

THE NEWS AND IDEAS MAGAZINE FOR UA'S BRANCH OFFICE DIVISION.

V

VISION  
Magazine

DECEMBER 2006

*Presenting*  
**FLEXGUARD<sup>®</sup>** *Plus*

- Torchmark  
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#### 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.

[www.uabranch.com](http://www.uabranch.com)  
[www.unitedamerican.com](http://www.unitedamerican.com)  
**HOME OFFICE**  
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#### VISION

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## RATE APPROVALS

### GOOD SENSE PLAN

A special mailing regarding **Good Sense Plan (GSPI)** rate approvals for individual and UAatWork new business and renewals has been mailed to Branch Agents working in the following states:

Colorado, Delaware, Hawaii, Indiana, Kansas, Montana, Tennessee, Utah, and West Virginia. The new business effective date was December 1, 2006.

A special mailing has also been sent to Branch Agents working in South Carolina, where the new business effective date is January 15, 2007.

### PROCARE

A special mailing regarding **ProCare Medicare Supplement** rate approvals for new business and renewals has been mailed to Branch Agents working in Idaho and South Dakota. The new business effective date is January 1, 2007.

A special mailing has also been sent to Branch Agents working in Ohio and Wyoming, where the new business effective date is January 15, 2007.

### FLEXGUARD<sup>Plus</sup> APPROVALS

A special mailing regarding approval for sale of the **FLEXGUARD<sup>Plus</sup>** limited benefit policy has been sent to Branch Agents working in the following states:

Arizona, Missouri, Oklahoma, Tennessee, Texas, and Wyoming.

If you did not receive this notice, please contact **Branch Services**. (Please see the center spread on pages 6 and 7 for important information on **FLEXGUARD<sup>Plus</sup>**)

### ATTN: ALL UAATWORK AGENTS

Interim coverage on UAatWork health policies will no longer be available on new business submitted February 1, 2007 and after. As a result of this change, you will need to update your supply of forms required for new business. **Revised Acceptance of List Bill (F4348), Payroll Deduction Authorization (F4349), and UAatWork New Business Check List** are available online at [www.uabranch.com/services](http://www.uabranch.com/services). If you have questions about this change, please contact Voluntary Benefits at [vbc@torchmarkcorp.com](mailto:vbc@torchmarkcorp.com).

### INTEREST RATES SET

The **Lifestyle Annuity** new money interest rate for the month of January is **4.20 percent**. Rates will continue to be reviewed and adjusted accordingly.

The **Deposit Fund Rider** new business interest rate for **2007** has been set at **3.00 percent**.

## INDIVIDUAL LIFE SERIES APPLICATION (MLAP) APPROVALS

A special mailing regarding approval and immediate use of the new Individual Life Series application (**MLAP**) for use with **10-Year Term, Whole Life, and 21-Pay Whole Life** new business is mailing to Branch Agents working in the following states:

Arkansas, Colorado, Florida, Louisiana, Missouri, North Carolina, Ohio, Oklahoma, South Carolina, Tennessee, and Texas.

If you have not received this notice, please contact **Branch Services**.

See page 9 for important information on life product withdrawals effective 12/31/06 and the introduction of the new life series effective 1/1/07.

## ADVERTISING REMINDERS

Any type of sales or advertising materials, including print ads, TV or radio scripts, electronic format or email, flyers, or direct mail pieces, must be submitted to the Home Office for written approval prior to publication or use. Please allow two to three weeks for the review and evaluation of your piece. If state approval is required, allow additional time.

### Some tips for getting your piece approved:

1. Clearly identify the full name of the Company, *United American Insurance Company*, at least once in the body of the advertisement, preferably near the top.
2. If the advertisement is for a Medicare Supplement policy, you must also include the Medicare disclaimer at the end of the piece in no smaller than 10-point type. **The disclaimer should read: *United American Insurance Company is not connected with or endorsed by the U.S. government or federal Medicare program.***
3. Clearly identify the products and services mentioned in the sales piece by including the policy form number(s).
4. Use words and concepts that your intended audience can clearly understand. Avoid "industry" terms that the average person would not know. Also, avoid using ambiguous terms such as "comprehensive," "the best," or "the only."
5. Use only the most recent facts and figures available when citing general financial information or statistics about the Company, its products, or its ratings. **Always provide the source and date for any statistic, and source dates should not be more than two years old.**





## *If Wishes Came True...*

“If I had my way this Christmas, if all that I’d wish could be, of all the great wishes in a wonderful world, I’d only ask for three.” Those are the simple lyrics of a song sung many years ago by The New Christy Minstrels. The Minstrels are no longer new, but the words of the song still hold promise, especially at this time of year.

