

Wherever you are:

Leads By Example

Regardless of Whether You Compete With Managed Care or Not

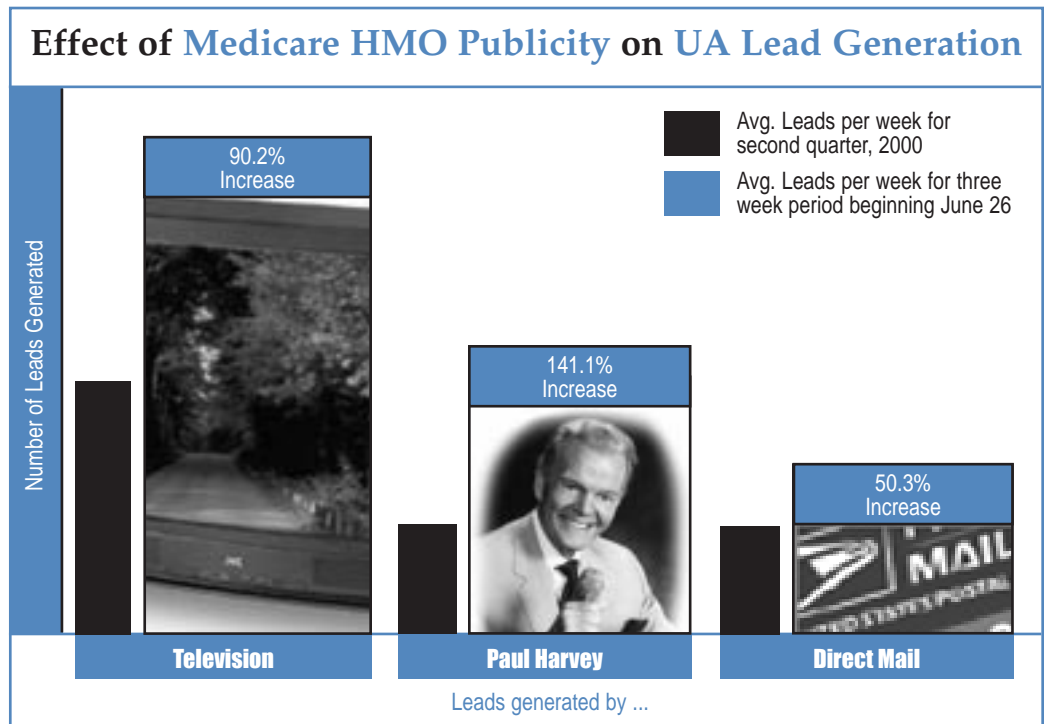
United American Enjoys Positive Vibes From Negative Medicare HMO Publicity

Much has been broadcast and printed about the nearly one million Seniors who will lose their Medicare HMO coverage at the end of the year. The **free publicity is expected to be a boon for sellers of reliable Medicare healthcare policies**, like United American's Medicare Supplements. According to marketing data compiled by UA, **the publicity has already had a dramatic impact on UA and its Exclusive Agency Division.**

During a critical three week period at the

height of the Medicare HMO publicity, our research indicates that the number of **leads generated by UA's top three forms of advertising dramatically increased – sometimes more than doubling.**

The chart below shows a breakdown of the increases. The percentages of increase are based on the average week of a three week period from June 26 to July 14 versus the average week during the second quarter of 2000.



United American expects the publicity surrounding the Medicare HMO situation to increase as the "drop date" (Dec. 31, 2000) approaches. **Activity during this time is of paramount importance to all Branches** as the publicity will continue to remind all Seniors of their healthcare choices. Agents should see as many prospects as possible and Branch Managers should see as many recruits as possible. Recruit hard now to enjoy the prosperity this free publicity will supply later. As a result of this activity from everyone, prosperity will reign for all for many years to come.