

SERFF Tracking Number: AMLC-126270967 State: Arkansas
 Filing Company: Liberty National Life Insurance Company State Tracking Number: 43263
 Company Tracking Number: AD-L127 ET AL
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans
 Product Name: Advertisements for Medicare Supplement
 Project Name/Number: AD-L127 et al/AD-L127 et al

Filing at a Glance

Company: Liberty National Life Insurance Company

Product Name: Advertisements for Medicare Supplement SERFF Tr Num: AMLC-126270967 State: Arkansas

TOI: MS051 Individual Medicare Supplement - Standard Plans SERFF Status: Closed-Filed State Tr Num: 43263

Sub-TOI: MS051.001 Plan A

Co Tr Num: AD-L127 ET AL

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Author: Phylis Ballard

Disposition Date: 09/23/2009

Date Submitted: 08/19/2009

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: AD-L127 et al

Status of Filing in Domicile: Pending

Project Number: AD-L127 et al

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Filed in Nebraska

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 09/23/2009

Explanation for Other Group Market Type:

State Status Changed: 09/23/2009

Deemer Date:

Created By: Phylis Ballard

Submitted By: Phylis Ballard

Corresponding Filing Tracking Number: AD-L127 et al

Filing Description:

NAIC #290-65331

RE: Advertisements for Medicare Supplement Insurance

AD-L127, AD-L152, AD-L204, AD-L206 – Print Ads

L3747 – Tri-Fold Advertising Brochure

L4625 – Lead Box Label

L4626 – Lead Response Pad

L4931 – Advertising Brochure

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LBDL/MS – Turning 65 Birthday Letter

We are submitting for your review and approval copies of the subject Medicare Supplement advertising forms. These forms are being submitted as a new filing and do not replace any previously approved forms. This filing is being submitted as an invitation to inquire.

These forms will be used to advertise the Medicare Supplement policies offered by Liberty National, which were previously approved by your department for marketing on an individual basis by licensed agents representing Liberty National.

These forms have been filed for approval in our domiciliary state Nebraska, and are being filed in all states where the company is licensed to do business.

Your early review and approval of this filing would be greatly appreciated. If you have any questions, please feel free to contact me collect at (972) 569-3748, or by e-mail at pballard@torchmarkcorp.com.

Sincerely,

Phylis Ballard
Regulatory Compliance

/pb

Company and Contact

Filing Contact Information

Phylis Ballard, Compliance Analyst
3700 S. Stonebridge Drive
McKinney, TX 75070
pballard@torchmarkcorp.com
972-569-3748 [Phone]
972-569-3728 [FAX]

Filing Company Information

Liberty National Life Insurance Company
2001 Third Avenue South
Birmingham, AL 35233
(800) 288-2722 ext. 2912[Phone]
CoCode: 65331
Group Code: 290
Group Name: Liberty National Life
FEIN Number: 63-0124600
State of Domicile: Nebraska
Company Type: Life and Health
State ID Number:

SERFF Tracking Number: AMLC-126270967 State: Arkansas
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Filing Fees

Fee Required? Yes
Fee Amount: \$180.00
Retaliatory? No
Fee Explanation: 9 X \$20 = 180
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Liberty National Life Insurance Company	\$180.00	08/19/2009	29941912

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	09/23/2009	09/23/2009

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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	AD-L127	Filed	Yes
Form	AD-L152	Filed	Yes
Form	AD-L204	Filed	Yes
Form	AD-L206	Filed	Yes
Form	L3747	Filed	Yes
Form	L4625	Filed	Yes
Form	L4626	Filed	Yes
Form	L4931	Filed	Yes
Form	LBDL/MS	Filed	Yes

