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MEDICARE ADVANTAGE
DISENROLLMENT BRINGS OPPORTUNITY

READ SUMMIT ONLINE AT UAONLINE
ATTN: WASHINGTON AGENTS
A special mailing regarding rate approvals for ProCare Medicare Supplement Plans A, B, C, D, F, and G is being sent to General Agents in Washington.

The new business effective date is Nov. 15, 2009.

New rate cards are available for download on UAOnline at www.unitedamerican.com/logon

ATTN: UA AGENTS ONLY
HIGH DEDUCTIBLE PLAN F

In our effort to help you to write new business and maintain high persistency, new ProCare HDF policyholders with a policy effective date Oct. 1, 2009 and after, will be required to pay only $1,000 in out-of-pocket expenses of the $2,000 annual deductible amount during the remainder of 2009 before policy benefits are payable by United American. Not applicable for First UA Agents or policyholders.

REMININDER: The calendar year deductible is set by the federal government each year but will not increase in 2010. The full amount of the 2010 deductible ($2,000) will be required beginning Jan. 1, 2010, before policy benefits are payable.

ATTN: FIRST UA AGENTS ONLY
A special mailing regarding rate approvals for ProCare Medicare Supplement Plans A, B, C, D, F, HDF, G, K, and L was sent to General Agents in New York.

The effective date for both new business and renewals was Oct. 15th. Please begin using the new rates on applications written Oct. 15 and after.

Detailed rate cards that include all plans and payment modes for new business, renewals, and disability plans are available for download at http://www.firstunitedamerican.com/office/downloads.htm

ATTN: MISSISSIPPI AGENTS
Effective immediately, a completed Optional Mammogram Benefit Election Form (R-23MM) must be submitted with all Good Sense Plan (GSP1), Common Sense Plan (CS1), FLEXguard (GSP2), Foundation Signature Series (MMGAP), HXSC, MXMC, SHXC, SSXC, MSXC, and SMXC applications written in Mississippi. This procedure is already in place for Freedom Signature Series (GSP3, SWL, RT10) and Independence Signature Series (GSP3A, SWL, RT10) UNIV applications.

Additional premium is required for the mammography benefit, and rates are included on Form R-23MM. The form may be downloaded from the Mississippi Compliance Sheet.

As of Oct. 15th, the Home Office can process only new applications for the above policies that are submitted with Form R-23MM.

Please e-mail uaservice@torchmarkcorp.com with questions.

ATTN: FLORIDA AGENTS
As of Oct. 1, 2009, Florida has a six-month open enrollment period for people under age 65 who are eligible for Medicare due to disability or End Stage Renal Disease (ESRD). The open enrollment period begins the first day of the month in which a disability or ESRD applicant is enrolled in Medicare Part B.

There is a six-month catch-up open enrollment period Oct. 1, 2009, through April 1, 2010, for under age 65 Medicare disability or ESRD enrollees who were enrolled in Medicare Part B prior to Oct. 1, 2009.

United American Medicare Supplement Plans A, B, C, D, F, HDF, and G are currently available on an open enrollment basis to disability or ESRD applicants. Special plan codes apply.

Use application form DMA14(09) and outline of coverage DS-DMS2006(09). Download the Florida ProCare rate card, application, and Outline of Coverage from the Compliance Sheet on UAOnline at www.unitedamerican.com/logon

Please e-mail uaservice@torchmarkcorp.com with questions about rates, plan codes, etc.

INTEREST RATES SET
The Lifestyle Annuity rate for November 2009 is 3.00 percent. Rates will be reviewed and adjusted accordingly.

The Deposit Fund Rider new business interest rate for 2009 is 3.00 percent.

