March 2012

summit

Tools of the Trade

Introductory Offers

UA FIRST UA

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

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ATTN: WISCONSIN AGENTS

United American has received approval on 2012 rates for the **UA MC4810** Medicare Supplement product in **Wisconsin**. Memos were mailed and e-mailed to all General Agents.

Rates on plans that cover the Part B annual deductible have decreased slightly. Rates on other plans have not changed.

The new business effective date is April 1, 2012, and the renewal effective date is April 16, 2012.

Detailed rate cards including plans, rates, and pay modes are available for download at UAOnline.

Contact Agency Service at 1-800-925-7355 or e-mail agencyservice@torchmarkcorp.com with questions.

ATTN: FIRST UA AGENTS

Replacement Form NYU-1366 R10 has been revised to more clearly explain how it applies to replacements for both Medicare Supplements and any other health insurance. The new form number is **NYU-1366 R11**.

Please begin using the new form immediately. Go to www.firstunitedamerican.com/office and click on 'Compliance Sheets' to access and download the updated form.

Continue to follow current Medicare Supplement replacement rules and submit both replacement forms NYU-1366 R11 and NYREPMSM when replacing existing coverage.

The Home Office can no longer process Medicare Supplement applications submitted with the old form NYU-1366 R10.

OUTDOOR ADVENTURE DREAM GIVEAWAY

The Outdoor Adventure Dream Giveaway sweepstakes is in full swing until April 30, 2012, so you still have plenty of time to take part. How many Medicare Supplement applications have you submitted to receive an entry for the drawing? Keep those Med-Supp applications coming, and you could be the BIG winner! See page 8 of this issue of *Summit* for more details.

SAN DIEGO HERE YOU COME!

Now it's easier than ever to qualify for Convention 2013 in beautiful San Diego. Beginning April 2012, we will offer DOUBLE CONVENTION CREDITS for all health products (cancer, critical illness, hospital indemnity plans, accident, and MMGAP). Yes, that is *ALL* individual health plans with the exception of Medicare Supplements. The race to Convention is on and now the track is faster than ever!

SEND US YOUR DIGITAL COLOR PHOTO!

We want a current, color, head and shoulders digital photo of you for future use in *Summit* or for Convention. If you have not sent a photo to us within the last five years, please e-mail a digital, color photo (minimum of 300 dpi and two to three inches wide) to editor@torchmarkcorp.com.

INTEREST RATES SET

The **Lifestyle Annuity** rate for **March 2012** is **3.00 percent**. Rates are reviewed and adjusted accordingly.

The **Deposit Fund Rider** new business interest rate for **2012** is **3.00 percent**.

WORDS OF WISDOM

"The will to win, the desire to succeed, the urge to reach your full potential ... these are the keys that will unlock the door to personal excellence."

- Confucius

THE POLICY THAT KEEPS ON GIVING!

Todd Concklin of LRC and Associates recently sent this e-mail to the Home Office: "When we talk about Medicare Supplement policies staying on the books ... here's the oldest I found ... issued 1/1/1988 ... 24 years and STILL paying renewals - to put it in perspective ... that's three years older than my daughter who is about to graduate from college in the spring. WOW!!"

Charles Mankamyer
Senior Vice President / General Agents

Shake Off the Dust and Get Active!!

There is so much going on at United American and First United American, I hardly know where to begin.

If you read the 'Good Times' *Chats with Chuck* e-mail I sent last month, you may remember the following, but it's worth repeating.

Todd Concklin of LRC and Associates e-mailed Senior Director Ryan Sykes about a webinar Todd's Agency was doing that day:

"*Ryan and Jim (Jim Savo, First UA VP Operations & GM),*

Just wanted to thank you and your team for helping us put together our webinars. Ryan, you did an awesome job, and I've already gotten a couple of compliments. Jim, as always, we appreciate the support and loyalty. We hope to make 2012 our best year of production yet."

The following day, Todd sent a follow-up e-mail:

"Thanks again Ryan and team for a great job this week. My total attendee count was 45. I've already had probably 15 or more e-mails/calls, etc., from individuals with renewed interest in doing business, training, leads, etc. The webinar feedback was overwhelmingly positive, and I noticed the majority of attendees stayed logged in for most of the meeting. These are mostly individuals who were appointed but haven't done much, who are interested in shaking off the dust and getting active. I did have a few who are not yet appointed and one who wasn't in my system at all – so that's good too. I will follow up and keep in contact with them to make the most of this opportunity."