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Form Schedule

Lead Form Number: AD-L127 et al

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 09/23/2009	AD-L127	Advertising	AD-L127	Initial			AD-L127.pdf
Filed 09/23/2009	AD-L152	Advertising	AD-L152	Initial			AD-L152.pdf
Filed 09/23/2009	AD-L204	Advertising	AD-L204	Initial			AD-L204 Med Supp.pdf
Filed 09/23/2009	AD-L206	Advertising	AD-L206	Initial			AD-L206 HMO.pdf
Filed 09/23/2009	L3747	Advertising	L3747	Initial			L3747 ProCare Ad Brochure 0709.pdf
Filed 09/23/2009	L4625	Advertising	L4625	Initial			L4625 Lead Box Label.pdf
Filed 09/23/2009	L4626	Advertising	L4626	Initial			L4626 Lead Response Pad.pdf
Filed 09/23/2009	L4931	Advertising	L4931	Initial			L4931 ProCare 0609.pdf
Filed 09/23/2009	LBDL/MS	Advertising	LBDL/MS	Initial			LBDL MS Happy Birthday Letter 0709.pdf

Medicare Supplement Insurance Policies

***Trust in the United American Division of
Liberty National Life Insurance Company
for safe, quality protection.***

We will be there when you need us!

- **Stability of Experience**
More than [44 billion] dollars of life insurance in force.*
More than [4.1 million] policies in force.*
- **One of the largest writers of individual Medicare Supplements insurance policies in the nation.****
- **Over a half-century of leadership in the Senior health industry.**
- **The sound financial strength to fulfill its policyholder obligations.**

For Full Details, Call or Write:

[Agent Name

Address

Phone]

United American 
A Division of Liberty National
Life Insurance Company

3700 S. Stonebridge Dr. • McKinney, TX 75070

* Per company records. ** NAIC Medicare Supplement Insurance Experience Report by Direct Premium Earned, [June 2008]. Liberty National Life Insurance Company is not connected with or endorsed by the U.S. Government or federal Medicare program. Policy Forms LMSA06, LMSB06, LMSF06, LMSHDF06; LMSC06 also in MI and VT; LMC4806 only in WI. This is a solicitation for insurance and you may be contacted by an Agent representing the United American Division of Liberty National Life Insurance Company.

An Important Message To All [Withdrawing HMO name here] Medicare HMO Customers

Here's 10 reasons to consider the **United American Division of Liberty National Life Insurance Company ProCare Medicare Supplement insurance policy over another HMO**

1. Stability	A good indicator of Liberty National's stability is its consistent high Financial Strength Ratings from national insurance industry analysts, such as A.M. Best, Standard & Poor's, Moody's, and Fitch*.
2. Commitment	We're not everything to every person; we try to be the very best for our Seniors.
3. Experience	We won't tell you which doctor you can visit. Choose your own physicians and facilities.
4. Freedom	We have over a half-century of Life/Health experience.
5. Guaranteed Renewable	If you pay the premiums on time, you cannot be canceled.
6. On-The-Spot Qualification	Applications include simple "yes" and "no" underwriting that allows the Agent to know immediately if you qualify.
7. We're Neighbors	We're not an 800 number across the country; we have an Agent in your city or state.
8. Unmatched Service	The average Medicare Supplement claim is processed in less than one week.**
9. Sound Premiums	Rates are based on actuarial assumptions, not the competition. That keeps the company and our rates sound.
10. Solid Protection	We give you both quality and value, but we will never compromise product integrity for the sake of price.

For more information call:

[Agent Name
Address
Phone]



* As of [6/09], [12/08], [1/09], and [6/09], respectively. **Per company records as of Feb. 2009. Liberty National Life Insurance Company is not connected with or endorsed by the U.S. Government or federal Medicare program. Policy Forms LMSA06, LMSB06, LMSF06, LMSHDF06; LMSC06 also in MI and VT; LMC4806 only in WI. This is a solicitation for insurance and you may be contacted by an Agent representing the United American Division of Liberty National Life Insurance Company.

2 Column




All Medicare Supplement insurance policies are the same. All insurance companies are not!