ON OUR E-MAIL LIST?
Not receiving e-mail updates for products, rates, and training? Make sure we have your e-mail address. Call the Agent Service Center at 800-925-7355 or e-mail uaservice@torchmarkcorp.com to update your information.
Medicare Advantage (MA) Plans operate through private insurers who contract on a year-to-year basis with the Centers for Medicare & Medicaid Services (CMS) to provide services to Medicare beneficiaries. Medicare Advantage Plans (also referred to as Medicare Part C) offer Seniors a choice for their Medicare-covered services, the benefits of a Medicare Supplement, and sometimes coverage for prescription drugs. Each year some percentage of these insurers notify CMS that they will not renew their Medicare Advantage Plan contracts or will reduce their service areas for the coming contract year. It is important to remember Medicare Advantage Plans work only on a year-to-year basis. No Medicare Advantage Plan is ‘Guaranteed Renewable for Life’.

According to CMS, more than 636,000 Seniors will lose these private Medicare Advantage Plans in 2010 due to Medicare Advantage disenrollments (cancellations). Beneficiaries should have received the nonrenewal notification letter from their insurers no later than Nov. 2, 2009. Those who are disenrolled from Medicare Advantage will have until Jan. 31, 2010, to elect either a new Medicare Advantage Plan or Original Medicare. However, those who do not elect a new Medicare Advantage Plan by the effective date of termination (Dec. 31, 2009) are automatically enrolled in Original Medicare. With the possibility of cancellation always present under Medicare Advantage Plans, it’s probable the majority of disenrollees will choose to return to Original Medicare and seek a Medicare Supplement.

How does that impact UA and First UA? It’s the opportunity of a lifetime! It means a tremendous increase in the number of prospects who need a quality Medicare Supplement and the opportunity for you, UA, and First UA to dramatically increase Medicare Supplement sales. As Companies that collectively have almost 70 years of experience working with Seniors, we want to do all we can to help these displaced Seniors find a quality Medicare Supplement that offers them stability and value for their premiums.

Many disenrolled Seniors will find UA’s and First UA’s longtime reputation for stability and financial strength very appealing at this difficult time. Emphasizing our stability and financial strength is the right approach to take as you help them transition from Medicare Advantage to a Medicare Supplement. But, there are several other points to emphasize with a disenrolled Medicare Advantage customer:

- With Original Medicare and a quality Medicare Supplement from UA or First UA, your Senior customer will never again have to worry about being canceled. As long as they pay their premiums on time, their coverage can never be canceled. All of our Medicare Supplement plans are ‘Guaranteed Renewable for Life’.
- Some Medicare Advantage plans that are still available will raise copays in 2010, which will substantially increase out-of-pocket expenses for those Seniors. Traditional Medicare Supplements offer greater stability in their features and benefits because they are standardized by Medicare, and we cannot reduce benefits while our Medicare Supplements are in force.
- With our traditional Medicare Supplements, Seniors have freedom to choose any hospital or any physician. There are no primary care physicians or networks required.
- Disenrollees can purchase any UA Medicare Supplement plan that is offered in their state on a guaranteed-issue basis. If an underage disability plan is offered in the state, it also is available on a guaranteed-issue basis for disability MA disenrollees. Normal rules apply regarding replacements in New York.
- To qualify for Guaranteed Issue, a copy of the Senior’s letter from their Medicare Advantage Plan canceling their coverage must accompany the UA application. See page 7 for additional instructions.
- With Medicare Supplements, all preexisting conditions are accepted and covered without any waiting period for disenrolled Medicare Advantage Seniors.
- There are no rate ups. Standard premiums for all ages apply to disenrollees.

Both disenrolled Seniors and UA and First UA Agents will find tremendous value today in a traditional Medicare Supplement. Seniors will receive quality coverage with a stable and financially strong Company that has many years of experience working with Seniors, and they will never again have to worry about disenrollment. Medicare Supplements offer Agents outstanding commissions and renewals. Agents can earn level commissions and renewals for the life of the policy. With the average 65-year-old living to almost age 84*, that’s more than 18 years of potential renewal income if the policy remains in force for the duration of the policyholder’s life! Many companies don’t pay commission on Medicare Supplement sales after the first six years the policy is in effect.

