

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.uabranch.com www.unitedamerican.com Home Office (972) 529-5085

VISION

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VISION STAFF

Vice President Judy Hans jhans@torchmarkcorp.com

EDITOR Robin Woods rwoods@torchmarkcorp.com

ASSISTANT PUBLICATIONS WRITER Roberta Boyd King rking@torchmarkcorp.com

GRAPHIC DESIGNER Elke Giba egiba@torchmarkcorp.com

PRODUCT COORDINATOR Shere Avrett savrett@torchmarkcorp.com

EDITOR'S PAGE

PROCARE APPROVALS

A special mailing regarding **ProCare Medicare Supplement** rate approvals for new business and renewals has been mailed to Branch Offices in **Missouri.**

Check your state(s) ProCare rate memo for complete effective date information and cut-off dates for business written with old rates.

INTEREST RATES SET

The **Lifestyle Annuity** new money interest rate for the month of **August** 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**.

New Product Materials!

United American is pleased to announce new **ChildSafe Lead Boxes (UACSLB)!** Place these Lead Boxes at doctor's offices, supermarkets, or anywhere prospects might come across them and watch your new leads roll in. Each ChildSafe Lead Box kit contains a box with separate header piece, a sticker label, 2 pads of ChildSafe lead forms, and a set of velcro attachments.

Branch Managers may order the ChildSafe Lead Boxes from Supply for \$6/box kit. The Lead Boxes are ordered separately from the ChildSafe Kits (F4224), which are 50 cents each through Supply.

Remember: Agents should always obtain approval from an establishment prior to placing a ChildSafe Box at that location.

CATCH THE TECHNOLOGY WAVE!

United American encourages all Agents to purchase laptops in the field. Several exciting new projects are in development which will streamline the application process and cut down on errors which might cause an app to pend. Get your laptop today and be ready for tomorrow!

Halfway to Cancun!

With half the year behind us, it's a good time to evaluate whether you're on track for UA's 2004 National Sales Convention at the FiestaAmericana Grand in fabulous Cancun, Mexico. One of only four AAA Five Diamond Resorts throughout the entire Caribbean, the FiestaAmericana Grand's Mayan design rises majestically from the sea as it graces Cancun's famous coastline.

The 2004 Convention will be held **June 29 - July 3, 2005**. Mark your calendar today and formulate a sales plan to make sure you attend. This is an experience you won't want to miss!

ADVERTISING REMINDERS

Any type of sales or advertising materials, including print ads, TV or radio scripts, electronic format or email, flyers, or direct mail pieces must be submitted to the Home Office for written approval *prior* to publication or use. Please allow two to three weeks for the review and evaluation of your piece. If state approval is required, expect additional delays.

Some tips for getting your piece approved:

- 1. Clearly identify the full name of the Company, *United American Insurance Company*, at least once in the body of the advertisement, preferably near the top.
- 2. If the advertisement is for a Medicare Supplement policy, you must also include the Medicare disclaimer at the end of the piece in no smaller than 10-point type. The disclaimer should read: *United American Insurance Company is not associated with Medicare, Social Security, or any other government agency.*
- 3. Clearly identify the products and services mentioned in the sales piece.
- 4. Use words and concepts that your intended audience can clearly understand. Avoid "industry" terms that the average person would not know. Also, avoid using ambiguous terms such as "comprehensive," "the best," or "the only."
- 5. Use only the most recent facts and figures available when citing general financial information or statistics about the Company, its products, or its ratings. Always provide the source and date for any statistic, and source dates should not be more than two years old.

