Business is Blooming
ATTEND A TRAINING WEBINAR

Even if you’re an experienced Agent, webinars are a great tool for refreshing or training new Agents in your downline.

“Just want to say that you did an absolutely outstanding job in the time that you had. My Medicare seminars ran two plus hours. I handed out samples of whatever I was talking about. Now, it’s all webinars.

I’ve attended hundreds of webinars, plus some seminars by Tom and Michael in California before I moved here – even Chuck. You’ve really honed your skills, cut out the fluff, and beat the clock by one minute! Your webinars will be required by all of my Agents.

I’m sure that you have lots of fan mail like I do, but having been in your position, and training regionals, I must say that I was quite impressed with the way that you presented everything. I’ll be sure to tell Chuck. They usually put ‘fan mail’ in your file. Although usually highly critical, I can’t even think of any suggestions for you. It was 5-Star, 100% great.”

~ Bob Brassard, General Agent

FOXWOODS CONTEST WINNERS

Congratulations to the following Globe Life of New York Agents who won the first quarter Sales Incentive Contest and enjoyed their weekend, April 21-23, at the luxurious Foxwoods Resort and Casino in CT.

GENERAL AGENTS

1. Nur Ahmed
2. Bryan Wiedersum
3. Mark Steven Netti
4. Michael Oppedisano
5. Graham Financial Group

WRITING AGENTS

1. Nayeem Siddique
2. Giovanni Treglia
3. Bernard Kraus
4. Christopher Metzger
5. Todd Rashkin

GET YOUR MERCHANDISE!

Shop for official Company-branded merchandise such as shirts, caps, and drinkware. It’s easy to order and perfect for representing United American when meeting with customers.


WORDS OF WISDOM

“The secret of getting ahead is getting started.”

— Mark Twain —
A relationship can be seen as an arrangement where individuals agree to cooperate to advance their interests. That is definitely the goal of United American Insurance Company and Globe Life Insurance Company of New York in working with you … to advance your interests, your Agency's interests, and the interests of our Companies.

Relationships are important in life, whether it's personal relationships or professional ones. Finding a spouse or close friend who supports your goals and works hard to help you achieve them is important to your overall personal success. Business is no different. Working with companies who support your goals and work hard to help you achieve them is important to your professional success and ultimately to personal success.

Well, UA and Globe Life of New York probably won't do anything to help you find a compatible spouse or significant other, but we can help you make the most of your professional endeavors.

Your success is tremendously important to UA and Globe Life of New York, because we are only successful when you are. It is in our best interest to promote your best interests, and that is what we do every day in every way we can.

There are hundreds of thousands of uninsured or underinsured people across the United States. Many of them have never even been contacted by an insurance Agent. Many others don't know where to go or whom to contact to find coverage. We want you to help those individuals and families by providing them with the safety net of appropriate insurance protection. How? Start by recruiting! You need a fully staffed team of talented individuals within your Agency to reach out to those thousands of individuals and families who need your help. The more Agents you have, the more you can grow your production.

Because we have a relationship, we want to assist your growth. Our Directors have added additional support to the UA/Globe Life of New York management team. Given their many years of experience in recruiting, training, and building successful sales teams, they know what works and what doesn't. They're here to share that experience with you!

Our live workshops around the country and the Agency Building Pilot Program in which we conduct a live recruiting seminar for your Agency can dramatically assist your recruiting efforts. We also hold training webinars to assist your new Agent onboarding efforts. They can help your new Agents get excited about the opportunities we offer. And, we are just as excited about helping all of them be successful.

With commissions declining for many Agents selling major medical plans, highly experienced insurance sales people are looking for a new opportunity*. UA’s and Globe Life of New York’s Medicare Supplements with level commissions for the life of the policy** can provide that opportunity.

Our monthly training webinars have given new and existing Agents greater insight into how to make our products work for them and what they can specifically do to increase sales. They are held every month, throughout the day, every day.

Our Fast Start Lead Incentive Program for new Agents provides an excellent motivation to boost production. Free direct lead mailers save you money and can substantially increase your production levels. And don't forget our lead contract for Agents already appointed. We think it's one of the best in the insurance industry!

Remember, we prorate new Agents who contract after Feb. 1, 2017, reducing the qualification period for the annual Convention by one or more months, depending on contract date. The amount of required production also is reduced. Contract in February and the Agent life/health requirement is 11 months or $137,500 of combined NAP … in March it's 10 months or $125,000 of combined NAP … in June it's only six months or $75,000 of combined NAP, etc. (Agents must be contracted and produce at a six-month minimum production level to be eligible for Convention.) Keep this in mind as you work to qualify for Convention 2018 in Quebec City, Canada.