We can help you recruit and train Agents just like we're helping Todd Concklin. You pick the subject, and we'll take it from there. Contact your Director for details. Remember, we are here to help you grow and succeed. And it's fun when we do it together!

Check out the center spread this month; it highlights Introductory Offers. These dynamic marketing tools help you get your foot in your prospect's door, provide prospects with something useful that could even save a life, and are a tremendous way to obtain referrals. Just imagine if you never had to prospect again. With Introductory Offers, you may never need to.

Are you using direct lead mailers to reach those 10,000 Baby Boomers turning 65 every day? Direct lead mailers work and can provide returns as high as three to five percent. Go to UAOnline and listen to Allyn Kramer's four-part series on *'How to Master the Art of Direct Mail Lead Generation'.* You can also print his series for future reference. Allyn has been in the direct lead mail business for decades and has the knowledge and experience to help you get started with this type of marketing approach.

Are you taking part in the Outdoor Adventure Dream Giveaway? Remember, for every Medicare Supplement application you submit, you receive one entry for this national sweepstakes. How fun would it be to win this? It could happen! Your chance is as good as anyone's. If you submit enough Medicare Supplement applications, your chance could be better than many. It's fun to dream, especially when that dream could become reality.

Are you ready for Convention? Is the Hard Rock Punta Cana in the Dominican Republic calling your name? We hope so. But if it's not, aim your sights on next year's Convention to be held at the fantastic Hotel del Coronado in sun-kissed San Diego. Remember, according to *USA Today*, 'The Del' is one of the top 10 resorts in the world. Go to hoteldel.com, and you'll see why. The property, amenities, and activities are absolutely incredible! (See the back cover for production requirements.)

What does it take to get to Convention? Add new Agents to sell Medicare Supplements and keep those renewals coming (see 'The Policy That Keeps on Giving' on the Editor's page for inspiration). It's a simple formula, and it can work! Then shake off that dust to reflect success in 2012!

Welcome to UA & First UA!

Congratulations and thank you for joining the United American and First United American family . It's great to have new family members bringing new ideas and an enthusiasm for success. It's going to be a great year for everyone!

