December 2014

summit

TAKE *the next* STEP

UA FIRST UA

The news and ideas magazine for the Independent Agents of United American and First United American Life Insurance Companies

summit

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editor's page

NEW PROCARE RATES

UA/First UA have received 2015 rate approvals for ProCare Medicare Supplement Plans in the following states: **Arizona, Arkansas, California, Georgia, Illinois, Kansas, Kentucky, Louisiana, Michigan, Mississippi, Missouri, Nebraska, New Jersey, Nevada, New Hampshire, New Mexico, New York, Ohio, Oklahoma, Rhode Island, South Dakota, Texas, Utah, West Virginia, and Wyoming.** Not all plans apply to all states.

The new business effective date is Jan. 1, 2015, in all states except Nevada, New Hampshire, and New York, where it is Jan. 15, 2015. Renewal effective dates differ; most are in January, except for Nevada which is Feb. 2, and Texas, which is May 15, 2015. Review memos on the Agent website for exact renewal dates in your particular state(s).

Please contact Agency Service at 1-800-925-7355 or email agencyservice@torchmarkcorp.com with questions.

ATTN: NEBRASKA AGENTS

United American's Final Expense Whole Life UL14 application has been revised in Nebraska. Final Expense Application UL14 (standard) has been replaced with the UL14(26) Nebraska state special application.

Begin using the updated application immediately. Applications written in Nebraska on the UL14 standard application were not accepted after Dec. 9, 2014.

The Compliance Sheet on the General Agent website has been updated with the revised application.

ATTN: MINNESOTA AGENTS

United American's Final Expense Whole Life UL14(22) Minnesota state special application has been revised. All references to 'Graded Death' have been replaced with 'Non-Standard'.

Begin using the updated application immediately. Applications written in Minnesota on the prior application were not accepted after Dec. 9, 2014.

The Compliance Sheet on the General Agent website has been updated with the revised application.

CONGRATULATIONS OCTOBER GARMIN WINNER EUGENE RANNEY!

"Thank you so much! It's truly been a great experience working with United American this year. I've received tremendous support from its team. I look forward to a bright future working with United American and expect the success I've had to continue to grow. Also, I'd be remiss not to mention the efforts of Regional Director Bob Kempner. He has spent countless hours with me reviewing UA products, offering insights into sales and marketing, and is always quick to respond to any and all the questions I've had."

THANKS FROM A HAPPY CUSTOMER!

United American's CEO and President Vern Herbel recently received this note from a ProCare Medicare Supplement policyholder in Florida: *"You made my day! Thank you for lowering my insurance premiums. Everything else is going up in price, and it's difficult trying to make ends meet on my Social Security check. God bless you!"*

ARE WE FAST OR WHAT?

Assistant Director Henry Vazquez recently received this communication from newly contracted Agent Laurel Scott. *"This is the FASTEST appointment I've ever had. I think I've spent more time in the waiting room at a doctor's office than what it took to get me appointed. In fact, I don't think Domino's Pizza or Pizza Hut could deliver a pizza as quickly as United American had me contracted! It truly was the fastest appointment process I've ever experienced over the years, and I've been licensed in the insurance business since 1986, so that says a lot."*

INTEREST RATES SET

The Lifestyle Annuity rate for Dec. 2014, is 3.00 percent. Rates are reviewed and adjusted accordingly. The Deposit Fund Rider new business interest rate for 2014 is 3.00 percent.

WORDS OF WISDOM

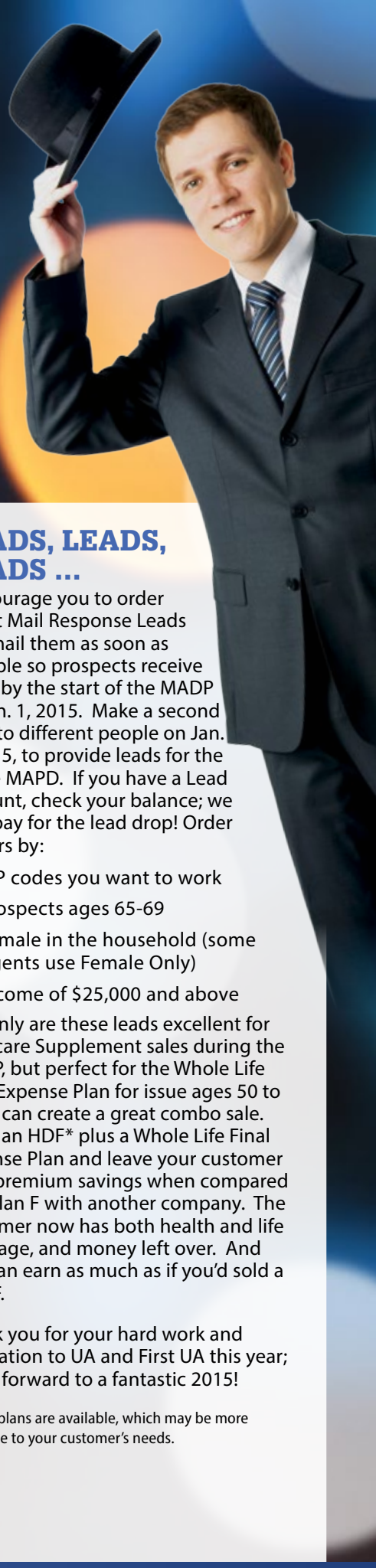
"I hear and I forget. I see and I remember. I do and I understand."

