Look! It’s Monday.
Get me to a phone!!
PLATINUM PLUS RATE APPROVALS
Liberty National has received new rate approvals for Platinum PLUS Medicare Supplements in the following states: Alabama, Arkansas, District of Columbia, Michigan, Nevada, New Mexico, Oklahoma, Rhode Island, South Dakota, and Vermont.

The new business effective date is Feb. 1, 2011.

New rates cards are available for download in 'Agent Services', 'Online Forms', 'Accident & Health', 'Medicare Supplement'.

ATTN: TENNESSEE BRANCH MANAGERS
Effective immediately, Liberty National’s Platinum PLUS Medicare Supplement Plan HDF is available to those under age 65 enrolled in Medicare Part B due to disability or end-stage renal disease (ESRD) during their Annual Enrollment Period. Open Enrollment is the six-month period following enrollment in Medicare Part B.

There is a six-month catch-up Open Enrollment Period through June 1, 2011, in Tennessee for those who were enrolled in Medicare Part B due to disability or ESRD prior to Jan. 1, 2011.

Health questions must not be answered during Open Enrollment/Guaranteed Issue Periods. However, documentation of Open Enrollment/Guaranteed Issue status should accompany applications.

Effective immediately, Liberty’s Platinum PLUS Medicare Supplement Disability Plan B, which was used for underwritten business issued outside of Open Enrollment/Guaranteed Issue periods, is no longer available for new business.

Go to ‘Agent Services’, ‘Medicare Supplement’ to download materials. Branch Managers may e-mail branchservice@torchmarkcorp.com with questions.

ATTN: ALL BRANCH MANAGERS
As previously communicated...
If you receive a notice from the Unemployment Office requesting information on a former employee, please fax the request immediately to Kira Hardy at 205-325-2907. It is the responsibility of each Branch Manager to notify the Home Office.

All inquiries received on employees or former employees of Liberty National are to be faxed to the Human Resources Department at 205-325-2907 for a reply. This includes inquiries from credit bureaus, prospective employers, unemployment compensation agencies, mortgage companies, and all other sources. You must not answer inquiries on a personal basis or on behalf of the Company. This is a legally sensitive area, and your answers could get both you and the Company into serious trouble.

It is mandatory that the Workplace Sexual Harassment Policy statement be posted in a conspicuous place in your Branch. Employees should be informed that any violations of the policy will result in disciplinary action being taken against the offender, up to and including discharge. Further, please emphasize that it is the responsibility of every employee to immediately report sexual harassment in the workplace, whether experienced or witnessed by the employee.

It is mandatory that the Confidentiality of Records statement be posted in a conspicuous place in your Branch. Inform all personnel in your Branch that any confirmed violations of the policy will result in disciplinary action being taken against the offender, up to and including discharge.

The Whistleblower Hotline statement must also be posted in a conspicuous place in the Branch.

All these materials have been e-mailed to each Branch Manager.

DON’T FORGET!
We are in the final few weeks of the Medicare Advantage Disenrollment Period (MADP). Until Feb. 14, Medicare Advantage members can disenroll from their Medicare Advantage plans, return to Original Medicare, and purchase a Medicare Supplement. As previously communicated, Liberty National has updated underwriting rules regarding documentation requirements for Medicare Advantage (MA) disenrollments. That means faster turnaround time for policy issue. Through Feb. 14, 2011, Liberty National requires applicants who disenroll from their Medicare Advantage plans and apply for Medicare Supplement coverage to submit ONE of the following documents with the completed application:

1. Copy of the applicant’s MA plan disenrollment notice
2. Copy of the signed letter the applicant sent to their MA plan requesting disenrollment
3. Signed statement by the applicant that he/she requested to be disenrolled from the MA plan, indicating how the request was made, either by contacting the MA organization by phone, over the Internet, or by calling 1-800-MEDICARE.

The above document(s) should be dated, must include the name of the MA company from which the applicant is disenrolled, and the MA termination date. After Feb. 14, 2011, applicants will only be allowed to submit #1, a copy of the applicant’s MA plan disenrollment notice.