UNITED AMERICAN

Alsop, Ronald Carlton
Ardussi, Steve Z.
Arnold, Kimberly M.
Ball, Jon Wainwright
Bannon, Craig Scott
Bartee, David J.
Beaty, Carolyn
Belzer, Catherine Marie
Bernstein, George Harry
Berset, Mark Steven
Blaida, Constance Lenore
Blake, Gregory Arthur
Bloomer, Scott Michael
Bloomer, Thomas James
Boone, Ricky D.
Boven, Mary C.
Brakefield, Lisa Jill
Braschler, Joel R.
Bridges Jr., Clifton W.
Brooks, Sheila G.
Brown, Rodney
Bull, Hannelore
Bush, John Ernest
Campbell, Ronald B.
Chan, John
Chastain, David Kirk
Clark, Jasper Dillard
Cobb, Glenn Joseph
Cohen, Judith A.
Cohen, Marvin Seymour
Conlee, Patrick Joseph
Daman, Nicole
Daugherty, Timothy Scott
Day, Christina Elise
Decocq, Lewis Eugene
Deese, Delton
Deutsch, Douglas H.
Dooley, Ted R.
Dugrenier, Lourdes P.
Durham, William M.
Edelston, Anthony Huston
Elsner, Edward R.
Evans, Judith D.
Everard, Elliott James
Felts, Jennifer S.
Float, Michael Kenneth
Foret, Kristi Michelle
Forshee, Diane Kay
Gardner, Lewis
Garrett, John I.
Ginwright, Gerald G.
Goldenberg, Karen Sue
Green, Milton Leon
Gregg, David J.
Grice, Richard H.
Griego, Macario
Grignon, Charles E.
Grismore, Henry
Hall, Kenneth E.
Hamlin, David R.
Hardrick, James L.
Harp, Lynn Leslie
Harris, Willie E.
Hart, Claire Delaney
Hartman, Harry
Henegar, James Wesley
Herr, Raymond L.
Hill, John D.
Hoggard, Jasper O.
Holiman Jr, Charles E.
Holmes, Steven Edward
Hood, Judith D.
Hooks, Roy Michael
Houser, Steven R.
Houston Jr., Barry Bingham
Howard, John Michael
Humphrey, John Harold
Hutchinson, Stephen J.
Insdorf, Daniel
Jackson, Paul B.
Jackson, Reuben
Jackson, Ronald J.
Jameson, Allen A.
Johnson, Barry Ephraim
Johnson, Carolyn Jean
Johnson, Jacqueline K.
Jones, Patrick E.
Keefe, John E.
Kelley, Martin Del
Kemp, Jack R.
King, John Roland
King, Mark Albert
Kipperman, Joel L.
Kirkland Jr., Dixon
Knight, Herbert Deforrest
Kravitz, Scott Joseph
Krishnamachari, Sund
Lane, Paul Michael
Lansing, Charles R.
Larkin Sr., William F.
Ledden, Pamela Jean
Leffler, Marshall G.
Lindholm, Dennis R.
Lo Greco Sr., George Edwin
Lokas, Charles T.
Long, Christene F.
Marsico, Theodore W.
Martell, Cynthia J.
Matles, William
Mazur, Thomas J.
McLean, Bruce Patrick
Miller, Steven
Missouri Dental Ins. Svcs., Inc.
Moore, Jeremy Edward
Moss, Richard Jay
Murray, Theodore A.
Nelson, Belver Ann
Nespeca, Paul R.
Orozco, Gustavo
Palmer, Donald Thomas
Paradise, Aubrey Odell
Patel, Himanshu Indukumar
Payne, Andre P.
Phipps, William J.
Poole, James C.
Posner, Glenn F.
Prairie States Insurance, Inc.
Quillen, William Lawrence
Ratliff, Ted
Ray, Floyd Lee
Rector, Norma Jean
Robinson, Donna L.
Robison, Lige S.
Rodriguez, Norma Constanza
Roos, David H.
Rose, Cara
Rovner, Arnold Bert
Sarant, Nicholas Paul
Schaeman, Arlene
Schmitz, Galen Lee
Schroeder, Anna M.
Sendek, Steve Edward
Shaw Jr., Wallace Byrl
Shelby, Larry D.
Sikov, Barry Allen
Singleton, Mary L.
Slowik, John Robert
Smigielski, Norbert James
Soucy, Leo E.
Spadoni, William J.
Speas II, Van Reed
Stamps, Dolores Ann
Taylor Jr., Cedric N.
The Romig Agency, Inc.
Todd Lee, Minnie Pearl
Todd, Jerry Alan
Totsky, Robert J.
Trundle Jr., Archie F.
Turner, John Edward
Urchek, Gary S.
Waters, Temeka N.
Wilkinson Jr., Robert F.
Williams Insurance Service, Inc.
Williams, Herbert Wallie
Wingate, Barbara Dale
Wingate, Donald E.
Wiser, Karen A.
Woods, Andre Eugene
Wooten, Larry Donald
Zamora, Enrico C.
Zarley, Gary R.
Zgabay, Randy Wayne
Zoghby, Dolores A.

