



BIG NEWS FROM UHL!

1. UHL will sponsor its first-ever ***Incentive Trip*** to the **Sandals Dunn's River Villaggio Resort in Jamaica**. Plan on joining us with your guest on this all-inclusive, 5-day/4-night excursion. Airfare, meals, drinks, golf, transfers and gratuities are all part of this incredible package. Here are the details:
 - a. Anyone can qualify by earning \$40,000 of annualized, 1st year commission – whether it's from direct sales or overwrite.
 - b. Qualification period is from March 1, 2009 through February 28, 2010. The trip is scheduled for April, 2010.
 - c. We will provide an “on-schedule” report each month to keep you updated on your progress.

2. UHL is ***significantly reducing its rates*** on the 2 immediate death benefit whole life products in its final expense portfolio – the Deluxe and Premier products.
 - a. The Express Issue Whole Life **Premier** product rates (4 tables standard) are being reduced by up to **20%**!
 - b. The Express Issue Whole Life **Deluxe** product rates (8 tables standard) are being reduced by up to **12%**!

Example:

Monthly Premiums for \$15,000 death benefit Female, NT, Age 65:		
	Old Rates	New Rates
Premier (4 tables)	72.47	58.92
Deluxe (8 tables)	89.98	79.74

Compare these rates with your other carriers!

(over)

3. UHL is also ***enhancing commissions*** on the TPS III final expense portfolio.
 - a. 1st year commission will be ***increased*** for the Premier product.
 - b. 2nd year renewal commission will be ***increased*** for all 3 final expense products.

4. UHL will roll out its new ***Yes/No Final Expense Application***.
 - a. The new application is similar to the old and is easier to read and navigate.
 - b. The new application is still one of the simplest you'll ever see!

5. New ***Know Before You Go*** underwriting process
 - a. During the Point-of-Sale Personal History Interview, the interviewer simultaneously orders the MIB and RX database searches.
 - b. At the end of the 10-minute interview, ***you will know whether to send your application to our Home Office.***
 - c. This takes the guesswork and uncertainty out of the application process and helps remove delays in your commission payments!

6. New ***Modified Benefit Whole Life Plan*** in states where our graded benefit plan was previously unapproved
 - a. These states are **AR, KS, NV, and PA**
 - b. The death benefit in the first 2 years has been ***enhanced***.
 - i. Year 1 death benefit = **30%** of the initial death benefit amount
 - ii. Year 2 death benefit = **60%** of the initial death benefit amount