We are proud of the relationship we have with you, and want to do everything we can to help our partnership flourish. If there is anything you need, let us know. We are here for YOU!

Charles Mankamyer
President of General Agents

**Limited to 6th policy year on Guaranteed Issue Medicare Advantage replacements; not applicable in NY or WA.
HOW TO HIRE AGENTS
Who Will Be A Great Fit For Your General Agency

So much has been written regarding the contracting (onboarding) and managing of new Agents. How can you pick the Agents who will win in the field? What kind of traits should you look for when hiring, and how do you ensure they are successful so you don’t waste time and money during this critical phase in developing your Agency? Is there a method to ensure you are contracting a productive Agent, and how can you identify some of the red flags so you can head them off before they create big problems for you, your clients, and your reputation?

Human Resources managers around the country use different methodologies to determine if an individual will be successful or not. But no matter what method you use, it all boils down to making the right contracting decision in order to minimize the mistake of contracting the wrong Agent. Below are just a few traits to look for when evaluating and contracting new Agents to ensure you a great fit for your Agency.

Traits to Evaluate when Selecting an Agent:

DO THEY HAVE A RECORD OF ACHIEVEMENT?
This does not mean you only contract Million Dollar Round Table Agents, but Agents who have demonstrated ‘consistency’ in sales.

ARE THEY ON TIME FOR THE INTERVIEW/MEETING?
This will immediately tell you if they are punctual or not. Agents who cannot manage to show up for an interview on time will more than likely be late for client appointments, and demonstrate they have little time-management skills.

ARE THEY CONTRACT AND COMPANY JOB HOPPERS?
Have the Agent provide you a resume. Look at the longevity factor. This will show you how stable they are and will tell you about how solid their decision making is.

DO THEY COMMUNICATE WELL IN WRITING AND FACE-TO-FACE?
Be sure to interact with the prospective Agent in writing, over the phone, and face-to-face. The key here is to evaluate their communication and interpersonal skill set. Remember, these Agents will be interfacing with your potential clients and they represent your Agency. Agents who do not have good judgment and are not good communicators can be disastrous for your business.

DO THEY HAVE GREAT FOLLOW THROUGH SKILLS?
Ask them to provide something to you within a deadline like an email outlining why they feel they are the right fit for the Agency. Agents who do not have exceptional follow through will cost you and your business and may be the difference of a great year versus a bad year in sales.

DO THEY HAVE A POSITIVE MENTAL ATTITUDE?
We have all heard the saying; your attitude determines your altitude. A bad attitude can break a church, a home, and even a business.

ARE THEY TRUSTWORTHY AND DO THEY HAVE INTEGRITY?
I said a lot here but we know clients will only buy from people they trust and believe in. When I was featured in the Senior Market Advisor in 2012, the article was titled, “A Matter of Trust.” I believe this is the central key to all relationships in business as well as personal. An Agent who is not trustworthy and does not have integrity could ruin your General Agency and damage your reputation in the marketplace.

ARE THEY DETERMINED?
Find out if they are determined to succeed. This will show you in if they will stick with it through the ups and downs. Make the evaluation process challenging to see if they have determination.

These are the main things to look for when evaluating if an Agent will be a good fit for your General Agency. You may want to circle around after a determined probationary period to re-evaluate if this Agent truly is a good fit for your Agency. After all, some people can put on a good show but the real proof is how they perform in the field with both the internal and external customer.
We Celebrate Because We ...

Top producers of United American Insurance Company and Globe Life Insurance Company of New York and their guests gather together for three days of fun and fellowship every year. We eat, drink, pat each other on the back, and generally have a good time… and we do it in the most spectacular locations on the planet.

But Convention is more than fun and fellowship. It’s an opportunity for United American and Globe Life of New York to show you we CARE. The welcome reception, the awards banquet, the trophies, and special activities let you know how much we value you and your contribution to our success. Your hard work makes all of it possible!

Does recognition matter? ABSOLUTELY! It’s one of the four most sought-after components of a satisfying job.

Working as a team toward a common goal with rapport among team members is crucial to success in an organization. United American’s and Globe Life of New York’s environment fosters open communication between management and Agents and offers sincere interest and support from management and the Home Office team.

Agents must feel what they do has value and purpose for both themselves and their organization. Agencies and carriers like UA and Globe Life of New York who encourage achievement develop a culture where Agents thrive and know they are valued.

Acknowledging success should be standard in every business. UA and Globe Life of New York handsomely reward those who achieve Company goals and create an atmosphere where Agents feel appreciated for their contributions.

Appropriate compensation for achievement is in the very fabric of our Companies. Every Agent who contracts with UA or Globe Life of New York has the same opportunity for success. The playing field is even, and the rest is up to them. We understand our Companies are only as successful as you, our Agents, and we are honored to acknowledge outstanding achievements each year at Convention.

