

SERFF Tracking Number: AMLC-126914879 State: Arkansas
 Filing Company: United American Insurance Company State Tracking Number: 47362
 Company Tracking Number: UA HDF
 TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
 Product Name: UA Medicare Supplement Storyboard Presentation
 Project Name/Number: UA Medicare Supplement Storyboard Presentation/UA HDF

Filing at a Glance

Company: United American Insurance Company

Product Name: UA Medicare Supplement SERFF Tr Num: AMLC-126914879 State: Arkansas

Storyboard Presentation

TOI: MS09 Medicare Supplement - Other 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 47362

Sub-TOI: MS09.000 Medicare Supplement Co Tr Num: UA HDF State Status: Filed-Closed
 Other 2010

Filing Type: Advertisement

Author: Mary Johnson

Reviewer(s): Stephanie Fowler

Date Submitted: 11/19/2010

Disposition Date: 12/15/2010

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: UA Medicare Supplement Storyboard Presentation

Status of Filing in Domicile: Authorized

Project Number: UA HDF

Date Approved in Domicile: 11/19/2010

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 12/15/2010

Explanation for Other Group Market Type:

State Status Changed: 12/15/2010

Deemer Date:

Created By: Mary Johnson

Submitted By: Mary Johnson

Corresponding Filing Tracking Number:

Filing Description:

RE: Medicare Storyboard Presentation

Form(s) UA HDF

Attached for your review and approval please find a copy of the above noted Medicare Supplement storyboard presentation; form(s) UA HDF, which is being filed as an institutional advertisement. This is a new submission which has never been filed and does not replace any previous filing submissions. This presentation will be used by our agents as a tool to provide information to potential insured about the Medicare policies form numbers, MSF10, MSHDF10 and USFMS which have been filed/approved in your state (plans and approvals vary by state).

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The above noted form(s) is being filed in Nebraska our state of domicile and is being filed in other states as necessary, where the company is licensed to do business.

Company and Contact

Filing Contact Information

Mary Johnson, Compliance Analyst mjohanson@torchmarkcorp.com
 3700 S. Stonebridge Drive 214-544-5335 [Phone]
 McKinney, TX 75070 972-569-3728 [FAX]

Filing Company Information

United American Insurance Company CoCode: 92916 State of Domicile: Nebraska
 P.O. Box 8080 Group Code: 290 Company Type: Life and Health
 McKinney, TX 75070-8080 Group Name: Liberty National State ID Number:
 (972) 529-5085 ext. [Phone] FEIN Number: 73-1128555

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50.00 per advertisement review.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United American Insurance Company	\$50.00	11/19/2010	42148078

SERFF Tracking Number: *AMLC-126914879* *State:* *Arkansas*
Filing Company: *United American Insurance Company* *State Tracking Number:* *47362*
Company Tracking Number: *UA HDF*
TOI: *MS09 Medicare Supplement - Other 2010* *Sub-TOI:* *MS09.000 Medicare Supplement Other 2010*
Product Name: *UA Medicare Supplement Storyboard Presentation*
Project Name/Number: *UA Medicare Supplement Storyboard Presentation/UA HDF*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	12/15/2010	12/15/2010

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Medicare Supplement Storyboard Presentation	Mary Johnson	12/10/2010	12/10/2010

SERFF Tracking Number: *AMLC-126914879* *State:* *Arkansas*
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Disposition

Disposition Date: 12/15/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMLC-126914879 State: Arkansas
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Amendment Letter

Submitted Date: 12/10/2010

Comments:

Please note the following, the form UA HDFR replaces the original submission of UA HDF. The voice over material has been added to this document.

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
UA HDFR	Advertising	Medicare Supplement Storyboard Presentation	Initial					Storyboard - UA HDFR 120810.pdf

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Form Schedule

Lead Form Number: UA HDF

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 12/15/2010	UA HDFR	Advertising	Medicare Supplement Storyboard Presentation	Initial			Storyboard - UA HDFR 120810.pdf

<image of active seniors – then copy over top of image>

Want to reduce your insurance premiums?

<footnote>

United American Insurance Company is not connected with or endorsed by the U.S. Government or federal Medicare program. Policies and benefits may vary by state and have some limitations and exclusions. Individual Medicare Supplement Policy Forms [MSA10, MSB10, MSC10, MSD10, MSG10, MSF10, MSHDF10, and MSN10, MC4810 in WI] 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. You may be contacted by an Agent representing United American Insurance Company.

UA HDFR UAI1859

VO

If you're like most people, you're looking for ways to reduce your insurance premiums.

Why are you looking for affordable coverage?

- You may be turning 65 and looking for suitable coverage
- You may be living on a fixed income and need to save money
- Or, perhaps you've been disenrolled by another insurance carrier

Let us show you how you could save premiums.