Consider this example: Our policyholder pays an annual premium of $3,336. Another company’s policyholder pays an annual premium of $2,789.88. Our Company pays a level 22 percent commission on the first year premium for the potential 18-year life of the policy. The other company pays 17 percent commission on the first year premium for the first six years the policy is in force, 8 percent through year 10, and nothing thereafter. That represents a potential total compensation of $13,210.56 for our Agent versus $3,738.44 for the ‘other guy’. Because of our outstanding policyholder service and level income to our Agents for the life of the policy, UA and First UA tower over the competition.

Take advantage of the opportunity to help the 636,000 current disenrolled Medicare Advantage policyholders. With the annual special enrollment period for those affected by MA nonrenewals that starts when they get a nonrenewal notice, and the annual open enrollment period starting Nov. 15, 2009, we are poised to dive into Medicare season with renewed enthusiasm. (See pages 9 and 10 for the revised Medicare A/B Chart.) In 2010, 2 million Seniors will turn 65** with the first wave of Baby Boomers close behind to add to the growing segment of Medicare Supplement prospects. From our perspective, it’s a fantastic time to be a Senior and a UA or First UA Agent!

*Centers for Disease Control & Prevention, 8/09
Chuck: I have had the pleasure of knowing your father, your brother, and you for decades, and I’m excited having you as my first interview in a series of interviews designed to help UA Agents grow their business. Thank you for this opportunity!

Mike: My father. He said, “Get your license and try it for one year.” Since I had seen the good living the insurance industry provided for my Dad, I followed my father’s advice. Here I am, 25 years later.

Chuck: Since you are one of UA’s all-time greatest Medicare Supplement personal producers, my second question has to be “Why have you picked the Senior Market as a staple for your career?”

Mike: I like the simplicity of Medicare Supplements and the fact that the claims handling is easy and such a positive experience for customers. UA Medicare Supplements are the foundation of a wheel, and the spokes are “Automatic” Claims Filing® (ACF) that is part of UA’s Optional Discount Services Program available for an additional fee, freedom to choose any doctor and any hospital, our Company’s strength and stability, etc. Everything works together so the wheel rolls very smoothly. Selling a UA Medicare Supplement is THE way to build a solid block of business that will last for decades!

Chuck: Is the upcoming Medicare Advantage plan open enrollment season an opportunity for Agents?

Mike: It’s a big opportunity for those Agents who bring themselves up to speed with the right company, and UA is the right company. When I talk to other Agents and brokers, they all agree that UA is the best, but not the least expensive. UA’s rates are based on actual claims experience. We don’t underestimate or ‘guesstimate’ rates to gain initial market share, only to later implement an outrageous rate increase that soon loses the business and credibility with our clients.

Chuck: I always found that if you sold a customer based on price, that customer would leave you based on price.

Mike: That’s right, Chuck. I sell based on quality not price. Low pricing leads to poor results for the customer. I am the person who educates the customer. I won’t sell an inferior product, which is why I sell only UA Medicare Supplements. When the customer gets sick, UA takes care of their claims, and we both sleep well at night.

Chuck: Mike, what is the single most important selling point for UA?

Mike: “Automatic” Claims Filing is where the rubber meets the road. You couple that with 40-plus years of Medicare Supplement experience, Company strength and stability, and you have the best. And, Chuck, most people want the best.
Chuck: What plan do you sell the most and why?
Mike: Plan F is my favorite plan to sell because it covers all the bases — copays and deductibles. It doesn’t come any better than Plan F for our Senior customers.

Chuck: What sales approach can you recommend to other Agents?
Mike: Talk to people like you want to be talked to. Sell them what you’d want for your parents. I did! My mother has a UA Medicare Supplement. Always be professional, know your products, and follow the ‘Golden Rule’.

Chuck: How has all this talk about healthcare reform affected your business?
Mike: Some people are waiting to see what will happen in Washington. But UA’s longtime Medicare experience shows prospects that UA has been there consistently in the past, and we will be there in the future when they need us, no matter what happens in Washington.

