

Via Facsimile and U.S. Mail  
Mail Stop 6010

December 17, 2008

Theodore C. Miller  
Senior Vice President, Corporate Secretary and  
Chief Financial Officer  
UTG, Inc.  
5250 South Sixth Street  
Springfield, IL 62703

**Re: UTG, Inc.**  
**Form 10-K for the Fiscal Year Ended December 31, 2007**  
**Form 10-Q for the quarter ended March 31, 2008**  
**File No. 000-16867**

Dear Mr. Miller

We have completed our review of your Form 10-K and Form 10-Q and have no further comments at this time.

Sincerely,

Joel Parker  
Accounting Branch Chief