FIRST UNITED AMERICAN

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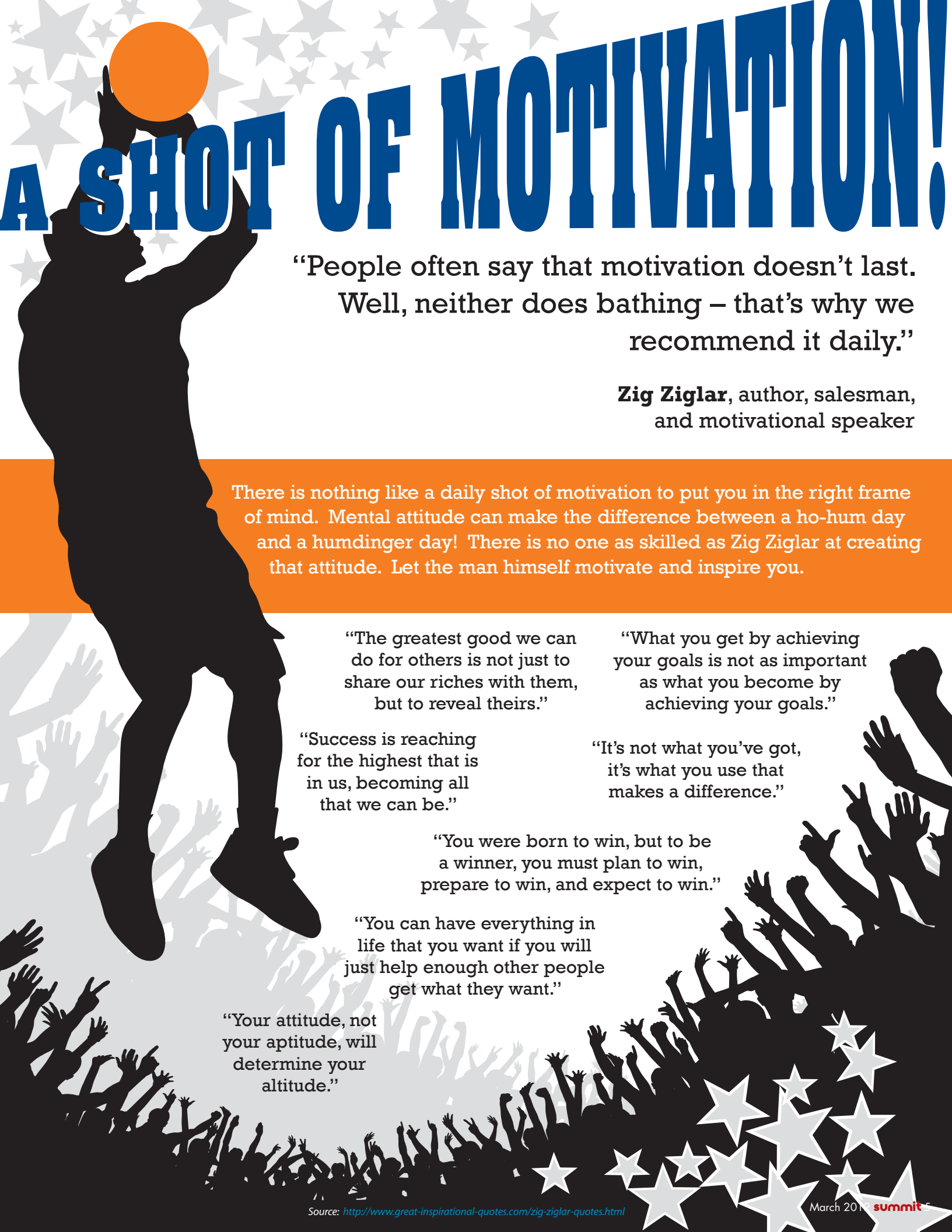
Artusa, Barbara
Battista, Gertrudes Elena
Berger, Jacob
Bicknese, Eric
Cardillo, Gilbert A.
Chiarello, Sandra J.
Chmiel, Dennis J.
Connell, James V.
Davilar, Esther A.
Eldridge, Barry George
Ewoterai, Odih N.
Farkas, Brian
Hurson, John A.
Jesonowski, John A.
Maiella, James F.
Mancini, John T.
Morstan Plus, Inc.
Muratova, Klara
Paul, Steven Philip
Ranaudo, Peter
Schoen, Laurie A.
Scott, Christopher M.
Shouse, William H.
Stitz, Ira
Taqi, Tariq
Tausek, Glenn A.
Wagner, Lawrence S.
Zammiello, Michael S.

A SHOT OF MOTIVATION!

"People often say that motivation doesn't last. Well, neither does bathing – that's why we recommend it daily."

Zig Ziglar, author, salesman, and motivational speaker

There is nothing like a daily shot of motivation to put you in the right frame of mind. Mental attitude can make the difference between a ho-hum day and a humdinger day! There is no one as skilled as Zig Ziglar at creating that attitude. Let the man himself motivate and inspire you.



"The greatest good we can do for others is not just to share our riches with them, but to reveal theirs."

"What you get by achieving your goals is not as important as what you become by achieving your goals."

"Success is reaching for the highest that is in us, becoming all that we can be."

"It's not what you've got, it's what you use that makes a difference."

"You were born to win, but to be a winner, you must plan to win, prepare to win, and expect to win."

"You can have everything in life that you want if you will just help enough other people get what they want."

"Your attitude, not your aptitude, will determine your altitude."

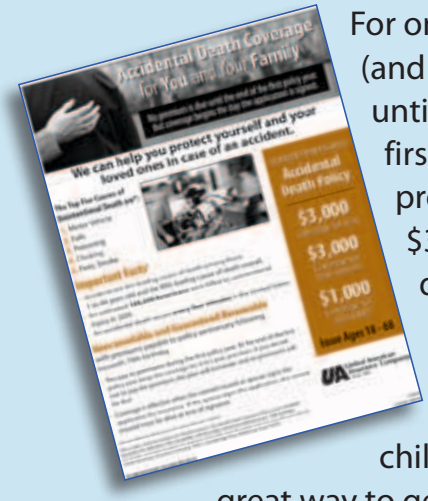
Source: http://www.great-inspirational-quotes.com/zig-ziglar-quotes.html

Simple Tools *Work Best!*

Introductory Offers are a fantastic opportunity to generate leads!