What would you wish for if you had three wishes? One thing we all would wish for would be peace in the world. What a spectacular holiday gift that would be! Our second and third wishes would probably center on our families. We might wish for continuous good health for all our family members and perhaps for financial freedom, so we would never have to worry again about paying the mortgage.

World peace, good health and financial freedom... it doesn’t get much better than that, does it? Just imagine if all three wishes were granted! Our society would undergo a dramatic transformation. Everyone would be able to afford whatever they wanted and have the good health to enjoy it.

It would be a true Utopia – an ideal society. As insurance professionals, however, we tend to be rather reality-based. Most of us accept the fact that a Utopian society is only a beautiful wish. But there is one wish we can make this holiday season, which is more within our power to fulfill:

***Every man, woman and child in the United States will have adequate, affordable health and life insurance protection.***

That is one very powerful wish, and it’s a wish that you truly have the ability to grant. You won’t be able to do it alone; you’ll need to be part of a team. You and your team won’t make it happen by the end of 2006 or 2007 or even 2008. But, with perseverance and dedication, you will make it happen one day in the future. Each day when you pick up the phone or ring a doorbell, you are helping to make that wish come true.

This year, as a team we’ve made great progress toward achieving that goal. Our outstanding product offerings coupled with your sales skills, hard work, and determination, have brought us a step closer to

insurance Utopia. We still have a long way to go, but with new products such as FLEXGUARD *Plus* that we’re introducing in our center spread this month, there is no doubt that we’ll get there.

We probably don’t say it often enough, but thank you for being part of United American’s Branch Division. We appreciate the value and talent that you have consistently brought to our Company. We are very grateful that you have chosen to make UA products available to the millions of uninsured people across the United States. Your efforts day in and day out have made us the great Company we are today. We couldn’t do it without you, and we hope we never have to try. We are counting on you to help take us – to the top!

Your Management Team and the Home Office staff wish all of you and your families a very joyous holiday season, and may the year ahead make all your wishes come true!

*Vern D. Harber*  
*John M. Jones*



# “Let’s Move Some Dirt!”

Even chilly Fall winds couldn’t cool the spirit of excitement that surrounded November 1, 2006 in McKinney. It was a momentous day for United American and all of Torchmark Corporation’s many subsidiaries. City, state and Company officials and dignitaries gathered at the United American Home Office that afternoon for the official groundbreaking of Torchmark’s new corporate office.

## MONUMENTAL MOVE

Torchmark’s move from Birmingham, Alabama to McKinney, which was announced earlier this year, is one of the biggest corporate relocations to occur in the Dallas-Fort Worth Metroplex in several years and will bring up to 500 new jobs to the area. The new 150,000 square foot facility will be constructed on approximately 18 acres adjacent to the UA Home Office and is projected to be complete by December, 2007. Designed by Alliance Architects of Dallas, Texas, the new building will help consolidate the executive sales, IT, and customer service functions to allow all Torchmark companies to continue the tradition of providing the best insurance at the best price.

It was a day of celebration for everyone associated with Torchmark, but Mark McAndrew, Torchmark Chairman & CEO, put it best when he said, “It’s a great day for Torchmark. Now let’s move some dirt!”

**“I am grateful Torchmark has decided to come here.”**

– Honorable Ken Paxton, Texas House of Representatives

**“Torchmark will certainly make a positive impact on McKinney’s economy that will create a positive effect throughout the regional economy.”**

– David Pitstick,  
President McKinney Community Development Corporation

**“We are honored and excited to welcome Torchmark to McKinney.”**

– Ray Eckenrode, Vice-Chairman, McKinney Community Development Corporation

**“United American Insurance Company has been a great corporate citizen in McKinney, and we are thrilled that its parent company, Torchmark, has decided to call McKinney home as well.”**

– Bill Whitfield, McKinney Mayor



Torchmark Chairman & CEO Mark McAndrew





# Did You Make the Most of Your Holidays?

Whether you celebrated Christmas, Hanukkah, Kwanzaa, Bodhi Day, The Winter Solstice, or simply enjoyed the spirit of goodwill that exists at this time of year, these sales tips would have been the perfect gift for all the sales folks on your list!

