

THE SUMMIT

EDITION III - 2010

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UA
FIRST UA

READ SUMMIT ONLINE AT UAONLINE

THE SUMMIT

ATTN: ALL AGENTS

Proper submission of new business is a key factor in our ability to provide the best possible service to you and our policyholders. Part of that concerns submitting the correct type of payment with the application. Please keep these points in mind:

- **We do not accept cash, money orders, or cashier's checks for payment of any premium, and that includes initial payment and subsequent periodic payments.**
- CASH IS NEVER ACCEPTABLE UNDER ANY CIRCUMSTANCES!!!
- Postdated checks are not acceptable.
- Temporary/counter checks are not acceptable.
- Agent-written checks and savings accounts are not acceptable methods of payment.
- Company checks are acceptable for individually or family owned businesses for applicants only. (Use Sole Proprietor Form SP 9-01.)
- Once applicant is approved, a direct-bill payment mode is available. Life policies require a \$20 minimum premium for a monthly direct bill.

MED-SUPP OPEN ENROLLMENT & GUARANTEED-ISSUE RATES

Not all states' applications include the height/weight and tobacco/nontobacco questions.

If the height/weight question is on your state's application, please note there is an asterisk next to it indicating it need not be answered in an applicant's Open Enrollment period.

The tobacco/nontobacco question must always be answered because in most states tobacco/nontobacco rates apply to Open Enrollment and Guaranteed-Issue applicants.

The following states currently require us to give nontobacco user rates to all Open Enrollment and Guaranteed-Issue applicants: **California, Louisiana, Maryland, North Dakota, Pennsylvania, Tennessee, Virginia, and Wisconsin.**

FREEDOM SIGNATURE SERIES (GSP3) AND INDEPENDENCE SIGNATURE SERIES (GSP3A) RATE APPROVALS

United American has received approval for a **3.00 percent** premium rate increase for new business and renewals for **Freedom Signature Series (GSP3)** and **Independence Signature Series (GSP3A)** in the following states:

Freedom Signature Series (GSP3): Arizona, Colorado, Delaware, District of Columbia, Iowa, Illinois, Louisiana, Michigan, Mississippi, Missouri, Nebraska, Oklahoma, South Carolina, Tennessee, Texas, West Virginia, Wisconsin, and Wyoming.

Independence Signature Series (GSP3A): Arizona, Colorado, Delaware, District of Columbia, Iowa, Louisiana, Michigan, Mississippi, Missouri, Nebraska, Oklahoma, Texas, Wisconsin, and Wyoming.

You must use new rates on applications written July 1, 2010, and after.

UA CS1 RATE APPROVALS

United American has received new CS1 rate approvals in several states.

- The new business effective date was **June 15, 2010**, in **Arizona, Arkansas, Georgia, Louisiana, Missouri, Oklahoma, and South Dakota.**
- The new business effective date was **July 1, 2010**, in **Mississippi, Montana, and Texas.**
- The new business effective date is **August 1, 2010**, in **Kentucky.**

Go to www.unitedamerican.com/logon to download new rate cards.

REMINDER – CS1 is only available for sale prior to Sept. 1, 2010.

E-mail agency@torchmarkcorp.com with questions.

INTEREST RATES SET

The **Lifestyle Annuity rate** for **July** is **3.00 percent**. Rates are reviewed and adjusted accordingly.

The **Deposit Fund Rider** new business interest rate for **2010** is **3.00 percent**.

ATTN: CALIFORNIA AGENTS

California resident and nonresident life, limited life, and accident and health Agent license fees are reduced from \$68 to \$64 each. This also includes the annual license renewal fee. In addition, the appointment fee of \$23 and the termination fee of \$23 are reduced to \$22 each.

We have received approval in California of the UA **Disability Waiver of Premium Rider (UADWPR)** that may be added to ungraded life policies for additional premium.

