



Policy Form USFMS

# RESERVE FUND ANNUITY FREQUENTLY ASKED QUESTIONS

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**Q: Is the \$4,360 maximum yearly or lifetime?**

A: The \$4,360 amount is the maximum they can deposit at issue. If they want to deposit more than \$4,360, they would need to submit a Senior Suitability form. The maximum they can deposit annually is \$5,000 and \$70,000 over the life of the policy for the RFA annuity.

**Q: Is there a minimum deposit?**

A: Yes. A \$50 minimum initial deposit and a \$50 minimum if the policyholder elects monthly deposit.

**Q: Are separate checks needed for husband and for wife, or can one check be collected and split upon turn in?**

A: No, you do not need separate checks for husband and wife. The check should be equal to the total amount for the applications.

**Q: How is the interest calculated; compounded daily, monthly, or yearly?**

A: The interest accumulates daily, but is compounded on an annual yield.

**Q: Can two annuitants deposit into a joint annuity, and have the money deducted out for either annuitant?**

A: No, you can not have a joint annuity for two applicants. Each applicant would have to have a separate annuity for their policy.

**Q: Are payments to providers automatically paid by United American (UA) from deductions from the RFA?**

A: Only if you check the box on the RFA application that authorizes UA to do so. Upon your authorization, UA will withdraw available funds from your RFA to automatically pay deductible or copayment amounts on your health insurance policy to your providers. Funds are only withdrawn for the policy deductibles or copayments if the available balance is greater than \$10 and will not be reduced below \$10 to pay policy deductibles or copayments.



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