More Recruiting = More Money!
ANNOUNCING ACCIDENT PROTECTOR MAX

Good news! Liberty National’s new Accident Protector Max is available in Alabama, Arkansas, Iowa, Louisiana, Michigan, Oklahoma, Texas, West Virginia, and Wisconsin.

The Accident Protector Max provides customers with increased coverage over Accident Protector Plus for certain losses resulting from a covered accident. It offers benefits ranging from lump-sum payouts for death and dismemberment to benefits for hospital, emergency treatments, fractures, dislocations, and Premium Waiver. Check the Marketplace Bulletin on the Agent Services website under ‘Online Forms’, ‘Accident & Health’ for complete product details. Accident Protector Max is on paper applications only.

When a state with Accident Protector Plus gets approval to sell Accident Protector Max, the state will no longer offer Accident Protector Plus. In addition, some states that never had Accident Protector Plus are getting Accident Protector Max.

Look for complete details of Accident Protector Max in the July issue of Torch.

GREAT NEWS: MEDICARE SUPPLEMENT PROMOTION

To increase Medicare Supplement sales and encourage Agent growth, we are adding a special promotion for June and July. As of June 1, running through July 29, any Agent who issues 20 Medicare Supplement policies between May 30 and July 29, receives a bonus of $50 per issued policy for a total of $1,000.

If you need extra incentive to jump on the Med-Supp bandwagon, you have it! Take advantage of the exploding Senior market and earn extra cash in the process!

PLATINUM PLUS HDF DEDUCTIBLE REDUCTION

In an effort to help you write new business and maintain high persistency, new Platinum PLUS HDF policyholders with a policy effective date July 1, 2011, and after, are required to pay only $1,500 of the $2,000 annual deductible amount during the remainder of 2011, before policy benefits are payable by Liberty National.

REMIINDER: The calendar-year deductible is set by the federal government each year and will likely increase. The full amount of the 2012 deductible is required beginning January 1, 2012, before policy benefits are payable.

Contact branchservice@torchmarkcorp.com with questions.

PLATINUM PLUS RATE APPROVALS

In South Carolina, Liberty National has received a 2011 rate approval on Platinum PLUS Medicare Supplement Plans A, B, F, HDF, N, and under age 65 Plan B. The rates on Plan HDF have decreased by 25 percent.

In Colorado, Liberty National has received a 2011 rate approval on Platinum PLUS Medicare Supplement Plans A, B, F, HDF, N, and under age 65 Plans A, B, F, HDF, and N.

In Wisconsin, Liberty National has received a 2011 rate approval on the LMC4810 product.

The new business effective date is July 1, 2011, in South Carolina and July 15, 2011, in Colorado and Wisconsin.

New rate cards are available for download on the Agent Services website under ‘Online Forms’, ‘Medicare Supplement’. Contact branchservice@torchmarkcorp.com with questions.

ATTN: CONNECTICUT AGENTS

Effective June 23, 2011, we no longer offer Platinum PLUS Medicare Supplement Plans F, HDF, and N in Connecticut for individuals under age 65 eligible for Medicare due to disability.

Only Platinum PLUS Plans A and B will be offered to individuals under age 65 eligible for Medicare due to disability.

MEDICARE SUPPLEMENT PREMIUM GROWTH

Effective immediately, Medicare Supplement premium counts toward the growth requirement for the 2012 Torch Club qualification. With larger premiums than life and supplemental health policies, Medicare Supplement sales can help ensure Agents and Managers meet the growth requirement to qualify for Convention.

Programming is being changed to include Medicare Supplement premium in the Torch Club growth reports. This change is retroactive to January and includes all Medicare Supplement policies issued during the Torch Club qualification period.
CASH CANCER APPROVALS
Good News! Liberty National’s new Cash Cancer plan is now available in Illinois, Missouri, and Nevada.

The Cash Cancer plan provides your customers with a one-time, lump-sum benefit of up to $50,000 to the covered policyholder upon first written diagnosis of cancer, based on the benefit amount purchased at the time of policy issue. The policyholder can choose a cash benefit amount in $10,000 increments up to the $50,000 maximum.