<UA since 1947 logo>

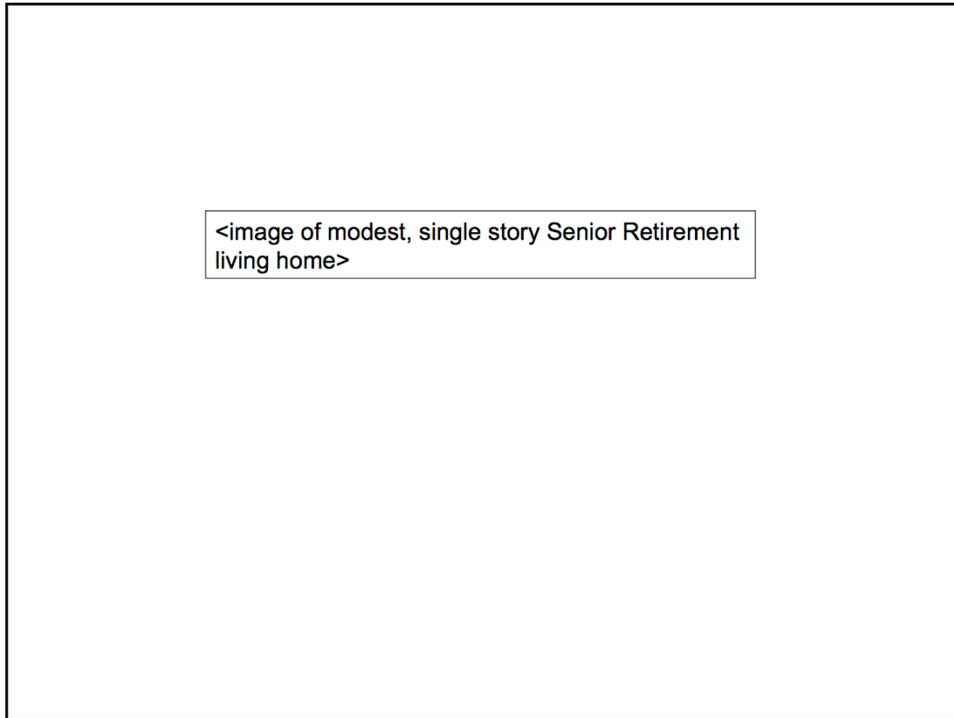
VO

- You may be turning sixty-five and looking for suitable coverage <pause>
- You may be living on a fixed income and need to save money <pause>
- Or, perhaps you've been disenrolled by another insurance carrier.

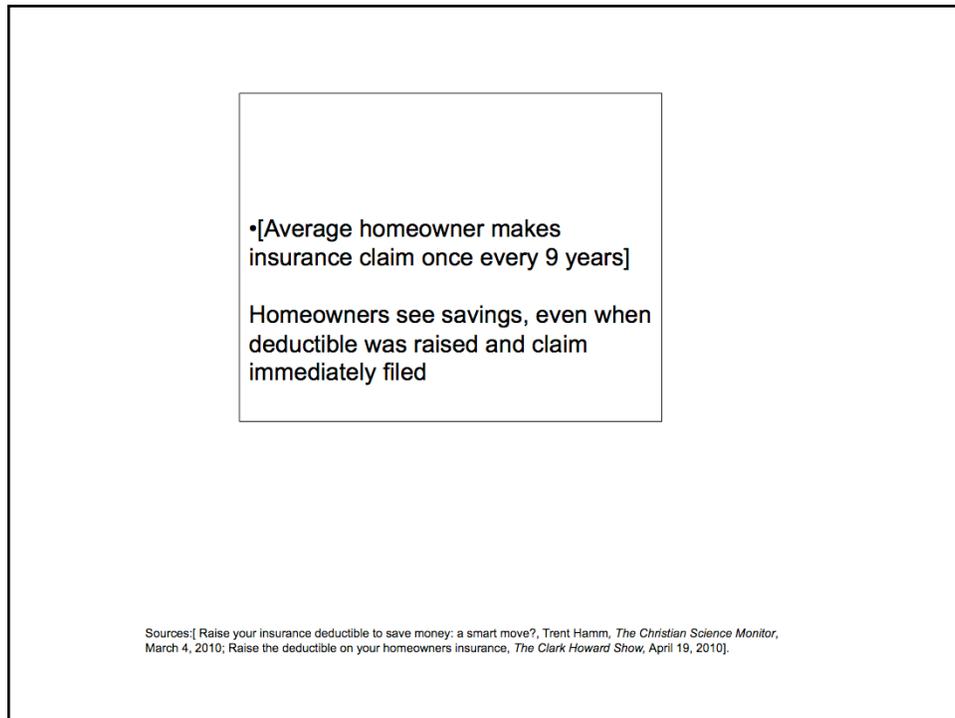
Whatever your reason, let United American Insurance Company show you how you could save on your insurance premiums.



Meet Mary. She recently saved money on her homeowners insurance premiums AND now wants to do the same with her Medicare Supplement premiums.



First, let's look at why Mary raised the deductible on her homeowners insurance.



•[Average homeowner makes insurance claim once every 9 years]

Homeowners see savings, even when deductible was raised and claim immediately filed

Sources: [Raise your insurance deductible to save money: a smart move?, Trent Hamm, *The Christian Science Monitor*, March 4, 2010; Raise the deductible on your homeowners insurance, *The Clark Howard Show*, April 19, 2010].

On average, most American homeowners don't have frequent claims. In fact, the average homeowner makes an insurance claim once every nine years. So, even if a homeowner raises their deductible and still files a claim immediately, they save money. How? With premium savings. If a homeowner pays less in premiums each month, that is money they can use to save or pay for other things they need.

