. We want to see your senior market sales and incomes continue to climb — this can happen with growth in our Long Term Care sales. In this issue of *Vision*, we'd like to remind you of the benefits of selling our LTC Classic and Gold Series.

Superb products.

As with any of our policies, first and foremost, UA sells quality. But the company behind LTC protection is also critical because claims may not occur until years after the policy is initially taken out. When customers buy LTC from us they can take comfort in knowing they are getting great insurance from a financially stable company. Plus, our LTC portfolio includes both traditional indemnity and expense-incurred coverage at competitive rates. See pages 6-7 for a review of our superior product line and sales tools.

Explosive market.

Long Term Care is truly another market of tomorrow so finding prospects is easy — just think about the thousands of baby boomers turn age 50 every day. (see chart at left for boomer populations by state) Four in 10 people rate LTC coverage as important in their ideal retirement plan. LTC insurance allows individuals to plan for later stages of life when they may not be able to make important choices on their own about their health care spending. Jump into the market by talking with your existing client base when delivering policies!

Herculean Need.

Remind customers that one way or another, they will pay for LTC expenses — either out of their own pocket or discounted through insurance. According to the *Long Term Care Handbook*, health care expenditures more than double between the ages of 60 and 74 compared to that of individuals age 45 to 59. And in the next 30 years, Long Term Care costs could exceed \$240,000 a year.

When buying LTC from United American everybody wins — customers retain dignity and Agents gain the potential to earn record-breaking incomes! Plus, Long Term Care insurance has a low lapse and turnover rate. The product, market and need is there. Let's all commit to increasing our Long Term Care sales in 1999. After all, if you don't sell LTC coverage to prospects, someone else will. We can do it as a T.E.A.M. — none of us is as strong as all of us! Don't our in-force customers deserve an opportunity for your exemplary Long Term Care plan? With your help, we'll see your LTC sales at the TOP!

Source: *Life Insurance Selling*, December 1998