

from the desk of...



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An Action-Packed Vision Issue!

Show You really Care With UA's New Life Product, LTC Opportunities, As Well As Expanded Partners Discount Services!

As United American's Branch Office Division continues to grow and diversify, so should our marketing opportunities. We all know of success through United American's stellar Medicare Supplements, but there is also a great deal to be earned selling LTC and Life products.

At UA, there are at least two reasons we pay renewals:

- ▶ to service the business and keep it in-force.
- ▶ to offer additional products to prevent further financial disaster — which is often forgotten.

How many of you have presented Long Term Care plans to 20% or more of your existing customers? Many Agents shy away from LTC because they don't believe in the market or aren't familiar with more advanced underwriting. But the need is real — only 6% of individuals age 65 even have an LTC plan. And your customers are relying on you to help take care of their insurance needs. If you don't offer Long Term Care to your policyholders, another Agent will.

Instead of going for the "big sale" right off, present the customer with a LTC policy featuring a one year benefit period; 0 or 30 day elimination period; and \$50 to \$100 daily benefit amount. As part of the policy delivery or service, you can later offer increased benefits if the customer is interested, and they qualify.

Some companies serving the senior market are having great success writing what they call a short term "convalescent care" plan. This type of coverage is ideal for the individuals who just want a policy to cover post-hospital stays and limited nursing home stays. To meet this need, UA won't have to come up with a new product because our one year LTC Classic coverage compares quite favorably to the short term policies of other companies. Find out how to use this concept to your advantage on page 5.

Taking the simple approach to life sales can prove successful as well. When talking to potential Med-Supp customers, don't miss out on the opportunity to present to them at least a \$1,000 face amount Whole Life or Term policy. Presenting Med-Supp and Life to a prospect can result in better persistency on both policies and more money for you — both in initial advances and future renewals! Remember, these policies are separate and should be presented that way, if in the same call.

By staying on top of changes in the marketplace, UA continues to be an industry leader. This month, we're pleased to announce a new life product to make your bottom line grow— the RT85 Final Expense Plan. The RT85 is a 10-Year Renewable Term plan with expanded issue ages of 18 to 85 and higher face amounts than our previous 10-year term plan. See pages 6-7 for additional benefits.

We've also enhanced our Partners discount services program for customers as well as a "free test drive" for turning 65's (see pp. 10-11). Give these new ideas a sales test, and we're sure you'll want to make them a permanent addition to your sales presentations. Together Everyone Achieves More in learning how to increase sales, and as a result, we'll see you at the TOP!

There are telephone lists available to purchase from outside sources that can provide great leads! Lists may be ordered in 'walk & talk' street address in order to maximize your efficiency from appointment to appointment. Schedule these each day around your current TV or Direct Mail response leads.

1. **Aetna National List** 1-800-621-2392
2. **American List** 1-800-321-0448
3. **ATP Mailing List** 1-800-548-5478
4. **U.S. Database** 1-800-223-7777
5. **Compilers Plus** 1-800-225-7188
6. **First Data Solution** 1-800-433-5478
7. **Marketry, Inc.** 1-800-346-2013
8. **MetroMail** 1-800-228-4571
9. **W.S. Ponton, Inc.** 1-800-628-7806
10. **Senior Citizens Unlimited** 1-800-431-1712
11. **Senior Direct** 1-800-723-5254
12. **US Age** 1-800-426-6957
13. **Kramer Lead Marketing** 1-800-447-0533
14. **I Rent America** 1-800-548-9959