~Confucius, Chinese philosopher

Charles Mankamyer
Senior Vice President / General Agents

perspective

Hat's Off!



It's been a great year for United American and First United American! When you look at page 4 in each month's *Summit*, you realize the vast number of individuals across this country taking advantage of the tremendous potential available with UA and First UA. Kudos go to our Recruiting Team, our Directors, and our Trainers for the exceptional work they've done in 2014 and will continue to do in 2015. But kudos also go to you, our Agents in the field, who spread the UA/First UA message every day to potential recruits and customers.

TAKE ADVANTAGE OF THE MADP

The annual Medicare Advantage Disenrollment Period (MADP) runs Jan. 1 – Feb. 14, 2015, and is a great period of opportunity for you. Review the guidelines that apply when selling a Medicare Supplement to someone leaving their Medicare Advantage plan. Review the memo 'Medicare AEP and MADP Reminder UPDATED' that is available on the UA and First UA Agent websites. This also is an excellent time to attend a training webinar. I can't emphasize enough the importance of these webinars. But don't take my word for it:

"Rick (Andriola), as a new Agent, I learned a lot, and it was a great presentation. I am looking forward to a long-lasting business relationship."

~Agent Thomas Trimble

"I just want to say I try to catch your training webinars whenever I can and always pick up something new from you, even though I have been selling for UA for almost 19 years."

~Agent Loren Olguin

"Rick (Andriola), I enjoyed your webinar on Friday. It had a lot of information that sure holds true for me. Your information was inspiring and definitely opened my mind."

~Agent Linda Friedel

SOMETHING FOR EVERYONE

No matter what your area of concentration, we offer webinars to increase your knowledge. Topics include:

- Intro to UA/First UA
- Learning the Sales Process
- Selling UA/First UA ProCare Medicare Supplements
- e-App Certification
- Selling Whole Life Final Expense and Juvenile Whole Life
- UA/First UA Cancer Policies
- How to Use Turning 65 Leads
- Medicare Annual Disenrollment Period (MADP).

With the MADP starting Jan. 1, 2015, you definitely want to attend 'Medicare Annual Disenrollment Period (MADP)'. Go to the Agent website home page; click 'Webinars/Workshops' in the upper right corner; check exact dates and times, and register for dates and times convenient for you.

LEADS, LEADS, LEADS ...

I encourage you to order Direct Mail Response Leads and mail them as soon as possible so prospects receive them by the start of the MADP on Jan. 1, 2015. Make a second drop to different people on Jan. 1, 2015, to provide leads for the entire MAPD. If you have a Lead Account, check your balance; we may pay for the lead drop! Order mailers by:

1. ZIP codes you want to work
2. Prospects ages 65-69
3. Female in the household (some Agents use Female Only)
4. Income of $25,000 and above

Not only are these leads excellent for Medicare Supplement sales during the MADP, but perfect for the Whole Life Final Expense Plan for issue ages 50 to 80. It can create a great combo sale. Sell Plan HDF* plus a Whole Life Final Expense Plan and leave your customer with premium savings when compared to a Plan F with another company. The customer now has both health and life coverage, and money left over. And you can earn as much as if you'd sold a Plan F.

Thank you for your hard work and dedication to UA and First UA this year; I look forward to a fantastic 2015!

*Other plans are available, which may be more suitable to your customer's needs.

welcome to

UA FIRST UA

WE'RE GLAD YOU JOINED THE UA/FIRST UA FAMILY.
GET READY FOR A FANTASTIC 2015!