So why do people purchase health insurance with a high deductible?

- Looking to reduce costs while preserving coverage for catastrophic events
- Most people can afford to pay the less expensive 'baseball through the window' type of claims

So why do people purchase insurance with a high deductible? Primarily they're looking to reduce their premium costs while preserving coverage for catastrophic events. Most people who purchase high deductible health insurance plans are healthy and can afford to pay the inexpensive claims, like the 'baseball through the window' type of claim.



Let's now look at how Mary can apply the same logic to saving money on a Medicare Supplement plan.

<p>Mary's Health Coverage</p> <p>Original Medicare + Medicare Supplement</p>	
--	--

Mary is sixty five and is currently enrolled in Original Medicare. Mary also has Medicare Supplement Plan F to help pay costs that Original Medicare will not cover.

Make first line below say Medicare Supplement Plans/Benefits

MEDICARE PLANS / BENEFITS	A	B	C	D	F+	G	K=	L=	N*
Basic Benefits									
<i>Hospitalization (Part A Coinsurance)</i>	✓	✓	✓	✓	✓	✓	✓	✓	✓
<i>Medical Expenses (Part B Coinsurance)</i>	100%	100%	100%	100%	100%	100%	50%	75%	Copay
<i>Blood</i>	✓	✓	✓	✓	✓	✓	50%	75%	✓
<i>Hospice</i>	✓	✓	✓	✓	✓	✓	50%	75%	✓
Skilled Nursing Facility Coinsurance			✓	✓	✓	✓	50%	75%	✓
Part A Deductible		✓	✓	✓	✓	✓	50%	75%	✓
Part B Deductible			✓		✓				
Excess Doctor Charges					✓	✓			
Foreign Travel Emergency			✓	✓	✓	✓			✓
Out-of-Pocket Annual Limit*							\$4,620	\$2,310	

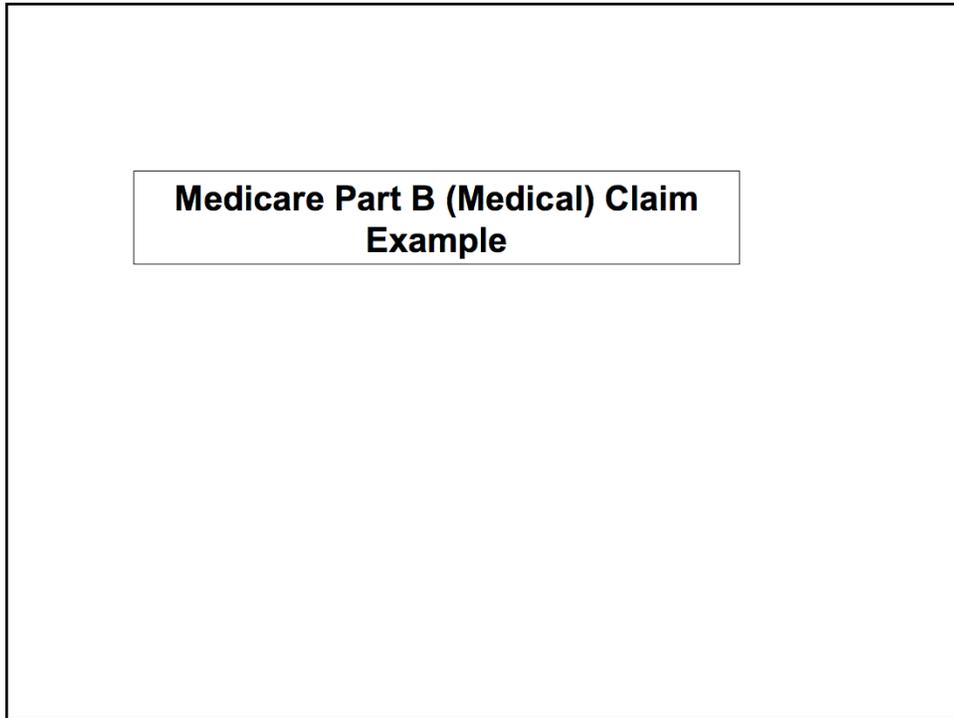
♦ Plan HDF benefits begin after out-of-pocket expenses exceed calendar year deductible [(\$2,000 in 2011)]

Mary likes the benefits available with Medicare Supplement Plan F, but favors the premium savings available with its high deductible version known as H-D-F.

Plan F vs. Plan HDF	
Plan F	Plan HDF
Same coverage	Same coverage*
No annual deductible	Annual deductible
Medicare pays 80% toward approved Part B claims AFTER annual Part B deductible**	Medicare pays 80% toward approved Part B claims AFTER annual Part B deductible**
Plan F pays remaining 20% toward approved claims	Plan HDF pays remaining 20% toward approved claims AFTER annual deductible is met
Excess Charges Covered – 100%	Excess Charges Covered – 100%
Higher premiums	Lower premiums

* Plan HDF benefits begin after out-of-pocket expenses exceed calendar year deductible [(\$2,000 in 2011)]
 **Medicare pays 80% after the Part B Deductible for Part B claims that are not hospital outpatient claims. Medicare pays 80% or less of Part B hospital outpatient claims. Medicare does not pay 80% for hospital and other Part A claims; it pays everything above the deductible or copay.