Check the Cash Cancer product page on the Agent Services website under ‘Online Forms’, ‘Cash Cancer’ for rates, any state special forms, brochures, etc. Download all required Cash Cancer forms from the Cash Cancer product page.

E-MAIL APPLICATIONS PROCEDURES
Effective immediately, Branches may scan and e-mail paper applications to the New Business Department. Branch Managers should review all paper applications before they are e-mailed to the Home Office. Submit applications in a timely manner. Do not hold applications until Friday. Any Branch that does not follow the guidelines will not be allowed to submit applications by e-mail.

E-mail Guidelines:
All applications submitted via e-mail must go to NewBusiness@libnat.com for processing. Applications must meet the following criteria to be acceptable for same week submit:

1. Scanned applications are accepted only for products NOT currently available through the eApp. All applications received for unauthorized products will not be processed and will be returned directly to the sender.

2. All applications must be written in BLACK INK.

3. A signed copy of Branch Manager Acknowledgement for Scanned Apps previously sent to Branch Managers must be submitted with each application.

4. Each individual application and all required supplemental forms must be scanned into one complete document set.

5. Each document set must be named using the insured/applicant name.

6. Send no more than three applications in one e-mail.

7. Send one completed Home Office Verification (HOV) sheet with each e-mail.

8. E-mail must be sent from Branch Manager or Branch office e-mail address. Applications received from an unauthorized e-mail address will not be processed and will be returned directly to the sender.

Instructions for Initial Bank Draft on Medicare Supplement Applications:

1. On page four of the application, enter $0.00 for amount paid with application.

2. Enter total premium amount based on mode selected in ‘Total Premium’ boxes.

3. Do not tape a copy of voided check over Automatic Payment Plan Authorization on page five. Instead scan a copy of voided check on separate piece of paper.

Applications received in a format other than specified above may be returned to your Branch for correction and could disqualify the application from processing within the same week of receipt. All applications must be received no later than Friday morning at 10 Central time zone to be considered for same week processing.

PRODUCTION BONUS QUALIFICATION CHANGE REMINDER
As of June 17, 2011, the minimum gross submitted premium to qualify for production bonus increases to $1,050.

There are no other changes to production bonus qualifications or rules.

Branch Managers must help Agents recognize the opportunities they have to be successful. One key factor is to make sure they are producing at a level to achieve the income goal they want to reach for themselves and their families. With the release of Cash Cancer, Agents now have an additional product to help them reach this bonus qualification threshold.

All Agents should be aware of this change. As always, Agents should be submitting $2,000 to $2,500 per week to avoid one application being declined, canceled, or not taken and preventing them from qualifying for bonus.
Several weeks have passed since devastating storms swept through many cities of the United States. Those affected have begun to rebuild, fix damage left behind, and attempt to move forward after their losses. Many were fortunate enough to be only affected by material loss; others endured far worse, losing family, friends, or colleagues. While physical items can be replaced, loved ones cannot.

Such a sobering event reminds us that anyone can experience such a tragedy at any time. No one can control everything life brings, which is why it is so important to be as prepared as possible for the unexpected.

These storms remind us that we have an important responsibility to offer financial protection to our potential and existing customers. Nothing can make up for the loss of a loved one, but Liberty National’s life insurance products can help ease the financial burden many families face when a family member dies.

**Now Is the Time for Life Insurance**

As Agents who have gone through training and who have had varying degrees of experience, you know that final expenses can be significant. Medical costs, lost wages, and funeral expenses add up to thousands of dollars, an expense most families struggle to meet. When tragedies occur, it is essential for families to have financial protection – a point you need to emphasize to your prospects.

With whole life, term life, and many life insurance face amounts to offer your prospect, Liberty National makes it easy to sell the appropriate product to meet the needs of our customer. After you determine the needs of your prospect, you can offer this extremely valuable and essential product in the amount that best suits him or her. Remember, this is financial protection your customer’s family may truly need one day.