Our $3,000 Accidental Death Policy, Child Safe Kit, MedFacts Kit, and Memorial Guide are simple tools that can enhance your production and dramatically increase your referrals. When you present an introductory offer, you begin the process of building trust. When prospects trust you, they won't hesitate to provide you referrals to friends and family members who might also benefit from using these simple tools.

$3,000 Accidental Death Policy (ADP)

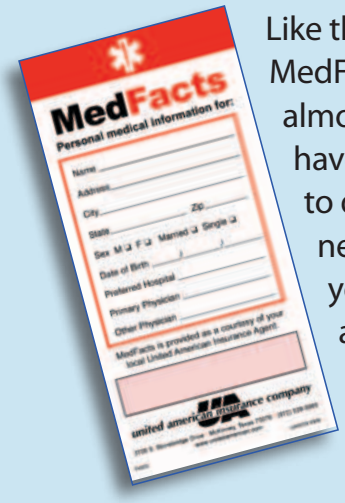


For only $10 annually (and no premium due until the end of the first policy year), your prospect can have $3,000 of accidental death coverage for himself/herself and spouse and $1,000 for each child. This policy is a great way to get your foot in the prospect's door. Since issue ages are 18 to 68, it's also useful with younger Seniors.

Child Safe Kit

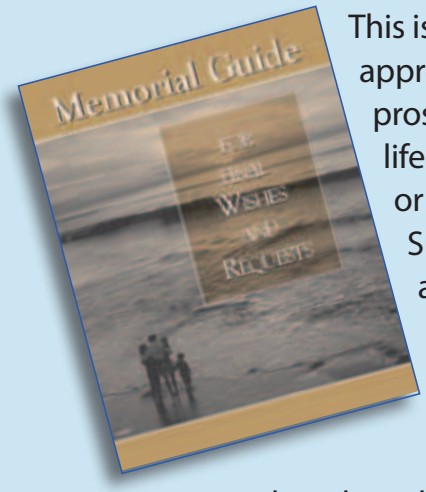
Although geared to young families, it's just as appropriate to offer Seniors with grandchildren. Individuals of any age with no children have nieces, nephews, friends, and neighbors who could benefit too.

MedFacts Kit



Like the Child Safe Kit, the MedFacts Kit is useful for almost anyone. You don't have to be a Senior to want to document healthcare needs. Young families you visit have parents and grandparents who could use the MedFacts Kit (and probably a Medicare Supplement).

Memorial Guide



This is especially appropriate to a prospect needing a life insurance policy or a Medicare Supplement, but, again, it can be used with any age group. It's a simple gift that can make the process of losing a loved one less stressful. Your customer will never have to ask, "I wonder what mom or dad would have wanted?"

Introductory Offers are a great way to establish rapport with your prospects, build trust, and get referrals. If you're not using them, you may be leaving money on the table … not to mention missing a lot of potential customers. The $3,000 ADP product brochure can be downloaded directly from 'UA General Agency Office', 'Products/Rates' under 'Compliance Sheets'. The MedFacts Kit, Child Safe Kit, and Memorial Guide are available through Agent Supply. Download the Supply Order Form (S1139) at UAOnline.

Keep Dreaming!

You only have about five more weeks to take part in the **Outdoor Adventure Dream Giveaway** sponsored by the WorldCause Foundation.

For every Medicare Supplement application* you submit to the Home Office, you receive an entry into this exciting, national sweepstakes. And the prizes are phenomenal! With 10,000 Baby Boomers turning 65 every day in this country, your Medicare Supplement prospects are unlimited!

See the center spread in the February issue of Summit for complete details.

Grand Prize

Includes all the following:

- Ram 2500 Outdoorsman with Pop-Up Camper
- 21 foot Ranger Reata with Custom Trailer
- 225HP Evinrude E-Tec Motor
- Can-Am Commander 1000XT SSV

Second Prize

Hunting Adventure Dream Getaway Package
Includes a five-day guided Elk Hunt adventure for two in Utah.