H-D-F offers the same coverage as Plan F, but H-D-F policyholders must meet an annual deductible before benefits begin.



Let's look at an example of how the H-D-F plan would work for Mary if she incurred a Medicare Part B Claim. Part B is Medicare's medical coverage, like for doctor's visits.

**Medicare Part B (Medical) Claim
Example**

\$100 Doctor's Office Visit Charge
-\$80 (Medicare pays 80% Approved Charges)
\$20 Mary pays (\$20 applied toward HDF annual deductible)

Let's say Mary received a one-hundred-dollar charge for a doctor's office visit.

Medicare paid eighty percent of her bill, or eighty dollars.

If Mary had the H-D-F plan, she would pay the remaining twenty percent of the bill, or twenty dollars.

Why would Mary pay twenty percent?

**Medicare Part B (Medical) Claim
Example**

\$100 Doctor's Office Visit Charge
-\$80 Medicare pays 80% Approved Charges
\$20 Mary pays (\$20 applied toward HDF annual deductible)

Medicare is great coverage for seniors. It operates like a major medical plan that uses eighty-twenty cost sharing. So in this example, Medicare pays eighty percent of approved charges, and Mary would pay twenty percent until she reached the annual deductible amount. Once she reached her annual deductible, her H-D-F plan coupled with Medicare would pay for routine and catastrophic expenses, which are the same benefits as Plan F.

Plan F vs. Plan HDF	
Plan F	Plan HDF
Same coverage	Same coverage*
No annual deductible	Annual deductible
Medicare pays 80% toward approved Part B claims AFTER annual Part B deductible**	Medicare pays 80% toward approved Part B claims AFTER annual Part B deductible**
Plan F pays remaining 20% toward approved claims	Plan HDF pays remaining 20% toward approved claims AFTER annual deductible is met
Excess Charges Covered – 100%	Excess Charges Covered – 100%
Higher premiums	Lower premiums

* Plan HDF benefits begin after out-of-pocket expenses exceed calendar year deductible [(\$2,000 in 2011)]
 ** Medicare pays 80% after the Part B Deductible for Part B claims that are not hospital outpatient claims. Medicare pays 80% or less of Part B hospital outpatient claims. Medicare does not pay 80% for hospital and other Part A claims; it pays everything above the deductible or copay.

Let's recap.

H-D-F offers the same coverage as Plan F, meaning both plans cover the same medical services.

Plan F has no deductible. H-D-F policyholders must meet an annual deductible before benefits begin.

With both plans, Medicare pays eighty percent toward approved Medicare Part B charges, after the annual Part B deductible.

Both plans pay the remaining twenty percent toward approved charges. However, the H-D-F annual deductible amount must be met before the plan pays the twenty percent.

Plan F has higher premiums; H-D-F has lower premiums.



*Assumes United American ProCare rates for [Area 1, Florida, 65-year-old female, nonsmoker as of Oct. 18, 2010]. Example is for demonstrative purposes only.

Let's look at which plan is most suitable for Mary's needs. Please note that plans and rates vary by state, age, geographic location and smoker preference. The following example uses rates for female, non-smoker age sixty-five Florida residents.

<p> [\$188] Plan F Monthly Premium* -\$[66] Plan HDF Monthly Premium* [\$122] Monthly Premium Savings </p> <p> [\$122] X 12 months [\$1,464] per year X 10 years <u>[\$14,640]</u> </p>
<p> <small>*Assumes United American ProCare rates for [Area 1, Florida, 65-year-old female, nonsmoker as of Oct. 18, 2010]. Example is for demonstrative purposes only.</small> </p>

If Mary selects Plan F, this is what she would pay in monthly premium.

If Mary selects the H-D-F, this is what she would pay in monthly premium.

The difference in premium between Plan F and the H-D-F is a significant cost savings each month for Mary! She could use this leftover money to pay for other things she may need.

Just consider what Mary would save over one year! <pause>

Now consider what Mary would save over a ten-year period!

Medicare Supplement Plan HDF

Is Plan HDF right for you?

- [80%] of Seniors ages [65-67] had claims averaging [\$500]
- [78%] of Seniors ages [68-72] had claims averaging [\$621]
- [71%] of Seniors ages [73 and above] had claims averaging [\$707]

Source: [2009] United American Insurance Company records for the time period [Jan. 1, 2009, through Dec. 31, 2009].

Is the H-D-F the right Medicare Supplement plan for you?

In a recent review of claims for Medicare Supplement Plan F, our Company records indicate that eighty percent of Seniors ages sixty-five to sixty-seven had claims averaging five hundred dollars.

Seventy-eight percent of Seniors ages sixty-eight to seventy-two had claims averaging six hundred twenty one dollars.

Seventy-one percent of Seniors ages seventy-three and above had claims averaging seven hundred seven dollars.

Medicare Supplement Plan HDF

- Average claim for most of our Senior policyholders is far below the annual HDF deductible*
- If you're healthy and your claims are low, consider an HDF
- Achieve premium savings

*HDF deductible is [\$2,000 in 2011]

Source: [2009] United American Insurance Company records for the time period [Jan. 1, 2009, through Dec. 31, 2009].