**$3,000 Accidental Death Policy**

As essential as life insurance is, a great resource Liberty National provides its Agents is the $3,000 Accidental Death Policy (ADP), an introductory offer for which no premium is due until the end of the first policy year. The ADP provides a $3,000 benefit paid upon the accidental death of the policyholder or his or her spouse, as well as a $1,000 benefit for each of the policyholder’s children ($2,000 per child in Florida). The policyholder pays no premiums during the first policy year. At the end of the first policy year, the policyholder can keep the coverage for a $10 premium. If the policyholder decides not to pay the premium, the plan terminates and no premium is due. What prospect could refuse a policy like that?

Consider it this way: as Sherri Young, Branch Manager 77, has said, if your friend died accidentally, would you rather take a potted plant to the funeral home or a $3,000 check from Liberty National? Why wouldn’t we do this for everyone? Read more in this issue of Torch about Sherri’s Branch success using the ADP introductory offer.

**Opportunity to Write More Business**

The ADP offer is accepted by 90 percent of prospects when properly presented. This acceptance gives you considerable opportunity to generate activity and the consideration of additional purchases by your prospect. When your customer accepts the introductory offer, it is up to you to expand on this coverage and close the sale on other Liberty National products. Don’t stop using the Survey on the Laptop Sales Presentation and think beyond life and accident coverage. Once your customer understands the importance of financial protection in the event of a death in the family, you should convey the importance of financial protection for illness as well.

**Cash Cancer, Medicare Supplements**

As you know, Liberty National recently released a new Cash Cancer product available in lump-sum increments of $10,000. Considering the cancer statistics in this country, this product is a smart investment for individuals and families to help lessen the financial burden that cancer can cause. See page 10 for cancer facts and good reasons for your prospect to purchase this policy.

Continue being aggressive with Medicare Supplements. This is an essential sell for your older customers. Since Medicare Part A and Medicare Part B cover only a portion of healthcare costs, and since many Medicare Advantage customers are being disenrolled from their plans, now is your time to offer Liberty National’s Platinum PLUS Medicare Supplement options. Be sure to examine your in-force book of business for those over age 65. In addition, the Home Office recently sent Branches a list of policyholders and two letter templates for individuals turning 65 and those 65 + who do not have a Medicare Supplement policy with us. Since Seniors are buying Medicare Supplements somewhere, why not buy from Liberty National? Visit these customers in route order to maximize your travel and presentation time.

**Brainshark Training**

To be proficient sellers, you must be knowledgeable about all of the products you sell. Potential customers are naturally curious about the products you offer, and are more likely to purchase from an Agent who knows a lot about Liberty National’s products.

To ensure you are well-versed in what you are selling, you must complete your Brainshark training! These tutorials are essential to the success of Branch Managers, Unit Managers, and Agents. If you have not completed all of your required Brainsharks, make this your top priority. Plus, Brainsharks are great reference material for our products. It is beneficial to go back periodically to reexamine your Brainshark training for a product refresher.

**Importance of Our Products**

While no one can control everything that life brings, it’s important everyone recognizes the need to be prepared. Especially after tragic reminders, make sure your customers have the coverage they need. Remember, the products you sell benefit both your customers and you!
More Recruiting = More Money!

You know that recruiting quality Agents is essential to maintaining a quality Branch. Recruiting brings in new life, new talent, and new sales. Agents who are willing to work hard, maintain the level of activity required for success, and who are truly committed to achieving their goals and the goals of the Company are ideal candidates. Not only does recruiting successful Agents bring success to the Branch, it can be extremely lucrative in the way of recruiting bonuses.

Not convinced? Pictures can speak a thousand words. See some of Liberty National’s Branch Managers below who have received the $40,000 recruiting bonus. No wonder they’re smiling!

If the $40,000 bonus seems out of reach in the short term, continue to aim high because significant bonuses are still attainable.
Once you get into the groove of recruiting, you’ll realize the $40,000 bonus is a highly realistic goal.

If recruiting has not been at the top of your priority list, perhaps these pictures will convince you of the positive results it can bring to you and your Branch. It’s simple: **more recruiting = more money!**

Be sure to seek out hard-working candidates. Those who perform well increase your Branch’s production and are more likely to stay with your Branch because of their own success and high compensation.

