

# Final Expense Insurance: A Custom Fit!

Final Expense insurance can serve as an important cornerstone of financial security. When a loved one dies, surviving family members are often faced with more than 50 questions, mostly dealing with expenses. The pain of loss is enough to bear without the additional stress of making major financial decisions. We all want to protect our families and provide them as much security as possible, and this is when Final Expense insurance can fill an important need.

With this in mind, it is easy to understand that the most common objection a prospect may have to Final Expense insurance is not need, but cost. Fortunately, UA's Final Expense plans can be custom-fitted to almost any family's budget. UA is able to adjust benefits and face amounts until the premium is at a level the family can afford. At UA, we like to think of this as a "money purchase" concept.

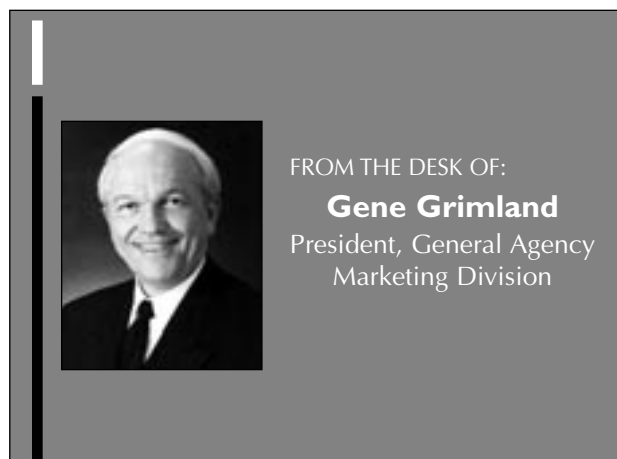
For example, if a client can only pay \$25 per month for Final Expense coverage, UA's plan can be issued for exactly \$25 per month, and the face amount can be adjusted accordingly. The "money purchase" concept is a wise practice when selling Final Expense coverage. If the customer is comfortable with not only the benefit but also the premium, the policy is more likely to stay in force.

The key to making and keeping Final Expense sales is to never oversell these coverages. Modest amounts of premium — \$15 to \$40 per month — both serve the clients' needs and keep up persistency. Your customers get the coverage they need at a price they can afford, and you get a sale that stays. Be sure to read the sales tips from Jamie Dodd, our number one Life Writing Agent on page 9.

UA's Final Expense plans are not only a good fit for your customers, but also for you, our valued Agent. Your success in the Final Expense market is important to us at United American, and we are continuously striving to provide you with the best tools and incentives you need to sell this vital coverage.

At UA, we realize your success with Final Expense products is dependent upon several important factors:

- **Competitive products**
- **Simplified underwriting**
- **Top commissions with advances**
- **Fast claims payment**
- **Good marketing tools**
- **Company commitment**



United American offers all these benefits to our Final Expense Agents. Our commitment to you is evident everyday through our quality products, superior home office support, and effective marketing tools. Our goal is to equip you for success. See pages 6-8 for an overview of our products and for useful marketing facts.

Of course, with all UA offers, it is still the Company itself which gives UA an important edge. Our reputation for stability and service reflect positively upon our Agents. UA's industry rankings are always the top of our field. In fact, Standard and Poor's has just confirmed UA's "AA Excellent" rating for financial strength and claims-paying ability for another year!

Indeed, UA's Final Expense products are a custom fit for both our policyholders and Agents. If you haven't already, add UA Final Expense policies to your selling portfolio today!