**H**ear what your prospects say! Remember the words of Winston Churchill, “Courage is what it takes to stand up and speak. Courage is also what it takes to sit down and listen.” Sure, you have a lot of wonderful products to talk to them about, but first take the time to truly listen to them. What you don’t hear may tell you just as much about their needs as what you do hear.

**O**rganize your presentation before you get to your appointment, but leave plenty of room for flexibility. You may arrive at your prospect’s home to find circumstances very different than you had anticipated. Make sure you have alternate sales presentations ready to roll. No matter what your prospect’s situation, you can always offer UA Partners®!

**L**ove what you do! Your prospects and customers will quickly sense if you enjoy your job and believe in your products. If you’re going to convince them to buy, you’d better be convinced yourself!

**I**nform your prospects, but do it with heart. It’s very important to know your products and your facts. But prospects don’t buy information; they buy trust and respect. Connect on a personal level with your prospects, and they’ll soon be your customers.

**D**on’t scream success, but display it tastefully. If you want prospects to know you’re successful and someone with whom they should want to do business, don’t ever say it in words. Let your appearance, body language, voice, and listening skills communicate your level of success.

**A**void offering your prospect too many choices. Remember, in many cases, less can be more! Giving them too many choices may only confuse them, and they may end up buying nothing. Do your homework, present your recommendations to your prospects and allow them to make the final decision.

**Y**ou’ll be more successful if you focus on your client from the start. Greet them with a firm handshake when they open the door; then look them in the eye and focus on what they have to say. They will see you as sociable, open and friendly – the kind of person with whom they want to do business.

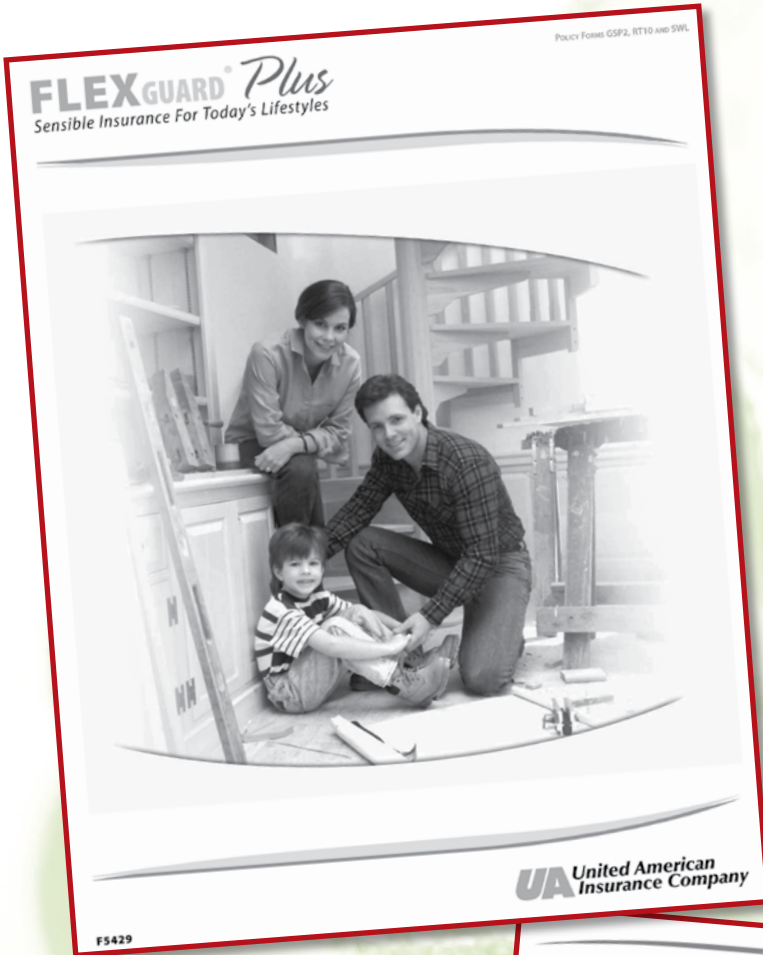
**S**harpener your skills. Selling means continually learning and improving your sales abilities. Read, role play, and take classes to improve your selling, negotiating, and closing skills.