Third Prize

Fishing Adventure Dream Getaway Package
Includes a four-day guided fishing adventure for two at Crocodile Bay Lodge in Costa Rica.

** Must maintain 70 percent persistency on submitted applications. Contest is void where prohibited. Odds of winning equal to one divided by the total number of tickets issued. No purchase or transaction necessary to enter. For entry and official rules visit www.outdoorgiveaway.com. Sponsored by WorldCause Foundation, Inc. a 501(c)(3) charitable organization, One E. Broward Blvd., Ste. 700, Ft. Lauderdale, FL 33301. $30,000 CASH for TAXES applies to cash paid on behalf of winner for IRS withholding requirement; depending on winner's situation, additional taxes may be owed. **National contest runs from Oct. 1, 2011, through May 31, 2012. For reporting purposes, UA/FUA participation is Feb. 1, 2012, through April 30, 2012.*

Look Around ... Recruits Are Everywhere!

Want to find outstanding recruits? Ask your Agents! A referral from another Agent is the most effective referral you can get. But if your Agency is small and you don't have a lot of folks to ask, there are plenty of other sources to find your future superstars:

AUTO, BOAT, RV, AND MOTORCYCLE DEALERS: People aren't buying as many big ticket items these days, and dealers are laying off quality sales people. These individuals are generally great closers and could be an asset to your Agency.

FRIENDS OR ACQUAINTANCES: Everyone knows someone affected by this sluggish economy who is out of work and looking for a new opportunity. Why not give it to them?

MULTILEVEL SALES ORGANIZATIONS: These folks are already comfortable with sales and marketing systems. They are creative, independent risk takers and can immediately contribute new ideas and production to your organization.

RETAILERS: Many retail workers are unemployed due to the economic downturn. They already have face-to-face sales experience and are comfortable dealing with customers.

COLLEGE CAMPUSES: Schools do the legwork and you only have to show up to hire those enthusiastic college graduates.

STATE EMPLOYMENT OFFICES: Make a contact and build a relationship with someone who can send you a viable pool of candidates.

PROSPECTS/CUSTOMERS: Ask if they know someone looking for a new opportunity. Even if your prospect or customer is not a good candidate, he or she may know someone who is.

PLACES OF WORSHIP: Religious leaders are great centers of influence and know who is out of work and looking for new employment.

JOB FAIRS: If they are sponsored by a credible organization like the Chamber of Commerce or Lions Club, you will see a lot of traffic. Set up a booth and start talking!

REAL ESTATE PROFESSIONALS: With the housing market down, there are many agents and brokers looking for a change. These natural-born salespeople can hit the ground running and boost your bottom line almost immediately.

PRESIDENT'S CLUB

Through February 2012, these producers represent the top Agencies with the highest net combined annualized premium. Agencies can qualify to attend the annual Sales Convention, and final qualifiers are based on Company production and retention requirements.

1. MICHAEL LEMAR
Sunshine State Agency

2. JONATHAN AHLBUM
The Ahlbum Group

3. RON CONCKLIN
Rosenberg-Concklin, Inc.

4. CATHERINE E. HATTON
Long Island Insurance Solutions

5. RAY STEVENS
Stevens & Associates Insurance Agency

6. DAVID K. DANIELS
David K. Daniels & Associates
7. KERRY SACHS
Secure Retirement Solutions, Inc.
8. THOMAS G. STATKEWICZ
Sylvan-James Associates, Inc
9. PAUL SWEENEY
Quality First Insurance Agency, Inc
10. MIKE STEVENS
Farm & Ranch Healthcare, Inc.
11. MARK HELLER
Heller Insurance Agency
12. CENTURION AGENCY, LTD.
13. ERIC S. SAVAGE
Savage Financial Group, Inc.
14. BEDROS K. BEDROSSIAN
Bedrossian Insurance Agency
15. RICHARD S. SCHWARTZ
Insurance Center of S. Florida
16. ROBERT L. POLLIER JR.
Senior Management Services
17. JOHN STAMPER
Choice Plus Benefits
18. AMERICAN EAGLE CONSULTANTS, INC.
19. PHILIP B. ORTEZ, JR.
Phil & Kathy Ortez Insurance Agency, Inc.
20. FAHED ULAYYET
Ulayyet Insurance Agency
21. PETER S. GELBWAKS
Gelbwaks Executive Marketing Corp.
22. STEVEN B. AVERILL
Averill Insurance Agency
23. WCI BROKERAGE CORP.
24. JOHN STEVEN CARRAN
25. STUART ALAN
Senior Care Insurance Center
26. WORLD WIDE COVERAGE CORP.
27. WILLIAM G. SUGGS
Suggs Insurance Agency
28. SENIOR HEALTH CARE BENEFITS GROUP, INC.
29. BENJAMIN W. FINGERET
Fingeret Insurance Agency
30. LORNA K. DECEGLIA
Deceglia Insurance Agency

PACESETTERS CLUB

Through February 2012, these producers represent the top Agents with the highest net combined annualized premium. Agents can qualify to attend the annual Sales Convention, and final qualifiers are based on Company production and retention requirements.