Chuck: What is most important to Seniors when they purchase a Medicare Supplement?
Mike: Seniors want freedom to go to the doctor or hospital they choose. They want a dependable company that will be there when they need it, and they want no paperwork hassles with claims. With UA and ACF, they have all that. In my mind, “Automatic” Claims Filing makes the difference when building a book of Med-Supp business, all virtually hassle-free for our client and for the Agent.

Chuck: What about training Agents? How do you approach that?
Mike: We recommend the new Brainshark online training that UA provides for free to Agents and Brokers. They need to be ready to meet the wave of opportunity approaching with hundreds of thousands of Seniors who will be affected by Medicare Advantage disenrollment. The more educated you are, the more help you can be to your customer; plus the more sales you generate.

Chuck: How do you use UA's Laptop Sales Presentation?
Mike: We recommend Agents and Brokers use the Laptop Sales Presentation, both to train on and as a sales tool. The presentation can help an Agent transition from other products into the Medicare market and get quickly up to speed. The Laptop Sales Presentation provides a foundation on which to start building a long-term relationship with your customer.

Chuck: What is the most common objection you get and how do you overcome it?
Mike: I explain to customers that our premiums are based on actual claims experience. They accept our rates and rate increases because they understand what is behind them. I sell based on quality, not price. UA is a blessing, and all my customers are happy.

Chuck: What would you tell an Agent interested in selling UA?
Mike: The opportunity with UA is tremendous. Other companies are cutting back, but United American is growing. With UA, they can build a solid book of business with niche products with a company that has the stability and financial strength that translates to good value for the customer.

Chuck: Mike, you have a great close ratio. How do you do it?
Mike: I have a passion for what I do because I have a strong belief in United American. That comes across to customers. UA is the real deal!

Chuck: What can you personally bring to a new Agent or someone interested in getting back into sales or back on track?
Mike: I have been in this business for 25 years and have a wealth of experience to bring to the table. I willingly share my experience so that we can all be successful. I am happy to work with anyone who wants to get active or active again with UA.

Chuck: Any final thoughts, Mike?
Mike: Give customers what they need and want, and tell them why it costs what it does. Have passion; believe in what you’re doing. Selling United American is easy because it’s the right thing to do. Above all, be honest and have integrity with your customers and with each other. And remember, it’s UA or no way!
Now is the perfect time to brush up on Medicare and Medicare Supplements. United American provides several resources to help take you to the next level in Medicare Supplement production.

**BRAINSHARK TRAINING**

**ProCare Medicare Supplements 2010** – Overview of Medicare, how it works, and what our ProCare plans cover. Training has been updated with the new 2010 premiums and deductibles. Here are responses from a few Agents who recently completed the training:

“It was great.”

“I think this is an exceptional training tool.”

“It would be great if other companies provided the same training experience as this training.”

To take the training, visit www.brainshark.com/torchmarkcorp/medsup2010

**Medicare Supplements 2010 Marketing** – Highlights impact of federal budget cuts on Medicare Advantage Plans in 2010 and details the differences between Medicare Advantage and a traditional Medicare Supplement.

To take the training, visit www.brainshark.com/torchmarkcorp/medicare2010

**ADVERTISING**

**Print Ads** – We’ve developed several new print ads for Medicare Supplements and Medicare Advantage disenrollments.

UA Agents log on to UAOnline to access the Ad Catalog and download approved ads. First UA Agents go to www.firstunitedamerican.com/office to access the Ad Catalog.

**A/B Chart & Side-by-Side Guide** – These valuable tools serve as training or advertising and help you explain out-of-pocket expenses and our coverage solutions.

KEEP IN MIND . . .

WHEN SELLING TO MEDICARE ADVANTAGE DISENROLLLEES:

• Check your state’s Compliance Sheet at UAOnline to determine which Medicare Supplement plans are available in your state. Plans A, B, C, F, HDF, K and L provide ‘Guarantee Issue’ according to state availability.