ATTN: ALL AGENTS

The 2010 *Medicare Supplement Buyers Guide* is now available from Agent Supply or as a download through UAOnline. If ordering from Supply, complete the Supply Order Form and e-mail the completed form as an attachment to agentsupply@torchmarkcorp.com. If downloading the PDF, click on 'A Guide to Health Insurance for People with Medicare' in the Medicare section of your state's Compliance Sheet.

SPECIAL LEAD ASSISTANCE PROGRAM

If a General Agent has \$500 or more per month in renewals, the Company will pay for an initial lead order and deduct 20 percent per month interest-free for five months from renewals up to the General Agent's average monthly renewal check. Agents must sign an Advance Loan Agreement.

ARE YOU ON OUR E-MAIL LIST?

Are you receiving e-mail updates about products, rates, and training? If not, please make sure we have your correct e-mail address. E-mail agency@torchmarkcorp.com or call the Agent Service Center at 800-925-7355 to provide us with your correct e-mail address. Regular communication between you and the Home Office is important to your success and ours!



**CHARLES
MANKAMYER**

Senior Vice President / Agency Sales

What's Ahead for UA and First UA?

How does Healthcare Reform 2010 impact United American?

Congress has passed healthcare reform. But, it will be several years before all its provisions take effect. However, one critical reform goes into effect the beginning of next year. Effective January 1, 2011, health insurers are required to institute a Medical Loss Ratio (MLR) of 80 percent. That means insurers must pay out in claims at least 80 percent of collected individual health insurance premiums. Up to now, the minimum loss ratio standard in most states was 55 percent.

The federal government's mandate that an additional 25 percent of every premium dollar be devoted to MLR leaves little room for fixed Company expenses or profits. There will not be adequate premium left for meaningful commissions to all GA levels on several products within our current portfolio.

As a result, United American Insurance Company is changing its current portfolio of products.

How will these changes impact UA's contracted General Agents?

As previously communicated, certain UA under age 65 supplemental health products will be phased out and no longer available for sale. We will withdraw these products from our portfolio by September 1, 2010.

What products are being phased out?

The following products will be phased out completely by September 1, 2010:

Common Sense Plan (CS1), Good Sense Plan (GSP1), FLEX^{GUARD} Plus (GSP2), Freedom Signature Series (GSP3), Independence Signature Series (GSP3A), HSXC, MMXC, MSXC, SHXC, SMXC, and SSXC.

What UA supplemental health and life products will continue to be available for sale?

New 2010 Medicare Supplements! United American will continue to offer ProCare Medicare Supplement products. The traditional Medicare Supplement market is one of the most stable insurance markets and will be *virtually untouched by healthcare reform*. We have expanded our current Medicare Supplement portfolio to include the new Plan N as well as changed our pricing methodology. In most states, we use NEW PREFERRED RATES based on attained-age, gender-distinct, tobacco/nontobacco, and geographic area ratings.

In addition, unlike many Med-Supp competitors, we continue to pay *vested commissions for the life of the customer's policy*. Other companies dramatically reduce or eliminate long-term renewals to Agents after the first five renewal years, touting the 'short average life of their business' as the reason. We base our decision to continue paying long-term renewals at UA and First UA on solid research. According to the American Academy of Actuaries, the average 65-year-old man can expect to live to age 84, and the average 65-year-old woman to age 87. Approximately 58 percent of couples age 65 will have at least one partner live to 90 (**that's potentially 25 years of renewals!**) and 28 percent will have one partner live to 95 (**that's potentially 30 years of renewals!**).

As life expectancies continue to rise, periods of retirement could get even longer. Consequently, we believe long-term renewals for our Agents are the best way to maintain our outstanding, long-term Agent service to Seniors. But, just as important, long-term renewals give our General Agents an excellent method to help their Agents build a quality postretirement income based on the **longevity** of our premium-paying Senior customers. With more than 10 million Seniors aging into Medicare and the coming federal Medicare Advantage funding cuts that will most likely cause massive MA disenrollments, NOW is the best time for our contracted Agents to be in the Medicare Supplement market – *especially* in light of our unique long-term renewal vesting to Agents for the life of the customer's policy. Go to www.unitedamerican.com/login or www.firstunitedamerican.com/office to download applications, rates, training, and more.