Why is it significant that a large percentage of our Senior policyholders in all age groups paid less than seven hundred dollars in claims? Because that amount is far below the H-D-F's annual deductible amount.

If your claims are below the H-D-F annual deductible, it may make sense for you to pay the claims yourself to take advantage of the substantial premium savings offered with an H-D-F policy.

If you are healthy and your claims are low, you should consider an H-D-F policy.

Saving Premium Over Time		
		FLORIDA
If only <u>THREE SEPARATE YEARS'</u> annual deductible occurred over the next 10 years... Customer would still save!	Premium Savings	[\$14,640*]
	Less HDF Deductible Claims Paid	[\$6,000**]
	Remaining Savings	[\$8,640*]

* UA ProCare savings for [FL Area 1, 65-yr old female, nonsmoker over 10 years] (as of [Oct 18, 2010])
 ** For demonstrative purposes only; example assumes HDF deductible amount remains constant
 Source: [2009] United American Insurance Company records for the time period [Jan. 1, 2009, through Dec. 31, 2009].

To illustrate the premium savings over time, if you had to meet your two thousand dollar calendar-year deductible for three separate years over a ten-year period, you would still save money!

Saving Premium Over Time

It's important to note the example assumes no rate increases on Plan F or HDF; however based on Company experience Plan F rate increases occur more frequently than on HDF, which averaged only one increase nationwide over the last five years.

	FLORIDA
Premium Savings	[\$14,640*]
Less HDF Deductible Claims Paid	[\$6,000**]
Remaining Savings	[\$8,640*]

* UA ProCare savings for [FL Area 1, 65-yr old female, nonsmoker over 10 years] (as of [Oct 18, 2010])
 ** For demonstrative purposes only; example assumes HDF deductible amount remains constant
 Source: [2009] United American Insurance Company records for the time period [Jan. 1, 2009, through Dec. 31, 2009].

It's important to note the example assumes no rate increases on Plan F or H-D-F; however based on Company experience Plan F rate increases occur more frequently than on HDF, which averaged only one increase nationwide over the last five years.



In trying to decide which plan to choose, Mary is questioning the possibility of having unexpected claims. What if she gets sick and ends up meeting her annual deductible? Will she end up paying more with the H-D-F than if she'd gone with Plan F?

Plan F vs Plan HDF	
Plan F <ul style="list-style-type: none">• Covers 20% Original Medicare doesn't cover for Part B costs WITHOUT having to meet a deductible• Costs higher premiums	Plan HDF <ul style="list-style-type: none">• Covers 20% Original Medicare doesn't cover for Part B costs AFTER annual deductible is met• Costs lower premiums

If Mary went with Plan F, Plan F would cover the twenty percent Medicare doesn't cover for Medicare Part B costs – without having to meet a deductible. However, it still doesn't solve her problem of paying more in premiums each month.

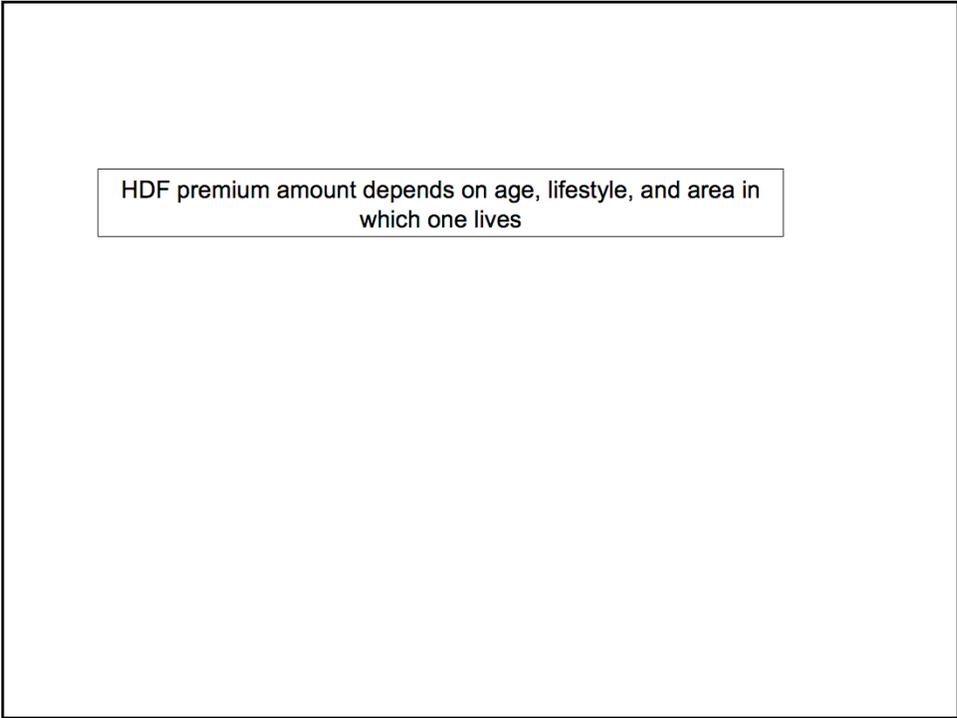
If Mary went with H-D-F, Mary would have to reach her annual deductible of two thousand dollars before the H-D-F would cover the twenty percent Medicare doesn't cover for Part B costs. This does solve her problem of paying less in premiums each month.