Sources: *Independent Agent*, August 2006, October 2005, April 2005, December 2004, July 2004.



# Introducing FLEXGUARD<sup>®</sup> Plus<sup>\*</sup>

United American is very proud to announce the addition of FLEXGUARD<sup>Plus</sup> to its already outstanding product portfolio. This new and affordable limited benefit product will provide your customers with even greater flexibility when creating the best insurance coverage to suit their individual needs and will provide you with added opportunities to write more quality business.



## WHAT MAKES FLEXGUARD<sup>Plus</sup> DIFFERENT?

FLEXGUARD<sup>Plus</sup> is a whole lot more than just health insurance! It includes the same great features and benefits as FLEXGUARD, but with some very desirable enhancements, including separate Cancer and Critical Illness Riders, increased Accident Benefit Rider and Whole Life and Term Life Add-ons. See the box on page 7 for details.

## WHAT NEW MATERIALS WILL I NEED?

The FLEXGUARD<sup>Plus</sup> intro package includes a new application (Form LCGP), new Advertising Brochure (F5429), Health Rates (F5431) and Life Rates (F5430). We've also updated the Consumer Form (3728), Underwriting Guidelines, and combined the Privacy and Disclosure Booklet (UAPDI) for Life and Health. Contact Branch Services with any questions or order additional materials from Supply.

\*Policy Forms GSP2, RT10 and SWL

**BUILD YOUR FLEXGUARD<sup>Plus</sup> POLICY**

You select the level of protection you want and can afford. Plus any additional features or policies you would like to add.

	<b>\$50,000 maximum*</b> up to \$2,000 per day for days 1-30 80% up to \$1,000 per day for the next 30 days	<b>\$75,000 maximum*</b> up to \$3,000 per day for days 1-30 80% up to \$1,500 per day for the next 30 days	<b>\$100,000 maximum*</b> up to \$4,000 per day for days 1-30 80% up to \$2,000 per day for the next 30 days
<b>Hospital Expense Maximum†</b> For any one injury or sickness			
<b>Hospital Expense Benefits</b> After you pay the \$500 deductible, the policy pays 80% of inpatient daily and maximum inpatient expenses during a hospital stay, up to the daily dollar limits shown (single and maximum benefit maximums).			
<b>Surgical Expense Benefits‡</b> Pay a fixed expense, up to the allowable amount specified in the policy, for surgical services rendered in the hospital or ambulatory surgical center. Only the legal surgical benefit will be paid for any one surgical or ambulatory.	100% up to \$7,500	100% up to \$7,500	100% up to \$10,000
<b>Assistant Surgeon</b> Anesthesiologist			
<b>Outpatient Hospital Surgery §</b> After you pay the \$500 deductible, daily and maximum expenses are covered at a one day confinement for surgery performed in a hospital or state licensed surgical center.			
<b>Ambulance Benefit</b> Policy pays for ambulance service from home or hospital.			
<b>Outpatient Daily Room Benefit</b> Daily Intensive Care Benefit			
<b>Hospital Admission Benefit</b> Additional benefit paid for each hospital day.			
<b>Registered Nurse Benefit</b> Paid for three shifts each day for full-time care during a hospital stay.			
<b>Physician's In-Patient Visits</b> Paid for a doctor's visit at a hospital during a hospital stay which doesn't require a surgical operation.			
<b>Outpatient (non-surgical) Benefits including:</b> • Outpatient Hospital Expense • Diagnostic Imaging, X-rays, MRI, etc.	80% up to \$300	80% up to \$400	80% up to \$500
<b>Physician's Outpatient Visits</b> • Pay for doctor's visit at a doctor's office, clinic, or at home. • Annual physical exam			

**READ YOUR POLICY CAREFULLY.**

**KEEP THIS BROCHURE** - Highlights the benefits of your policy. It is a contract. Refer to the policy for actual coverage, benefit amounts, and terms. Use actual policy provisions which may vary from what is shown on this brochure.

**EFFECTIVE DATES OF COVERAGE** - Some coverages may have effective dates. Review the underwriting guide for the policy effective date.

**PRE-EXISTING CONDITION EXEMPTION** - Pre-existing conditions are not covered for the first 12 months after the policy effective date.