• Attach copy of prospect’s Medicare Advantage termination letter. If the letter is not personalized, attach a copy of the prospect’s MA ID card with it. If the prospect does not have a termination letter, attach a newspaper article, etc., to indicate proof of disenrollment.

• Request a policy effective date commensurate with MA disenrollment date and on or after date prospect returns to Original Medicare.

• If prospect is covered through a Medicare Advantage Plan, answer ‘Yes’ to question on application about existing coverage. Be sure to complete a Replacement Form and submit with application.

Selling Medicare Supplements is rewarding. Our ‘Lifetime Renewal’ commission structure is outstanding. We provide Agents level renewals for the life of the policy, not for a limited period like many insurers. And you have the opportunity to provide a vital service to an important segment of our population. CMS and individual states (which regulate Medicare Supplements) have specific guidelines by which Agents must operate when offering Medicare Supplements. Check with your state’s DOI about specific regulations.

Remember, Medicare Advantage insurers can decide not to renew their contracts with CMS for the following year. Medicare Advantage members may someday find themselves without health insurance coverage – through absolutely no fault of their own. Even Seniors who are not being disenrolled by their Medicare Advantage Plan may and should be concerned about their future. Encourage all Senior prospects to consider a traditional Medicare Supplement. These disenrolled Medicare Advantage policyholders present the opportunity of a lifetime for UA and First UA Agents. But, the window of opportunity is limited, so act NOW!!

TOP FIVE REASONS TO SELL UA AND FIRST UA MEDICARE SUPPLEMENTS:

1. Guaranteed Renewability: Customer will never be canceled as long as premiums are paid on time.

2. Freedom of Choice: Customers can choose their doctors and hospitals.

3. Stability: UA and First UA have been selling Medicare Supplements since 1966 and 1986 respectively.

4. Longevity: Together, we have almost 70 years of experience selling to Seniors.

5. Financial Strength: UA and First UA have been rated A+ (Superior)* for Financial Strength from A.M. Best Company for a total of more than 50 consecutive years.

*Rating as of 6/09
TOP PRODUCERS

PRESIDENT’S CLUB
Through October 2009, these producers represent the top Agencies with the highest net combined annualized premium. Agencies can also qualify to attend the annual Sales Convention. Final qualifiers will be based on Company production and retention requirements.