The applicant’s MA plan disenrollment or termination notice is required if the applicant is applying for a Guaranteed Issue Medicare Supplement policy. Health questions must not be answered if the applicant is eligible for Guaranteed Issue.
In Memory …

It is with profound sadness we acknowledge the passing of retired Branch Manager, Charles Goodin. Charles retired in 2003, after a prestigious 42-year career with Globe Life/United American. Charles was tremendously proud that he was the great grandson of Quannah Parker, the last and greatest chief of the Comanche nation. Perhaps it was his Indian heritage and the fact he had grown up in modest circumstances that gave him such a strong sense of right and wrong. He was never shy about sharing his opinions as strongly as he felt was necessary, when he knew he was right. And all who worked with him admired and respected him for it. Charles cared deeply about the Company and the Agents and challenged everyone with whom he came in contact to be the very best they could be. He held himself to the same high standards. He was Life Manager of the year in 1981, a member of the Honor Club eight times, a President’s Club member 18 times, and a President’s Council member 19 times. As a Registered Health Underwriter and Certified Senior Advisor, Charles worked tirelessly throughout his career for the betterment of the insurance industry. His was truly a life of achievement.

Part of an old Comanche blessing says, “May the lives you touch in a positive manner increase the good by sharing the gift.” Charles touched many lives in a positive manner by sharing his gifts, and we shall all be forever grateful.

Proper Completion of the Application
The Medicare Supplement application must be fully completed, and a copy of the applicant’s Medicare card must be included. Remember:

1. MA plan start date must be provided in response to PART II, Question 3(a)
2. MA plan date of termination must be provided in PART III:
   a. MA members being involuntarily disenrolled from their MA plan must complete PART III, Section I by providing the name of the MA company, the date of termination, and the reason for termination.
   b. MA members disenrolling voluntarily must complete PART III, Section II by providing the name of the MA company, the date of termination, and the reason for termination. Additionally, Questions 1 and 2 must be answered.

Replacement form REPMSM or the state special version must be completed by marking ‘Disenrollment from a Medicare Advantage Plan,’ and include a brief explanation of the reason for disenrolling.

E-mail brancheservice@torchmarkcorp.com with questions.

Liberty Interest Rate Declarations for 2011
The various interest rates for Liberty National life and annuity products are the same for 2011 as they were for 2010. Depending on the product, rates range from 1.5 percent to 7.00 percent.

Thank You!!
A hearty “Thank you” to all who attended or contributed to the benefit for Autry and Betty Drum Freeman. Held at the Home Office on Saturday evening, Jan. 15, the benefit was an outstanding event. Highlighting the evening was the chance to see Autry and Betty via Skype and to hear his reaction to the evening’s festivities. He was deeply touched by the efforts of his Liberty/UA family and sent his heartfelt thanks and good wishes to everyone.

Luke Gilliam from the Sales Department served as emcee for the evening and also as auctioneer for the live and silent auctions. Andy King’s generously donated Mercedes dug a deep hole in the pocket of retiree John Moser, but it was for a great cause!

Roy Hammock did a fine job bringing Willie Nelson’s greatest hits to eager ears. But the highlight of the night was retired Branch Manager, Jack Curtis. Jack Curtis is Elvis Presley. The looks, the moves, and the voice ... they’re all there. In his white jumpsuit and gold belt, Jack had every female in the audience swooning like a teenage girl.

Thanks again to everyone who helped make the benefit a night to remember! Our T.E.A.M. raised more than $100,000 for Betty, which is a testament to Together Everyone Achieves More - especially in times of need.
I can hardly wait! I’m excited, and you should be too! Liberty Branch offices are buzzing on Mondays with Sponsorship and Worksite activity.

**Sponsorship Monday**

Monday sets the tone and the activity level for the rest of the week. That’s why it’s so important for all Branches to take full advantage of Sponsorship Monday and Worksite Monday. What are they? Simply put ... **Organized Activity** in a compressed time frame to free up the balance of the week to sell, sell, sell!