**Plus THIS OPTIONAL HEALTH COVERAGE**

These health add-ons are available at an additional cost. The health coverage will not continue if you cancel your FLEXGUARD<sup>Plus</sup> policy.

- Additional Outpatient Benefit:** Choose an additional \$300 or \$500 in outpatient non-surgical coverage.
- Additional Physician's Outpatient Visit Benefit:** Choose to double the benefit amount for your doctor visits and annual physical exam. 80% of the doctor's fee, up to \$50 per visit; 80% of the annual physical exam fee, up to \$100 for one annual exam per year; annual maximum of \$500.
- Optional Cancer Benefit Rider (with Form #C-CA1):** Choose to double the benefit amount for a first diagnosis of cancer or malignant melanoma (skin cancer, Hodgkin's disease, malignant neoplasm, leukemia, myeloid leukemia, multiple myeloma, or major organ neoplasm). No medical history required. 30-day waiting period applies. Benefits will be reduced by half at age 65.
- Optional Critical Illness Benefit Rider (with Form #C-11):** Choose to double the benefit amount of \$10,000 up to \$50,000. Benefit payable upon a first diagnosis of critical illness including heart attack, stroke, or major organ neoplasm. No medical history required. 30-day waiting period applies. Benefits will be reduced by half at age 65.
- Optional Accident Benefit Rider (with Form #A-AC1):** \$30,000. The Rider pays ONE of the following: Accidental death benefit; Lump sum amount for specified injuries; Weekly hospital stay benefit; or First aid medical care benefit. You must qualify for this optional rider. Not available for children. Benefits will be reduced by half at age 65.

**Plus THESE OPTIONAL LIFE POLICY ADD-ONS**

These life insurance add-ons are available at an additional cost. You will receive a separate policy for any life insurance purchased with your FLEXGUARD<sup>Plus</sup> policy.

- Optional Life Policy Qualification:** If you qualify for a standard issue FLEXGUARD<sup>Plus</sup> policy, you may also qualify for a preferred issue FLEXGUARD<sup>Plus</sup> policy. You must be under 65 years of age and have no history of tobacco use or other health conditions that would affect your life insurance rates.
- Optional Whole Life Policy (with Form #WL) or Term Life Policy (with Form #TL):** You can select either Whole Life or Term Life insurance and choose a face amount from \$1,000 up to \$250,000. Tobacco non-smoker rates available.
- Optional Child Term Life Rider (with Form #C-11):** Available with the purchase of an adult Whole Life or Term Life policy. Choose \$5,000 or \$10,000 of coverage for children age 0-17.

# Sensible Insurance

## for Today's Lifestyles

### WHEN CAN AGENTS BEGIN TO SELL FLEXGUARD *Plus*?

Policy rates for FLEXGUARD *Plus* take effect January 1, 2007. Please submit only original application forms, **no copies**.

**Currently, Agents in Arizona, Missouri, Oklahoma, Tennessee, Texas, and Wyoming are approved to sell FLEXGUARD *Plus*, and announcement letters have been sent to Branch Agents who sell in those states.** As other state approvals are received, they will be published monthly in *Vision*. Remember, you can continue to offer FLEXGUARD in addition to the new FLEXGUARD *Plus*, once it is approved in your state.

### WHAT'S THE BEST WAY TO SELL FLEXGUARD *Plus*?

1. When helping your prospects to decide which of the three maximum benefit levels (\$50,000; \$75,000; \$100,000) is best for them, present the benefit levels in terms of a "per day" benefit, not just a total benefit amount. If your customers have a hospital stay of only a few days, they need to understand that there is a per day dollar limit, which is determined by the maximum benefit level they choose. The larger the maximum they choose, the larger the per day dollar benefit will be. This approach may help to avoid confusion later when your customers file claims.
2. Emphasize the value of automatic eligibility for the Whole Life and Term Life add-ons for prospects who qualify for a standard issue FLEXGUARD *Plus* policy. That means there is no additional underwriting, which means faster policy issue.
3. Sell the value of one-stop shopping to your prospects and customers. FLEXGUARD *Plus* is health and life coverage in one affordable package.