In this economy, there are plenty of good candidates waiting for your call – increase your recruiting efforts today!

Former military personnel are excellent candidates for Agents. They have an outstanding work ethic, and many who have left a good job to serve our country have come back to a struggling job market. These are quality individuals; lend them a helping hand, as they have helped us.

**Fight for your recruiting bonus!**
Need to Boost Your Sales?

“If your friend died accidentally, would you rather take a potted plant to the funeral home or a $3,000 check from Liberty National?” - Sherri Young

The $3,000 Accidental Death Policy (ADP) has been tremendously beneficial to both Liberty National customers and Agents. By helping customers and Agents alike, this introductory offer is an invaluable tool with which you should be very familiar to help your customers and boost your sales.

Sherri Young’s Branch 77 is one example of a Branch that has reaped the benefits of the ADP, providing affordable coverage to customers in her area and increasing production in her Branch. “We are providing something of value, and in return, getting better qualified sponsorships,” Sherri says.

FROM THE FIELD’S PERSPECTIVE ...
Sherri’s Branch 77 team share her perspective about the value of the $3,000 Accidental Death Policy. Here’s what a few of them have to say about the advantages of the ADP:

In addition to its affordability, the ADP offers other advantages to customers. “The ADP is a great benefit to the customer because there are no prequalifying questions,” says Unit Manager Leighanne Crews. “The customer has the ease of knowing if they were to die in an accident, their family will have some cushion.”

Like her fellow Agents, Lisa Donaldson believes in the value the ADP has for Liberty National customers. “The ADP gives our customers a benefit amount that could conceivably cover a death situation, at little cost with a minimal ongoing annual premium of only 10 dollars.”

Agent Joyce Gillis says the ADP is a great offer for families without the financial means to purchase a lot of coverage, “and allows them to have at least some coverage.”

Additionally, “it builds a relationship with our customers for their future needs,” says Agent Angie McDaniel.

Unit Manager Kim Vinson says the ADP is a great way to “enhance what coverage existing customers already have at little cost, and is a way to thank them for their loyalty to Liberty National.”
**BENEFIT TO AGENTS**

As an introductory offer, the ADP can open the door of an otherwise unwilling or hesitant customer. According to Andy King, Liberty President and Chief Marketing Officer, when this policy is presented correctly, 90 percent of prospects accept this offer! This acceptance rate helps you take the next step to write more business like the Agents of Branch 77.

“By tracking our ADPs, we have seen that the ratio of ADPs issued and the number of policies issued runs about 96 percent!” says Sherri Young.

The ADP increases sales for several reasons: it is a great door opener, it introduces Liberty National to the customer, and it gives you the opportunity to gain sponsorships.

According to Lisa Donaldson, the ADP “promotes great credibility with the customer to help establish an ongoing relationship, opening the door for future sales.”

Says Joyce Gillis, “The ADP helps the Agent, because if we are not able to close the sale, we have a reason to go back to the home when the ADP policy is ready for delivery, and the customer has usually made a decision [about purchasing a policy] at that time.”

Even if the ADP does not yield a sale, it provides a valuable opportunity to collect sponsorships. “The customer will give you names of family and friends you will be able to contact,” says Leighanne Crews. “This turns into a never-ending cycle of ADP offers that can result in additional production.”

These sponsorships are particularly beneficial to future sales because “it is better to call sponsors when friends or families have referred them,” says Angie McDaniel.

**A GREAT COMBINATION**

The ADP provides affordable coverage to customers as well as an opportunity for Agents to make other sales and gain prospects. Our new, alternate ADP brochure includes an entire page where Agents can record names of sponsorships. Find the alternate brochure on the Agent Services website under ‘Agent Training,’ ‘ADP Sponsorship Sheet’. As Kim Vinson says, “It’s a great marketing tool, and a valuable one at that.” Take advantage of this introductory offer and see what it can do for you and your Branch!
Introductory Offers are Key!

The $3,000 Accidental Death Policy (ADP) has been successfully used to get access to individuals and worksite customers. The fact there is no premium due until the end of the first policy year (and then only $10), makes it very appealing to everyone, regardless of financial situation.

