

TO: ALL UFLIC MEDICARE SUPPLEMENT AGENTS

FROM: AMERICAN HEALTH UNDERWRITERS (AHU)

DATE: SEPTEMBER 9, 2014

RE: COMMISSIONS ON FUTURE MEDICARE SUPPLEMENT OPEN ENROLLMENT BUSINESS

Unfortunately, and because of adverse claims experience, AHU has received notification from its Medicare Supplement insurance carrier, Universal Fidelity Life Insurance Company (UFLIC) that, effective immediately, agent commissions will no longer be paid by UFLIC on any newly submitted Medicare Supplement business qualifying as “Open Enrollment” under Medicare. This business normally covers any applicant who has just turned age 65 or who has just applied for Medicare Part B for the first time after terminating credible coverage.

Because agents will no longer be paid on UFLIC “Open Enrollment” business, UFLIC agents should seriously consider placing such Medicare Supplement business with an insurance carrier who will pay you a commission for your time and effort extended on said sales.

The aforementioned commission change will not affect any of your commissions owed on UFLIC business submitted and issued prior to the date of this notification.

UFLIC continues to accept new Medicare Supplement business from applicants between the ages of 66 and 80 and who will qualify for underwriting under the terms of said coverages.