[\$122] monthly premium savings
X 12 months
[\$1,464] per year
X 10 years
[\$14,640]

The savings potential is not only monthly or annually, it can be seen for a duration over time. Remember our example of one hundred twenty two dollars in monthly premium savings? At one year Mary would have saved almost fifteen hundred dollars in premium, and over ten years, almost fifteen thousand dollars.

In the end, Mary chose the H-D-F. It fit her lifestyle and budget the best.



HDF premium amount depends on age, lifestyle, and area in which one lives

Keep in mind, premium amounts depend on age, lifestyle, and the area in which one lives.

2010 HDF Annual Deductible

If turning 65
Do you anticipate paying more than the annual HDF deductible
in medical claims?

Existing Medicare Supplement or Medicare Advantage coverage
Do you currently pay more than the annual HDF deductible
AFTER your coverage pays your claims?

Yes
<button>

<If customer clicks yes, screen should say the following>
HDF is not suitable for your needs – your Agent can help you
determine suitable Medicare Supplement coverage

No
<button>

<If customer clicks no, screen should say the following>
HDF may be suitable for your needs
and can save you premium dollars

If you are turning sixty-five, do you anticipate paying two thousand dollars in medical claims? <pause>

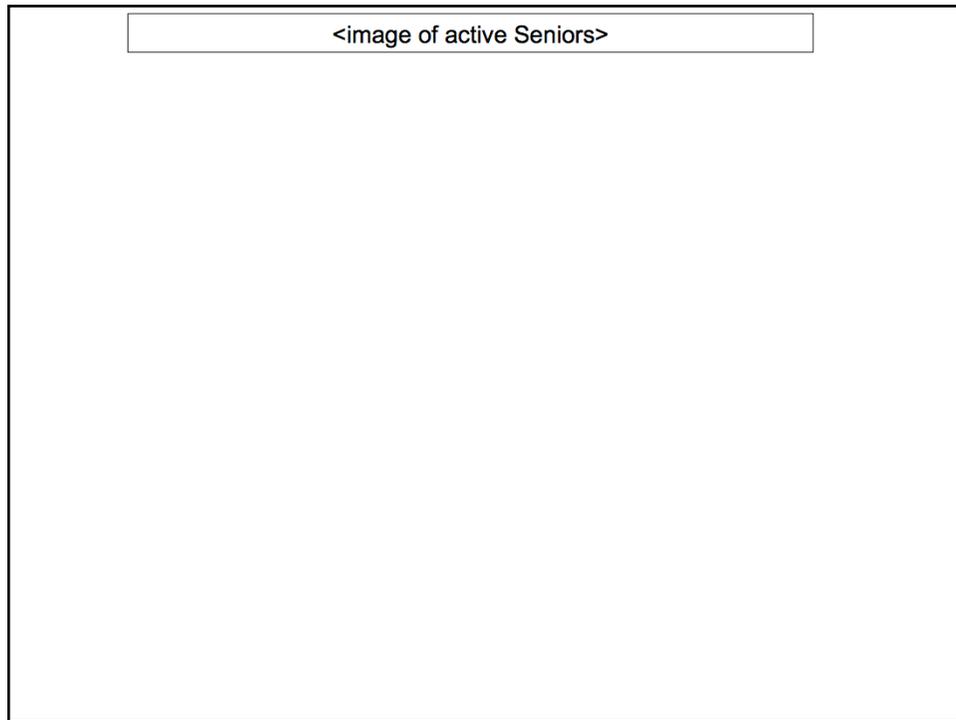
If you currently have coverage, do you currently pay two thousand dollars AFTER your coverage pays your claims?

Please click yes or no.

<if customer clicks YES – the presentation is over; no need to continue – Agent would pivot to other Plat PLUS plans>

<if customer clicks NO – the presentation continues>

<When yes is clicked, the following VO should play with Yes language above:>
Thank you for your time today. Your Agent can help you determine suitable Medicare Supplement coverage.



For Seniors who believe H-D-F coverage is right for their budget and health insurance needs, we would like to tell you about a couple different options that you may find beneficial.

Life Insurance

No matter your age,
everyone has a need
for Final Expense Coverage

The first option we'd like to tell you about is life insurance. Now that you are in your retirement years, you likely do not have any dependents on your income. However, no matter your age, everyone has a need for final expense coverage.

Final Expenses

Average Cost of a Funeral

\$(7,755)*

Typical costs include:

- Transporting of remains
- Embalming or cremation
- Preparation of the body
- Facility fee for viewing and the ceremony
- A hearse
- Memorial cards and register book
- A metal casket, urn, or vault.

*[2010 NFDA General Price List Survey]

The average cost of a funeral continues to rise and may be higher depending upon where you live. Typical costs include:

- Transporting of remains
- Embalming or cremation
- Preparation of the body
- Facility fee for viewing and the ceremony
- A hearse
- Memorial cards and register book
- A metal casket, urn, or vault.