Every other Monday is Sponsorship Monday. The goal is to collect 300 sponsorships per two-Agent team. Agents print out their cell phone contact list and phone numbers and use the following preapproved script: “Liberty National, the company I work with, has authorized me to offer an Accidental Death Policy with a $3,000 benefit to your friends and family. I would like to call them to let them know about this policy so we can deliver it to them on your behalf.” Teams call or go see their contacts. Once 300 sponsorships are collected, Agents return to the Branch at 4 p.m., tally the day’s activity, debrief, and discuss best practices ... what worked and what didn’t. Then they conduct a call clinic from 5-7 p.m., with the goal of setting 24 dropoffs for the week using all sponsorships collected daily from the prior week. Remember, never schedule a specific day or time ... only “Which is best? Morning or afternoon?”

Sponsorship Mondays give Branch Managers the opportunity to empower Agents to create their own success. The more calls they make, the more appointments they set, the more presentations they give, the more sales they make, and the sooner they get to 40 percent bonus. (Remember, individual sales from Sponsorships can help keep Agents on bonus when they don’t have a worksite enrollment.)

If you have new recruits starting on a Monday, get them on the phone. Even if they know very little about insurance, they can still make calls with the preapproved script. In addition, getting them on the phone immediately helps overcome any call reluctance they may have. (They won’t have time to worry about it.) It also gets them psyched for their own future success. Provide every new recruit with an Accidental Death Policy and ask each of them for three sponsorships. That starts them learning our system the minute they walk in the door!

**Worksite Monday**

Every other Monday is Worksite Monday. Compile your list of businesses in advance from LMS, Dunn & Bradstreet, or Judy Diamond. Focus on 100 businesses with 15 to 50 employees for each Agent in the Branch. Then it’s ‘Walk and Talk’ in teams of two to offer the Accidental Death Policy and set up enrollment times for the ADP. Don’t mention any other products or Section 125. Beginning the next day and for the balance of the next two weeks, the Branch or Unit Manager returns with the Agent to the business to thank the employer for caring enough about his or her employees to sponsor them receiving the ADP. After confirming the ADP enrollment date, the Branch or Unit Manager tells the employer about Section 125 potential tax savings for the employer and employee, shows the Section 125 presentation, and secures enrollment for an additional product or two. Everyone wins! Go to ‘Agent Services’ for complete details of the Worksite Two-Step ‘Walk and Talk’ method.

**Every other Monday is Sponsorship Monday. The goal is to collect 300 sponsorships per two-Agent team.**

**Recruiting & Development Bonus**

What else am I excited about? The Recruiting & Development Bonus! Branch Managers were trained on the specifics of the recruiting bonus at the recent BM training, and all Branch Managers had the opportunity to attend a recent webinar on this topic. Individualized training with Directors is also taking place.

In addition to your first time 40 percent bonus earners, you can now qualify for Parts B and C of the Recruiting & Development Bonus by having Agents who generate $7,500 and $15,000 respectively in Medicare Supplement net issue by the last Friday of the month following appointment. It’s critical to the success of all Branch
Managers that you understand the tremendous financial potential of the recruiting bonus for you and your Unit Managers and Agents. Recruiting permanently licensed Agents in your Branch or new Agents into prelicensing school who can become PLs, and helping them to achieve 40 percent bonus as quickly as possible, is critical to keeping those Agents. It’s a well-known statistic that when new Agents do not achieve 40 percent bonus with $7,500 AP within their first two months with the Company, they are not retained. Hiring and keeping new recruits must be the primary focus of every Branch Manager! When Branch Managers consistently focus their attention on recruiting and helping those recruits quickly reach 40 percent bonus, the entire Branch benefits! Be sure everyone on your team thoroughly understands how the recruiting bonus works and the vast financial reward that it offers. If you have questions, contact your Director.