Let me share a portion of an e-mail I recently received from General Agent, Ron Harshman, "As you know, I could not agree with you more regarding the solidarity of the UA Medicare Supplement market. Seeing what is happening only reinforces the strong commitment that I made when I first joined United American almost 10 years ago. I have always been totally committed to the Medicare market and, even as a General Agent, the **ONLY** Medicare Supplement product that I would ever consider offering is the UA Med-Supp line of policies." Ron has been working with UA for a long time, and his confidence in our Company and our Medicare Supplement product says a lot.

Supplementary Health is here to stay!

United American will continue to offer its Cash Benefit Cancer (CANLS), HealthGuard Critical Illness (CILS), Hospital Indemnity (HIXC, HMXC-B), Foundation Signature Series (MMGAP), Tradition Signature Series (INDEM1 – available in California only), and Accident (UA-250) plans. Please remember to check the Compliance Sheet on the website for product availability in the states in which you sell.

Life insurance

Of course, we also will continue to offer our full complement of Senior and under age 65 life insurance products, available for a broad range of ages. Appropriate life insurance protection is critical at every stage of life.

Annuities

As the popularity of our HDF plan continues to increase, so will the need for the optional Reserve Fund Annuity. It's an outstanding vehicle that allows the Company to assist a customer with payment of medical expenses before the policy benefits kick in. And, of course, the Lifestyle Annuity will continue to be an important part of our annuity portfolio.

This is an exciting time for United American and First United American. The Medicare Supplement market is booming, and we are poised to take full advantage of it. Remember, the only ProCare plans you can sell now are the new 2010 ProCare Medicare Supplement plans, including the new Plan N. Medicare Supplements are the best market out there. You have nothing to lose and everything to gain!

Source: The Medicare Counselor, www.medicarerights.org

ROLL THOSE DICE ...

Will you be among the beautiful people at Caesars Palace next year for Convention 2011? Gamble 24/7. Tantalize your taste buds at some of the best restaurants in the country. Shop 'til you drop at luxury boutiques. Take the opportunity to enjoy one of the most unique cities on the planet.

But, Las Vegas is more than just a fabulous and frequently overwhelming display of extravagance! When it comes to Vegas, it's all about numbers, whether in the casinos or out of them. Here are a few number-related facts about Nevada and Vegas you may not know:

- Nevada is one of only seven states without a state income tax.
- In the Chinese culture the number '4' is bad luck. Because high rollers from Asia are very important to Vegas' gambling industry, the Wynn Las Vegas and Rio properties have no lower floors that start with '4'. Elevators go 38, 39, 50, 51, etc.
- There have been 14 implosions in Las Vegas since 1993, most to make room for construction of new properties. Some facilities were less than 10 years old when they bit the dust.
- In 2005, McCarran International Airport became the nation's fifth busiest airport. Those gamblers keep pouring in!
- There are 1,701 licensed gambling spots and 197,144 slot machines in Vegas.
- There are 36.7 million visitors to Vegas annually.
- There are 124,270 hotel rooms in Vegas.
- Las Vegas hosts 3,749 conventions annually.
- Weddings are booming! 315 couples get married in Vegas each day.
- The federal government owns 87% of the land in Nevada!

Source: <http://www.vegastodayandtomorrow.com/tidbits.htm>;
<http://govegas.about.com/cs/facts/1/blifunfacts.htm>



JULY 7-10, 2011

When Eagles Soar ...

The American eagle represents strength, quality, and character. It is a fitting symbol to honor the General Agents who have displayed those qualities within our Companies. These individuals have soared above the crowd by implementing the highest degree of talent, dedication, and professionalism. Because of their efforts, United American and First United American are great Companies with which to be associated.

Qualifications are rigorous, but the satisfaction of achieving this tremendous honor is the ultimate achievement for a UA or First UA General Agent. Qualifications include:

- Consistently high net annual production
- At or above the required QBS
- Consistent recruiting practices
- Growth of in-force premium
- Strong adherence to our Companies' standards and operating procedures
- A positive and supportive working relationship with the Home Office staff

CONGRATULATIONS ON YOUR OUTSTANDING ACHIEVEMENT!



