United American (UA) is dedicated to providing Seniors with dependable solutions for Medicare Supplement insurance coverage.

Based in McKinney, Texas, UA is one of the largest nationwide underwriters of Medicare Supplement insurance coverage.*

Our Medicare Supplement insurance policies are recognized nationwide and give Americans the freedom to choose any doctor and healthcare provider that accepts Medicare – putting control back in the hands of hardworking Seniors.

Our commitment to your care is reflected in our standings with some of the nation's highest regarded credit agencies.

- UA has earned the A (Excellent) or higher Financial Strength Rating from A.M. Best Company for more than 50 consecutive years (as of 10/24).**
- UA has also earned an AA- (Very Strong) Financial Strength Rating from Standard & Poor's (as of 3/24).**

In addition to our legacy of excellence and exemplary product quality, UA prides itself in its ability to provide Seniors a history of stable premium rates when they need it most. Since UA's rates are based on actual claims experience, our rates remain sound, secure, and competitive.

*National Association of Insurance Commissioners, *2023 Medicare Supplement Insurance Experience Reports*, December 2024. https://content.naic.org/sites/default/files/publication-med-bb-medicare-loss-report.pdf

**These ratings refer only to the financial strength of the company and are not a recommendation of the specific policy provisions, rates, or practices of the insurance company. For the latest Best's Credit Rating, access www.ambest.com; www.standardandpoors.com.

Premium Rate History

The first year premium is not as important as the history of stable premium rates. Know the premium rate history of the insurance company! For example, over the last 10 years in Florida, United American Insurance Company has averaged:*

- 3.1% rate increase for the F** plan,
- 0.8% rate increase HDF** plan,
- 1.7% rate increase for the G plan, and
- 0.3% rate increase on the N plan!

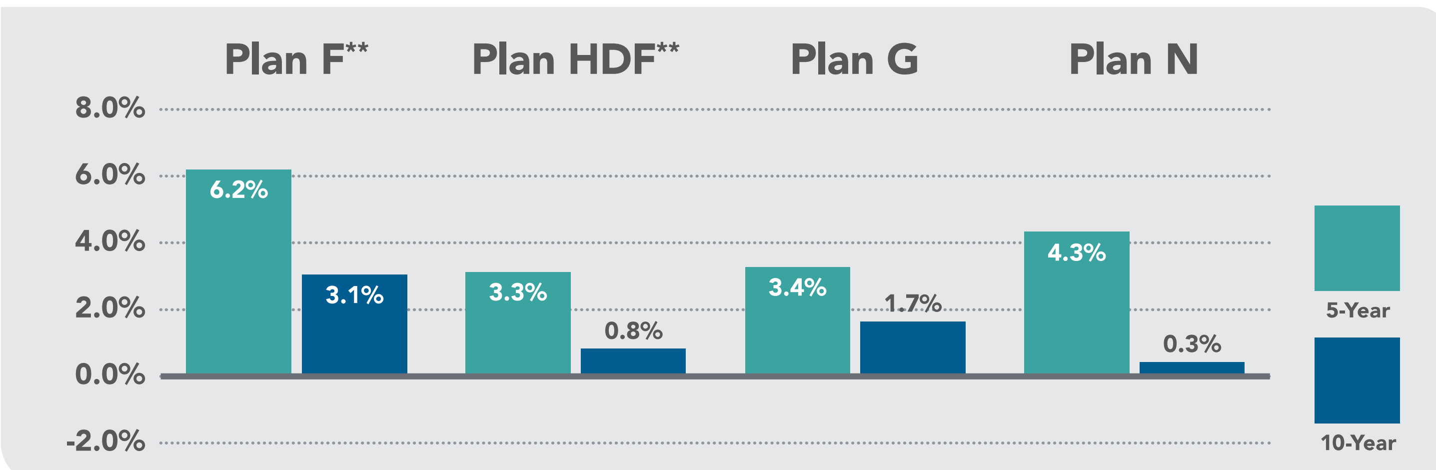
United American Insurance Company Rate Change History for Florida*

2015 to 2024 Individual Medicare Supplement insurance (Plans F**, HDF**, G, HDG, and N) as of 03/15/2025

Florida Rate Change Effective Year[a]

Plan[b]	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	5-year Avg[c]	10-year Avg[d]
						2020	2021	2022	2023	2024		
F**	0.0%	0.0%	-7.6%	0.0%	9.0%	4.2%	5.0%	5.0%	9.5%	7.5%	6.2%	3.1%
HDF**	0.0%	0.0%	-7.6%	0.0%	0.0%	0.0%	0.0%	0.0%	9.5%	7.5%	3.3%	0.8%
G	0.0%	0.0%	-7.6%	0.0%	9.0%	4.2%	5.0%	0.0%	5.0%	2.8%	3.4%	1.7%
HDG						FORM APPROVED	0.0%	0.0%	9.5%	7.5%	-----	-----
N	0.0%	0.0%	-7.6%	-10.0%	0.0%	0.0%	0.0%	5.0%	9.5%	7.5%	4.3%	0.3%

a - Actual rate change effective dates vary
b - Standard issue (non-disability) Medicare Supplement insurance plans
c - Average compounded rate change % per year from 2020 to 2024 for a policy issued prior to 2020
d - Average compounded rate change % per year from 2015 to 2024 for a policy issued prior to 2015



*Based on United American Insurance Company's approved annual rate filings as of March 2025. United American Insurance Company's Florida Rate Filings can be accessed via https://irfssearch.fldfs.com/. The five-year compounded average is based on premiums from 2020 to 2024. The ten-year compounded average is based on premiums from 2015 to 2024. **For illustrative purposes only. Past performance not indicative of future results.**

**Only applicants first eligible for Medicare Part A before 2020 may purchase Plans C, F, and High Deductible Plan F.

No benefits are payable for: any expense which you are not legally obligated to pay; or any services determined not eligible by Medicare; or any portion of any expense for which payment is made by Medicare; or custodial or intermediate level care or rest cures; or any type of expense not eligible for coverage under Medicare, except as provided under the Foreign Travel Emergency benefit.

Loss due to injury or sickness for which medical advice or treatment was recommended or given by a physician within 6 months prior to policy effective date is not covered unless the loss is incurred more than 60 days after the effective date. Waiting period may be longer for underage 65 disability. Waiting period waived, to the extent of prior creditable coverage, during open enrollment/guaranteed issue, or if replacing a Medicare Supplement insurance policy or other similar creditable coverage.

A Medicare Supplement insurance policy from United American can never be canceled (unless there is a material misrepresentation) as long as premiums are paid on time. The policy is guaranteed renewable for life. We have the right to change the renewal premiums for this policy in accordance with our table of premium rates applicable to all policies of this form and class. This policy provides a 31-day grace period.

The purpose of this communication is the solicitation of insurance. **United American Insurance Company is not connected with, endorsed by, or sponsored by the U.S. government, federal Medicare program, Social Security Administration, or the Department of Health and Human Services.** Policies and benefits may vary by state and have some limitations and exclusions. Individual Medicare Supplement insurance policy forms MSA10, MSB10, MSC10, MSD10, MSF10, MSHDF10, MSG10, MSHDG, and MSN10 are available from our Company where state-approved. **Some states require these plans be available to persons under age 65 eligible for Medicare due to disability or End Stage Renal disease (ESRD).** You may be contacted by an Agent representing United American Insurance Company. A licensed Agent will provide additional information upon request.