Medicare Advantage/Medicare Supplements
With Medicare Supplement net issue as a new criterion for Part B and Part C of the Recruiting and Development Bonus, selling Platinum PLUS Medicare Supplements takes on increased importance. The first round of Baby Boomers is turning 65 this year. According to the American Association of Retired Persons (AARP), in 2011 approximately 7,000 Baby Boomers (individuals born between 1946 and 1964) will turn 65 each day! Think what that means! For the next 18 years, from 2011 to 2029, millions of individuals in this country will turn 65 and become eligible for Medicare and a Medicare Supplement. Add to that number thousands of Medicare Advantage members who are losing coverage either voluntarily or involuntarily, and you have millions upon millions of potential customers for years to come. Are you ready to meet the challenge? Absolutely!

Now is the time to act! We are in the midst of the Medicare Advantage Disenrollment Period (MADP). From Jan. 1 to Feb. 14, Medicare Advantage members may disenroll from their Medicare Advantage plans. Unlike previous years however, they cannot select another Medicare Advantage plan. Their only option is to return to Original Medicare. Be sure to check out this month’s article on selling to Medicare Advantage disenrollees.

If you haven’t done it already, take time to refresh your Medicare Supplement skills. The Platinum PLUS Brainshark Agent training has been updated with 2011 premiums and deductibles. Please review it to make sure you are familiar with the 2011 figures. And remember, effective this year Medicare Advantage members who disenroll from MA can only return to Original Medicare. That is an important change for 2011. (This change only applies to the MADP that runs through Feb. 14. It doesn’t apply to the Annual Disenrollment Period at the end of this year.)

In addition, due to the passage of healthcare reform earlier this year, there are major federal cuts in funding for Medicare Advantage insurers in 2011. As a result, the massive numbers of MA members who were involuntarily disenrolled in 2010 will be joined by thousands more in 2011. The next few weeks are critical for these disenrolled members. All enrollees will need to understand that Original Medicare and a traditional Medicare Supplement work differently from a Medicare Advantage plan. As a result, they also may need to be educated as to why a Medicare Supplement is so important for them.

The opportunity is tremendous. Between Baby Boomers coming of age, Medicare Advantage members losing coverage, and MA members dropping their plans, it’s a Medicare Supplement goldmine everywhere you look. Seniors all around you need your help. Meet those needs with quality Medicare Supplements from Liberty National. It’s only the beginning of 2011, but the year ahead promises to be a good one. Stay focused and take advantage of the opportunities around you.
It’s no secret the Senior population in this country is growing. If you couldn’t think of a good reason to sell Medicare Supplements before, take a look at these numbers NOW, and you’ll change your mind! Here are a few facts about Seniors compiled by the U.S. Census Bureau.

**POPULATION**

**38.9** million was the number of people 65 and older in the United States on July 1, 2008. This age group accounted for 13 percent of the total population. Between 2007 and 2008, this age group increased by 927,305 people.

**88.5** million is the projected number of people 65 and older in 2050. People in this age group could comprise 20 percent of the total population at that time.

**INCOME AND WEALTH**

**$29,744** was the median 2008 income with householders 65 and older. The corresponding median income for all households was $50,303. Of course, many Seniors have paid off debt, unlike those under age 65. As proof, see the next statistics.

**$239,400** was the median net worth for families in 2007 whose head of household was between 65 and 74. The corresponding median net worth for all families was $120,300.

**HOME OWNERSHIP**

80 percent of householders 65 and older in 2008 owned their homes.

**CONCLUSION**

- The Senior population is growing like wild as Baby Boomers hit 65, and it will continue to grow for years to come!
- Although Seniors’ incomes are less than other population groups, their net worth is considerably higher.
- A large percentage of Seniors own their homes, which makes them a stable population group.
- Seniors have money, stability, and need Medicare Supplements!