### WHAT'S THE *Plus*?

#### OPTIONAL HEALTH BENEFITS:

- **Additional Outpatient Benefit:** Choose an additional \$500 or \$1,000 in outpatient non-surgical coverage. (Premium subject to SBR Rates).
- **Additional Physician's Outpatient Visits Benefit:** Choose to double the standard benefit amount for your doctor visits and annual physician exam.
- **Cancer Benefit Rider (R-CAN):** Choose a cash benefit amount between \$10,000 and \$50,000. Prospects must qualify for this rider, and a 30 day waiting period applies. Benefits are reduced by half at age 65.
- **Critical Illness Benefit Rider (R-CIX):** Choose a cash benefit between \$10,000 and \$50,000. Prospects must qualify for this rider. It is not available for children (17 or under) and benefits are reduced by half at age 65.
- **Accident Benefit Rider (R-ACC2):** Choose a benefit amount of \$10,000, \$20,000, or \$30,000. Prospects must qualify for this rider.

#### OPTIONAL LIFE ADD-ONS:

- **Life Policy Qualification:** Prospects are automatically eligible for up to \$20,000 whole or term life if they qualify for a standard issue FLEXGUARD *Plus* policy without a Select Benefit Rider (SBR), exclusion riders or rated premium notice.
- **Whole Life (SWL) or Term Life (RT10) Policy:** Choose a face amount from \$1,000 to \$20,000 for either type of coverage. Tobacco/non-tobacco rates are available.
- **Child Term Life Rider (U4272):** Choose a face amount of \$5,000 or \$10,000. It is only available with the purchase of an adult whole life or term life policy. Available for ages 0-23.

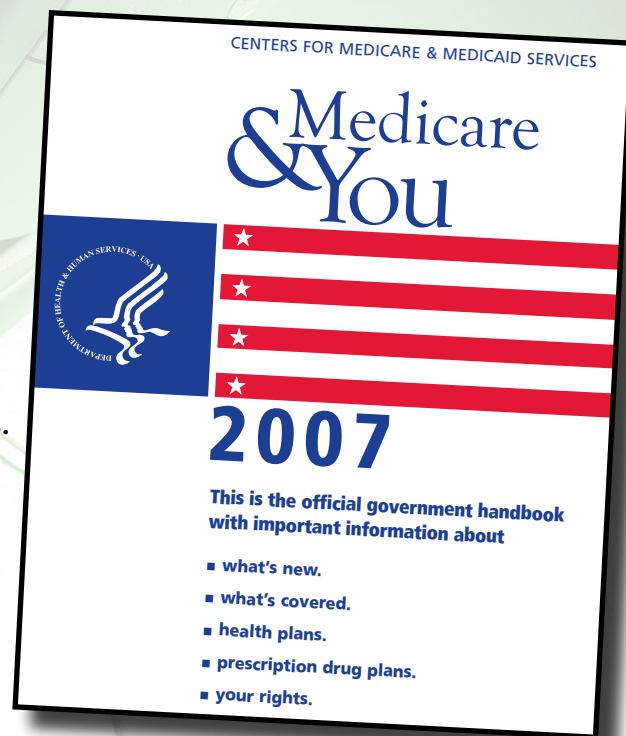


# License2Go:

## Medicare Supplement Agent Training Update

United American wants you to have the most up-to-date information available at your fingertips. Now that 2006 is over and we're full speed ahead into 2007, we have updated our required web-based Medicare-Supplement Training. Working in conjunction with License2Go, United American has incorporated the new deductibles and premiums authorized by Medicare for 2007 into the training materials.

Since United American Agents have access to the course for a full year after registration, now is the perfect time for those of you who are graduates to review the material to make sure you are current for 2007. Keeping track of Medicare changes is no simple task, but we're doing all we can to make it easier for you!



[www.uatrainingcenter.com](http://www.uatrainingcenter.com)



# New Life Series

By the end of this calendar year, all insurers are required by law to implement new cash value schedules for life insurance policies. This change is due to a prescribed regulatory decrease in the maximum nonforfeiture interest rate from 5.75% to 5.00%. **However, this requirement only applies to new issues; policies currently in force are not affected by this change. New FLEXGUARD® Plus 10-Year Term and Whole Life optional life add-ons (app form LCGP where state approved) were designed to meet these new requirements.**

## WHAT THIS MEANS TO YOU:

Please immediately destroy all of your existing UA life insurance policy materials including Applications (including SLAP), Brochures, Rate Books, Advertising Materials and discontinue the sale of ALL life policies until your state(s) approval is received. See chart below for approvals.