MICHAEL K. STEVENS
Farm and Ranch
Healthcare, Inc.



MICHAEL LEMAR
Sunshine State Agency



TONY MCDOUGLE
Assurecor, Inc.



THOMAS G. STATKEWICZ
Sylvan-James
Associates, Inc.



CATHERINE E. HATTON
Long Island
Insurance Solutions



JONATHAN AHLBUM
The Ahlbum Group



SUITABILITY SELLS!

The most important question to ask when selling a Medicare Supplement is, ***“Is this product the most suitable for the needs, lifestyle, and financial situation of my prospect?”***

Do they travel frequently? Do they anticipate frequent hospitalizations? What out-of-pocket medical expenses have they had in the recent past? Do they see specialists frequently for chronic health issues? What is their current financial situation?

The answers you receive from your prospect to these and other questions determine which Medicare Supplement best suits their needs. Because suitability for the prospect is the most important factor in the sale, take time to determine which policy best fits their lifestyle and pocketbook. **When the customer purchases the right policy for their needs, they keep it. As a result, your persistency climbs and that residual income just keeps coming. Suitability and persistency go hand in hand.**

WHY DOES AN HDF POLICY MAKE GREAT SENSE FOR YOUR CUSTOMER TURNING 65?

High Deductible Plan F (HDF/F+ in New York) is an excellent supplement for prospects who are:

- Relatively healthy
- Do not anticipate high-dollar claims
- Have financial resources to cover the annual deductible

WHY DOES AN HDF POLICY MAKE GREAT SENSE FOR YOUR HEALTHY CUSTOMERS?

- After they pay the annual deductible (\$2,000 in 2010), they receive the quality benefits of a standard Plan F, but at a substantially reduced premium.

WHY DOES A RESERVE FUND ANNUITY* MAKE GREAT SENSE FOR YOUR HEALTHY CUSTOMERS WHO HAVE AN HDF POLICY?

- If they fund an optional Reserve Fund Annuity (RFA), the money in the RFA can be used for the payment of medical expenses before policy benefits take effect.
- The RFA has a guaranteed 3 percent interest rate – superior to most certificates of deposit.

* RFA not available for First UA.

- The Reserve Fund Annuity can be a financial growth vehicle if customers have no medical expenses or only a few small ones.
- Few, if any, other insurers offer a Reserve Fund Annuity that can be used with a high deductible plan to pay medical expenses before plan benefits take effect. It's one more way to enhance the Company's value to your customers.





Purchasing an HDF policy and opening an optional Reserve Fund Annuity to fund and pay medical expenses makes great sense for customers for whom the policy is a suitable fit. Consider the following example:

A healthy, female nonsmoker in Texas turning 65 purchases a Plan F for a **\$160** monthly premium (area 2, attained-age pricing). If the same female instead purchases a Plan HDF for a **\$50** monthly premium, she saves **\$110** a month in premium.

\$160	Plan F premium
- 50	Plan HDF premium
<hr/>	
\$110	monthly premium savings

What can she do with that money?

She can keep it, or she can open and fund a Reserve Fund Annuity to help pay her medical expenses before her HDF policy benefits take effect! After she makes the minimum monthly deposit of \$50 to the RFA, she still has money left.

\$110	monthly premium savings
- 50	minimum monthly deposit in RFA
<hr/>	
\$60	remaining savings

What can she do with that money?

She can keep it, or she can put additional money into her Reserve Fund Annuity to fund her \$2,000 annual deductible more quickly. Or she could purchase additional coverage such as a life policy to help pay her final expenses, and potentially still have money left.

\$60	remaining savings
- 32	monthly premium for \$5,000 Whole Life policy
<hr/>	
\$28	remaining savings

What can she do with that money?

She can keep the remaining \$28 each month for an additional \$336 of spendable annual income!