UNITED AMERICAN

A G Insurance Agencies, Inc.
Abbe, Carey M.
Abraham, Joseph
Abrams, David
AFP Horizon, Inc.
Alexander, Ed
Alexander, Rose
Alford, John M.
Allison, Kathleen R.
Anderson, Kenneth M. Jr.
Anderson, Christine L.
Anderson, Michael T.
Andrews, Harley J.
Apichartskol, Sam
Armstrong, Susan P.
Ash, Holly
Ayona, Sabas
Bachand, Shahrzad
Back, Kristi R.
Baldauf, John B.
Barkdull, Vern D.
Barrios, Yolanda S.
Battle, Michael W.
Baxter, Kathleen
Beardsley, Thomas
Berman, David
Bjostad, Teri S.
Blackford, Stephen I.
Bland, Reggie E.
Blatt, Howard J.
Boddy, Nancy E.
Bogenschutz, Mark
Boise, Cynthia J.
Boyd, Odette M.
Bridgeforth, Shauna J.
Bronsman, Eric
Bruce, Frank W.
Bugg, Kyle E.
Bulliner, Rhonda
Burbank, Cindy J.
Burrow, Hilda G.
Bush, Jerome M.
Butler, Andrew S.
Cafro, Dave
Campbell, Michele L.
Capozzoli, Michael
Carmichael, Loralee
Carrasquillo, Rudy D.
Carter, Michael
Chatman, Donald R.
Chavez, Gilberto M.
Chester, Jeremy
Church, Elizabeth R.
Clark, Allan P.
Clark, Sherrie J.
Clark, Timothy L.
Collomb, Vicki L.
Conley, Robert G.
Couture, Wilfrid Jr.
Covington, Langford H.
Craig, James M.
Crawford, Michael C. Sr.
Cross, Darius L.
Cruseturner, Gary N.
Currey, Thomas D.
D'Andria, Dennis R.
D'Aurora, Dominick A.
Dabo, Mitchell J. Jr.
Daigle, Joseph
Daly, John
Davis, June L.
Davis, Phyllis E.
Day, Michael C.
Decleene, Mary E.
Deffenbaugh, Adam J.
Dell, John N.
Densley, Larry C.
Dent, Greg
Deras, Ricardo
Diadamo, Harry
Dill, Ronald
Dillon, John R.
Dixie, Melinda W.
Dixon, Hiram
Doernberg, Glen A.
Dorado, Sandra
Dorrego, Carlos
Douglas, Walter M.
Drakeford, Rhett W.
Duncan, Sharon
Dyer, Teresa
Easterling, Horace W.
Edwards, Joyce
Ellis, Jonathan E.
Elson-Yunker, Virginia
Ely, Mark
Erickson, Keith
Feggins, William
Ferance, Russell
Findora, Aaronneil J.
Finn, Richard M.
Fitzgerald, Charles C.
Forrest, Phillip
Fortson, Fred L.
Foster, Larry W.
Franco, Salvador
Frasier, Randy W.
Freshley, Robert M.
Friday, Randall
Garner, Dean A.
Garrish, John J.
Gaston Alvarez, Inc.
Gehrich, Ernest J.
George, Anthony
Gerardi Ins. Services, Inc.
Gideons, Sonna S.
Gilbert, Brian
Gill, Clara
Gill, Geane B.
Gittens, Fred
Gonzalez, David
Goodlett, Mary Kay C.
Gould, Branden J.
Graham, Matthew B.
Gray, Gary
Grevious, Brad
Griebel, Jaylon S.
Griessel, Paul F.
Griffin, Elizabeth C.
Groom, David M.
Gross, Gary
Gutierrez, Heidi
Hamsher, Lauri L.
Haq, Ahsan
Harper, Isaac W.
Harris, Kerry J.
Hash, Robert C.
Haugh, David A.
Hegg, Ray J.
Herod, Horace O.
Herzog, James E.
Heuiser, Andrew
Hinton, Clair L.
Hixon, Taiwana
Holmes, Richard M. III
Hub International Insurance
Huling, Brandon
Humphrey, Robert E.
Hungerford, Nathelia L.
Johnson, Marilyn
Johnson, Royal J.
Johnson, Stephanie A.
Johnston, Michelle
Jones, Jacqueline E.
Joseph, Susan C.
JSRINS, Inc.
Judd, Timothy A.
Kanes, Ann
Karlsson, Eva M.
Khan, Shameeza