Rich food, beautiful art, and exciting activities surrounding the fabulous Fairmont Le Chateau Fontenac, are waiting to welcome our qualifiers and their guests next July.

Visit the hotel’s website at https://www.fairmont.com/frontenac-quebec to see what this amazing hotel and surroundings can offer!

Enjoy three amazing days celebrating your hard work! You earned them!

SEVEN STEPS TO SUCCESS

STEP 3: PREPARING YOUR PRESENTATION

No matter what industry or profession you work in, if you want to be successful, you have to prepare for success. Properly preparing your sales presentation can make the difference between gaining your prospects’ trust and getting the sale or leaving empty handed. So what is the best approach?

FIND COMMON GROUND
As you prepare your presentation, think of ways in which you can identify with your prospects. What do you have in common? Maybe you both have children, grandchildren, or belong to the same community organization. Maybe you both belong to the local country club or a certain church or synagogue. Find something to establish a common ground. It will help you create a connection and help you empathize with their individual needs and goals.

KNOW YOUR AUDIENCE
What is most important to your prospects? What products most match their individual needs? As you begin to develop your presentation, try putting yourself in your prospects’ shoes. Anticipate questions they may have. If you’ve properly qualified the lead (see April 2017 Summit), you will likely answer many of their questions before they even ask.

KNOW YOUR COMPETITION
Consider buying a car. You want the highest quality, best safety record, and lowest possible price. Out of all the manufacturers available to you as a consumer, how do you find out which car best meets your criteria? You research! Since your prospects may do extensive research before making an insurance purchase, be sure you know not only UA or Globe Life of New York products, but that you understand other options that exist in the marketplace. Know your competition!

ASK YOURSELF QUESTIONS
When preparing your presentation, have two distinct goals: 1. HELP YOUR PROSPECTS UNDERSTAND OUR PRODUCTS. 2. HELP YOUR PROSPECTS UNDERSTAND THE VALUE YOU PERSONALLY BRING TO THE TABLE.

Prospects can feel intimidated. After all, you know a whole lot more about what you have to offer than they do. Before your presentation, decide which products you will offer and why. As you plan the presentation, keep your product explanation as simple as possible, but make sure you include all the features and benefits.

PRACTICE MAKES PERFECT
As you develop your presentation, practice it aloud. This is the one time it is okay to talk to yourself. As you drive to the office, practice it. Other drivers will simply think you are talking on your speaker phone. Ask one or two of your fellow Agents to critique your presentation. Some Agents even videotape themselves so they can critique it. Hearing yourself say the words aloud will help you both retain the information and reach a comfort level presenting it.
RECRUITING BASICS: EVALUATION

You successfully completed your screening and reflection processes and feel comfortable you found some outstanding recruits with the potential to be top producers for your Agency. What’s the next step to making it a permanent relationship? Evaluation!

OFFER YOUR CANDIDATE(S) A PROBATIONARY POSITION.

If your candidate seems to possess the maturity and capabilities you and your Agency are looking for, why not?

- This introductory period should last for at least 30 days and no more than 90 days.
- Stress the probationary period is for training and testing and to determine if there is a comfortable fit for both you and the candidate.
- Explain he can choose to discontinue the process at any time, and you can ask him to leave at any time.

MAKE GOOD USE OF THE PROBATIONARY PERIOD.

Use ongoing evaluation during this time period. Observe how he handles himself and his responsibilities in day-to-day encounters. It will tell you a great deal about his potential for future success.

- Ask the candidate often if he has any questions and if there are areas he finds hard to understand or if he needs additional information or instruction.
- Work with her in the field to get a good feel for her people skills.
- Review with the candidate your list of expectations for the initial 30, 60, or 90 day period. If she has a good understanding of what you expect during the initial time period and is willing to do what you expect, it’s a good indication she accepts responsibility well and could prove to be a real asset to your organization.
- Speak calmly and quietly to the recruit when he makes a mistake.
- Acknowledge when she handles herself especially well, deals comfortably with a tricky situation, shows initiative, or admits errors.

CONSIDER HIS RESPONSE TO YOUR FEEDBACK.

The manner in which the recruit responds to suggestions and corrections reveals much about his level and degree of maturity. Is he eager and willing to correct mistakes? Does he appreciate your comments and the context in which you offer them? Does he try to understand your position and point of view?

LOOK AT THE OVERALL PICTURE.

If feasible, observe your candidate’s behavior both on and off the job. Seeing how she handles herself in a nonwork setting (such as a staff luncheon or an industry seminar) may take you one step closer to knowing if she is the right person for your Agency.