When it's a good fit, selling a Plan HDF rather than a Plan F is a no brainer:

- Once the deductible is paid, the customer has the quality benefits of a Plan F at a substantially reduced premium.
- She has the added value and convenience of the optional Reserve Fund Annuity to pay her medical expenses before benefits kick in.
- She can choose to purchase additional insurance if she needs it, which can add substantially to your commission.
- She even has a little left over each month.

(When an HDF Plan is not appropriate, you can offer other quality ProCare Medicare Supplements that may be more suitable to your prospect's needs.)

NEW ADDITIONS TO THE FAMILY...

We all know the importance of recruiting. We also know the importance of great recruiters. High goals, a strong work ethic, and dedication are what it takes to be successful at United American and First United American. Our new recruiters possess these attributes in spades!



Home is where the heart is. **Ryan Sykes** appreciates this statement and plans on putting it to good use as a new **Director of Recruiting, Marketing, & Overall Sales Growth**. Ryan was born and raised in upstate New York and plans to pay homage to his home state by making New York a leader in ProCare Medicare Supplement sales. Much like the big city, Ryan's home life is rarely quiet. He is married with a 19-month-old and a newborn. Before joining the Company, Ryan worked for a large, national life and health company for nine years in various executive positions and is well versed in what it takes to become successful in the industry. He has always wanted to work with a large sales force and is motivated to dramatically increase UA's and First UA's dedicated sales teams.



Philip Warren is a man of many talents. Between building and playing guitars, being a part time musician, and a dedicated family man, Philip has a successful career. Philip is a new **Director of Recruiting, Marketing, & Overall Sales Growth**. The diligence of Philip's lifestyle applies to his work ethic as well. As a former independent General Agent selling Medicare Supplements, Life, and Annuities, Philip was a Million Dollar Round Table (MDRT) qualifier the past two years and thoroughly understands the attributes of a great insurance salesperson. He is also the former Vice President of Markman Group, a national marketing firm specializing in Medicare Supplements and other products. Given his extensive background, Philip wants to help us become the top Medicare Supplement providers in the country!



Recent New York transplant, **Danielle Kirschner**, relocated to Dallas and feels right at home in the Lone Star state. Before joining the Company, she worked for a large voluntary benefit company as a Territory Recruiter and also at a national life and health insurance company as a Sales Manager and Recruiting Specialist. After friend and mentor, Ryan Sykes, joined UA and First UA as a Director of Recruiting, Danielle knew this was a company she needed to be a part of. As a recruiter, she is responsible for following up on Agent inquiries and inviting Agents to group recruiting and training seminars. She also sets up appointments for our Recruiting Directors to see former Agents, prospective Agents, and currently contracted Agents. Danielle is excited about the opportunities ahead. She is prepared to handle the fast-paced responsibilities and has the energy to help build our dynamic companies.



SENIOR SEMINARS WORK!

Senior seminars are a great opportunity to reach many prospects at one time. But, the conclusion of the seminar is when selling really begins. That's the time to create your one-on-one contacts and set up appointments for home visits. Here are a few 'Do's to make your seminar more successful and improve your chances of taking the next step toward making the sale:

Practice: If you are new to the seminar circuit, practice at home or in front of colleagues first. The bathroom mirror is an excellent audience for an untried seminar leader!

Look professional: You can never look too professional when speaking in front of a group of Seniors. Even if their background is not professional, they will give your presentation more credence if you look like you are.

Prepare: Make sure your equipment and materials are organized and in working order, whether you're using the Laptop Presentation, a PowerPoint presentation, or simple handouts. And always have a backup plan in case something goes wrong. Keep slides and presentation materials simple and easy to read. Forget slides with complicated numbers, large tables, or complex graphs. KISS is the formula for the day (Keep It Simple, Salesperson).

State objectives and goals: Make it clear that you are there to help attendees gain a better understanding of the new 2010 Medicare plans, to answer questions they have, and to set up individual meetings to give them more detail and personal one-on-one attention.

Speak clearly at a comfortable pace: When you start speaking, always ask if the people in the back of the room can hear you clearly. Remember, some Seniors have hearing issues, and you don't want to lose someone's attention because they can't hear you.

