

Get The Most Out Of Life

“The wealth of the market and the demand for independent advice are transforming the Life insurance industry. Customers may want to do research and comparison shopping on the Internet, but most prefer to talk with a human being to complete a sale or to obtain advice.”

(Source: *Best Review/Preview* January 2001.)

Life Insurance Trends

Eight-five Is Good!

While 85 and older is the fastest growing age bracket in America, life expectancy in the United States will probably not hit 100 for another five centuries, researchers at the University of Illinois at Chicago say. They concluded that without a widely available biomedical breakthrough that modifies the aging process, 85 is likely to remain the average upper age limit. For babies born in the United States today, girls have a life expectancy of 79 years and boys average 72.

(Source: *Bloomberg News* February 2001)

Mortality Rate Higher for Men

According to a new study of gender mortality, men die earlier because of biology and lifestyle. “*Why Men Die Younger*,” a study published in February 2001 by the *Society of Actuaries*, concludes that the hormone testosterone “plays havoc biologically and behaviorally with men’s bodies,” leading to diseases and risk-taking behaviors that are more common among men than women. Therefore, if a female spouse is more likely to survive her male counterpart and is somewhat dependent upon her spouse’s income, she should be sure that the final expenses are covered because statistically she is the person most at-risk financially. The good news for an Agent is that the stream of income is quite long if you expand the market you currently service to include those 45 to 60 years of age.

(Source: *insure.com*)

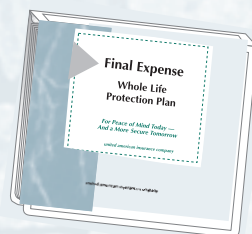
Everyone Needs Life Insurance!

In the U.S., two-income families are the norm. A home mortgage and two car payments are frequently the major expenses in many households. Married couples need life insurance to cover existing and anticipated debts and financial obligations in case of an unexpected death. If a spouse dies tomorrow, the death benefit from the Life insurance policy would go towards paying off the mortgage on the family home or sending kids to college. To an Agent, the general populace is eight times as large as the over 65 market — and that means eight times the leads!

Power Up Your Life Sales

Final Expense Presentation Booklet (FEP101) – \$12 EACH

This presentation highlights UA’s company history, Life industry facts, trends on funeral-related costs and plan benefit descriptions. By using this three-ring binder, you benefit from a polished, professional sales presentation. Also available in a Power Point format. Great for training or sales presentations where approved.



UA's Most Popular Life Plans

The RT85 Final Expense Plan, the 400 Series Whole Life Final Expense Plan, the Plan 511 and the 21-Pay Increasing Whole Life Plan provide Agents with resources to meet life trends and many clients' needs. Check out the chart below and help your clients gain security for their family's future.

Features*	RT-85	Whole Life	21-Pay	511
Issue Ages	18-85	45-80	0-79	0-49
Whole Life		X	X	X
Term	X			
Guaranteed Renewable	X			
Quick Claim Settlement	X	X	X	X
Field Underwriting — No physical exam required	X	X	X	X
Cash and Loan Value		X	X	X
Paid-Up Insurance		X	X	X
Coverage Available Immediately	X	X	X	X
Choice of Payment Options (10-Pay, 15-Pay, 20-Pay, Ordinary)		X		
Built-in Growth Factor/Choice of Increasing Benefit		X	X	
Double Indemnity for Accidental Death				X
Graded Death	X	X		
Optional Riders:				
Living Benefit (Terminal Illness Accelerated Benefit)	X	X		
Accidental Death			X	
Child Benefit			X	

* Plans and benefits vary by state.

Life Sales Brochure (LWB2000) – FREE

Promote the advantages of three of our most popular life products — the RT-85, 400 Series and the 21-Pay. Attach your business card to the front of the piece and mail, or leave with prospects as a reminder of what they purchased. Check the Marketing Tools chart for availability in your state.



Lead Cards — \$25/1,000 or \$20/1,000 for orders over 10,000

Use these self mailers to gain interest about the need for life insurance. Stuff them in newspapers or mail with your own pre-approved letter. These lead cards can be imprinted with your name and address so responses come direct to you!

LC-48R95 — promotes the 400 Series
LC-55 — promotes the RT-85