Kirkpatrick, Anne M.
Kitchen, Terrance
Kixmueller, Tommy
Klinck, Philip W.
Kober, Kenneth C.
Koenegstein, Kevin
Krango, Paricia
Kruchmar, Claude R.
Laessig, Thomas J.
Lange, Paul E.
Lee, Dustin T.
Leininger, James R.
Lempiner, Alex
Lett, Kenneth
Levy, Josh B.
Levy, Mark A.
Li, Xianjin
Light, Daniel J.
Lindsay, Rebecca
Lini, Kenneth
Lippin, Herbert S.
Loffler, Robert O.
Lubenow, Randi B.
Luft, Jeffrey L.
Macoviak, Robert T.
Mansour, Rhonda
Marshall, Terry A.
Martin, Lori C.
Martin, Marcus B.
Martin, Robert W.
Martin, Terence
Martorella, Elizabeth
Maynard, Carlos A.
McCann, David L.
McEwan, Joel A.
McMillon, Ericka D.
Merideth, Blondene
Meyer, William
Milin, Donald T.
Miller, Alan A.
Milwick, Pamela
Mitchell, Glenn L.
Mokrzewski, Stanley A.
Montoya, Ana M.
Moore, Anthony
Moore, Michael C.
Moore, Ray H.
Moran, Raymond P.
Morris, Lillian L.
Morsey, Seth
Morthole, Rosalie
Morton, Michael
Natson, Stehpanie A.
Nelson, Donald G.
Nelson, Stephen B.
Newman, David
Newton, Rich
Nies, David L.
Norman, Adrienne L.
Norris, Jerry R.
Oakman, Sean
O'Neal, Martha M.
Ostroske, Patricia A.
Otillio, Joseph P.
O'Toole, Thomas P.
Owens, Clarissa M.
Parekh, Mahesh P.
Parr, Jared E.
Pashia, Paul T.
Pearce, Caroline
Pendleton, Deryl P.
Pennington, Robert E.
Petrich, Bernard J.
Pham, Tuan
Pierre, Reynold N.
Pittman, Linda T.
Pittmon, Jerry L.
Platteis, Jeffrey K.
Powell, Christinia L.
Price, Marlon L.
Ramzinski, Tami
Rapciak, Lynn M.
Reese, Charles L.
Reisinger, Dianna
Rene, Nardine
Retsky, Adam D.
Ritzman, Terry P.
Rivera, Edna I.
Robey, Mariah L.
Robinson, Hollis H.
Robinson, Jim
Robinson, Tabitha
Robles, Leslie
Robles, Raymond
Rodriguez, Sheree L.
Rosen, Heather P.
Rosen, Joel L.
Rowe, William V. II
Ruckstaetter, John A.
Sanford, Ron
Saunders, William
Schulte, Kristopher
Scoggin, Winona E.
Scott, Laurel L.
Scribner Bank
Scronce, Wade A.
Seahorn, Robert M.
Senna, William A.
Shelton, Mark
Sher, Mark
Singh, Gurcharan
Singh, Harjit
Singleton, Travis
Skipper, Thelton Q.
Slone, Don
Smith, Cynthia R.
Smith, David M.
Smith, Roger K.
Smythers, Jack
Stakemiller, Leo
Stull, Barry
Suleski, Jamie
Sutherst, Jayne
Swenson, Jason
Sylvester, Peter C.
Szymialis, Christine E.
Taylor, Charles Q.
Taylor, David W.
Taylor, James N.
Temple, Ralph W.
Thomas, Barbara Y.
Thomas, Lisa R.
Tidball, Lary D.
Tigue, Lynette
Trapani, Jean-Ellen M.
Tree, Scott
Triplett-Follmer, Pamela K.
Tryon, Charles M.
Tung, Liwen
Turnbow, Kalena E.
Turner-Kahl, Deborah A.
Twining, Jill
Updyke, Jeffrey A.
Van Kirk, Ralph L.
Vander Veur, Justin
Vitello, Patrick
Wagner, Roland
Watkins, Sherry A.
Weeks, Marva L.
Weissert, William E.
Wenderoth, Susan F.
Whidden, Gary L.
Wileczek, Ralph C.
Williams, Daniel L.
Williams, David
Williams, H. A.
Willis, Georgiana
Wilson, Brandon
Witt, Erik
Witty, Betty
Wrenn, Luther H.
Wright, Thomas G.
Younkman, Karla J.
Younkman, Richard H.