Don't read anything verbatim: Know your material well enough that you can talk directly to your audience most of the time.

Don't make distracting gestures: Fidgeting with a pointer, rocking back and forth, scratching your forehead, flicking imaginary lint off your sport coat, or jingling change or keys in your pocket can be distracting.

Make eye contact: If you speak directly to an individual, it will help to create a feeling of trust and intimacy. But, be sure to visually target many different individuals throughout the course of the seminar.

Use humor sparingly: Humor has a place in almost every situation, but you want participants to remember the information you presented, not the jokes you told.

Relax: Whether you're a novice or a veteran speaker, try to stay calm and relaxed during the presentation. If it helps, use the buddy system. Ask a fellow Agent to work with you. If you're male, ask a female, and vice versa. Presenting both a male and a female perspective may make your audience more receptive to what you offer.

Use only preapproved materials: Presenting material to Seniors is considered advertising, and, in most states, requires approval from the Company and the state's Department of Insurance. If the material you are planning to use has not been preapproved, submit it early to the Compliance Department so it can be approved before use.

PRESIDENT'S CLUB

Through June 2010, 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. JONATHAN AHLBUM
The Ahlbum Group



2. MICHAEL LEMAR
Sunshine State Agency



3. GERALD R. STEVENS
Stevens & Associates
Insurance Agency



4. AMERICAN LIFE & HEALTH GROUP, INC.



5. TONY MCDUGLE
Assurecor, Inc

6. CATHERINE E. HATTON
Long Island Insurance Solutions
7. RON CONCKLIN
Rosenberg-Concklin, Inc.
8. FARM & RANCH
HEALTHCARE, INC.
Mike Stevens, President
9. AMERICAN EAGLE
CONSULTANTS, INC.
10. MICHAEL H. PHILLIPS
Union Benefit Corporation
11. PHILIP B. ORTEZ JR.
Phil & Kathy Ortezt Insurance
Agency, Inc.
12. THOMAS G. STATKEWICZ
Sylvan-James Associates, Inc.
13. ANTHONY M. ANTIN
Antin Insurance Agency
14. MARK HELLER
Heller Insurance Agency
15. ROY L. TUCKER
Tucker Insurance Agency
16. CHARLES W. ROPER
Roper Insurance Agency
17. LORNA K. DECEGLIA
Deceglia Insurance Agency
18. CENTURION AGENCY, LTD.
19. RONALD C. HARSHMAN
Harshman Insurance Agency
20. RAY KASTL INSURANCE, INC.
21. JIMMY K. WALKER II
America's Insurance Consultants, LLC
22. DAVID R. OLIVER
Affiliated Health Insurers
of America
23. DAVID K. DANIELS
David K. Daniels & Associates
24. MURIEL T. LEVY
Levy Insurance Agency
25. JOHN STAMPER
Choice Plus Benefits
26. PETER S. GELBWAKS
Gelbwaks Insurance Service, Inc.
27. WILLIAM T. BREWER
Brewer Insurance Agency
28. GLENN L. SPINNER
Spinner Insurance Agency
29. SUSAN E. ATWOOD
Atwood Insurance Agency
30. EDITH A. SCOGGINS
Scoggins Insurance Agency

PACESETTERS CLUB

Through June 2010, 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. TIMOTHY J. AHLBUM



2. GERALD R. STEVENS



3. DEXTER R. SAYLOR



4. PATRICK COX



5. PHILIP B. ORTEZ

6. RICHARD R. ZEIS
7. JONATHAN AHLBUM
8. MATTHEW BROWN
9. FRED W. LEMAR, JR.
10. KIMBERLY T. VOGES
11. CASEY V. PALMER
12. MARK HELLER
13. ROY TUCKER
14. GARY A. SAUNDERS
15. CHARLES W. ROPER
16. CHRISTOPHER N. GRAHAM
17. DANI L. CHARD
18. LORNA K. DECEGLIA
19. PAUL A. PANNELL
20. RONALD C. HARSHMAN
21. SHIA WEINFELD
22. DEVIN BARTA
23. RAYMOND L. KASTL
24. ROSEMARIE GAGLIARDI
25. RONNIE L. COCHRAN
26. MURIEL LEVY
27. MICHAEL LEMAR
28. WALTER M. HIMES
29. MICHAEL J. WHITE
30. KENNETH L. LEPAGE, JR.