The United American Division of Liberty National Life Insurance Company has experience Seniors appreciate:

- More than [40 years] of service to Seniors
- One of the largest writers of individual Medicare Supplement insurance policies in the United States*
- No restrictions on doctors or hospitals
- Personal Agent service

For more information, contact:

[Agent Name
Address
Phone]

United American
A Division of Liberty National
Life Insurance Company
[www.libnat.com]

*NAIC Medicare Supplement Insurance Experience Reports, [June 2008]. Liberty National Life Insurance Company is not connected with or endorsed by the U.S. Government or federal Medicare program. Policy Forms LMSA06, LMSB06, LMSF06, LMSHDF06; LMSCO6 also in MI and VT; LMC4806 only in WI. This is a solicitation for insurance, and you may be contacted by an Agent representing the United American Division of Liberty National Life Insurance Company.

AD-L204 LNL1206 0709

3 Column



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For more information, contact:

[Agent Name
Address
Phone]

United American
A Division of Liberty National
Life Insurance Company
[www.libnat.com]

*NAIC Medicare Supplement Insurance Experience Reports, [June 2008]. Liberty National Life Insurance Company is not connected with or endorsed by the U.S. Government or federal Medicare program. Policy Forms LMSA06, LMSB06, LMSF06, LMSHDF06; LMSCO6 also in MI and VT; LMC4806 only in WI. This is a solicitation for insurance, and you may be contacted by an Agent representing the United American Division of Liberty National Life Insurance Company.

AD-L204 LNL1206 0709

2 Column




LOST YOUR HMO?

The United American Division of Liberty National Life Insurance Company may have the solution!

- One of the largest writers of individual Medicare Supplement insurance policies in the United States*
- More than [40 years] of service to Seniors
- No restrictions on doctors or hospitals
- Cannot be canceled as long as premiums are paid on time

For more information, contact:

[Agent Name
Address
Phone]

United American
A Division of Liberty National
Life Insurance Company
[www.libnat.com]

*NAIC Medicare Supplement Insurance Experience Reports, [June 2008]. Liberty National Life Insurance Company is not connected with or endorsed by the U.S. Government or federal Medicare program. Policy Forms LMSAO6, LMSBO6, LMSFO6, LMSHDF06; LMSCO6 also in MI and VT; LMC4806 only in WI. This is a solicitation for insurance, and you may be contacted by an Agent representing the United American Division of Liberty National Life Insurance Company.