But the $3,000 Accidental Death Policy is only one of four introductory offers in your sales arsenal. We also have the Child Safe Kit, the MedFacts Kit, and the Memorial Guide for which the prospect pays nothing. These can be just as big a door opener as the $3,000 ADP and sometimes even more important to your customer.

Child Safe Kit - It’s an easy way for parents to record important information about their child (gender, height, weight, fingerprints, allergies, etc.) to assist authorities if the child is lost or abducted. Offer to prospects with young children or grandchildren.

MedFacts Kit - The kit offers a convenient way to record medical information about a family member that could save the individual’s life if that person is unable to communicate important medical facts to a doctor or emergency medical team. Offer to Seniors and to prospects with parents and grandparents.

Memorial Guide - Provides an organized way to list important information about one’s life and final wishes, so everything is clear to those left behind. When final wishes are spelled out, it minimizes family stress during a very difficult time. This is especially valuable to Seniors and any life insurance prospects.

Offer these items as a thank you to the prospect for allowing you to come into their home. Use these introductory offers to get sponsorships. Once your prospects see their value, they’ll want their friends and family to have them too.

If you’re a new Agent and not familiar with these items, go to www.libertynational.com, click ‘Our Products,’ and click ‘Introductory Offers’ for complete explanations and illustration of these items. Introductory offers should be as much a part of your sales presentation as your laptop.
The Facts About (Cash) Cancer

Cancer is one of the most devastating illnesses to strike an individual and has a profound impact on the loved ones of those afflicted. Though some cancers can usually be prevented (those caused by tobacco use or obesity, inactivity, and poor nutrition), others cannot. The difficult fact remains that anyone can get cancer.

Since cancer does not discriminate, be sure Liberty National's new First Diagnosis Cash Cancer* product is a prominent part of your sales portfolio.

Consider this – according to the American Cancer Society:

- Cancer is the second most common cause of death in the United States and accounts for nearly one of every four deaths.
- About 78 percent of cancers are diagnosed in people 55 and older (which means 22 percent of cancers are diagnosed in people younger than 55).
- The five-year relative survival rate for all cancers diagnosed between 1999 and 2005 is 68 percent (up from 50 percent in 1975 to 1977).
- Cancer can be caused by both hereditary factors and acquired/environmental factors. Environmental factors include tobacco use, poor nutrition, obesity, excessive sun exposure, and exposure to cancer-causing agents that exist as pollutants in our air, food, water, and soil**.

The treatment options for cancer have improved and expanded over the years, increasing survival rates and giving hope to individuals and families. However, the costs of such medical treatments can quickly add up, expenses that traditional medical insurance may not cover.

With Liberty National’s Cash Cancer Policy, your customers can feel more secure about their financial future if they encounter this devastating disease.

The Cash Cancer policy pays the policyholder with cancer a one-time, lump-sum benefit upon first written diagnosis of internal cancer or malignant melanoma. A family plan can be changed to single-parent coverage to continue coverage for the other spouse and children. Coverage amounts are available in $10,000 increments from $10,000 to $50,000. Amounts may vary by state. For instance the maximum benefit amount for the First Diagnosis Cancer Lump Sum Limited Benefit Policy in Georgia is $30,000. Be sure to check your state for product availability on the Agent Services website.

Considering cancer statistics and ever-increasing medical costs, let your prospects know it makes sense to be financially prepared. Plus, they will appreciate the simplicity and affordability of this plan. Now all you have to do is go out and sell it!

*Called First Diagnosis Cancer Lump Sum Limited Benefit Policy in Georgia
**Cancer Facts & Figures 2010, American Cancer Society, www.cancer.org
More Seniors are turning to Medicare Supplements as Congress continues to reduce payments to Medicare Advantage insurers, causing those insurers to withdraw from the Senior market. Today’s Seniors realize they must have supplemental coverage in place to pay what Medicare does not. **If they are going to buy a Medicare Supplement, why not buy from Liberty National?**

**HDF Rate Reduction**: What a tremendous incentive for prospects to buy from Liberty National! Our HDF rates have reduced by 25 percent in most states*. Even before the rate reduction, a Plan HDF was an excellent choice for a healthy Senior with the financial resources to cover the annual Medicare deductible. But with the rate reduction, Plan HDF is an absolute no-brainer for many younger, active, financially stable Seniors. **Where state-approved, use the ‘HDF + Life + RFA’ Laptop Sales Presentation at every opportunity!**

**Direct Lead Mailers**: These can generate more Medicare Supplement activity and ultimately greater production. **According to Dave Thompson of Prospect Pros, 251,250 people in this country will turn 65 in July.** That’s a quarter of a million potential prospects in only one month! Just think of the number of prospects you’ll have in 12 months!