FIRST UNITED AMERICAN

Allen, Timothy J.
Bellamy, S. Rebecca
Borges, Erwin
Carey, Patrick J.
Charles, Esther N.
Coimbra Silva, Bruno H.
Coopersmith, Mitchell
Cronin, Sheila
Donnino, Matt
Feldman, Ross B.
Goldberg, Eric
Green, Yolanda E.
Johnson, Joyce E.
Lai, Nelson
Massiah, Claude S.
Mosca, Anthony F.
Pavon, Yadira
Rameau, Jean
Saint-Victor, Georges
Smith, Alonzo
Tucker, Imani
Walter, Daniel
Warner, Douglas
Watson, Billy
Whitehead, Gregory L.
Wilson, Angelia

Introducing ...

Bob Lochard
Director

Bob Lochard hails from Central Florida. Before joining the insurance industry, Bob was in the United States Army Special Forces and worked in law enforcement after his discharge. After suffering an injury in connection with his military service, a friend introduced Bob to the insurance business.

He began his career as a recruiter more than 20 years ago and held a variety of training and managerial positions. His talent and passion for sales distribution allowed him to establish, develop, and maintain relationships with many well-known carriers and hone his leadership skills, industry knowledge, and expertise in recruiting, training, and operational procedures.

In his position with UA/First UA, Bob has worked to spread the opportunity Medicare Supplement sales offer. In 2015, he will concentrate on building our Whole Life Final Expense Agent base. Bob's ultimate goal and the most important aspect of his job is to build and maintain long-term relationships with our appointed Agents to promote consistent, profitable growth.

In his free time, Bob enjoys long distance, cross-country bicycling several times a week, playing golf, and spending time with his wife of 36 years.

Vinny Coiro
Assistant Director

Vinny Coiro comes to the Home Office by way of Long Island, New York. Before he entered the insurance industry, he was a captain in the United States Marine Corps. It was by chance he found his way into the insurance field, but apparently it clicked, because he's been in the business for 34 years.

Vinny has worked in both the insurance field and the investment community and held a variety of positions of increasing responsibility. He also had his own firm.

Vinny sees the most important aspect of his current position as creating trust, working with integrity, and doing both with a winning spirit. His ultimate goal is to help build United American's life insurance business into a powerhouse organization nationwide – one that Agents and Agencies turn to for products and advice in the final expense marketplace.

During his leisure time, Vinny enjoys fishing, hunting, camping, playing golf, and relaxing at home watching movies.

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ST

Does this describe you?

- You attend training webinars on a regular basis and live workshops whenever possible.
- You know UA or First UA products inside and out.
- You're comfortable with prospecting and cold calling.
- You keep up with news and changes within the insurance industry.

As far as you know, you're doing everything right. But your production is still not at the level you want.

What more can you do? What steps can you take to move your career to the next level?

Get out of your own way!

Sometimes improving your production has little to do with your insurance knowledge or sales expertise, but more to do with your attitude and how you live your life.

You've probably heard the expression, "He's his own worst enemy." It's used to describe someone not living up to his potential because he is too locked in to a particular way of thinking or doing. But there's hope. Here are a few simple changes you can make to create a big difference in your approach to sales … and life:

1. Control your internal critic:

You're on your way to a new customer for a sales presentation, and you think nervously, "I'm going to lose this sale … I just know it … and that means I'm a failure." Even if you don't make the sale, you're not a failure. Be gentle on yourself. Take some deep breaths to relax and soothe away that stressful or negative thought. Have compassion for YOU the way you do for others and mentally walk yourself through that negative thought pattern to change it.

Source: http://www.lifehealthpro.com/2014/10/09/5-ways-to-conquer-yourself-and-become-a-champion-a; http://www.mayoclinic.org/healthy-living/stress-management/in-depth/stress-relief/art-20044456

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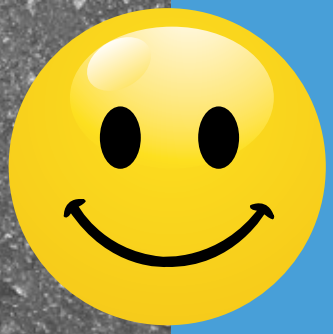


2. Add humor to your life:

Even funeral directors find humor in their profession from time to time, and if they can, you definitely can. When people laugh, stress dissolves away almost immediately. Laughter enhances your intake of oxygen-rich air, stimulates your heart, lungs, and muscles, and increases endorphins released by your brain, which cool down your stress response, increase your heart rate and blood pressure, resulting in a relaxed feeling. Consider listening to humorous CDs while you drive between appointments. A good laugh before a sales presentation never hurts!

3. Balance your life:

You love your career, and you love helping people get the insurance protection they need. And UA and First UA love you for it. But worry and concern about how to balance career and family can sometimes seem overwhelming and can affect how you interact with your customers. Here's a suggestion: Give yourself a worry time of 10 minutes each day to worry about everything that bothers you. Early in the morning is generally best. When the 10 minutes is up, let the worry go and move on with your day.

4. Ignore negative people:

Negative people are those who see the glass as half empty, rather than half full. They can poison your attitude with their negative ones. Don't spend more time with them than is absolutely necessary. Fill your time with positive people, who have your best interest at heart … and may even make you laugh.

5. Be in charge of the sales process, instead of the outcome:

If you focus only on making the sale, it can take your mind off the process that gets you there. In other words, don't think about closing the sale; think about providing the customer with what he needs. When you do that, the sale takes care of itself.

on yourself!