Liberty National is the right company to provide them. To find these millions of Seniors, turn to lead generators like Sales Genie and the Lead Management System (LMS). But the best way to find your Senior prospects is by collecting sponsorships. Ask all your prospects about their parents, grandparents, aunts, and uncles. Older family members may be approaching Medicare eligibility and may soon need supplemental coverage. Don’t let these opportunities slip by. Seniors need you and the quality Medicare Supplements you offer!
February 14 ... Valentine’s Day ... it’s a special day for many of us. But this year, our Senior population may be looking for more than cards, flowers, and chocolates.

February 14 is the last day of the newly designated Medicare Advantage Disenrollment Period (MADP) that runs from Jan. 1 to Feb. 14. The MADP allows Seniors with a Medicare Advantage plan to drop their MA plan, return to Original Medicare, and enroll in a Part D Prescription Drug Plan. Unlike previous years however, they cannot switch to another MA plan. Returning to Original Medicare is their only option. The MADP applies only to Medicare Advantage members, not to individuals who already have Original Medicare.

SELLING MEDICARE SUPPLEMENTS

As Agents selling Medicare Supplements, you know Original Medicare is only part of the healthcare solution for Seniors. Purchasing a quality Medicare Supplement is just as important. According to The Medicare Rights Center, federal law does not automatically give Seniors who voluntarily disenroll from their MA plan the right to purchase a Medicare Supplement Guaranteed Issue. Some states, however, may provide additional Guaranteed Issue rights.

In addition, review the article in the December issue of Torch titled ‘Medicare Update’. Always advise customers not to disenroll from their Medicare Advantage plan until their Liberty National Platinum PLUS plan has been approved by the Home Office.

MEDICARE ADVANTAGE PLANS

Medicare Advantage plans offer less flexibility than traditional Medicare Supplements, which is one reason among several why more people choose a traditional Medicare Supplement plan:

- Typically, the MA member is restricted to using only certain doctors and hospitals. This can be a problem if they want to visit a specialist or treatment center that is not on the approved list. With a traditional Medicare Supplement, there are no restrictions. Seniors are free to choose their doctors and hospitals.
- If your customer goes to a doctor outside the MA network, he or she will not have Medicare Parts A and B to fall back on. They will be responsible for 100 percent of all charges.
- Most Medicare Advantage plans require a copayment each time a member sees a doctor, receives medical treatment, or enters a hospital. In many cases with a traditional Medicare Supplement, the Supplement covers the copayment.
- The government continues to reduce funding for Medicare Advantage, causing many plans to pull out of the marketplace, raise their premiums, or reduce coverage.
- Medicare Advantage plans are not guaranteed to remain in effect as long as premiums are paid on time as they are with our Medicare Supplements. MA plans must be renewed annually.

Our Companies prohibit the use of individual Agent and/or Branch websites. If you or any Agent have a personal website (including a page on Facebook, Twitter, etc.) for your Branch, you must discontinue using it—IMMEDIATELY. Use of any personal Internet sites could result in a liability risk for our Companies and be grounds for immediate termination.
What’s that old saying? “Some things never change.” It appears to be true when it comes to working with customers. The following article is from the May 1988 issue of Globetrotter magazine. Twenty plus years have elapsed since we printed it, but the message rings as true today as it did then.

CUSTOMERS SAY SERVICE IS KEY!
What do customers really want from their personal insurance Agent? In a word, SERVICE – both before and after the sale. These are major areas where Agents can score high marks from existing and prospective customers.

KNOW YOUR PRODUCTS
Customers readily admit they don’t understand the ins and outs of deciding which products and coverage is best for them. They want to trust and rely on their Agent to properly assess their needs and explain appropriate options.

STAY IN TOUCH
Remember, the purchase of the insurance product is only the beginning. Most customers view it as the first step in a long-term relationship. They want – and rate their Agent’s performance by – the amount of continued contact concerning such things as the status of coverage, the availability of new products or services, rate increases, etc.

LITTLE THINGS MEAN A LOT
Your customer wants to be valued as a person, not a policy number. Receiving birthday and get-well cards, notes, and visits from you make them feel special.

