



205 North Depot Street  
Stanford, KY 40484  
217-241-6300  
[www.utgins.com](http://www.utgins.com)

**Proxy Material Enclosed**

May 3, 2018

**Important Notice Regarding the Availability of Proxy Materials for the  
Shareholder Meeting To Be Held On June 13, 2018**

**This communication presents only an overview of the more complete proxy materials that are available to you on the Internet. We encourage you to access and review all of the important information contained in the proxy materials before voting.**

**The Proxy Statement and Annual Report are available at [www.utgins.com/investors](http://www.utgins.com/investors).**

**If you want to receive a paper or e-mail copy of these documents, you must request one. There is no charge to you for requesting a copy. Please make your request for a copy as instructed below on or before June 1, 2018 to facilitate timely delivery.**

The 2018 Annual Meeting of Shareholders of UTG, Inc. will be held at the offices of **UTG, Inc., 205 North Depot Street, Stanford, Kentucky 40484, on Wednesday, June 13, 2018**, at 9:30 a.m. eastern time.

At the meeting, shareholders will act to elect nine directors, to approve, on a non-binding, advisory basis, the compensation of UTG's named executive officers and to vote upon such other business as may properly be brought before the meeting.

Your vote is important. Whether or not you plan to attend the meeting, please review the Proxy Statement and Annual Report at [www.utgins.com/investors](http://www.utgins.com/investors). Complete the proxy form and return it promptly to Stock Transfer, UTG, Inc., 205 North Depot Street, Stanford, KY 40484.

Please call 1-217-241-6410 or e-mail [stock.transfer@utgins.com](mailto:stock.transfer@utgins.com) to request a paper copy or you may download the Proxy Statement and Annual Report from [www.utgins.com/investors](http://www.utgins.com/investors).

Directions: From US Highway 150, take US Highway 27 to Main Street to Depot Street. Parking and entrance behind building. GPS address: 205 North Depot Street, Stanford, KY.

Our Stock Transfer Department is available to assist you with changes or questions concerning your account.

**Lost Certificate** Notification of a lost stock certificate must be made in writing.

**Address** Notification of shareholder address changes must be made in writing. If your address has changed or should change in the future, please give us your new address below.

Your name \_\_\_\_\_  
(Old Address) - \_\_\_\_\_  
Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
(New Address) - \_\_\_\_\_  
Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Date new address in effect \_\_\_\_\_ Signature \_\_\_\_\_

**Registration** A change in registration is needed because of:

- |  |   |
|--|---|
| <input type="checkbox"/> Marriage          | <input type="checkbox"/> Divorce                  |
| <input type="checkbox"/> Death of a tenant | <input type="checkbox"/> Establishment of a trust |
| <input type="checkbox"/> Remove custodian  | <input type="checkbox"/> Other –<br>Explain _____ |

For instructions about your specific situation, contact our Stock Transfer Department by phone at (217) 241-6410, by writing to UTG, Inc., Attn: Stock Transfer Department, 205 North Depot Street, Stanford, KY 40484 or through our website at [www.utgins.com](http://www.utgins.com).

Signature \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

**Account#**

**UTG, Inc.**

Annual Meeting of Shareholders – To be Held June 13, 2018

**THE BOARD OF DIRECTORS SOLICITS THIS PROXY**

The undersigned hereby appoints Jesse T. Correll and James P. Rousey, or either of them, the attorneys and proxies with full power of substitution and revocation to represent and to vote, as designated below, all the shares of common stock of the Company held of record by the undersigned on April 20, 2018, at the annual meeting of shareholders to be held at the offices of UTG, Inc., 205 North Depot Street, Stanford, Kentucky 40484, on Wednesday, June 13, 2018 at 9:30 a.m., or any adjournment thereof.

This proxy when properly executed will be voted in the manner directed herein by the undersigned shareholder. IF NO DIRECTION IS MADE, THIS PROXY WILL BE VOTED FOR ALL PROPOSALS PRESENTED.

Please sign exactly as your name appears on the form and date and mail the proxy promptly. When signing as an attorney, executor, administrator, trustee or guardian, please give your full title as such. If shares are held jointly, both owners must sign. If a corporation, please sign in full corporate name by President and other authorized officer. If a partnership, please sign in partnership name by authorized person.

	For	Withhold Authority	For All Except
1. To elect all Director Nominees to serve on the Board of Directors. The nominees are: Randall L. Attkisson, Joseph A. Brinck, II, Jesse T. Correll, Thomas F. Darden, II, Howard L. Dayton Jr., Thomas E. Harmon, Gabriel J. Molnar, Peter L. Ochs, James P. Rousey.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
*Exceptions: To vote for all director nominees, mark the "For" box. To withhold voting for all nominees, mark the "Withhold Authority" box. To withhold voting for a particular nominee, mark the "For All Except" box and enter name(s) of the exception(s) in the space provided. Your shares will be voted for the remaining nominees.			
	For	Against	Abstain
2. To approve on a non-binding advisory basis, the compensation of the Company's named executive officers as described in the proxy statement.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. In their discretion, the proxies are authorized to vote upon such other business as may properly come before the meeting or any adjournment thereof.			
Account Number: Registration:	Number of Shares:		
	Signature _____	Date _____	
	Signature _____	Date _____	