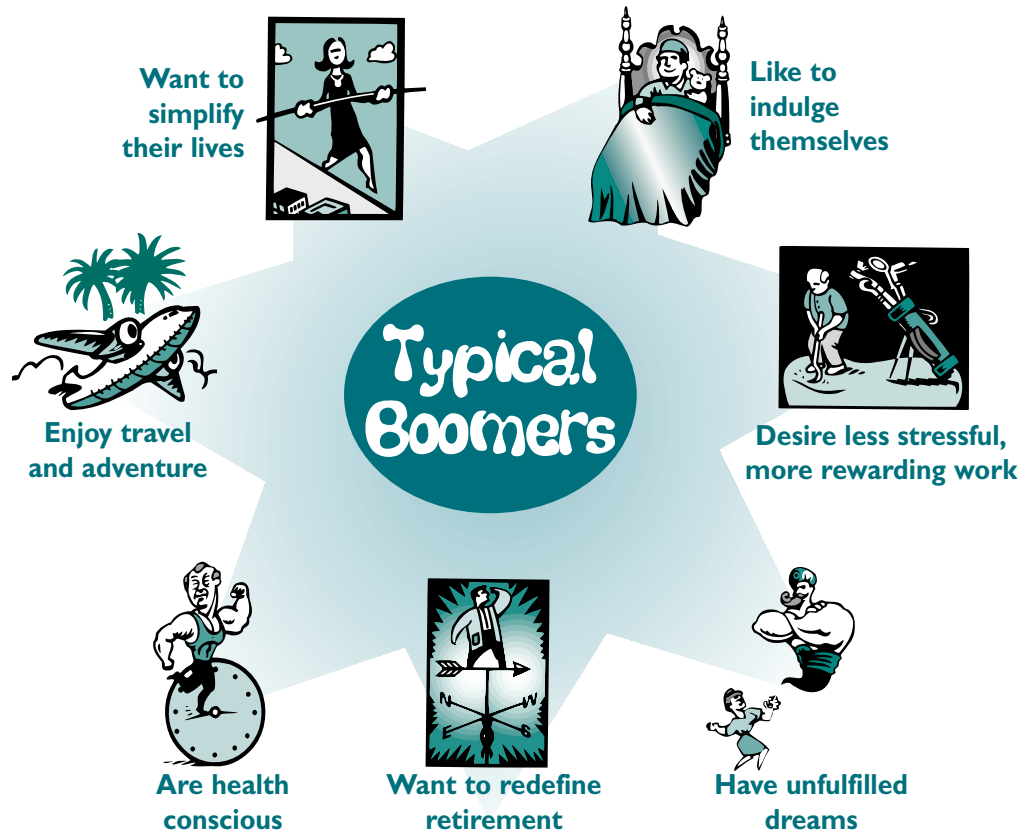


Talkin' 'bout my generation . . .

The generation that vowed not to trust anyone over 30 started turning 50 in 1996. In their lifetime, they've lived through just about everything — Vietnam, Watergate, the first man on the moon, Woodstock and disco fever. Will the group that went from VW vans to Volvos be prepared for retirement? They can be with UA's Long Term Care portfolio. When marketing to these aging boomers keep the following facts in mind.



- * Forty percent of Americans will experience their most costly purchase in life — Long Term Care — during retirement years. Twenty seven percent of boomers think they are covered by Long Term Care insurance, but in reality, only about six percent of seniors have this insurance and very few boomers actually carry this coverage.
- * The retirement of the baby boom generation will coincide with tremendous advances in medical science leading to longer lives. Even though boomers may retire with the largest nest eggs in history, much of their savings will be applied toward the long term care these medical advances warrant.
- * To retire comfortably, baby boomers will need \$1 million, but according to a report by the National Center for Women and Retirement Planning, 25 percent of baby boomers polled said they had not made financial plans for retirement. And the average amount of assets boomers set aside for retirement was only \$30,000 — an amount that would cover less than one year of nursing facility costs even though the average stay is 2.3 years.
- * The increased need for Long Term Care that will accompany the retirement of baby boomers has largely been ignored. Since many will not have planned for this expense, boomers who have been financially secure for years could find themselves below the poverty line in months.

Talk with boomers about our Long Term Care coverage. With UA's Classic and Gold Series plans, we can be part of the retirement solution, not the problem.

Sources: The American Health Care Association, www.ahca.org/secure/boomers.htm; Boomers International Website, member.aol.com/boomersint/bindex.html;