BE ACCESSIBLE
If problems arise, customers want them corrected quickly and simply. They want a direct line to one person who can deal with their needs.

WHAT’S IT MEAN FOR YOU?
BUSINESS THAT STAYS!! Statistics indicate that Agents who provide superior service reap rewards through more sales, stronger persistency, higher rates of repeat business, and greater cross-selling opportunities. In addition, happy customers are likely to tell their friends and family about you and are also willing to tell you about their friends and family. The result is more qualified prospects for you and easier sales.

Achieving great customer service basically comes down to practicing the Golden Rule. If you treat others the way you want to be treated, everyone is happy … you, your customer, and the Company!
A GREAT SCORE FOR NUMBER 4!!

The Fourth Branch Manager training class recently held at the Home Office put new and veteran Branch Managers on the road to success. Whether new or a veteran, the general consensus was the same. The class was fantastic!

“I am a veteran Branch Manager who was less than enthusiastic about spending several days getting to the Home Office and sitting in a meeting. Much to my surprise, I found I owed the Home Office team a BIG apology!! I found the whole three days were ANYTHING but what I’d anticipated. For years, I could say, ‘I love my job’, but that had changed the past few years. I don’t think I’ll have that problem anymore. In fact, for the first time in more than two years, I feel equipped to manage a well-balanced Branch. I am ready for the next 28 years of my career to begin and can barely contain my excitement. The Company has hit a home run with this program.”
Randy Byrd, Manager, Branch 685

“I have been in the insurance business for 25 years and have gone through some great training programs. I have to say the Home Office team put on one of the best training programs I have ever been to. Speakers took their time and made sure they answered all questions before moving on. We are blessed as Branch Managers to have people in the Home Office to turn to for guidance.”
Carman Collins, Manager, Branch 69222

“I have been in the insurance industry for 12 years after retiring from 20 years of military service. I say without hesitation this was the best organized, best presented meeting I have ever attended with the most well thought out content. To coin a military phrase, “BRAVO ZULU” (well done) to all who took part.”
Don Cronin, Manager Branch 130

“This Branch Manager Training was educational and informative. It provided me with a sharing environment from which I could take things I learned from others to implement at my office.”
Jerry Pope Jr., Manager, Branch 75

“It was as informative as any meeting I have attended in my career, and I’ve been with Torchmark for 28 years now. The meeting leader was most surprising. His knowledge and ability to relay information was astounding. This meeting was great. I took back a clear understanding of the Recruiting and Development Bonus and believe we can achieve recruiting goals that seemed unattainable prior to this training.”
Robert Giles, Manager, Branch 682

“Prior to this training, I had a clear view of the goals and expectations both the Company and I had for this Branch, but I had no clear plan of action to meet those goals. I felt like I was treading water to stay afloat with no movement toward land. This training has taught me how to swim instead of tread. With the tools, knowledge, and support I attained during this training, I feel better prepared to move our Branch forward.”
Billie Jo Griffin, Manager, Branch 27

“Coming from outside the Company and being new, it’s easy to feel overwhelmed with all the things that I’m learning and implementing. After the Branch Manager training, I feel like I had several months of training wrapped up in just three short days. There is still a learning curve ahead. However, with the training, I feel that learning curve is just ahead, and in no time my office will be running like a well-oiled machine.”
Justin Reynolds, Manager, Branch 34

“What I found great about the training was the absolute support that the Branch Managers are shown by the whole Home Office staff. I also found it very helpful and encouraging that so much thought was put into making sure that each Branch Manager has a plan for success. It takes away any sense of just being ‘out there’ on your own trying to find a way.”
Jeffry Wallmark, Manager, Branch 172
WHAT DID THEY LEARN?
A lot! Speakers from several Home Office Departments presented
tons of valuable information on topics such as recruiting, the
recruiting bonus, activity management, DOME, compensation,
field reports, licensing, legal, worksite, and advertising.

