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Make Long Term Care An Added Market For The Future!

In case you missed it the first several times we said it — Long Term Care is the fastest growing market in the insurance industry today. The population of the United States is getting older at a much more rapid pace than it's getting younger. Remember those 76 million baby boomers? Let's make Long Term Care sales a fast growing market at United American just like Medicare Supplements! We don't want you to shift away from our Medicare Supplements. We just want you to experience the additional success LTC can generate.

Some Agents are still hesitant about LTC because it's viewed as too difficult to sell. Nothing could be farther from the truth. Before going to see prospects, make sure you have read and understand the LTC Underwriting Guidelines provided to you. Everything you need to know about LTC policy issue is outlined in this guide — including what conditions you need to look for, minimum underwriting guidelines, issue limits, underwriting tools and what your responsibility is as an Agent.

Companies that are lax on underwriting LTC products may have to drop such insurance, dramatically increase premiums or leave the market altogether. We don't want that to happen at UA. We've made a commitment to our Branch Office Division and our customers. Our business is built on our reputation as the "company that does what it says it will do." United American wants to continue to offer LTC plans at reasonable rates in the future while maintaining UA's financial stability. Good, solid, responsible underwriting allows this to occur.

We called individuals from the field to identify common concerns faced in the underwriting process by Agents. Then we talked to our underwriters to let you know how to avoid problems on submission and help speed the underwriting process. As a result, this issue of *Vision* answers some commonly asked questions about LTC underwriting on pages 6-7. Remember, LTC is a worthwhile product to sell. You just need to be aware of what you're looking for and not be afraid to ask your prospects questions.

If you need another reason to get your sales up, look no further than page 9. Our new Six Month Divisional Contest will take you to the Venice of the North — Amsterdam! To find out if this trip will be worth the extra hard work, just ask the winners of our Munich contest to be announced in next month's issue.

We're only halfway through 1999 so there's still time to make this *the year* for extra Long Term Care sales. Together Everyone Achieves More — we have the products and the know-how to thrive with ALL UA products. We'll see you at the TOP!