

UNITED AMERICAN

For over a half century, United American Insurance Company has been meeting the public's life and health needs. We are a leader in individual life and health protection. We are totally committed to meeting customer needs through personal one-on-one Agent service and complete Home Office customer support. You can count on UA to do what it says it will do. www.uabranched.com www.unitedamerican.com
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INTEREST RATES SET

The **Lifestyle Annuity** new money interest rate for the month of **July** is **3.50 percent**. Rates will continue to be reviewed and adjusted accordingly.

The **Deposit Fund Rider** new business interest rate for 2004 has been set at **3.00 percent**.

PART A DEDUCTIBLE WAIVER HOSPITAL NETWORK UPDATE

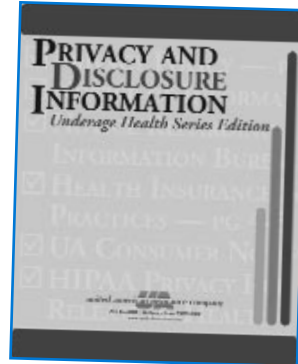
Agents may actively pursue marketing the Part A Deductible Waiver in the states listed with an "X" below. State approval chart represents states with participating hospitals and advertising brochure (UAADW) approval. To order brochures, Branch Managers may contact Agent Supply. Updated hospital availability may be viewed at UAOnline.

The Part A Waiver may be marketed in states marked with an "X".

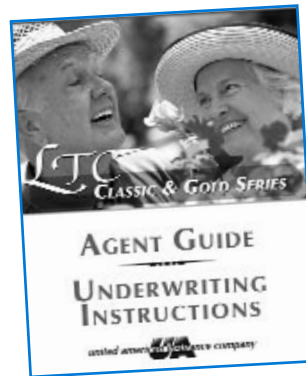
AK	-	GA	X	MA	-	NJ	-	SD	-
AL	X	HI	-	MD	-	NM	X	TN	-
AZ	X	ID	-	MI	X	NC	-	TX	-
AR	-	IL	X	MN	-	ND	-	UT	X
CA	-	IN	X	MS	X	OH	X	VA	-
CO	-	IA	X	MO	-	OK	X	VT	-
CT	-	KS	-	MT	-	OR	X	WA	-
DE	X	KY	-	NE	X	PA	-	WI	X
DC	-	LA	-	NV	X	RI	-	WV	X
FL	X	ME	-	NH	-	SC	X	WY	-

TWO NEW PRODUCT MATERIALS!

First, UA is pleased to introduce the new Underage Health Series Privacy & Disclosure Information form (UAPDI-UH 04). Much like the Life version, this format combines most of the notices and disclosures customers are required to sign when purchasing a policy into one booklet. Branch Managers may contact Agent Supply to order materials.



Second, a new Long Term Care Agent Guide & Underwriting Instructions (LTC AI 0304) combines, simplifies, and replaces the LTC Underwriting Guidelines (LTC-UG 9-03) and the LTC Agent Guide (F2540). Branch Managers may contact Agent Supply to order the new booklet today.



FRUSTRATED? UA'S HELP DESK TO THE RESCUE!

The latest service offered through UAOnline is the Help Desk. The Help Desk features "Frequently Asked Questions" to help Branches find solutions to their problems and provides steps and procedures for finding answers. The Help Desk also contains a vehicle for Branches to obtain LIVE help! Now, you can get your problems solved in no time.

In addition, the Help Desk will also...

- * Provide a central place to publish proper actions and procedures
- * Clarify policies regarding training, recruiting, and commissions
- * Post schedules of training seminars, events, and new products

If you've got a problem, log on! The answer could be a click away.