How can you promote the value of UA and First UA Medicare Supplements during the Medicare Advantage Disenrollment Period?

Use print ads specifically geared to the MADP from the UA and First UA Ad Catalogs located on the Agent websites. These ads have been created and designed by marketing professionals, have been filed and approved in many states, and can be used immediately.

Medicare Advantage Print Ad

2 Column

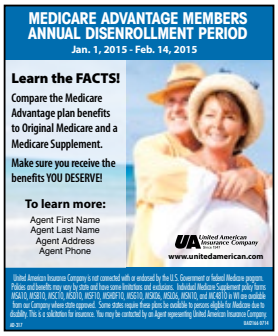
3 Column

UA AD-315

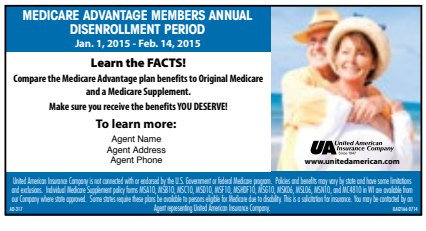
UA AD-317

Medicare Advantage Print Ad

2 Column



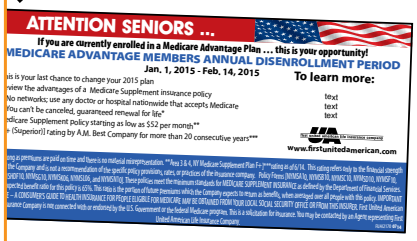
3 Column



Medicare Advantage Print Ad

2 Column

3 Column



FIRST UA AD-319

Always check the Marketing Tools Approval Chart on the Agent websites to make sure ads are approved in the state or states in which you plan to use them. ***Order today to kick off the 2015 MADP in a BIG way!***

MEET

EUGENE RANNEY

Eugene 'Gene' Ranney of The Assurance Group has been appointed with United American since June 2014, and is already among our top producing Writing Agents. Does he have a secret to his success?

SUMMIT: Gene, tell us about yourself; how did you get interested in selling insurance?

GR: I worked for more than 15 years in medical diagnostic imaging as both an X-ray and MRI technologist and most recently as a lead technologist at an outpatient MRI imaging center. Over time, I became more involved with the reimbursements we received from insurance companies for exams we performed. Along with moving my family from New England to Florida, this medical experience helped me begin what seemed a natural progression toward insurance. My medical background has been a great asset helping me better understand clients' concerns as to their insurance needs.

SUMMIT: What's your UA product of choice and why?

GR: I prefer to sell Medicare Supplements; I feel this is where I can help people the most. The wide array of coverage, straightforward use, ability to see doctors without referrals, and no worry about networks make Medicare Supplements an incredible value for people. Also, there's a good feeling that comes with having that level of coverage, and I enjoy helping people put that in place.

SUMMIT: What's great about selling United American?

GR: United American's reputation absolutely speaks for itself. Thirty-five consecutive years rated A+ (Superior)* for Financial Strength is a tremendously strong statement as to UA's stability. It's equally impressive to point out UA has been selling Medicare Supplements since Medicare first began. It's a privilege to work with a Company that has such a solid background in the industry.

SUMMIT: Do you have a mentor?

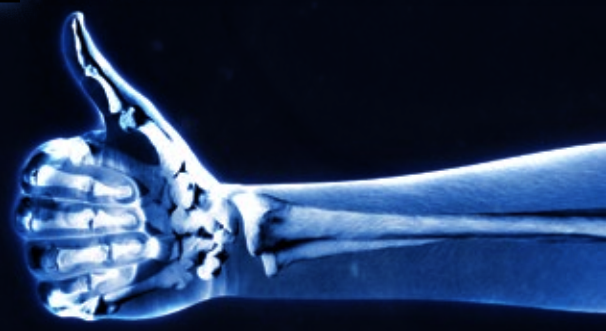
GR: I've been extremely fortunate to be surrounded by people willing to help me in any way possible. I cannot say enough about the support I've received from The Assurance Group since joining them. I'm proud to be part of the team that makes up our office here in Southwest Florida. It really is a family atmosphere. We all help one another. We all contribute to the office and play a role in its success.

SUMMIT: What's your advice for others starting in the insurance industry?

GR: You get out of this career what you put into it. Maximizing your time is essential. Stay organized and prepare today for tomorrow. Planning your day ahead is an absolute must and staying organized plays a big role in being able to do that.