AD-L206 LNL1205 0709

3 Column




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AD-L206 LNL1205 0709

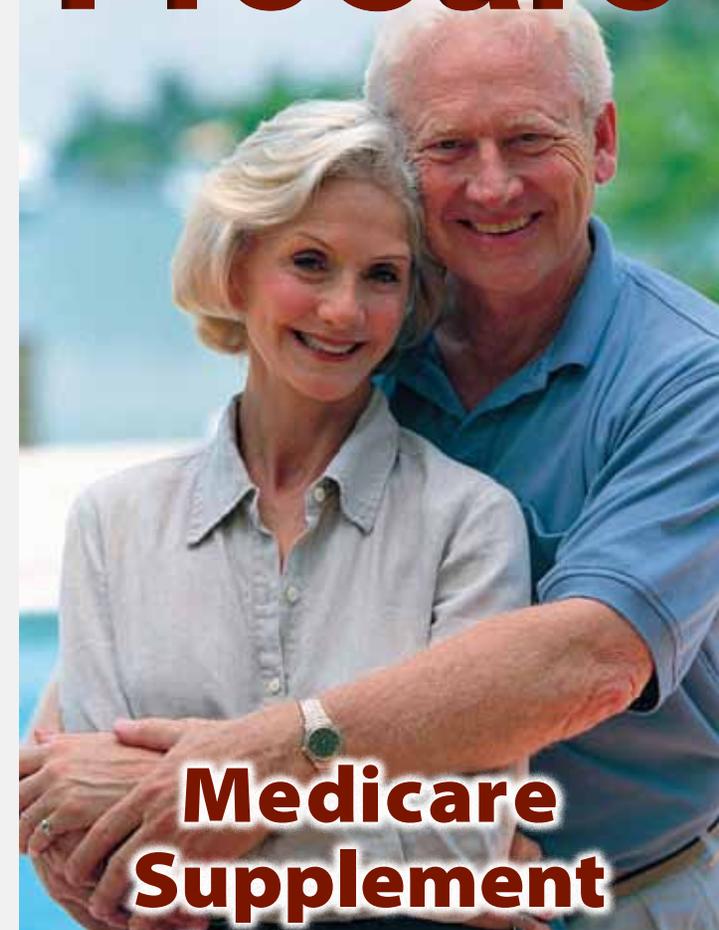


10 REASONS to purchase a Medicare Supplement policy from us

- 1. Stability** – For more than [30] consecutive years, Liberty National has earned the [A+ (*Superior*)] Financial Strength Rating from A.M. Best Company [(*as of 6/09*)]. In addition, we have these ratings: [AA- "*Very Strong*"] Financial Strength Rating from Standard and Poor's [(*as of 12/08*)]. [A1] Insurer's Financial Strength Rating from Moody's [(*as of 1/09*)]. [A+ "*Strong*"] Insurer's Financial Strength Rating from Fitch [(*as of 6/09*)].
- 2. Commitment** – We are not everything to every person; we try to be the very best for our Seniors.
- 3. Freedom** – We won't tell you which doctor you can visit. Choose your own physicians and facilities.
- 4. Guaranteed Renewable** – If you pay the premiums on time, you cannot be canceled, no matter how sick you get.
- 5. On-the-Spot Qualification** – Simple "yes" and "no" health questions allow the Agent to know immediately if you qualify.
- 6. We're Neighbors** – We have an Agent in your local area.
- 7. Unmatched Service** – The average Medicare Supplement Claim is processed in less than one week (*based on Company records as of [February 2008]*).
- 8. Sound Premiums** – Our rates are based on actual claims experience, not the competition. That keeps the company and our rates sound.
- 9. eService Center™** – Sign up for our online and secure Customer Service Center. You can review policy details, claim status, and sign up for e-mail confirmation of premium notices and payments.
- 10. Partners®** – An optional noninsurance discount medical plan providing discounts on prescription drugs, vision, dental, and hearing may be available in your area for an additional fee. ♦ Also includes "Automatic" Claims Filing® wherein claims are delivered to us quickly, accurately, and virtually without paperwork hassles for you.
♦ *The Partners® optional discount medical plan is not available in [NJ or VT].*

Liberty National Life Insurance Company is not associated with Medicare, Social Security, or any other government agency. Policy Forms LMSA06, LMSB06, LMSF06, and LMSHDF06; LMSC06 also in MI and VT; LMC4806 only in WI. This is a solicitation for insurance. You may be contacted by an Agent representing United American Division of Liberty National Life Insurance Company.

ProCare®



Medicare Supplement Insurance Policies

Help to reduce out-of-pocket costs that Medicare does not pay.

United American
A Division of Liberty National
Life Insurance Company



P.O. Box 8080
McKinney, TX
75070
[www.libnat.com]

Why Choose Our Company?

Liberty National markets Medicare Supplements through its United American Division. United American Insurance Company, which has merged into Liberty National, is a name trusted by doctors and hospitals nationwide. United American has been providing Medicare Supplement insurance since the Medicare program's inception, and we have developed an industry-wide reputation for quality senior insurance products. Today, Liberty National's United American Division is one of the largest nationwide underwriters of individual insurance to supplement Medicare, and we are proud of our legacy of quality products and superior service.

Stability of Experience

Medicare was signed into law in 1966, and that year United American Insurance Company, now merged into Liberty National, developed its first Medicare Supplement program.

Do I need a Medicare Supplement?

Medicare is an essential part of every Senior's health planning, but it was never intended to provide for all your healthcare needs. Escalating healthcare costs continue to leave many expenses that Medicare does not cover. Unless you have supplemental insurance coverage, these expenses come out of your pocket.

Choosing a Medicare Supplement

Medicare Supplement insurance policies are the same by law. Depending on the policy you select, coverages pay various Medicare deductibles, coinsurance, and other medical expenses not covered by Medicare. However, insurers' rates and services vary, which makes it very important for Seniors to shop carefully to get the best value for their dollars.

We offer these standardized policies: A, B, F, and HDF (*availability varies by state*). An Agent can help you choose which policy will best suit your needs.