Go to the Agent website and click on ‘Lead Information’, ‘Lead Vendor List’. There’s a list of lead vendors from all across the country that can help you focus your prospecting efforts in the right direction. Branch Managers can order a variety of different types of leads. Download and e-mail the completed LNL Lead Approval Request Form to LNLSSAApprovals@torchmarkcorp.com or e-mail if you have questions about leads.

**Laptop Sales Presentation**: **The Platinum PLUS Laptop Sales Presentation is an outstanding marketing tool for Medicare Supplement sales.** This highly professional presentation provides the information prospects need to make an intelligent and informed decision that is right for their particular needs, lifestyle, and financial situation. Laptop Sales Presentations makes the sales process easy, even for a new Agent.

**Medicare Supplement Plan N**: If you haven’t been selling Plan N, why not? Plan N can be a good choice for Seniors who want the benefits of Plan F, but for a lower premium, and are willing to share some of the costs. Plan N offers the same benefits as Plan F, except for the annual Part B deductible and excess doctor charges. Policyholders also pay a copayment for a doctor or emergency room visit, which is refunded if admitted to the hospital. Plan N can be another viable option to present to your prospect.

**Torch Club Qualification**: Medicare Supplement sales now count toward the growth requirement for the 2012 Torch Club qualification. If Medicare Supplement sales were not top priority before, they should be now. Selling Medicare Supplements can get you one step closer to the fantastic Hard Rock Hotel & Casino Punta Cana in the Dominican Republic. And the change is retroactive to January, 2011!

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*7.7 percent in Florida.
More Good Tips …

Last month’s tips were good, but this month’s are even better. They work for Medicare Supplement sales as well as for other health, life, or annuity sales. Remember to always follow Company Advertising Guidelines found on the Agent website when promoting our Company or our products.

1. **NEWS**

Write and distribute a press release at least four times annually: Local media are generally open to a good story or an announcement about an individual that is out of the ordinary. Have you recently completed a certification or a CE class that may enhance your standing as the local go-to-guy (or gal) for insurance? Send a press release! Are you sponsoring a kid’s baseball or soccer team or hosting a Senior seminar? Send a press release! Use these events to tell customers how you are different and why that difference could benefit them.

Remember, always get written approval from the Home Office before distributing any press release.

2. Put Yourself in the Forefront of Activity: If you are breathing, you should be prospecting! Continually market yourself and your business to others and demonstrate with enthusiasm and dedication how strongly you feel about the work you do. When you truly believe the products you offer are the best in the marketplace and you are the best person to offer them, prospects believe it too ... and don’t remain prospects for long. They quickly become customers as dedicated to you and your products as you are to them and their needs.

3. Spotlight Suitability: Some Agents prefer to sell a favorite product or products because of the way commissions are paid, bonus opportunities allocated, or they just feel comfortable selling it. Never make your prospect fit the product. Always look for products from your portfolio that fit your clients and their needs. If you realize that nothing in your product line fits what your prospect wants or needs, then don’t hesitate to walk away. Making the sale is not the most important issue. Doing what’s right for the prospect is! (Of course, you always should come away with sponsorships even if you don’t make the sale!)