Final Expenses

Average Cost of a Funeral
[\$7,755*]
PLUS, Cemetery Expenses

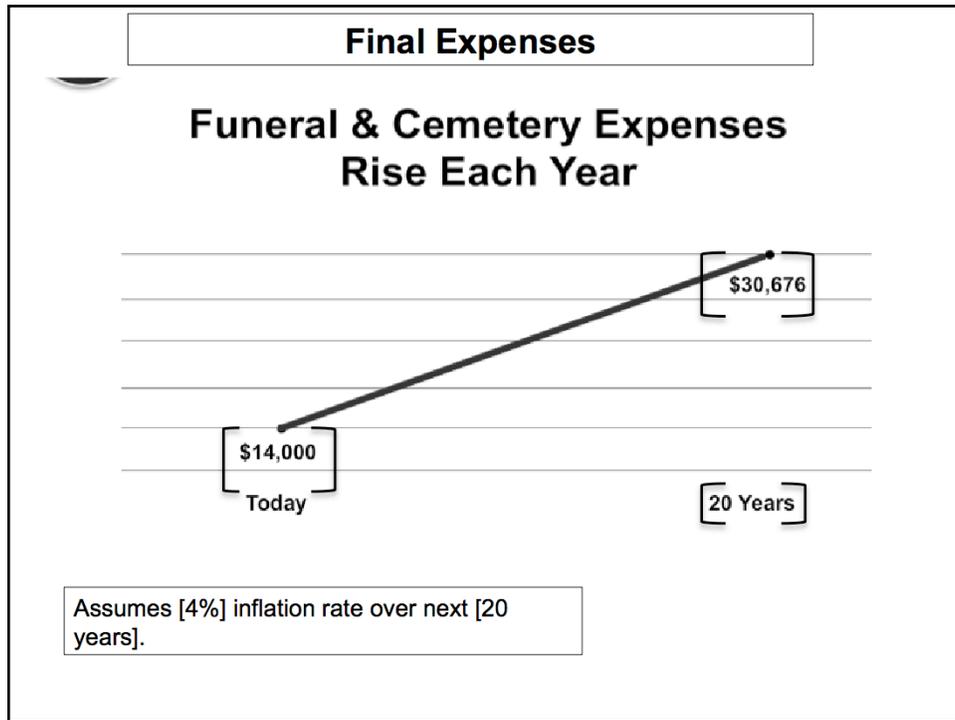
Plot
Opening and closing of grave
Crypts or mausoleums
Monument or marker
up to \$7,000 or more

*

*[2010 NFDA General Price List Survey].

This doesn't include include additional costs, such as a cemetery plot, opening and closing of the grave, crypts or mausoleums, and the monument or marker, which can be up to seven thousand dollars or more, depending on what choices your family makes on your behalf.

With people living longer these days, imagine how expensive funerals will be in ten, even twenty years.



The combination of these final expenses alone could mean thousands upon thousands of dollars for your loved ones to pay for your funeral. Keep in mind that funeral and cemetery expenses increase each year due to inflation and other economic factors.

If inflation rate were four percent a year for the next twenty years, the cost of a funeral will have risen above thirty thousand dollars.

Life Insurance

Do you have enough life insurance protection so your loved ones or friends will not be burdened with your final expenses?

Do you have enough life insurance protection so your loved ones will not be burdened with your final expenses?

Life Insurance

With premiums saved from HDF, you could leave behind a nice financial cushion for your family

Perhaps with premiums saved from the H-D-F you'd like to purchase a life insurance policy to leave behind a nice financial cushion for your family.

Reserve Fund Annuity (RFA)

Annuity: Similar to a savings account. Often a means of securing a steady cash flow for an individual during retirement years.

Source: [Definition from Investopedia, Nov. 11, 2010]

Another option is our Reserve Fund Annuity. Annuities function similar to a savings account. Annuities are often a means of securing a steady cash flow for an individual during their retirement years.

**How Will You Pay Claims Before Plan HDF
Benefits Kick In?**

Fund your out-of-pocket expenses with a Reserve Fund
Annuity

Form USFMS

If you purchase an H-D-F policy, how will you pay claims before its benefits kick in?

We have developed an optional, no-hassle way to fund your out-of-pocket expenses before your Medicare Supplement benefits take effect.

You can open a Reserve Fund Annuity.

Reserve Fund Annuity (RFA)

Guaranteed [3%] interest rate*

That's higher than many savings or checking accounts in the current market!!

*Non-FDIC-insured.

Our Company's Reserve Fund Annuity guarantees a three percent interest rate. That's higher than many savings or checking accounts in the market right now.

Our Financial Strength Ratings

- [A+ (Superior)] Financial Strength Rating from A.M. Best Company [(as of 6/10)]**

- [AA- “Very Strong”] Financial Strength Rating from Standard & Poor’s [(as of 5/10)]**

*Non-FDIC-insured.

To help you feel secure in our Company’s financial stability, we consistently earn high ratings from industry analysts.

Reserve Fund Annuity

- Open a Reserve Fund Annuity
- Deposit funds lump-sum or monthly [(\$50 minimum)]
- Company pays providers from annuity
- If annuity funds are insufficient, you are responsible for paying the difference
- No penalty for withdrawal of funds, and interest is guaranteed at **[3%]**

This no-load annuity allows you to deposit funds in one lump sum, monthly, or any way you choose. The Company withdraws available funds and pays your provider claims for you up to the amount of your calendar-year deductible. Of course, if the annuity funds are insufficient, you are responsible for paying any difference owed to the provider.

