

Fundamental Life Series™

Policy Forms
UL10-20
Rider Forms
UAADR, U4272, UADWPR

Life Insurance Policies from \$25,000 to \$500,000

Purchasing life insurance now helps ease the burden of final expenses from your loved ones later.

United American Insurance Company has been one of the nation's leading providers of life insurance products for more than 60 years. You can purchase United American's life insurance with confidence that it is from a company that does what it says it will do.

Where will the money come from to pay for your final expenses and obligations?

The death of a loved one is an emotionally stressful time. Immediate financial obligations add to that stress. Funerals rank among the most expensive purchases many consumers will ever make. But funerals aren't the only expenses. Cemetery costs, medical bills, and family living expenses also have to be considered.

The most logical reason to purchase life insurance is to relieve your family from the burden of paying for your final expenses when you die. But, it's not the only reason.

If you are no longer there to help support your family, how will they pay the mortgage, car payments, or credit card bills? If you have children, will their college tuition be in jeopardy?

A United American life insurance policy can help pay for immediate final expenses, life's other necessities, or even provide a future nest egg for your children and grandchildren.

Planning today makes good financial sense – *for people of any age* – and can help ease the financial burden placed on your family when the inevitable happens.

You own the policy

The insurance policy is written to you as an individual and is not tied to any affiliation with a group or association.

Your policy cannot be canceled

As long as your premiums are paid on time, your policy cannot be canceled, regardless of your age or changes in your health.



UA United American
Insurance Company
Since 1947

Fundamental Life Series™ Policy Features

10-Year Renewable Term	10-Year Term to Annual Renewable Term (ART)	20-Year Term to Annual Renewable Term (ART)
UL10-20	UL10-20	UL10-20
SELECT YOUR NEEDS / COMPARE THE POLICIES		
Issue Ages – The eligible applicant age varies based on policy form, gender and tobacco or non-tobacco use.		
0-60 1-60 (Maryland)	20-70	20-60
Coverage – Coverage from first day policy is issued; no waiting period		
YES	YES	YES
Level Rates – Paid monthly by bank draft or direct billing. Quarterly, semi-annual or annual basis also available.		
Stay the same within 10-year term	Stay the same for 10 years, then changes annually	Stay the same for 20 years, then changes annually
Guaranteed Renewable – Policy can be renewed until specified age listed on policy, regardless of changes in health, as long as premiums are paid on time. We cannot cancel your policy. Only you can cancel it.		
YES (to age 95)	YES (to age 95)	YES (to age 95)
Terminal Illness Accelerated Benefit Rider (ABR1) – Upon proof of terminal illness, pays 50% of current benefits available prior to death (<i>where state approved</i>).		
YES	YES	YES
Note: Availability and policy benefits vary by state.		

Optional Riders

These optional riders are available to eligible applicants at an additional cost. These riders will not continue if you cancel your life insurance policy. *The Waiver of Premium Rider, Child Term Life Rider, and Accidental Death Benefit Rider are not available in all states.*

*** Optional Disability Waiver of Premium Rider (UADWPR):**
United American Insurance Company will waive all future premiums for the insured should disability occur before age 60. *Issue Ages 18-55 on 10-Year Renewable Term. Issue Ages 20-55 on 10-Year and 20-Year Term to Annual Renewable Term.*

*** Optional Child Term Life Rider (U4272):**
Available only with the purchase of an adult life insurance policy. Choose \$5,000 or \$10,000 coverage for all of the insured's eligible children. *Issue Ages 0-23. Benefits end at age 25 if not converted prior to expiration.*

*** Optional Accidental Death Benefit Rider (UAADR):**
A choice of \$25,000, \$50,000, \$75,000, or \$100,000 benefit amount is available. The rider benefit is paid in addition to the policy benefit should the insured's death be a result of an accident. *Issue Ages 18-60.*

CONGRATULATIONS ON YOUR GOOD JUDGEMENT!

MAKE CHECK PAYABLE TO
UNITED AMERICAN INSURANCE COMPANY,
not to an individual.

The Company Behind The Coverage

Experience

We've been in the insurance industry since 1947. While many insurance companies have come and gone, United American is still here. Policyholders can count on us. UA is a company that does what it says it will do.

Quality

Clients choose quality when they intend to keep a product for a long time. UA has always operated on the premise that policyholders want quality and value, and when they buy UA, they get both.

Stability

When selecting an insurance provider, customers want a company they can depend upon to pay claims. United American's strength is reflected in our ratings. For more than 35 consecutive years, UA has earned the A+ (Superior) Financial Strength Rating from A.M. Best (as of 6/13). UA is also rated A+ "Strong" for Financial Strength by Standard & Poor's (as of 7/13).

Received of _____

the sum of \$ _____ for _____ month(s) premium, other policy fees and noninsurance charges with application for life insurance.

Life insurance policy form(s) selected (Agent initial):

10-Year Renewable Term	10-Year Term to Annual Renewable Term (ART)	20-Year Term to Annual Renewable Term (ART)
<i>UL10-20</i>	<i>UL10-20</i>	<i>UL10-20</i>

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, the initial premium paid, and the proposed insured's health and other conditions remain as described in the application.

_____ Date

_____ Agent's Signature

This brochure highlights the features of policy forms UL10-20. Policies described herein are not preneed or prearranged funeral plans. These policies have some limitations and exclusions. Refer to Your policy for actual coverage, benefit amounts, and terms. Plans and benefits may vary by state. Applicant must qualify for coverage amount applied for based on applicant's age and health. This is a solicitation for insurance. You will be contacted by a state-licensed insurance Agent representing United American Insurance Company.