Use this handy worksheet to help you pinpoint which insurance policy is right for you.

Who's eligible for coverage?

If you are age 65 or older and enrolled in Medicare Parts A and B, you are eligible for Medicare Supplement insurance coverage. You are also eligible if you are under age 65 and qualify for Medicare due to disability.

When to purchase

The best time to buy a Medicare Supplement insurance policy is during your federally mandated open enrollment period. Insurers must enroll you in the policy of your choice in the first six months following enrollment in Part B at age 65 or older.

If you are 65 or older and still working, you may want to wait to enroll in Medicare Part B if you have health coverage through an employer or union based on your (*or your spouse's*) current or active employment.

What will I owe after Medicare pays?

After Medicare benefits have been paid, you will still be responsible for certain costs. These expenses are referred to as "out-of-pocket." Here is an outline of typical out-of-pocket expenses:

Medicare Part A Costs

After Medicare Pays Part A benefits, you will owe:

- Medicare's Part A hospital deductible(s)
- Medicare's blood deductible
- Medicare's hospital coinsurance amounts (*61st through 90th day and 60-day lifetime reserve*)
- Skilled Nursing Facility Care (*21st through 100th day*)
- All hospital charges after Medicare benefits run out

Medicare Part B Costs

After Medicare Pays Part B benefits, you will owe:

- Medicare's Part B deductible
- Medicare's blood deductible
- All Medicare coinsurance for medical and outpatient hospital expense

What did you spend last year on...

Do you need this benefit?

1. Skilled Nursing Facility Coinsurance?

Consider a policy with this benefit if you may have to go to a skilled nursing facility and stay there for more than 20 days.

Benefit pays up to [\$133.50] per day for days 21-100 in a skilled nursing facility.

\$

2. Medicare Part A Hospital Deductible?

Consider a ProCare policy with this benefit if you may have to stay in the hospital multiple times.

Benefit pays [\$1,068] Medicare Part A Hospital Deductible for days 1-60 of a hospital stay.

\$

3. Medicare Part B Deductible?

If you have Medicare Part B, you must pay this deductible before Medicare starts to pay its share.

Benefit pays [\$135] Medicare Part B deductible.

\$

4. Medicare Part B Excess Charges?

Consider a policy with this benefit if your doctor doesn't accept Medicare assignment, or if during a hospital stay you cannot choose your doctors.

Benefit pays the difference between your doctor's actual charge and Medicare's approved amount.

\$

5. A Foreign-Travel Emergency?

Consider a ProCare policy with this benefit if you travel outside the U.S. and may need emergency healthcare.

Benefit covers emergency healthcare you receive outside the U.S.

\$

Attention Seniors!



Save premium dollars with an HDF Medicare Supplement insurance policy from the United American Division of Liberty National Life Insurance Company.

Return the attached card today!

Liberty National Life Insurance Company is not connected with or endorsed by the U.S. government or the federal Medicare program. This is a solicitation for insurance. You will be contacted by an Agent representing the United American Division of Liberty National Life Insurance Company. Policy Form LMSHDF06. This policy has some limitations and exclusions.

A practical Medicare Supplement insurance solution

from the United American Division of
Liberty National Life Insurance Company



YES! I would like more information.

Name _____

Address _____

City _____ State _____ ZIP _____

Date of Birth _____

Day Phone # (_____) _____

Evening Phone # (_____) _____

Best time to call _____

Does spouse need coverage? _____

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United American
A Division of Liberty National
Life Insurance Company





ProCare

Medicare Supplement Insurance Policies

Help to reduce out-of-pocket costs that Medicare does not pay.

“We are insured, protected, and free to enjoy life.”

United American
A Division of Liberty National
Life Insurance Company 

United American’s ProCare plans: a smart choice . . .

Why Choose the United American Division of Liberty National Life Insurance Company?

Liberty National markets Medicare Supplements through its United American Division. United American Insurance Company, which has merged into Liberty National, is a name trusted by doctors and hospitals nationwide. United American has been providing Medicare Supplement insurance since the Medicare program’s inception, and we have developed an industry-wide reputation for quality senior insurance products. Today, Liberty National’s United American Division is one of the largest nationwide underwriters of individual insurance to supplement Medicare, and we are proud of our legacy of quality products and superior service*.