**Under no circumstances will the Home Office be able to issue new business on the following UA life plans after December 31, 2006: MOD 304050, One Life Plan, RT-85, 400 Series, Plan 511.**

## WHAT THE FUTURE HOLDS:

In response to this requirement, UA will offer three “new” life products that will be written on the new MLAP application form and will use new Male/Female, Tobacco/Non Tobacco rates. Standard issue and Graded/Sub-Standard policies are available in most states.

A new Individual Life Series Advertising Brochure (F5579) highlights the features of the updated base policies: **10-Year Term (RT10), Whole Life (SWL), 21-Pay Whole Life (URL-CBP)** and a host of desirable optional riders: **Disability Waiver of Premium Rider, Child Term Rider, Accidental Death Benefit Rider, and Deposit Fund Rider.**

## HOW TO GET STARTED:

In states where approved, you may begin writing applications for these new products with effective dates **January 1, 2007** or after using the new Individual Life Series application (MLAP).

You may need to order supplies for your non-resident states. If you need to order materials, or need additional information, please contact **Agent Supply** at [uaagentsupply@torchmarkcorp.com](mailto:uaagentsupply@torchmarkcorp.com) or fax **405-752-9341** to order materials for your non-resident states.

**Individual Life Series**  
Life Insurance Policies from \$1,000 to \$20,000

United American Insurance Company has been one of the nation's leading providers of life insurance products for over half a century. You can purchase United American's life insurance with confidence that it is from a company that does what it says it will do.

**F5579**

United American Insurance Company

APPLICATION FOR LIFE INSURANCE - UNITED AMERICAN INSURANCE COMPANY  
A DELAWARE STOCK CO., WILMINGTON, DE - ADMINISTRATIVE OFFICE: MCKINNEY, TX

Requested Effective Date (mm-dd-yyyy)  -  - /20

Payment Mode  Monthly  Semi Annual  Draft Day (01 to 28 only)  
 Quarterly  Annually

Payment Type  Bank Draft  Direct

LIFE PLAN		OPTIONAL RIDERS	
<input type="radio"/> Primary Insured	<input type="radio"/> 10 Year Term <input type="radio"/> Whole Life <input type="radio"/> 21 Pay Whole Life	<input type="radio"/> Waiver of Premium Rider <input type="radio"/> Child Term Rider <input type="radio"/> Accident Benefit Rider	Life Face Amount \$ Premium (including riders) \$
<input type="radio"/> Spouse	<input type="radio"/> 10 Year Term <input type="radio"/> Whole Life <input type="radio"/> 21 Pay Whole Life	<input type="radio"/> Waiver of Premium Rider <input type="radio"/> Child Term Rider <input type="radio"/> Accident Benefit Rider	Life Face Amount \$ Premium (including riders) \$
<input type="radio"/> Child 1	<input type="radio"/> Whole Life <input type="radio"/> 21 Pay Whole Life	<input type="radio"/> 11 face <input type="radio"/> 21 face <input type="radio"/> 31 face <input type="radio"/> 41 face	Life Face Amount \$ Premium \$
<input type="radio"/> Child 2	<input type="radio"/> Whole Life <input type="radio"/> 21 Pay Whole Life	<input type="radio"/> 11 face <input type="radio"/> 21 face <input type="radio"/> 31 face <input type="radio"/> 41 face	Life Face Amount \$ Premium \$
<input type="radio"/> Child 3	<input type="radio"/> Whole Life <input type="radio"/> 21 Pay Whole Life	<input type="radio"/> 11 face <input type="radio"/> 21 face <input type="radio"/> 31 face <input type="radio"/> 41 face	Life Face Amount \$ Premium \$
		Total Premium \$	
		Total Collected with Application \$	

Applicant if other than Insured/Owner  
 Name: \_\_\_\_\_ Relationship to Proposed Insured \_\_\_\_\_  
 Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_  
 Is Applicant to be Owner of all Policies? If "No", Owner shall be Primary Insured.  Yes  No

Best time to call: Home Phone No. \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
 8 AM - Noon  
 Noon - 4 PM  
 5 PM - 9 PM  
 Work Phone No. \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

**MLAP**

MLAP (Application Continued)

**MLAP is Approved for Use**  
in the States Marked with a "✓" at Press Time.

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