4. Co-op your talents: How do you get your message across to a lot of people without a big expense? Find a few other Agents whose areas of expertise and passion may be different from yours and present an information round table. Talk to directors at the local YMCA, Senior Center, family recreation center, or check with religious leaders at local churches and synagogues. Ask if they would like to host the event. All you need to provide is your expertise and refreshments, because they will generally publicize the event for you. Have each speaker give a brief presentation and then open the meeting to questions. A typical round table could include Agents selling Medicare Supplements, under age 65 supplemental health, cancer/critical illness, life, and annuities.
Avoid the infamous ‘circular file’: The last place you want your important information to end up is in someone’s trash can. And if it looks like junk mail, your recipient is going to treat it like junk mail. How can you avoid that? Send mail in a plain, white window envelope with a first-class stamp. Or address the envelope by hand. Include a return address, but not your name or Company name. It will arouse the recipient’s curiosity enough to open the envelope and read what is inside.

Enjoy a meal together: To show your best customers how much you appreciate them, take them and their spouses out to dinner once a year. Best customers may be those who have been with you the longest ... those who frequently give you sponsorships ... those who have several policies with you ... whatever ‘best’ means to you. Getting to know their spouses and letting them know yours can take your relationship to a new level. It not only can lead to additional sponsorships to their friends and families but can create a personal and professional bond that lasts a lifetime.

Celebrate: Send cards to customers to acknowledge their special days, whether it be birthdays, anniversaries, new babies, graduations, etc. Depending on the customer and the kind of relationship you have, send an e-card. It’s quick, easy, and cheap! And the variety and styles that are available are limitless. E-cards can be a lot of fun and make great sense if you just want to let them know you are thinking of them.

Review your sales calls: We all tend to ask “What did I do wrong?” if we have a sales call or presentation that does not go well or a prospect who does not buy. But what about the sales calls and presentations that do go well and the prospects who become customers? When you leave a prospect’s home and get into your car, don’t just review what went wrong. Review what went right too, and do it immediately after you leave the call while the details are still fresh in your mind. You can learn as much from successful calls as from unsuccessful ones. Besides, doesn’t it feel good to pat yourself on the back every-so-often when you’ve made an especially good sale and had fun doing it?

Look for additional tips in future issues of Torch.
# Liberty Leaders - Top Performers in Total AP

The following producers represent the Top 20 Branch Managers, Unit Managers, and Agents in year-to-date total annual premium production through May 2011.

## TOP 3

<table>
<thead>
<tr>
<th>Branch Managers</th>
<th>Unit Managers</th>
<th>Agents</th>
</tr>
</thead>
</table>
| **1. Tim Aderholt**  
#49  
$1,057,617 | **1. Craig Wilson**  
#49  
$333,757 | **1. Corey Hulsey**  
#49  
$96,025 |
| **2. Howard Ralston**  
#86  
$832,035 | **2. Gabriel Speaks**  
#115  
$242,846 | **2. Serge Clouatre**  
#49  
$79,564 |
| **3. Jason Everett**  
#170  
$795,978 | **3. Cathy Meinecke**  
#176  
$236,584 | **3. Keith Brumbelow**  
#49  
$76,986 |

## 4-10

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<tr>
<th>Branch Managers</th>
<th>Unit Managers</th>
<th>Agents</th>
</tr>
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</table>
| **4. Brian Cannington**, #40  
$681,670 | **4. Melissa Nuckolls**, #170  
$230,804 | **4. Jeff Lones**, #9  
$75,654 |
| **5. Angela Hanson**, #15  
$593,239 | **5. Billy Yeomans**, #40  
$226,530 | **5. Gary Hixson**, #45  
$72,633 |
| **6. Jason Adams**, #176  
$497,387 | **6. Michael Simmons**, #40  
$219,244 | **6. Corrie Hill**, #49  
$69,836 |
| **7. Owen Wilson**, #46  
$457,219 | **7. Leighanne Crews**, #77  
$212,215 | **7. Douglas Lavender**, #17  
$69,322 |
| **8. Sherri Young**, #77  
$437,015 | **8. Brandon Herndon**, #86  
$202,854 | **8. Bill Lacount**, #49  
$68,119 |
| **9. Ricky Beard**, #129  
$404,269 | **9. Rachel Fenz**, #670  
$199,301 | **9. Alan Goforth**, #10  
$65,232 |
| **10. Lonell Plyler**, #18  
$375,873 | **10. Michael Bullock**, #49  
$193,131 | **10. Darren Alexander**, #49  
$63,473 |