Two of the most critical issues Branch Managers must address are
effective recruiting and activity management. Here are some tips
from our experts:

Recruiting
Jay Politi, Senior Vice President, was out of town, but he spoke
to attendees via Skype. Points to remember for Recruiting and Training:

- Be creative in recruiting and training.
- Get 10 new hires each week.
- Use PESOS and DOME.
- Feedback from the Branch Manager is tremendously important
  in training.
- Use Monday activity to get Agents to 40 percent bonus with
  $7,500 AP as quickly as possible.
- Three new first time 40 percent bonus earners with $7,500 AP is a
  must-have each month.
- Take control of your business (yes, your Branch is your business)
  by spreading the recruiting function over many shoulders.
  Grow your number of Unit Managers and give everyone in your
  Branch a stake in recruiting.
- Use technology like the Internet and RMS to make recruiting
  more effective.

Activity Management
Brian Cannington, Manager in Branch 40, presented a fast-paced
and informative session, incorporating role playing into the learning
process. Points to remember for Activity Management, especially
with new Agents:

- EVERYONE IS A PROSPECT!!
  - Hand out business cards.
  - You can talk to someone 24/7.
  - Be nonthreatening, never aggressive.
  - Coach while driving between appointments; save small talk for
    later.
  - The best thing you can do is make a sale the first day in the field
    with a new Agent.
  - Always thank the prospect after the survey and before the
    Laptop Sales Presentation.
  - After a presentation, always ask a new Agent, “If we had it to do
    all over again, what would you do differently?”
  - Tell a new Agent to watch for ‘little things’ the UM or BM does
    during the sales presentation.
  - Always compliment an Agent before you criticize.
  - The key to success is a high level of activity.
  - Working in teams of two is great for worksite. Try to
    complement each other in terms of gender and age.
  - Always make notes shortly after seeing a contact.
  - Build a relationship with your customer.
Liberty Leaders: Top Performers in Total AP for 2010

Through December 2010, the following producers represent the top 20 Branch Managers, Unit Managers, and Agents with the highest combined net production for the year. Names are listed in alphabetical order since final standings can’t be announced until the Awards Ceremony at Torch Club. Torch Club qualification is subject to adjustments through February 2011.

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<th>BRANCH MANAGERS</th>
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<td>Jason Adams</td>
<td>David Brooks</td>
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<td>Andy Shoemaker</td>
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<td>Owen Wilson</td>
<td>Billy Yeomans</td>
<td>Ken West</td>
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<td>Sherri Young</td>
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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.

Vickie Ketron of Branch 115 is the Rookie Branch Manager of the Month for December.
Vickie’s team produced $42,454 of annual premium in December.

Way to go, Vickie! You made it six months in a row! Outstanding!!

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.

Bradley Cooksey of Branch 170 is the Rookie Unit Manager of the Month for December.
Bradley’s team produced $45,954 of annual premium in December.

Lookin’ good, Bradley! Keep it going in 2011!

What we did in 2010, we’ll increase by 25 percent in 2011. Let’s make it a fantastic year!

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 December.

TOP 5 - BRANCH MANAGER
1. Jason Everett, #170................. $1,364,101
2. Howard Ralston, #86.............. $1,087,422
3. Tim Aderholt, #49................... $1,070,139
4. Brian Cannington, #40............. $976,679
5. Jason Adams, #176.................. $866,060

TOP 5 - UNIT MANAGER
1. Craig Wilson, #49.................... $540,673
2. Rachel Fenz, #670................... $469,866
3. Melissa Nuckolls, #170............ $468,189
4. Catherine Meinecke, #176........ $410,258
5. Henry Reece, #71.................... $368,474

Congratulations and Welcome to our Newly Appointed Branch Managers:

Billie Jo Griffin – Branch 27
Don Cronin – Branch 13
ON SCHEDULE IN DECEMBER FOR THE 2011 CONVENTION IN LAS VEGAS

Liberty National recognizes Agents, Unit Managers, and Branch Managers, who are on schedule as of 01.03.11 for the 2011 Convention to be held July 7-10, 2011. 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.