There's no substitute for knowing the products you sell. The best way to help your client is to help yourself. Read and gather as much information as you can. Take advantage of webinars the Company offers. It's one of the easiest and most effective ways to learn about products. Watch, listen, and learn from other successful Agents. Find what works for you and make it your own. Relax, be yourself, and have fun being great at what you do. And always strive for success.

**Rating by A.M. Best Company as of 6/14*



president's club

Through **November 2014**, these top producing Agencies and Agents have the highest net combined annualized premium. They qualify to attend the annual Convention based on Company production and retention requirements.

JON AHLBUM
The Ahlbum Group

MIKE LEMAR
Sunshine State Agency

WILLIAM J. BOROSAK JR.
Secure Financial Group

CATHERINE E. HATTON
Long Island Insurance Solutions

EDWARD L. SHACKELFORD
The Assurance Group, Inc.

6. TIM AHLBUM
7. DEVIN M. BARTA
8. RAY STEVENS
   Stevens & Associates Insurance Agency, Inc.
9. RON CONCKLIN
   Rosenberg-Concklin, Inc.
10. SCOTT E. MEDNICK
    Professional Insurance Systems of Florida
11. ROBERT M. WROBLEWSKI
    SOS Insurance Group
12. KERRY SACHS
    Secure Retirement Solutions, Inc.
13. PAUL T. SHELDON
    Paul Sheldon Insurance & Benefits Planning
14. SHAWN T. SCHROEDER
    Jack Schroeder & Associates, Inc.
15. JOSEPH MAISONET
    Maisonet Insurance Agency
16. EDWARD A. CATRON
17. SCOTT J. SCHWARTZ
    Insurance Protection Services
18. JOHN W. CLARK
    Senior Solutions Insurance Agency
19. PAUL SWEENEY
    Quality First Insurance Agency, Inc.
20. AMERICAN EAGLE CONSULTANTS, INC.
21. RANDOLPH W. FREY JR.
22. JOHN R. SLOWIK
23. PROFESSIONAL GROUP PLANS, INC.
24. CESAR CHACON
25. CHRISTOPHER N. GRAHAM, CLU
26. JACKSON EDWARDS IV
27. BENEFIT PLANS OF AMERICA, INC.
28. FUTURITY FIRST INSURANCE GROUP, INC.
29. VINCENT ABBATIELLO
30. FRED M. ULAYYET
    Senior Care Insurance Services, Inc.

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TIM AHLBUM

PAUL T. SHELDON

DEVIN M. BARTA

KERRY SACHS

SCOTT J. SCHWARTZ

6. JON AHLBUM
7. RAY STEVENS
8. JACKSON EDWARDS IV
9. EDWARD A. CATRON
10. FRED M. ULAYYET
11. MARK HELLER
12. ROBERT HOLZMAN
13. EUGENE RANNEY
14. AARON GORDON
15. DEXTER R. SAYLOR
16. GARY S. KEMPLER
17. JOSEPH A. JAFFE
18. JASON STEVENS
19. RICHARD D. SAKHAROFF
20. CHAD A. ROBBINS
21. JORDAN VICKERS
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23. THOMAS A. PAYANT
24. JULIO C. CORTES
25. ROBERT V. TANTILLO
26. BEVERLY J. KINGSLEY
27. JEFF D. HACKMEIER
28. JAMES A. LAUGHLIN
29. JULIA LEMBCKE
30. VINCENT ABBATIELLO

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GENERAL AGENTS

LIFE

1. MIKE STEVENS *Farm & Ranch Healthcare, Inc.*
2. RANDALL F. EATON *Eaton Insurance Agency*
3. LOREN A. OLGUIN *Olguin Insurance Agency*
4. NEAL STACY *Stacy Insurance Agency*
5. ENSURITY GROUP, INC.
6. DONALD K. SALTIS *Saltis Insurance Agency*
7. CHARLES A. LOPER JR. *Loper Insurance Agency*
8. RONALD C. WOODLIEF *Woodlief Insurance Agency*
9. FRANCES D. SALETT *Salett Insurance Agency*
10. JACOB M. MCGEOY *Secure Benefits Alliance*
11. EDWARD A. MAXFIELD *Maxfield Insurance Agency*
12. ELMER GARCIA *Garcia Insurance Agency*
13. JOSEPH MAISONET *Maisonet Insurance Agency*
14. JON AHLBUM *The Ahlbum Group*
15. JAMES A. HOLMQUIST *Holmquist Insurance Agency*
16. BENEFIT PLANS OF AMERICA, INC.
17. MELVIN M. WILLIAMS *Williams Insurance Agency*
18. LEE V. JERNIGAN *Jernigan Insurance Agency*
19. MARCUS KABORE *Kabore Insurance Agency*
20. ORAN W. YOUNG *Young Insurance Agency*
21. DENNIS J. CLEOFE *Cleofe Insurance Agency*
22. AMERICAN EAGLE CONSULTANTS, INC.
23. MARIE F. WILLIAMS *Williams Insurance Agency*
24. DAVID K. DANIELS *David K. Daniels & Associates, Inc.*
25. AGENCY SERVICES ONLINE, INC.
26. MACK M. DANIELS *Daniels Insurance Agency*
27. MIKE LEMAR *Sunshine State Agency*
28. NICHOLAS SALERNO, SR. & ASSOCIATES
29. WILLIAM P. SCARCELLA *Scarcella Insurance Agency*
30. MICHAEL E. SMITH *Smith Insurance Agency*

