

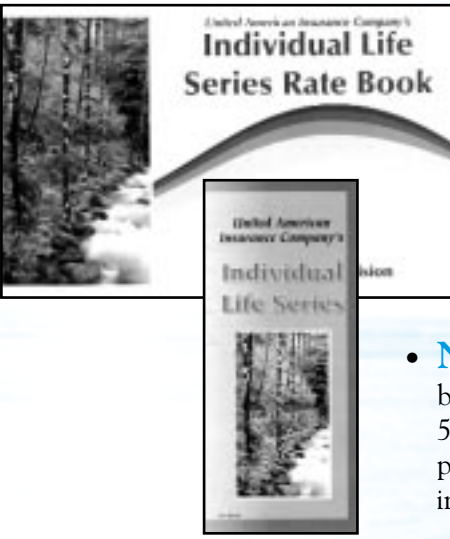


Life just got a

Have you been dreaming of one simple application for UA's Senior Life policies? Do you fancy less paperwork, consolidated rate charts, and fewer customer signatures? Some dreams do come true — United American is pleased to announce that the sales materials for several of our top-rated Senior Life products have been merged into one application, one sales brochure, and rate book. Life just got a little easier!

Your new life sales materials include:

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 • **Senior Life Application (SLAP):** This combined Life application was created to simplify the underwriting process and reduce the amount of paperwork you carry.
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 • **PASSform application:** The SLAP application is designed for the Policy Application Scanning System or PASS format. PASSforms are currently used with UA's Critical Illness plans (see *Vision* July 2003), and going forward all new product introductions will include PASSform applications.
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 • **Rate book (form ILSR BOD):** Now one rate book includes rates for the RT-85, 400 Series, Plan 511 and the MOD 30, 40, 50. NOTE: It is critical you enter the appropriate plan code on the SLAP application to ensure proper coding and policy issue. Plan codes are found at the top of each rate page.
- **New four-color sales brochure (ILS F3953):** This leave-behind brochure provides an overview of policy benefits for the RT-85, 400 Series, Plan 511 and the MOD 30, 40, 50. In addition, once the customer has purchased a life policy, you can indicate the selected plan and sign the conditional receipt for the insured to keep.

IMPORTANT NOTE! IMPORTANT NOTE! IMPORTANT NOTE!

By now, you should have received your introductory SLAP materials. However, there is one important change you need to know. Effective immediately, do NOT write Plan 511 or MOD 30, 40, 50 business on the SLAP application. Although the 511 is a single Life policy, Plan 511 and the MOD do not offer a Graded Death Benefit and using the SLAP app would only slow down underwriting and policy issue. Please continue to use your existing Plan 511 application (WL-2 LA6) and MOD app (URL-324) for new business. *You may still use the combined rate book (Form ILSR BOD) and the four-color sales brochure (F3953) shown above for all single Life products, including the Plan 511 and MOD 30, 40, 50.*

Effective January 1, 2004, all new business written for the RT-85 and 400 Series must use SLAP materials where state approved. At press time, SLAP materials were approved in all states except California, Iowa, Maryland, Massachusetts, New Hampshire, New Jersey, Pennsylvania, and Washington.

HAPPY!

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- **Privacy and Disclosure Information booklet** (UAPDI-L 03): Those endless forms have been consolidated! Rather than ask for the client's signature numerous times, UA has put virtually every form in this information booklet. Once you have reviewed the required forms with the client, the client signs page eight. Please tear page eight from the booklet and send it in with your completed application. The insured may keep the rest of the booklet with their policy. Forms included in the Privacy and Disclosure Information booklet are:

U-1342N	(MIB) Description of Information Practices
U-1342A R-2	(MIB) Authorization to Obtain & Disclose Information
ABR1D1	Terminal Illness Accelerated Benefit Rider Disclosure
Form 3523	Life Insurance Buyer's Guide (NAIC)
F3978	HIPAA Release of Health Related Information
LPV-97	Telephone Verification Form

Replacement Forms Reminder!

If a replacement occurs, you are still required to use the Life Replacement form for your state. Please refer to the chart below to confirm your state's Life Replacement form number:

Alabama	REP S/79	Nebraska	REP S/84
Arizona	REP S/79	Nevada	REP-NV
Arkansas	REPNOT/00/CSM	New Hampshire	REPNOT/00/CSM&CIF
California	REP S/84	New Jersey	REPNOT/00/CSM
Colorado	REPNOT/00/CSM	New Mexico	REPNOT/00/CSM
Delaware	REP-DE	North Carolina	REPNOT/00/CSM
Florida	REP-FL&CIF	Ohio	REP S/79
Georgia	REP-GA	Oklahoma	REP-OK1/REP-OK2
Hawaii	REPNOT/00/CSM	Oregon	REPNOT/00/CSM
Idaho	REP S/84	Pennsylvania	REP-NM2
Illinois	REP S/84	Rhode Island	REP S/79
Indiana	REP-AR	South Carolina	REP S/84
Iowa	REPNOT/00/CSM	South Dakota	REP-SD
Kansas	REP S/79	Tennessee	REP S/84
Kentucky	REP-KY	Utah	REP-UT
Louisiana	REPNOT/00/CSM	Virginia	REP S/84
Massachusetts	REP-MA	Vermont	REPNOT/00/CSM
Maryland	REPNOT/00/CSM	Washington	REP-WA1/REP-WA2
Michigan	REP S/79&CIF	Wisconsin	REP-WI1
Mississippi	REPNOT/00/CSM	West Virginia	REP S/79&CIF
Missouri	REP S/79 & REP-MO	Wyoming	REP-UT
Montana	REPNOT/00/CSM		