- Review with the candidate your list of expectations for the initial 30, 60, or 90 day period. If she has a good understanding of what you expect during the initial time period and is willing to do what you expect, it’s a good indication she accepts responsibility well and could prove to be a real asset to your organization.
- Speak calmly and quietly to the recruit when he makes a mistake.
- Acknowledge when she handles herself especially well, deals comfortably with a tricky situation, shows initiative, or admits errors.

SIT DOWN WITH YOUR KEY PLAYERS AGAIN AND COMPARE NOTES JUST AS YOU DID IN THE REFLECTION STAGE.

Value is in the eye of the beholder, and we all tend to view others in different ways. What one person views as a strength, another may view as a weakness. It’s always important to get feedback from others. It will give you a more balanced perspective of the candidate’s potential and guide you to make the right choice.

NEXT TIME – THE DECISION
PRESIDENT’S CLUB

Through April 2017, these top producing General Agents and Agencies have the highest net combined annualized premium. Agents/Agencies producing $350,000 or more in NAP will qualify for club membership and receive an award at convention; the top 10 will have their photo on the wall at the Home Office.

AGENT NAME AGENCY PRODUCTION
1. Jon Ahlbum The Ahlbum Insurance Group, Inc. $1,632,029
2. Mike Lemar Sunshine State Agency $739,731
3. Tim Ahlbum Health Coverage Solutions $522,881
4. Donna Ahlbum The Ahlbum Insurance Group, Inc. $486,979
6. Catherine Hatton Long Island Insurance Group $403,769
7. Ray Stevens Stevens & Associates Insurance Agency, Inc. $368,324
8. Devin Barta Barta Insurance Agency $297,825
9. Mark Graham AmeriLife $293,936
10. Edward Shackelford The Assurance Group, Inc. $202,686

PACESSETTERS CLUB

Through April 2017, these top producing Writing Agents have the highest net combined annualized premiums.

AGENT NAME AGENCY PRODUCTION
1. Mike Lemar Health Coverage Solutions, Inc. $310,276
2. Albert Valery Valery Insurance Agency $66,178
5. Richard Schwartz Insurance Center of S. Florida $71,185
6. Maria Cancio Cancio Insurance Agency $71,356
7. Nicholas Mangini Mangini Insurance Agency $73,427
8. Susan Hirsch Hirsch Insurance Agency $73,782
9. American Eagle Consultants, Inc. $73,783
10. Centerstone Insurance & Financial Svcs. $79,672
11. Cesar Chacon The Insurance Hub $81,645
12. Vincent Abbatiello Mainstay Retirement Solutions $83,562
13. Gina Savage Savage Insurance Agency $138,729
14. James M. Gray, Inc. $150,936
15. Scott Schwartz Insurance Protection Services $152,147
16. Senior Insurance Marketing, Inc. $171,482
17. Robert Wroblewski Palm Cove Insurance Solutions $193,407
18. John Clark Senior Solutions Insurance Agency $252,318
20. Christopher Graham, CLU Graham Financial Group, Inc. $306,866
21. David Haass $70,709
22. John Muamba $73,427
23. Lisa Rosati $88,554
24. Brian Gilbert $79,646
25. Bryan Wiedersum $95,655
26. Xiomara Ottovegio $98,562
27. Neil Primack $98,824
28. Sydney Hilgendorf $100,014
29. Mary Mankamyer $101,732
30. Dani Chard $102,570

TOP 30 LIFE WRITING AGENTS

Through April 2017, these top producing General Agents and Agencies have the highest net life annualized premium.

AGENT NAME AGENCY PRODUCTION
1. Mike Lemar Health Coverage Solutions, Inc. $310,276
2. Albert Valery Valery Insurance Agency $66,178
5. Richard Schwartz Insurance Center of S. Florida $71,185
6. Maria Cancio Cancio Insurance Agency $71,356
7. Nicholas Mangini Mangini Insurance Agency $73,427
8. Susan Hirsch Hirsch Insurance Agency $73,782
9. American Eagle Consultants, Inc. $73,783
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27. Neil Primack $98,824
28. Sydney Hilgendorf $100,014
29. Mary Mankamyer $101,732
30. Dani Chard $102,570
### What You Need to Qualify if You Are a General Agent:

<table>
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<th>Month</th>
<th>Life Only</th>
<th>Health Only</th>
<th>Combined</th>
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<td>Dec.</td>
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### What You Need to Qualify if You Are a Writing Agent:

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Agents who contract after Feb. 1, are prorated for Convention qualification. For example, contract in March and the Agent life/health requirement is 10 months or $125,000 of combined NAP. Minimum NAP for an Agent who contracts in June is six months or $75,000 combined NAP. Agents must be contracted and produce at a six-month minimum production level to be eligible for Convention. Non-standard (Disability) Medicare Supplement production will not count towards qualification for Convention, Awards or Club honors.