1. TIMOTHY J. AHLBUM

2. JONATHAN AHLBUM

3. RAY STEVENS

4. ROGER A. GRADY JR.

5. MARK HELLER

6. VICTORIA A. MAJOR
7. DEVIN BARTA
8. JULIA GILELS
9. CASEY V. PALMER
10. BEDROS K. BEDROSSIAN
11. NATALIE L. COOPER
12. SCOTT A. ROPER
13. ANDREW M. FLITTNER
14. VANDA WATSON
15. MARTIN L. SHAW III
16. JOHN W. STAMPER
17. CHRISTOPHER N. GRAHAM
18. FAHED ULAYYET
19. FRED W. LEMAR JR.
20. CATHERINE E. HATTON
21. PHILIP B. ORTEZ JR.
22. ERIC S. SAVAGE
23. ROBERT CATANESE
24. EDWARD A. CATRON
25. ADAM D. PATTERSON
26. MICHAEL R. SOSSO
27. RICHARD MACHT
28. KERRY SACHS
29. STEVEN B. AVERILL
30. JONATHAN L. RUNNEL

LIFE GENERAL AGENTS

1.	MIKE STEVENS Farm & Ranch Healthcare, Inc.	16.	JESSE E. BROWN Brown Insurance Agency
2.	DAVID K. DANIELS David K. Daniels & Associates	17.	JAMES J. HAMMON Hammon Insurance Agency
3.	BLAINE G. KLOECKNER Kloeckner Insurance Associates	18.	JOYCE A. WADDLE Waddle Insurance Agency
4.	JONATHAN AHLBUM The Ahlbum Group	19.	STONE HILL NATIONAL
5.	KENNETH R. GEMPELER Gempeler Insurance Agency	20.	CARLTON R. HAWKINS SR. Hawkins Insurance Agency
6.	MACK M. DANIELS Daniels Insurance Agency	21.	KENNETH R. BOWLING The Benefit Exchange
7.	BANTEE L. HALL Hall Insurance Agency	22.	HENRY L. LANE Lane Insurance Agency
8.	MARK A. BRSAN Brsan Insurance Agency	23.	MICHAEL J. DUTTON Dutton Insurance Agency
9.	SAMUEL A. DUNCAN Duncan Insurance Agency	24.	GEORGE A. WALLACE Wallace Insurance Agency
10.	WILLIAM M. WHITE White Insurance Agency	25.	MELVIN M. WILLIAMS Williams Insurance Agency
11.	EDWARD B. KEMM JR. Kemm Insurance Agency	26.	CHARLOTTE J. HOSKINS Hoskins Insurance Agency
12.	JOHN W. HARRINGTON Harrington Insurance Agency	27.	JIMMY A. FOSTER J. Foster & Associates
13.	CECIL A. PRUITT JR. Pruitt Insurance Agency		
14.	HERSCHELL A. MCCOY McCoy Insurance Agency		
15.	BOBBY L. BAKER Baker Insurance Agency		