## 11-20

<table>
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<tr>
<th>Branch Managers</th>
<th>Unit Managers</th>
<th>Agents</th>
</tr>
</thead>
</table>
| **11. John Brooks**, #5  
$362,146 | **11. Bradley Gray**, #129  
$189,532 | **11. Kenny West**, #49  
$58,724 |
| **12. Tom Botts**, #645  
$361,154 | **12. David Brooks**, #117  
$184,276 | **12. Wayne Fisher**, #117  
$58,276 |
| **13. Mark Woodruff**, #8  
$343,413 | **13. Tommy Wainwright**, #141  
$183,541 | **13. Ashton McKelvy**, #77  
$57,147 |
| **14. Vickie Ketron**, #115  
$332,410 | **14. Philip Nichols**, #10  
$175,622 | **14. Jason Justice**, #178  
$56,332 |
| **15. Tony Carter**, #9  
$313,566 | **15. Mitchell Phelps**, #645  
$173,427 | **15. Wendi Thornton**, #176  
$53,852 |
| **16. John Hadder**, #2  
$302,996 | **16. Jeff Davis**, #46  
$170,344 | **16. James Oates**, #680  
$52,586 |
| **17. Jeffrey Miller**, #178  
$286,523 | **17. Jane Harwell**, #58  
$166,453 | **17. Stephen Harris**, #170  
$51,522 |
| **18. Shannon Lambeth**, #32  
$281,533 | **18. Jason Joiner**, #688  
$159,278 | **18. Gerolyn Shapiro**, #107  
$51,519 |
| **19. Alan Spafford**, #674  
$275,258 | **19. Christian Carter**, #170  
$158,853 | **19. David Graham**, #178  
$50,236 |
| **20. Keith Mitchell**, #58  
$270,787 | **20. Stephen Rabon**, #49  
$158,687 | **20. Wesley Coffee**, #20  
$49,265 |

Qualifiers and/or Torch Club honorees must meet applicable Company Minimum Standards and Qualifications for Production, QOB/DCN, and Recruiting to attend Torch Club and/or be recognized in our Company magazine.
Rookie Branch Manager
The Top Rookie Branch Manager has been a Branch Manager for less than one year and is recognized by Liberty National for the total annual premium produced.

Michele Sellors of Branch 134 is the Rookie Branch Manager of the Month for May. Michele's team produced $55,116 of annual premium in May.

Michele, you did it again! Great job! Are you on tap for June too? Remember, keep increasing your recruiting!

Rookie Unit Manager
The Top Rookie Unit Manager has been a Unit Manager for less than one year and is recognized by Liberty National for the total annual premium produced.

Karen Ross of Branch 69212 is the Rookie Unit Manager of the Month for May. Karen's team produced $55,024 of annual premium in May.

Karen, you had a fantastic month! Keep your production climbing! Keep adding 40 percenters!

Keep activity high in recruiting and production and watch your numbers soar!

First Year Agent Production
The following represent the Top Five Branch and Unit Managers with the highest year-to-date First Year Agent Production through May.

TOP 5 - BRANCH MANAGER
1. Jason Everett, #170 ............... $564,642
2. Tim Aderholt, #49 .................. $498,532
3. Jason Adams, #176 ................. $405,377
4. Howard Ralston, #86 ............. $403,055
5. Angela Hanson, #15 .............. $396,607

TOP 5 - UNIT MANAGER
1. Gabriel Speaks, #115 .............. $216,503
2. Rachel Fenz, #670 ................. $195,967
3. Craig Wilson, #49 ................. $168,166
4. Karen Ross, #69212 ............... $158,547
5. Cathy Meinecke, #176 ............ $155,069

Congratulations!
Dominican Republic

Liberty National recognizes Agents, Unit Managers, and Branch Managers, who are on schedule as of 06.31.11 for the 2011 Convention to be held June 28 - July 1, 2012. Qualifiers and/or Torch Club honorees must meet applicable Company Minimum Standards and Qualifications for Production, QOB/DCN, and Recruiting to attend and/or be recognized in our Company magazine.