Stability of Experience

Medicare was signed into law in 1966, and that year United American Insurance Company, now merged into Liberty National, developed its first Medicare Supplement program.

Strength of Tradition

A Medicare Supplement from the United American Division of Liberty National is protection that can never be canceled (unless there is a material misrepresentation) as long as premiums are paid on time.

Assurance of Service

- Medicare Supplement coverage from Liberty National’s United American Division features on-the-spot qualification in most cases.
- Claim checks are issued and processed on average within one week (per Company statistics as of [February 2008]), often arriving before Medicare’s Explanation of Benefits.
- We’re neighbors! We have an Agent in your local area.

Confidence of Top Ratings ❖

- For more than [30] consecutive years, Liberty National has earned the [A+ (Superior)] Financial Strength Rating from A.M. Best Company [(as of 6/09)].
- [AA- “Very Strong”] Financial Strength Rating from Standard and Poor’s [(as of 12/08)].
- [A1] Insurer’s Financial Strength Rating from Moody’s [(as of 1/09)].
- [A+ “Strong”] Insurer’s Financial Strength Rating from Fitch [(as of 6/09)].

❖ These ratings refer only to the financial status of the company and are not a recommendation of the specific policy provisions, rates or practices of the insurance company.

Freedom to Choose & Nationwide Acceptance

There is no designated physician list. There is no approval process to see a specialist. Our ProCare Medicare Supplement plans are recognized and accepted nationwide.

30-Day review period

If after receiving your ProCare policy you want to cancel for any reason, simply return your policy and I.D. card to our Home Office within the 30-day period. Any premium, less any claims paid, will be refunded.

Medicare Supplement Plan Benefits

We offer Medicare Supplement Plans A, B, F, and HDF. Plan availability varies by state.

PLANS / BENEFITS	A	B	F [▼]
Part A - Basic Benefits	✓	✓	✓
Part B - Basic Benefits	✓	✓	✓
Skilled Nursing Facility Coinsurance			✓
Part A Deductible		✓	✓
Part B Deductible			✓
Excess Doctor Charges			100%
Foreign Travel Emergency			✓

- ▼ Plan F has an option called High Deductible Plan F. This High Deductible plan pays the same benefits as Plan F after a calendar-year deductible is paid. Benefits from High Deductible Plan F will not begin until out-of-pocket expenses exceed the calendar-year deductible [(\$2,000 in 2009)]. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B but do not include the separate foreign travel emergency deductible in Plan F.

Some states require designated Medicare Supplement plans also be available to people under age 65 and eligible for Medicare due to disability (different application forms may be required). Policy benefits are identical for people over or under age 65. Premiums for people over age 65 vary by age and state. Premiums for people under age 65 do not vary by age (there is one premium for all ages) but do vary by state.

Effective Date of Coverage

When the policy applied for has been issued.

Limitations and Exclusions

No benefits are payable for: any expense which you are not legally obligated to pay; or, any services that are not medically necessary as determined by Medicare, or are not furnished at the direction of, and under the supervision of, a physician; or any portion of any expense for which payment is made by Medicare; or custodial or intermediate level care, or rest cures; or, any type of expense not eligible for coverage under Medicare.

With the exception of open enrollment/guaranteed issue periods, loss due to injury or sickness for which medical advice or treatment was recommended or given by a physician within six months prior to policy effective date is not covered unless the loss is incurred more than 60 days (six months for underage 65 disability) after the effective date. Waiting period waived if replacing a Medicare Supplement policy or Medicare Advantage Plan.

I, _____, **HAVE APPLIED FOR THE FOLLOWING POLICY BENEFITS:**
I understand this brochure only lists the benefit levels applied for and I should refer to my Outline of Coverage and the policy for specific benefit provisions and limitations.

