

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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PROCARE APPROVALS

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

Effective Sept. 1, Branch Agents in Colorado will be selling Attained Age rates on ProCare Plans B, C, and D and Issue Age rates on Plans A, F, and G. Plan availability varies slightly in these states. United American offers choices of premium structures on selected Medicare Supplement plans in order to give Agents more flexibility and clients more choices. Updated supplies have been sent. For additional materials, Branch Managers may contact Agent Supply.

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

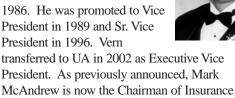
INTEREST RATES SET

The **Lifestyle Annuity** new money interest rate for the month of **September** is **3.25 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**.

WELCOME ABOARD!

We are pleased to announce Vern Herbel has been appointed CEO & President of United American. Vern began his career with Globe Life in 1986. He was promoted to Vice President in 1989 and Sr. Vice President in 1996. Vern



Please join us in giving him a warm welcome!

MARKETING TOOLS UPDATE

Operations for Torchmark.

By popular demand, the **UA Service Record** (F4399) printed annually in *Vision* is now available free of charge as a stand-alone marketing tool for field use. Branch Managers may contact Supply to order.

Additionally, please note that the Medicare Supplement presentation (MSP-02R04) flipbooks are no longer available. However, Branch Managers may order the presentations on CD-ROM for \$3 each through Agent Supply.

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. Criteria for UA-supported hardware can be found at the Help Desk of UAOnline.

DO NOT CALL REMINDERS

Your compliance with all DNC regulation is crucial. The following are key items to enact in your Branch Offices:

- 1. You may make calls from the office, home, cell phone, etc., as long as the phone does not block caller identification information.
- 2. At the beginning of the call, you must give your name, the Company name, your phone number, and the purpose of the call.
- 3. You can only make telephone solicitation calls from 8 am to 9 pm of the time zone you are calling.
- 4. Your Responsibility When Buying Leads/Lists:
 - * If you purchase a list of names and telephone numbers from an outside vendor, you must obtain in writing that the list you are purchasing has been "scrubbed" against the National and applicable State DNC registries and the date it was scrubbed.
 - * It is also your responsibility to submit your purchased list to the Home Office to be scrubbed against the Company's DNC database. The list must be a delimited ASCII text file format and must be submitted to the Home Office by the Branch Manager using UAOnline. Please allow seven (7) working days to process the list and return to you.
 - * Branch Managers may also use UAOnline to enter individual telephone numbers for those occasions when they have one or two numbers to verify.
 - * United American will maintain a log that tracks: who requested the scrubbed list; which telephone numbers were checked; and whether a match was found on the National and Company Registries.

 Please note that Agents are responsible for checking appropriate State DNC registries for compliance.
 - * Any list you purchase can only be used for three months from the date it was scrubbed and then you must have it scrubbed again. If you send your list to the Home Office for scrubbing, an expiration date will be included on a cover letter that is sent back with the cleaned list. The expiration date will tell you how long you may use the list before it must be scrubbed again.
 - * Any invoices submitted for reimbursement from the Branch Office's lead or Z account must indicate that the list purchased was scrubbed, or the Branch Manager will not be reimbursed for the cost.