There are no fees or penalty charges for withdrawal of funds, and the interest rate is guaranteed never to be less than three percent.

Why is a Reserve Fund Annuity Valuable?

- It's a convenient way to fund your claims before you meet the deductible
- It's a savings tool to use however you choose
- You can spend it or leave it in the annuity and watch it grow
- Remember, no penalty for withdrawing funds
- Save money at a high rate without tying up money long term

Why is a Reserve Fund Annuity valuable? For a couple of reasons.

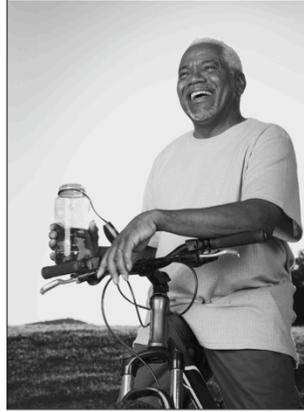
A Reserve Fund Annuity is a convenient way to fund your claims *before* you meet the deductible. You deposit the money in the way that is best for you, and we pay your claims using those funds.

It's also a savings tool. For instance, if you deposit money monthly, but have no claims or few claims during the year, you have money left at the end of the year. That money is yours to keep. You can use it however you choose. You can spend it, or leave it in the annuity and watch it grow – and there is no penalty for withdrawing funds. The R-F-A enables you to save money at a high rate without tying up your money long term.

Earning money while covering potential claims ... that's a winning combination.

Three Interest Rate Examples

- 1. RFA Example**
- 2. Interest-bearing Checking Account Example**
- 3. Savings Account Example**



Which option is best for you?

<p>RFA Example</p>
<p>Premium savings invested through our RFA @ [3%] interest</p>
<p>[FLORIDA]</p> <p>[\$1,464] premium saved and deposited each year</p> <p>x 10 yrs @ [3%] guaranteed interest accumulating monthly (compounded annual yield)</p> <p>[\$17,286.61] fund accumulation - [\$14,640 HDF] premium savings</p> <p>[\$2,646.61] interest earned</p>
<p><small>Source: [www.moneychimp.com/calculator/compound_interest_calculator.htm, Oct. 18, 2010]; assumes United American ProCare rates for [Area 1, Florida, 65-year-old female, nonsmoker as of Oct. 18, 2010].</small></p>

If you invested the premium savings in our Reserve Fund Annuity at the three percent guaranteed interest rate, over ten years you would have earned more than twenty-six hundred dollars in interest.

<h2 style="margin: 0;">Interest-bearing Checking Account Example</h2>	
<p>Premium savings invested through interest-bearing checking @ [.15%] interest [(15% of only 1%)]</p>	
<h3 style="margin: 0;">[FLORIDA]</h3>	
<p>[\$1,464] premium saved and deposited each year</p>	
<p>x 10 yrs @ [.15%] nonguaranteed interest accumulating monthly (compounded annual yield)</p>	
<p>[\$14,761.33] fund accumulation</p>	
<p>- [\$14,640] HDF premium savings</p>	
<h2 style="margin: 0;">[\$121.33] interest earned</h2>	
<small>Source: [www.moneychimp.com/calculator/compound_interest_calculator.htm, Oct. 18, 2010]; assumes United American ProCare rates for [Area 1, Florida, 65-year-old female, nonsmoker as of Oct. 18, 2010].</small>	

If you invested the premium savings in an interest-bearing checking account currently paying point one-five percent (that's fifteen percent of only one percent), over ten years you would have earned one hundred twenty-one dollars and thirty-three cents in interest.

<h2 style="margin: 0;">Savings Account Example</h2>
<p>Premium savings invested through passbook savings @ [.25%] interest [(25% of only 1%)]</p>
<p>[FLORIDA]</p> <p>[\$1,464] premium saved and deposited each year</p> <p>x 10 yrs @ [.25%] nonguaranteed interest accumulating monthly (compounded annual yield)</p> <p>[\$14,842.82] fund accumulation - [\$14,640] HDF premium savings</p> <p><u>[\$202.82] interest earned</u></p>
<p><small>Source: [www.moneychimp.com/calculator/compound_interest_calculator.htm, Oct. 18, 2010]; assumes United American ProCare rates for [Area 3, Florida, 65-year-old female, nonsmoker as of Oct. 18, 2010].</small></p>

If you invested the premium savings in a passbook savings account currently paying point two-five percent (that's twenty-five percent of only one percent), over ten years you would have earned more than two hundred dollars in interest.

Which earns the most interest?

A. RFA (non-FDIC-insured)
= [\$2,646.61] interest (guaranteed)

B. Interest-bearing Checking Account (FDIC insured)
= [\$121.33] interest (nonguaranteed)

C. Savings Account (FDIC insured)
= [\$202.82] interest (nonguaranteed)

So which would be the best option for you to earn interest on the premium saved from the purchase of an H-D-F policy?

Thank You

HDF Medicare Supplement Plan
Reserve Fund Annuity (RFA)
Life Insurance

Your Agent will now talk with you about the H-D-F, life insurance, and our Reserve Fund Annuity. Please let your Agent know any questions you may have or any other way we can serve you. Thank you for your time today.