

We're Just Getting Started!



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**"A wise man
will make more
opportunities
than he finds."**

– Francis Bacon

You haven't seen United American in the news recently. And in the current healthcare environment, no news is good news. We're not dropping policyholders and we're not selling off parts of our company. In fact, we're rapidly growing stronger and setting new records. We've had an exceptional month for recruiting as well as production.

The recruiting programs set up by our T.E.A.M. have made us one of the most prepared companies in America to take advantage of the current healthcare market. We had **594 recruits** join us in August, *shattering our previous record by 31 percent*. Our recruits recognize a fantastic opportunity when they see one! To show the effect of these recruits on production, *our Division wrote nearly \$15 million in August, 71 percent ahead of July's \$8.7 million*. We would annualize nearly **\$179 million** if we continue at this pace set in August. By comparison, last year we *only* wrote **\$108 million, which was 55 percent better than 1998's figures**. However, this pace is destined to quicken as the year draws to a close. And this annualized production number can only continue to grow, because with August, we're just getting started!

Why Are So Many New Agents Joining UA?

An Aug. 24, 2000 article in the *Seattle Post-Intelligencer* revealed that while most Americans believe they will always have access to medical care, they are also beginning to realize we live in a state of permanent medical instability. There are many companies that make decisions affecting profitability — *both good and bad*. Think of the dramatic changes illustrated by recent Weiss Ratings company data: since the beginning of last year, 29 health insurers have collapsed, 11 dissolved voluntarily and 30 merged into another company.

This healthcare fiasco has created an opportunity for our Division. By offering UA's plans we're also offering quality coverage backed by unquestionably solid financial ratings. Seniors are showing their displeasure by dropping "**CHEAP**" coverage for more responsible forms of healthcare, including Medicare and a supplemental policy from United American. As a result of these healthcare concerns, the Senior market is now larger than originally anticipated. Here are the numbers, according to HCFA (the Health Care Financing Administration):

- Nearly one million Seniors will be involuntarily disenrolled from managed care at the year's end;
- More than 5.6 million Seniors are still enrolled with managed care, but research tells us they are concerned and shopping;
- More than 14 million Seniors have health benefits through an employer or former employer (don't forget about group sales); however, *many employers are beginning to discontinue health benefits to retired employees*;
- And 10.5 million have supplemental insurance, many of those with less responsible, "**CHEAP**" companies who don't have the ratings or track record of exceptional service that UA possesses.

The analysis of these numbers is staggering. How big is your opportunity? Your prospecting opportunities are more than 31 million times more stable with this current market situation! Add it up. You and our customers are beneficiaries of thousands of decisions made over the last 53 years towards long-term quality — decisions other companies often find too difficult to act upon. I've said it before and I'll say it again: we have prepared for 53 years to take advantage of this extraordinary opportunity, and it's no accident we're prepared! This is why new Agents are joining our Division in record numbers. We're standing on the shore of unprecedented opportunities.

Suspend Your Disbelief And Jump In!

At United American's Exclusive Agency Division, our environment is one of progress and prosperity. Our opportunities will only become much better from here on out! Don't miss your chance — it's your family's opportunity! Suspend your disbelief! Jump in this new Senior market now! Work as close to a 16/6/6 schedule as possible to help your family's financial progress. At the same time, you too can help tens of millions of Seniors, concerned about a nationwide healthcare crisis, to find quality coverage. **Be seen with all of us at the top!**

T.E.A.M. UA proves once again — Together Everyone Achieves More!