

WHAT WE SELL Our Product Portfolio

All products insured by American Retirement Life Insurance Company or Loyal American Life Insurance Company.

All products available for:



MEDICARE SUPPLEMENT

For customers who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage.

- Wide choice of plans available
- Clean cases issue in as little as 3-5 days
- Automated claims processing means fast payments on behalf of your customers
- Straight-forward underwriting



COMPANION WHOLE LIFE

Help pay funeral and final expenses and includes an Accelerated Benefit Terminal Illness Rider for no additional premium.

- Benefit amounts from \$5,000 to \$25,000
- Issue ages 64-85
- Cash Value with no increase in premiums**
- Medicare Supplement policy required



Critical Choice CANCER, HEART ATTACK & STROKE with SPECIFIED DISEASE

Provide lump sum benefits on first diagnosis of internal cancer, malignant melanoma and Carcinoma in-situ or various heart conditions and stroke.

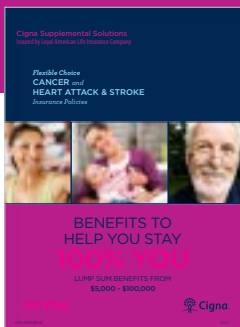
- Benefit amounts from \$5,000* to \$50,000
- Issue ages 18 – 80 & Guaranteed Renewable for Life**
- Unique Cancer Recurrence Benefit included
- Specified Disease Rider and AD&D Rider available*
- Add a Cancer/Heart Rider to base policy



ACCIDENT EXPENSE

Help protect individuals and families when a covered accident occurs. Accidental Death and Dismemberment Benefits included for no additional premium.

- Benefit amounts from \$2,500 to \$25,000
- Issue ages Birth – 74
- Guaranteed Renewable to Age 80**
- Declining Deductible Benefit Rider and Parent Benefit Rider available*



Flexible Choice CANCER and HEART ATTACK & STROKE

Provide lump sum benefits for diagnosis of cancer and heart conditions and stroke with the flexibility to add multiple riders for recurrence, hospital benefits and more.

- Benefit amounts from \$5,000* to \$100,000
- Issue ages 18 – 99 & Guaranteed Renewable for Life**
- Add coverage for Recurrence and Restoration
- Hospital, ICU and Return of Premium riders available*
- Available as a Heart or Cancer Base policy with a Heart or Cancer rider



Cash Advantage® CRITICAL ILLNESS

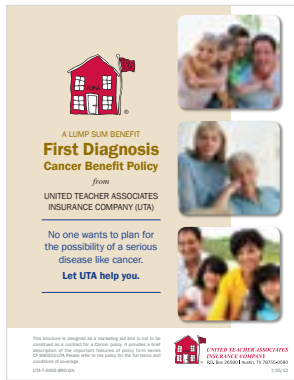
Provide lump sum cash benefits when your customer is diagnosed with one of 15 covered critical health conditions.

- Benefit amounts from \$10,000 to \$50,000
- Issue ages 18 – 59
- Guaranteed renewable until age 75**
- Covers cancer, heart attack, heart surgery, stroke, coma, major organ transplant, paralysis, end stage renal failure, blindness, severe burns and more

*May vary by state. **Rates can only be increased if rates are adjusted for all class members.

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**A LUMP SUM BENEFIT
First Diagnosis
Cancer Benefit Policy**
from
UNITED TEACHER ASSOCIATES
INSURANCE COMPANY (UTA)

No one wants to plan for the possibility of a serious disease like cancer. Let UTA help you.

This brochure is designed as a marketing aid and is not to be considered as a contract for a Cancer policy. It provides a brief description of the important features of policy from which a benefit may be payable under the policy for the first diagnosis of cancer.

UNITED TEACHER ASSOCIATES
INSURANCE COMPANY
1700 E. 15th Street, Suite 1100, Kansas City, MO 64108
616-1000-0000 FAX 616-1000-0001

FIRST DIAGNOSIS CANCER

A lump sum benefit cancer policy payable on first diagnosis of internal cancer or malignant melanoma. Benefit amounts are state-specific and range from \$10,000 to \$50,000.

- Issue ages 20-84*
- Intensive Care Unit, First Diagnosis Heart and Return of Premium riders¹ available*



**UTA Cancer Treatment
Benefit Policy**

Let us help you feel secure with a Cancer Treatment policy from UTA.