1. FARM & RANCH HEALTHCARE, INC.
   Mike Stevens, President

2. MICHAEL LEMAR
   Sunshine State Agency

3. TONY MCDONLUE
   Assurecor, Inc.

4. THOMAS G. STATKEWICZ
   Sylvan-James Associates, Inc.

5. JONATHAN AHLBUM
   The Ahlbum Group

6. CATHERINE E. HATTON
   Long Island Insurance Solutions

7. RON CONCKLIN
   Rosenberg-Concklin, Inc.

8. PHILIP B. ORTEZ JR.
   Phil & Kathy Ortez Insurance Agency, Inc.

9. MICHELE L. MANKAMYER
   American Life & Health Group, Inc.

10. DAVID R. OLIVER
    Affiliated Health Insurers of America

11. MICHAEL H. PHILLIPS
    Union Benefit Corporation

12. AMERICAN EAGLE CONSULTANTS, INC.

13. ROY L. TUCKER
    Tucker Insurance Agency

14. GERALD R. STEVENS
    Stevens & Associates Insurance Agency

15. KENNETH R. BOWLING
    The Benefit Exchange

16. ROBERT D. BOULTER
    Boulter Insurance Agency

17. WILLIAM T. BREWER
    Brewer Insurance Agency

18. CHARLES W. ROPER
    Roper Insurance Agency

19. MURIEL T. LEVY
    Levy Insurance Agency

20. SAMUEL G. SHATZ
    ICAN Benefit Group, LLC

21. RHETT W. DRAKEFORD
    Drakeford Insurance Agency

22. WORLD WIDE COVERAGE CORPORATION

23. JAMES H. CASHION JR.
    Cashion Insurance Agency

24. ROBERT L. POLLIER JR.
    Senior Management Services

25. CENTURION AGENCY, LTD.

26. RONALD C. HARSHMAN
    Harshman Insurance Agency

27. EARL D. DWORKIN
    Dworkin Insurance Agency

28. HBDC II CORPORATION

29. MANNY LARIOS
    Rios Corporation

30. KARL WASHWICK
    The Washwick Agency, Inc.

PACESETTERS CLUB
Through October 2009, these producers represent the top Agents with the highest net combined annualized premium. Agents can also qualify to attend the annual Sales Convention. Final qualifiers will be based on Company production and retention requirements.

1. ALAN L. LAUGHMAN

2. TIMOTHY J. AHLBUM

3. PHILIP B. ORTEZ JR.

4. RICHARD R. ZEIS

5. ROY L. TUCKER

6. DEXTER R. SAYLOR

7. MATTHEW BROWN

8. GERALD R. STEVENS

9. PAUL A. PANNELL

10. CASEY V. PALMER

11. FRED W. LEMAR JR.

12. DANIEL A. POPEK

13. PATRICK COX

14. DELORES A. DAY-DAVIS

15. LAURO DIAZ

16. CATHERINE E. HATTON

17. GARY A. SAUNDERS

18. ROBERT D. BOULTER

19. WILLIAM T. BREWER

20. MICHAEL LEMAR

21. MARY E. DIOGUARDI

22. CHARLES W. ROPER

23. LAURA M. RAGAN

24. DANIELLE PEEILER

25. MICHAEL PEELER

26. RANDY A. MERRELL

27. JONATHAN AHLBUM

28. MURIEL T. LEVY

29. WALTER M. HIMES

30. G. K. REYNOLDS
## 2010 Medicare Part A

Part A is Hospital Insurance and covers costs associated with confinement in a hospital or skilled nursing facility.

<table>
<thead>
<tr>
<th>When You Are Hospitalized For:</th>
<th>Medicare Covers</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1-60 Days</strong></td>
<td>Most confinement costs <em>after</em> the required Medicare Deductible</td>
<td><strong>$1,100 Deductible</strong></td>
</tr>
<tr>
<td><strong>61-90 Days</strong></td>
<td>Most confinement costs <em>after</em> the required Medicare Deductible</td>
<td><strong>$275 A Day Copayment as much as: $8,250</strong></td>
</tr>
<tr>
<td><strong>91-150 Days</strong></td>
<td>All eligible expenses, <em>after</em> patient pays a per-day copayment (These are Lifetime Reserve Days that may never be used again)</td>
<td><strong>$550 A Day Copayment as much as: $33,000</strong></td>
</tr>
<tr>
<td><strong>151 Days Or More</strong></td>
<td>Nothing</td>
<td><strong>You Pay All Costs</strong></td>
</tr>
<tr>
<td><strong>Skilled Nursing Confinement:</strong> When you are hospitalized for at least 3 days and enter a Medicare approved skilled nursing facility within 30 days after hospital discharge and are receiving skilled nursing care</td>
<td>All eligible expenses for the first 20 days; then all eligible expenses for days 21-100, <em>after</em> patient pays a per-day copayment</td>
<td><strong>After 20 days $137.50 A Day Copayment as much as: $11,000</strong></td>
</tr>
</tbody>
</table>
Part B is Medical Insurance and covers physician services, outpatient care, tests, and supplies.