#1 JOHNNY GOSS
   BETH TEMPLETON

#2 LISA MCCLENDON
   CHERYL MILNER

#5 DAVID BASS

#7 JULIE HENSON
   CAMERON JAMES
   NELLIE MASON

#8 RANDY BEDWELL
   GARY DOBBS
   JOHN PERDUE
   BRANDY VICKERS
   MARK WOODRUFF

#9 BRAD BASS
   CHRIS CAMP
   TONY CARTER
   TAMMY M CASTEEL
   JEFF LONES

#10 ALAN GOFORTH
    PHILIP NICHOLS

#13 KENNY BUCK

#15 STANLEY FULLER
   TERESA GRUBBS
   ANGELA HANSON
   TERRY ROBBINS
   ANDY SHOEMAKER

#16 DAVID MILLER

#17 DOUGLAS LAVENDER
   MARVIN ODELL

#18 KIRK BUTLER
   LUKE BUTLER
   JERRY CROWELL
   JOHN HAMILTON
   DAVID MCCAG
   KAY PERRYMAN
   LONELL PLYLER
   TIM RIPPEY

#46 MARK BROWN
   JULIE PALIUCA
   MARK RUSSELL
   OWEN WILSON
   ELENA WILSON
   TONYA WOODSON

#48 FRANKIE DANIELL

#93 TIM BAUCOM
   HILLIARD BUCHANAN
   LARRY WOOD

#99 VANESSA TROTTER

#108 AARON DAVIS

#113 SPRING REDNER

#116 RICHARD CRABTREE
   ROSEANNE SILBERMAN

#117 NICK BOUZIOS
   DAVID BROOKS
   JOE CAMPUS IV

#127 DEWAYNE HILLIARD

#129 RICKY BEARD
   ROGER DAVIS
   CHAD ESSARY
   BRADLEY GRAY
   WILLIE MCGEE
   JOSEPH STREVEL

#140 TONI BURGIN
   MITCHELL BLAIR
   MARK CHANDLER
   BRANDON HERDON
   KEenan JORdan
   HOWARD RALSTON
   WANDA SEAR

#142 NANCY GALE

#152 CRAIG SCHULTZ

#162 MARY VENEZIA

#165 ROBERT ELLIS
   DEBORAH SANDERS

#169 DUSTIN CRAIG
   RYAN SALSbury
   STEPHEN SLAGLE

#170 KESHA ABBANANTO
   JENNIFER BROWN
   CHRISTIAN CARTER
   JASON EVERETT
   MATTHEW JOHNSON
   STEPHANIE LAWRENCE
   MELISSA NUCKOLLS
   DUSTIN PRINCE
   JAMES STANTON
   PAM STANTON

#173 ROBERT ENGLER

#174 CHRIS REESE

#176 JASON ADAMS
   MICHAEL CHAMBERS
   RICHARD KROUT
   CATHERINE MEINECKE
   KURT SURBER
   WENDI THORNTON
   ANDREW WALKER

#178 CLAIRE BAGBY
   JEFFREY MILLER
   TOMMY RECTOR
   MARK WOOFORD
   KENNETH YODER

#636 MICHAEL KISER

#645 TOM Botts
   CHRIS CASTLEBERRY
   MITCHELL PHELPS
   STEPHEN RABON

#665 ARTHUR BADGLEY

#657 TRAVIS TOLLIVER
   DARLA WATERS

#658 PHILLIP RASPBERRY JR

#670 RACHEL FENZ
   GINA KILLEBREW

#671 MARIAN KEITH

#674 ELIDORA LOVELESS
   JORDON MORROW
   ALAN SPAFFORD

#675 DANIEL HUNTER
   EDWARD QUINTARD
   RON TADLE

#679 STEVEN HARGIS

#680 RONDA MAHAFEEY
   SCOTT SMITH

#688 REGINA GREEN
   JASON JOINER

#692 JESSICA L MCBRIDE

#6921 KAREN J ROSS
   MISTY WATTS