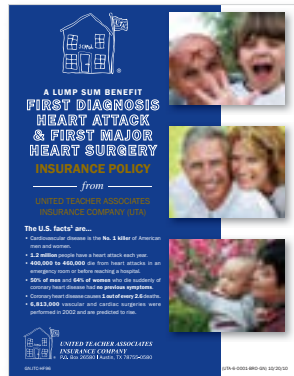
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CANCER TREATMENT

A specified disease policy to pay for medical and hospital expenses associated with the treatment of cancer.

- Issue ages 18-84*
- Intensive Care Unit, First Diagnosis Heart, Cancer Screening, Dread Disease and Return of Premium riders¹ available*
- Covers experimental treatment
- Continuous coverage even if your customers change jobs or retire



**A LUMP SUM BENEFIT
FIRST DIAGNOSIS
HEART ATTACK & FIRST MAJOR
HEART SURGERY
INSURANCE POLICY**
from
UNITED TEACHER ASSOCIATES
INSURANCE COMPANY (UTA)

The U.S. facts* are...

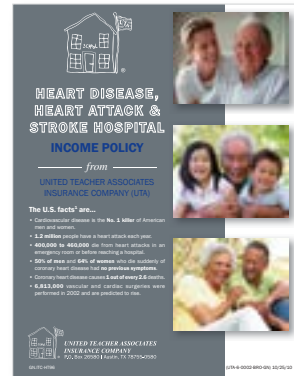
- Cardiovascular disease is the No. 1 killer of Americans over age 25.
- 3.2 million people have a heart attack each year.
- \$10.5B to \$10.8B of heart surgery performed in an emergency room or before leaving a hospital.
- 50% of men and 64% of women who die suddenly of coronary heart disease had no previous symptoms.
- Coronary heart disease causes 1 out of every 3 deaths.
- \$1.1Billion (accident and cardiac surgery) were performed in 2002 and are projected to rise.

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FIRST DIAGNOSIS HEART

A lump sum benefit heart policy payable on first diagnosis of heart attack or 20% of chosen face amount for first major heart surgery. Benefit amounts are state-specific and range from \$10,000 to \$50,000.

- Issue ages 0-64*
- Intensive Care Unit, First Diagnosis Stroke and Return of Premium riders available*



**HEART DISEASE,
HEART ATTACK &
STROKE HOSPITAL
INCOME POLICY**
from
UNITED TEACHER ASSOCIATES
INSURANCE COMPANY (UTA)

The U.S. facts* are...

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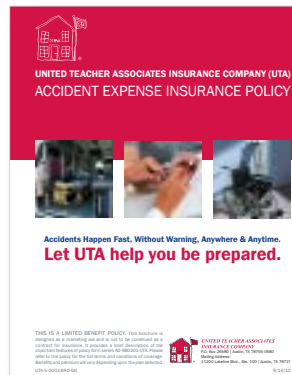
HEART TREATMENT

Benefits and options designed to help you pay for treatment related to Heart Disease, Heart Attack & Stroke.

- Issue ages 18-64*
- Intensive Care Unit, First Diagnosis Cancer and Return of Premium riders¹ available*
- Some of the scheduled benefits include: hospital confinement, transportation & lodging, ambulance, 2nd & 3rd opinions, oxygen, heart transplant and more

Please note: Limited availability for EXPRESS APP.

All UTA policies are guaranteed renewable for life, and there will be no automatic increase as the customer ages.**

**UNITED TEACHER ASSOCIATES INSURANCE COMPANY (UTA)
ACCIDENT EXPENSE INSURANCE POLICY**

**Accidents Happen Fast. Without Warning. Anywhere & Anytime.
Let UTA help you be prepared.**

THIS IS A LIMITED BENEFIT POLICY. This brochure is designed as a marketing aid and is not to be considered as a contract for an Accident policy. It provides a brief description of the important features of policy from which a benefit may be payable under the policy for the first diagnosis of an accident.

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ACCIDENT

The policy offers specific scheduled benefits in eight major coverage areas including transportation, medical expenses, hospital expenses, dismemberment and death benefits.

- Issue ages 18-64*
- Return of Premium rider¹ available in some states
- Continuous coverage even if your customers change jobs or retire
- Two simple benefit packages to choose from

*May vary by state. **Rates can only be increased if rates are adjusted for all class members.