HEALTH

1. JON AHLBUM *The Ahlbum Group*
2. MIKE LEMAR *Sunshine State Agency*
3. WILLIAM J. BOROSAK JR. *Secure Financial Group*
4. CATHERINE E. HATTON *Long Island Insurance Solutions*
5. EDWARD L. SHACKELFORD *The Assurance Group, Inc.*
6. TIM AHLBUM
7. DEVIN M. BARTA
8. RAY STEVENS *Stevens & Associates Insurance Agency, Inc.*
9. RON CONCKLIN *Rosenberg-Concklin, Inc.*
10. SCOTT E. MEDNICK *Professional Insurance Systems of Florida*
11. ROBERT M. WROBLEWSKI *SOS Insurance Group*
12. KERRY SACHS *Secure Retirement Solutions, Inc.*
13. PAUL T. SHELDON *Paul Sheldon Insurance & Benefits Planning*
14. SHAWN T. SCHROEDER *Jack Schroeder & Associates, Inc.*
15. JOSEPH MAISONET *Maisonet Insurance Agency*
16. EDWARD A. CATRON
17. SCOTT J. SCHWARTZ *Insurance Protection Services*
18. JOHN W. CLARK *Senior Solutions Insurance Agency*
19. PAUL SWEENEY *Quality First Insurance Agency, Inc.*
20. AMERICAN EAGLE CONSULTANTS, INC.
21. RANDOLPH W. FREY JR.
22. JOHN R. SLOWIK
23. PROFESSIONAL GROUP PLANS, INC.
24. CESAR CHACON
25. CHRISTOPHER N. GRAHAM, CLU
26. JACKSON EDWARDS IV
27. BENEFIT PLANS OF AMERICA, INC.
28. FUTURITY FIRST INSURANCE GROUP, INC.
29. VINCENT ABBATIELLO
30. FRED M. ULAYYET *Senior Care Insurance Services, Inc.*

WRITING AGENTS

1. MARK A. SIMPKINS
2. CRAIG S. WALKENBACH
3. EDWARD T. CODY
4. LOREN A. OLGUIN
5. RICHARD L. KRETSCHMAN
6. DORA SOLIS
7. LEE A. MCGRIGGS
8. ROBERT C. LACKEY
9. RONALD C. WOODLIEF
10. FRANCES D. SALETT
11. MARIA-RICHETTA HARRIS
12. CICERO MORRIS
13. ELMER C. GARCIA
14. WILLIAM E. CRAIGHEAD
15. WAYNE L. JACKSON
16. ANTHONY BINGHAM III
17. LEE V. JERNIGAN
18. MARCUS KABORE
19. ORAN W. YOUNG
20. TENITRA M. SMITH
21. DENNIS J. CLEOFE
22. JOSEPH MAISONET
23. KEVIN A. HENRY
24. MARIE F. WILLIAMS
25. ROGER A. GRADY JR.
26. LETICIA A. CARRANZA-ROBLES
27. MACK M. DANIELS
28. WILLIAM P. SCARCELLA
29. MICHAEL E. SMITH
30. DANIEL W. SHEA

1. TIM AHLBUM
2. PAUL T. SHELDON
3. DEVIN M. BARTA
4. KERRY SACHS
5. SCOTT J. SCHWARTZ
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BOCA

RATON

#UACONVENTION2015

2015 CONVENTION JUNE 18-21, 2015, BOCA RATON RESORT & CLUB

FLORIDA

WHAT YOU NEED TO QUALIFY IF YOU ARE 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

WHAT YOU NEED TO QUALIFY IF YOU ARE 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

Agents who contract after Feb. 1, are prorated for Convention qualification. For example, contract in March and the Agent life/health requirement is 10 months or $125,000 of combined NAP. Minimum NAP for an Agent who contracts in June is six months or $75,000 combined NAP. Agents must be contracted and produce at a six-month minimum production level to be eligible for Convention.