



VISION  
Magazine

## 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.

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## VISION

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EDITOR'S PAGE

## HEALTHGUARD APPROVALS

**Effective immediately**, UA's Critical Illness plan, *HealthGuard*, is approved for sale in **Arizona, Georgia, Hawaii, and Rhode Island**. New supplies will be sent Dec 1. For additional materials, please contact Agent Supply.

In addition, a new *HealthGuard* application (CILS CILS-APR) has been approved for most states (see chart below). New supplies will be sent Dec. 1. Additional materials may be ordered through Agent Supply.

The CILS CILS-APR should be used in states marked with an "X".									
AL	X	GA	X	MD		NM	X	TN	X
AK	X <sup>^</sup>	HI	X	MI	X	NC	X	TX	X <sup>^</sup>
AR	X	ID	X	MN		ND	X	UT	
AZ	X	IL	X	MS	X	OH	X	VA	
CA		IN	X	MO	X	OK	X <sup>^</sup>	VT	X
CO		IA	X	MT		OR		WA	
CT		KS		NE	X	PA		WI	X
DE	X	KY		NV	X	RI	X	WV	X
DC	X <sup>^</sup>	LA	X	NH		SC	X	WY	X
FL	X	ME	X	NJ		SD			

States marked with an "X<sup>^</sup>" should continue use of the current CILS app/brochure (CILS CILS-AP) until further notice.

## DO NOT CALL REMINDER

This is a reminder that **all referrals ARE subject to Do Not Call (DNC) regulation**. If you receive a referral, you must first check with the National, State, and Company-specific DNC registries before contacting the prospect.

## 2004 MEDICARE PREMIUMS

The **Part B premium payment** automatically deducted from Medicare recipients' monthly Social Security checks for 2004 **will be \$66.60**, and the **Part B deductible will remain \$100**. For a review of the new 2004 Medicare deductibles refer to the A/B chart on pgs. 9-10.

## INTEREST RATES SET

### Lifestyle Annuity: 3.00% Minimum

As previously announced in *Vision*, the guaranteed minimum interest rate has been lowered to 3% where state approved. The new money interest rate for the month of **December is 3.25 percent** for these states. Rates will continue to be reviewed and adjusted accordingly.

### Lifestyle Annuity: 4.00% Minimum

**Mississippi and New Jersey** will retain a 4% minimum guarantee rate until the 3% rate is approved. The new money interest rate for the month of **December is 4.00 percent** for these states. Rates will continue to be reviewed and adjusted accordingly.

The **Deposit Fund Rider** interest rate for 2003 has been set at **4.00 percent**.

## FLEXIBLE PREMIUM ANNUITY UPDATE

At this time, the **only states remaining with a 4% minimum interest rate on the Flexible Premium Annuity (FPA8)** are **Nevada and Oregon**. All other states have a FPA8 minimum interest rate of 3%.

## HOLIDAY SCHEDULE

The **McKinney Home Office will be closed Thursday, Nov. 27 and Friday, Nov. 28** in observance of the Thanksgiving holidays. We wish everyone a safe and happy Thanksgiving!



Happy  
Thanksgiving  
From United American