HEALTH GENERAL AGENTS

1.	MICHAEL LEMAR Sunshine State Agency	16.	ROBERT L. POLLIER, JR. Senior Management Services
2.	JONATHAN AHLBUM The Ahlbum Group	17.	JOHN STAMPER Choice Plus Benefits
3.	RON CONCKLIN Rosenberg-Concklin, Inc.	18.	AMERICAN EAGLE CONSULTANTS, INC.
4.	CATHERINE E. HATTON Long Island Insurance Solutions	19.	PHILIP B. ORTEZ, JR. Phil & Kathy Ortez Insurance Agency, Inc.
5.	RAY STEVENS Stevens & Associates Insurance Agency	20.	FAHED ULAYYET Ulayyet Insurance Agency
6.	DAVID K. DANIELS David K. Daniels & Associates	21.	PETER S. GELBWAKS Gelbwaks Executive Marketing Corp.
7.	KERRY SACHS Secure Retirement Solutions, Inc.	22.	STEVEN B. AVERILL Averill Insurance Agency
8.	THOMAS G. STATKEWICZ Sylvan-James Associates, Inc.	23.	WCI BROKERAGE
9.	PAUL SWEENEY Quality First Insurance Agency, Inc.	24.	JOHN STEVEN CARRAN
10.	MARK HELLER Heller Insurance Agency	25.	STUART ALAN Senior Care Insurance Center
11.	MIKE STEVENS Farm & Ranch Healthcare, Inc.	26.	WORLD WIDE COVERAGE CORP.
12.	CENTURION AGENCY, LTD.	27.	WILLIAM G. SUGGS Suggs Insurance Agency
13.	ERIC S. SAVAGE Savage Financial Group, Inc.	28.	SENIOR HEALTH CARE BENEFITS GROUP, INC.
14.	BEDROS K. BEDROSSIAN Bedrossian Insurance Agency	29.	BENJAMIN W. FINGERET Fingeret Insurance Agency
15.	RICHARD S. SCHWARTZ Insurance Center of S. Florida	30.	LORNA K. DECEGLIA Deceglia Insurance Agency

LIFE WRITING AGENTS

1.	ROBERT C. LACKEY	16.	BOBBY L. BAKER
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3.	BLAINE G. KLOECKNER	18.	JAMES J. HAMMON
4.	WILLIAM R. CAMPBELL	19.	JOYCE A. WADDLE
5.	KENNETH GEMPELER	20.	CHARLES A. SCHUMANN
6.	MACK M. DANIELS	21.	DELORES A. DAY
7.	BANTEE L. HALL	22.	HENRY LANE
8.	MARK A. BRSAN	23.	MICHAEL J. DUTTON
9.	SAMUEL A. DUNCAN	24.	GEORGE A. WALLACE
10.	WILLIAM M. WHITE	25.	MELVIN M. WILLIAMS
11.	EDWARD B. KEMM JR.	26.	CHARLOTTE J. HOSKINS
12.	JOHN W. CRAVEN SR.	27.	JIMMY A. FOSTER
13.	BOBBY L. CLANTON		
14.	HERSCHELL A. MCCOY		
15.	CLARENCE J. CARLSON JR.		

HEALTH WRITING AGENTS

1.	TIMOTHY J. AHLBUM	16.	CHRISTOPER N. GRAHAM
2.	JONATHAN AHLBUM	17.	FAHED ULAYYET
3.	RAY STEVENS	18.	VANDA WATSON
4.	ROGER A. GRADY JR.	19.	FRED W. LEMAR JR.
5.	MARK HELLER	20.	CATHERINE E. HATTON
6.	VICTORIA A. MAJOR	21.	PHILIP B. ORTEZ JR.
7.	DEVIN BARTA	22.	ERIC S. SAVAGE
8.	JULIA GILELS	23.	ROBERT CATANESE
9.	CASEY V. PALMER	24.	EDWARD A. CATRON
10.	BEDROS K. BEDROSSIAN	25.	ADAM D. PATTERSON
11.	NATALIE L. COOPER	26.	MICHAEL R. SOSSO
12.	SCOTT A. ROPER	27.	RICHARD MACHT
13.	ANDREW M. FLITTNER	28.	KERRY SACHS
14.	MARTIN L. SHAW III	29.	STEVEN B. AVERILL
15.	JOHN W. STAMPER	30.	JONATHAN L. RUNNELS

This list represents the Top General Agents and Writing Agents who have written the highest net annualized life or health premium through the month of February 2012.

WHAT DO YOU NEED TO SELL?

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

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

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

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

PRORATED CONVENTION QUALIFICATIONS

Agents who contract after Feb. 1, 2012, have a reduced qualification period for the annual Convention by one or more months and a reduced production requirement.

Contract in:

February: 11 months or $137,500 combined NAP

March: 10 months or $125,000 combined NAP

April: 9 months or $112,500 combined NAP

May: 8 months or $100,000 combined NAP

June: 7 months or $87,500 combined NAP

July: 6 months or $75,000 combined NAP

Agents must be contracted and produce at a six-month minimum production level to be eligible for Convention.

SAN DIEGO 2013

ANNUAL CONVENTION
JUNE 18-21 • HOTEL DEL CORONADO