<table>
<thead>
<tr>
<th>ON EXPENSES INCURRED FOR:</th>
<th>MEDICARE COVERS</th>
<th>YOU PAY $155 ANNUAL DEDUCTIBLE PLUS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MEDICAL EXPENSES</strong></td>
<td>80% of approved amount</td>
<td>20% of approved amount</td>
</tr>
<tr>
<td>Physicians’ services for inpatient and outpatient medical/surgical services; physical/speech therapy, diagnostic tests</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>CLINICAL LABORATORY SERVICES</strong></td>
<td>Generally 100% of approved amount</td>
<td>Nothing for services</td>
</tr>
<tr>
<td>Blood tests, urinalysis</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>HOME HEALTH SERVICES</strong></td>
<td>100% of approved amount for services; 80% of approved amount for durable medical equipment</td>
<td>Nothing for services; 20% of approved amount for durable medical equipment</td>
</tr>
<tr>
<td>Part-time or intermittent skilled care, home health aide services, durable medical supplies, and other services</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>OUTPATIENT HOSPITAL TREATMENT</strong></td>
<td>Medicare payment to hospital, based on outpatient procedure payment rates</td>
<td>Coinsurance based on outpatient payment rates</td>
</tr>
<tr>
<td>Hospital services for the diagnosis or treatment of an illness or injury</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>BLOOD</strong></td>
<td>After first 3 pints of blood, 80% of approved amount</td>
<td>First 3 pints plus 20% of approved amount for additional pints</td>
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</table>

On all Medicare-covered expenses, a doctor or other healthcare provider may agree to accept Medicare ‘assignment.’ This means the patient will not be required to pay any expense in excess of Medicare’s ‘approved’ charge. The patient pays only 20% of the ‘approved’ charge not paid by Medicare.

Physicians who do not accept assignment of a Medicare claim are limited as to the amount they can charge for covered services. In 2010, the most a physician can charge for services covered by Medicare is 115% of the approved amount for nonparticipating physicians. Note: In New York, the most a physician can charge for services covered by Medicare is 105% of the approved amount for nonparticipating physicians. For routine office visits covered by Medicare, a nonparticipating physician can charge up to 115% of the fee schedule amount.
The following list represents the Top General Agents and Writing Agents who have written the highest net annualized life or health premium through the month of October 2009.

### Life General Agents

<table>
<thead>
<tr>
<th>Rank</th>
<th>Name and Company</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>FARM &amp; RANCH HEALTHCARE, INC.</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>ROBERT D. BOULTER Boulter Insurance Agency</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>ENRIQUE FERRER Ferrer Insurance Agency</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>KENNETH R. BOWLING The Benefit Exchange</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>CHRIS AROUTSIDIS Aroutsidis Insurance Agency</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>MANNY LARIOS Rios Corporation</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>EDWIN D. WILSON Wilson Insurance Agency</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>ASSURECOR, INC.</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>NEAL STACY Stacy Insurance Agency</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>PHYNESTA D. HILLIE Hillie Insurance Agency</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>HAROLD NORMAN Norman Insurance Agency</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>MICHAEL LEMAR Sunshine State Agency</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>GEORGE A. WALLACE Wallace Insurance Agency</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>BANTEE L. HALL Hall Insurance Agency</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>JIMMIE D. GROSS Gross Insurance Agency</td>
<td></td>
</tr>
</tbody>
</table>

### Health General Agents

<table>
<thead>
<tr>
<th>Rank</th>
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</tr>
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<tbody>
<tr>
<td>1</td>
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### Life Writing Agents

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ABOUT YOUR COMPANY
United American and First United American Life Insurance Companies have a tradition of meeting the public’s life and health insurance needs. We are a leader in individual life/health protection. We are totally committed to meeting customer needs through personal one-on-one Agent service and complete Home Office customer support.

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Alabama  Indiana  Nebraska
Alaska  Iowa  Nevada
Arizona  Kansas  New Hampshire
Arkansas  Kentucky  New Mexico
California  Louisiana  New York*
Colorado  Maine  North Carolina
Connecticut  Maryland  North Dakota
Delaware  Massachusetts  Ohio
Florida  Michigan  Oklahoma
Georgia  Minnesota  Oregon
Hawaii  Mississippi  Pennsylvania
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