

Show Some Interest

Introducing UA's New Deposit Fund Rider

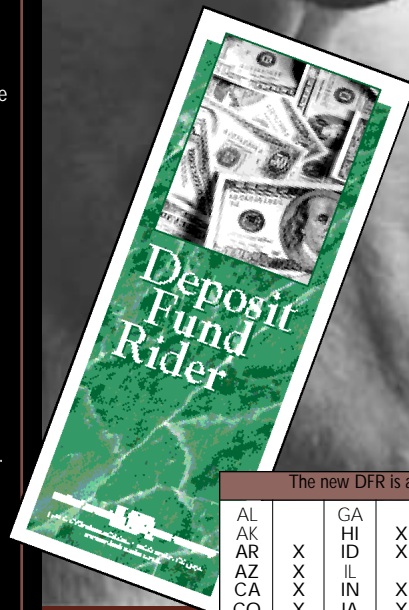
The new **Deposit Fund Rider (DFR)** is now available! This is an interest bearing account which can be attached to the RT-85 Renewable Term Life insurance policy. The interest paid on the **Deposit Fund** is guaranteed never to fall below four percent. It is a great way to solidify your customer service efforts and help ensure your clients have access to a higher interest rate than what is offered on the market today.

Bank draft premium payment mode is required to open the **Deposit Fund**. The policyholder determines an amount to be deposited into a personal, interest bearing account. That **DFR** amount is automatically debited at the same time as the RT-85 insurance premium. The initial deposit amount and the subsequent bank draft deposit amounts must be the same. Additional funds may be deposited by check accompanied with a completed Transaction Form. If the policyholder fails to pay the RT-85 insurance premium, the premium will be deducted from the **Deposit Fund** prior to the policy lapsing.

Policyholders can access the money in the **Deposit Fund** account without charge or interest penalties. Funds are available for withdrawal on balances which have been on deposit for at least 30 days. Withdrawals on deposits made by check or bank draft are available as soon as the deposit has cleared. Policyholders may authorize another person to make withdrawals from the fund by completing the authorization section of either the Enrollment Form or Transaction Form.

At the end of every year, UA will provide an annual statement of the account, an IRS Form 1099, and announce the interest rate for the upcoming year. At the time of the policyholder's death, the account balance will be paid to the beneficiary named on the RT-85 policy.

A special introductory mailing has been mailed regarding this new product. Additional supplies may be ordered through the Home Office.



The new DFR is available in states marked with an "X."

AL		GA		MD		NC		TX	
AK		HI	X	MI	X	ND	X	UT	
AR	X	ID	X	MN	X	OH	X	VA	X
AZ	X	IL		MS	X	OK	X	VT	
CA	X	IN	X	MO		OR		WA	
CO	X	IA	X	MT		PA		WI	
CT		KS		NE	X	RI	X	WV	X
DE		KY		NV	X	SC		WY	X
DC		LA	X	NH	X	SD	X		
FL	X	ME		NM	X	TN			