HealthGuard:
More information and updates

Thinking about adding HealthGuard to your product portfolio? When you do, your sales are sure to rise.

Remember, HealthGuard is UA's new critical illness plan. It pays a one-time, lump-sum benefit upon the first diagnosis of a covered illness. Your customers are free to see the doctor or healthcare provider of their choice, and there are no pre-certification requirements. As HealthGuard is individual insurance, the policy stays with your clients even if they move or change jobs.

Provide your clients with the peace of mind critical illness protection affords. Introduce them to HealthGuard today!

POLICY FORM CILS

HealthGuard
Critical Illness Supplement

A critical illness protection policy that pays a lump sum benefit directly to you upon first diagnosis of a critical illness including:

- Major Organ Transplant
- Heart Attack
- Total Loss of Eyesight
- Stroke
- Total Loss of Hearing
- End Stage Renal Failure

This is a solicitation for insurance and you will be contacted by an agent representing United American Insurance Company.

CILS CILS-AP

New Approvals!

HealthGuard is now approved in **Delaware, Georgia, Indiana, Vermont,** and **Wisconsin**. Add HealthGuard to your portfolio today!

Underwriting Reminders:

- **A simple yes/no application determines eligibility.**

- **Maximum benefit is $50,000.**

- **Issue ages are 18-64.**

- **Policy is guaranteed renewable to age 80.**

- **If the applicant and spouse are on the same policy, the benefit selection must be the same. Otherwise, they must apply on separate applications and choose different benefit amounts.**

- **The benefit amount for the covered person will be reduced by one-half after the policy anniversary date following the insured's 65th birthday.**

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