

Introducing another great

The Flexible Premium Annuity

Help your customers enhance their lifestyles by helping them keep more of what they earn. Taxes and probate can destroy interest earnings and estate values.

United American's new Flexible Premium Annuity - the FPA8 - is an ideal vehicle to help your customers defer taxes on their interest income and avoid the costs of probate. Additionally, with this annuity, customers get a 100 percent principal guarantee, earn a competitive yield, PLUS get a first-year guaranteed bonus rate.

The FPA8 will be effective July 15, 2001, and a mailing containing all sales supplies will be sent.



Key Benefits

- Compounding interest, including interest on tax dollars left to grow tax-deferred.
- No front-end policy fees.
- Principal guaranteed at all times.*
- Additional deposits to initial contract available (\$50 minimum).
- Good liquidity with short seven-year surrender schedule (8-8-7-6-5-4-3); one withdrawal charges schedule per contract.
- Nursing Home waiver — surrender charges waived in the event of nursing home or hospital confinement.**
- Easy access — free withdrawal of interest earnings, available immediately. *
- Income options include monthly checks or direct deposits to your bank account (\$100 minimum).
- Annuity proceeds avoid costs and delays of probate.

The Flexible Premium Annuity is available in jurisdictions marked "X" at press time.

AL	X	GA	X	MA	X	NM	X	SD	X
AK	X	HI	X	MD	X	NC	X	TN	X
AZ	X	ID	X	MI	X	ND	X	TX	X
AR	X	IL	X	MN		NJ		UT	X
CA	X	IN	X	MS	X	OH	X	VT	X
CO		IA	X	MO	X	OK	X	VA	X
CT	X	KS	X	MT	X	OR		WA	
DE	X	KY	X	NE	X	PA		WV	X
DC		LA	X	NV	X	RI		WI	X
FL	X	ME	X	NH	X	SC	X	WY	X

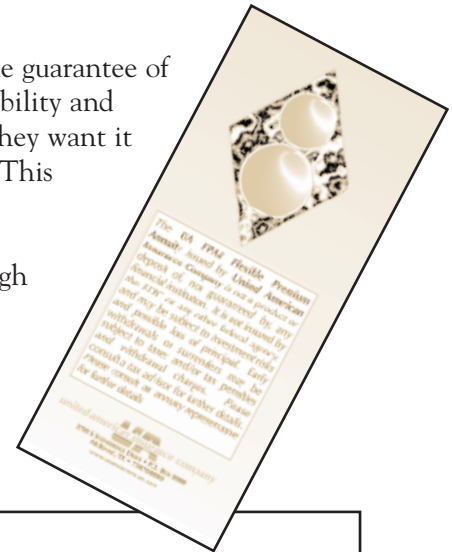
* An early withdrawal penalty may apply if the annuity is in an IRA.

** The nursing home waiver is subject to some limitations, and is not available in all states.

idea from United American...

The best way to sell United American's Flexible Premium Annuity is to emphasize the guarantee of principal, the high rate of interest, the even higher tax equivalent yield, and the flexibility and liquidity of the product. This annuity allows customers to access their money when they want it subject to surrender charges, with a number of options for payment at annuitization. This annuity is tax-deferred with far more access flexibility and more payment options.

Above all, when selling the Flexible Premium Annuity, keep it simple. It is a safe, high yielding and relatively liquid product, offered by United American Insurance.



Target Customers

- Ideal for retirement savings and rollovers or transfers from IRA.
- It can provide a convenient higher yield for customers over 59 and a half who would like supplemental income through systematic withdrawals.
- Excellent vehicle for distributing assets without the costs, publicity, and stress of probate.
- Clients with concern about health care costs. Decreasing surrender schedule, withdrawal ability, and liquidity make the annuity a superb savings vehicle for emergency medical needs.
- Customers who want a flexible payout schedule that defers tax payments over a lengthy period of time.
- Clients who want the assurance of an income they cannot outlive.

What's in it for you?

Commission Schedule for Flexible Premium Annuity

Commission For:	Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Agent								
Flexible Premium Annuity	0 - 80	4%	4%	4%	3%	2%	2%	1%
	81 - 85	2%	2%	0%	0%	0%	0%	0%
	86 - 90	1%	1%	0%	0%	0%	0%	0%
Unit Manager								
Flexible Premium Annuity	0 - 80	1%	1%	0%	0%	0%	0%	0%
	81 - 85	0.5%	0.5%	0%	0%	0%	0%	0%
	86 - 90	0.5%	0.5%	0%	0%	0%	0%	0%