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 June 2010.

LIFE GENERAL AGENTS			HEALTH GENERAL AGENTS		
1.	GEORGE A. WALLACE Wallace Insurance Agency	16.	HARRY L. DAVIS Davis Insurance Agency	1.	JONATHAN AHLBUM The Ahlbum Group
2.	KENNETH R. BOWLING The Benefit Exchange	17.	DON H. PIPPIN, SR. Pippin Insurance Agency	2.	MICHAEL LEMAR Sunshine State Agency
3.	JOHN W. HARRINGTON Harrington Insurance Agency	18.	MICHAEL JOHNSON Johnson Insurance Agency	3.	GERALD R. STEVENS Stevens & Associates Insurance Agency
4.	FARM & RANCH HEALTHCARE, INC. Mike Stevens, President	19.	CHARLES A. LOPER, JR. Loper Insurance Agency	4.	AMERICAN LIFE & HEALTH GROUP, INC.
5.	MACK M. DANIELS Daniels Insurance Agency	20.	LARRY W. HARRISON Harrison Insurance Agency	5.	ASSURECOR, INC.
6.	ANTHONY G. SMITH Smith Insurance Agency	21.	FRANK C. SMITH III Smith Insurance Agency	6.	CATHERINE E. HATTON Long Island Insurance Solutions
7.	MICHAEL LEMAR Sunshine State Agency	22.	THOMAS N. HANSON Hanson Insurance Agency	7.	RON CONCKLIN Rosenberg-Concklin, Inc.
8.	AMERICAN EAGLE CONSULTANTS, INC.	23.	JAMES D. KNUTTI Knutti Insurance Agency	8.	FARM & RANCH HEALTHCARE, INC. Mike Stevens, President
9.	NEAL STACY Stacy Insurance Agency	24.	GARRY L. COLEMAN Coleman Insurance Agency	9.	AMERICAN EAGLE CONSULTANTS, INC.
10.	CHRIS AROUTSIDIS Aroutsidis Insurance Agency	25.	BONNETA HARRIS Harris Insurance Agency	10.	MICHAEL H. PHILLIPS Union Benefit Corporation
11.	HAROLD NORMAN Norman Insurance Agency	26.	CURTIS SCOTT Scott Insurance Agency	11.	PHILIP B. ORTEZ JR. Phil & Kathy Ortez Insurance Agency, Inc.
12.	KENNETH B. JOHNSON Johnson Insurance Agency	27.	LORNA K. DECEGLIA Deceglia Insurance Agency	12.	THOMAS G. STATKEWICZ Sylvan-James Associates, Inc.
13.	ALL CARE INSURANCE MARKETING, INC.	28.	JOHN J. COOPER Cooper Insurance Agency	13.	ANTHONY M. ANTIN Antin Insurance Agency
14.	ELMER C. GARCIA Garcia Insurance Agency	29.	JESSE E. BROWN Brown Insurance Agency	14.	MARK HELLER Heller Insurance Agency
15.	JAMES E. GREER Greer Insurance Agency	30.	BOBBY L. BAKER Baker Insurance Agency	15.	ROY L. TUCKER Tucker Insurance Agency
LIFE WRITING AGENTS			HEALTH WRITING AGENTS		
1.	GEORGE A. WALLACE	16.	JOHN W. HARRINGTON	1.	TIMOTHY J. AHLBUM
2.	KENNETH R. BOWLING	17.	EVERETT DICKERSON	2.	GERALD R. STEVENS
3.	JOHN W. CRAVEN, SR.	18.	DON H. PIPPIN, SR.	3.	DEXTER R. SAYLOR
4.	ANTHONY G. SMITH	19.	BRANDON R. BOWLING	4.	PATRICK COX
5.	BOYD C. GIBBS	20.	MICHAEL JOHNSON	5.	PHILIP B. ORTEZ JR.
6.	NEAL STACY	21.	LEE A. MCGRIGGS	6.	RICHARD R. ZEIS
7.	CHRIS AROUTSIDIS	22.	LARRY HARRISON	7.	JONATHAN AHLBUM
8.	HAROLD NORMAN	23.	FRED W. APPELEGATE III	8.	MATTHEW BROWN
9.	MARK A. SIMPKINS	24.	FRANK C. SMITH III	9.	FRED W. LEMAR JR.
10.	KENNETH B. JOHNSON	25.	THOMAS N. HANSON	10.	KIMBERLY T. VOGES
11.	VICTOR L. QUIMSON	26.	JAMES D. KNUTTI	11.	CASEY V. PALMER
12.	ELMER C. GARCIA	27.	GARRY L. COLEMAN	12.	MARK HELLER
13.	MACK M. DANIELS	28.	MICHAEL D. WILLIAMS	13.	ROY TUCKER
14.	JAMES E. GREER	29.	BERNESTINE BLUNT	14.	GARY A. SAUNDERS
15.	SHANTON D. SMITH	30.	CURTIS SCOTT	15.	CHARLES W. ROPER
				16.	CHRISTOPHER N. GRAHAM
				17.	DANI L. CHARD
				18.	LORNA K. DECEGLIA
				19.	RONALD C. HARSHMAN
				20.	PAUL A. PANNELL
				21.	SHIA WEINFELD
				22.	DEVIN BARTA
				23.	RAYMOND L. KASTI
				24.	ROSEMARIE GAGLIARDI
				25.	RONNIE L. COCHRAN
				26.	MURIEL LEVY
				27.	MICHAEL LEMAR
				28.	WALTER M. HIMES
				29.	MICHAEL J. WHITE
				30.	KENNETH L. LEPAGE, JR.