APPLICANT NOTICE and CONDITIONAL RECEIPT

I have purchased the following Medicare Supplement Plan:

- Plan A Plan B
 Plan F Plan HDF

My Medicare Supplement Plan is:

- Attained Age Rated.**
Where applicable, premiums on policies with Attained Age Rates increase on each policy anniversary due to your age change, until Age 81.
- Issue Age Rated or Community Rated.**
Where applicable, premiums on policies with Issue Age Rates or Community Rates are based on age at time of issue.

ALL CHECKS MUST BE MADE PAYABLE TO UNITED AMERICAN DIVISION:

DO NOT MAKE CHECKS PAYABLE TO THE AGENT OR LEAVE THE PAYEE BLANK.

Received of _____
Proposed Insured's Name

the sum of \$ _____ for ____ month(s) Medicare Supplement policy premium with application for Policy Form LMSA06, LMSB06, LMSF06, or LMSHDF06.

If for any reason the policy is not issued, payment is to be refunded in full. Insurance is not effective until the policy applied for has been issued by the home office.

_____ *Date* _____ *Agent's Signature*

Applicant Information:

Keep this document. It highlights the benefits of your policy. It is not a contract. Your actual policy provisions (which may vary by state) will govern your benefits.

Instructions to Agent:

Complete this section and leave with the applicant. Fill in the selected plan as chosen on the application in the spaces provided above, and complete the conditional receipt.

*Liberty National Life Insurance Company is not associated with Medicare, Social Security, or any other government agency. Policy Forms LMSA06, LMSB06, LMSF06, and LMSHDF06. This is a solicitation for insurance. You may be contacted by an Agent representing the United American Division of Liberty National Life Insurance Company. *NAIC Medicare Supplement Insurance Experience Report by Direct Premiums Earned, [June 2008].*

United American
A Division of Liberty National
Life Insurance Company

P.O. Box 8080
McKinney, TX
75070-8080
[\[www.libnat.com\]](http://www.libnat.com)

Happy Birthday!

As you approach your 65th birthday, let me be the first to say “Happy Birthday” and to remind you of important information regarding your transition to Medicare.

At Liberty National Life Insurance Company, we want to help you purchase the right Medicare Supplement for your situation to offset the expenses Medicare doesn’t cover.

Here’s what you should know about Medicare. All seniors are eligible to enroll in Medicare Part A when they turn 65. Enrollment is automatic through Social Security and premium-free for most people.

Enrollment in Medicare Part B is optional and requires a monthly premium of [\$96.40], which is deducted from your Social Security check. Contact your local Social Security office *before* your 65th birthday to make sure you receive your Social Security benefits on time and to enroll in Medicare Part B.

Medicare Parts A and B will cover many of your hospital and medical expenses, but not *all* of them. Depending on your health and financial situation, out-of-pocket expenses can add up. A Medicare Supplement plan can help you cover the deductibles, coinsurance, copayments, and some of the excess charges that Medicare doesn't cover.

Liberty National’s United American Division has been selling Medicare Supplements since Medicare began in 1966. In addition, we have been rated [A+ (Superior)] for financial strength by A.M. Best Company for more than 30 consecutive years. We know seniors, and we want to help you find the Medicare Supplement insurance policy that fits your needs, lifestyle, and financial circumstances. You can count on us to be there when you need us!

As you begin this new chapter in your life, we want you to feel good about the changes and challenges that lie ahead. A quality Medicare Supplement plan will help you do that. We’ll contact you shortly to set up a convenient time to visit with you about your Medicare Supplement needs. (And between you and me, you don’t look a day over 55!)

For immediate information please call: Agent/Agency Name at Phone Number, or visit our Branch at Address.

Visit us online at [www.libnat.com]

Liberty National Life Insurance Company is not connected with or endorsed by the U.S. government or the federal Medicare program. Policies and benefits may vary by state and have some limitations and exclusions. Medicare Supplement Insurance Policy Forms LMSA06, LMSB06, LMSF06, and LMSHDF06 are available from our Company where state approved. Some states require these plans be available to persons eligible for Medicare due to disability.

This is a solicitation for insurance, and you may be contacted by an Agent representing Liberty National Life Insurance Company’s United American Division.