ANNUAL CONVENTION JULY 7-10, 2011 CAESARS PALACE

LAS VEGAS

WHAT DO YOU NEED TO SELL?

IF YOU'RE A **GENERAL AGENT**:

MONTH	LIFE ONLY	HEALTH ONLY	COMBINED
	\$180,000 NAP	\$350,000 NAP	\$350,000 NAP
JAN.	\$15,000	\$29,167	\$29,167
FEB.	30,000	58,333	58,333
MAR.	45,000	87,500	87,500
APR.	60,000	116,667	116,667
MAY	75,000	145,833	145,833
JUNE	90,000	175,000	175,000
JULY	105,000	204,167	204,167
AUG.	120,000	233,333	233,333
SEPT.	135,000	262,500	262,500
OCT.	150,000	291,667	291,667
NOV.	165,000	320,833	320,833
DEC.	180,000	350,000	350,000

IF YOU'RE A **WRITING AGENT**:

MONTH	LIFE ONLY	HEALTH ONLY	COMBINED
	\$100,000 NAP	\$150,000 NAP	\$150,000 NAP
JAN.	\$7,500	\$12,500	\$12,500
FEB.	15,000	25,000	25,000
MAR.	22,500	37,500	37,500
APR.	30,000	50,000	50,000
MAY	37,500	62,500	62,500
JUNE	45,000	75,000	75,000
JULY	52,500	87,500	87,500
AUG.	60,000	100,000	100,000
SEPT.	67,500	112,500	112,500
OCT.	75,000	125,000	125,000
NOV.	82,500	137,500	137,500
DEC.	100,000	150,000	150,000



All 2010 production qualifications for the 2011 Convention at Caesars Palace in Las Vegas, Nevada, are based on Net Annualized Premiums (NAP), which must be 70 percent or more of the Gross Annualized Premiums (GAP). Qualification Period: Dec. 25, 2009, through Dec. 24, 2010. Conference costs (room, airfare, and food) for participant and guest will be included on the qualifier's taxable income (1099) for the year.