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GOOD SENSE PLAN

A special mailing regarding **Good Sense Plan (GSP1)** rate approvals for individual new business and renewals has been mailed to General Agents working in **California, Mississippi and Rhode Island.** The new business effective date is **February 1, 2007** for Mississippi and Rhode Island and **February 15, 2007** for California.

PROCARE

A special mailing regarding **ProCare Medicare Supplement** rate approvals for new business and renewals has been mailed to General Agents working in **Arkansas, Indiana, Louisiana, Maine, and North Dakota.** The new business effective date is **February 1, 2007.**

A special mailing regarding **ProCare Medicare Supplement** rate approvals for new business and renewals has been mailed to General Agents working in **Alabama, Arizona, Colorado, Connecticut, Kentucky, Michigan, New Hampshire, New Mexico, Oklahoma, Tennessee, Utah, and Vermont.** The new business effective date is **February 15, 2007.**

FLEXGUARD

A special mailing regarding **FLEXGUARD** rate approvals for individual and UAatWork new business and renewals has been sent to General Agents working in **Alaska (individual only), Arkansas, and North Carolina.** The new business effective date is **February 1, 2007.**

FLEXGUARD PLUS APPROVALS

A special mailing regarding approval for sale of **FLEXGUARD Plus** has been sent to General Agents working in **Alabama, Iowa, Michigan, Montana, New Mexico, Ohio, South Dakota, and Wisconsin.**

MLAP APPROVALS

A special mailing regarding approval of **MLAP**, the **Individual Life Series** application, has been sent to General Agents working in **Alabama, Delaware, Indiana, Iowa, Michigan, Mississippi, New Hampshire, New Mexico, North Dakota, Rhode Island, South Dakota, Tennessee, and Wyoming.**

LIFE REPLACEMENT FORM (REPNOT/00) UPDATED FOR 2007

Both the current version and the new 0107 version are accepted by the New Business Department. Future supply requests will be filled with the new version, which is currently available for download and soon available from Supply.

ATTN: ALL UAATWORK AGENTS

Interim coverage on UAatWork health policies will no longer be available on new business submitted February 1, 2007 and after. You will need to update your supply of forms required for new business. **Revised Acceptance of List Bill (F4348), Payroll Deduction Authorization (F4349), and UAatWork New Business Check List (F5102)** are available online at www.uageneralagency.com/office under UAatWork forms. The UAatWork Under Age Health Agent Manual (F4341) and the UAatWork Life Agent Manual (F4704) are also being updated. Until printed versions are available, you can download an updated version at www.uageneralagency.com. If you have questions about these changes, please contact Voluntary Benefits at vbc@torchmarkcorp.com.

INTEREST RATES SET

The **Lifestyle Annuity** new money interest rate for the month of **January is 4.20 percent.** Rates will continue to be reviewed and adjusted accordingly.

The **Deposit Fund Rider** new business interest rate for **2007** has been set at **3.00 percent.**

NEW PRIVACY & DISCLOSURE BOOKLET (UAPDI - F5616)

A single UA Privacy & Disclosure Information booklet (UAPDI 2007 - F5616) is replacing the separate Underage Health (UAPDI-UH05) and Life (UADPI-L04R) editions. The new booklet contains all the forms that were included in the separate editions.

The new booklet is used for both health and life, but Agents may continue to use their existing separate supplies until they place a request with Agent Supply.

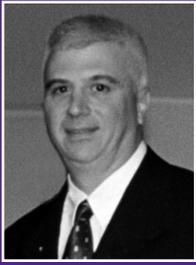
ATTN: ALL FIRST UA AGENTS

General Agents and Writing Agents are not authorized by the State of New York Insurance Department to mention or reference Weiss ratings in any manner during sales presentations. The Weiss organization also prohibits the quotation of its rates in a sales context. Therefore, the Home Office must prohibit the use of Weiss ratings in any form by First UA Agents. We encourage your use of A.M. Best ratings. The A.M. Best mini-brochure can be ordered from Agent Supply.



IN MEMORIAM: RAY GRIFFIN

With great sadness UA acknowledges the recent passing of Ray Griffin of Union Benefit Corp. Ray contracted with UA on August 16, 1989 and during his very successful career achieved Eagle status many times. An outstanding salesperson, marketer and recruiter, Ray could do it all and do it all well. We miss him for his many outstanding personal and professional attributes, but most of all for his friendship.


JIM SAVO

Vice President
Operations and
General Manager
First United American
Life Insurance Company

What's Ahead in 2007?

Another year has gone by and we're all getting a little bit older and a little bit grayer... even me as you can see by my recent photo. But with gray hair comes greater knowledge and wisdom too, so it certainly can't be all bad!

Seriously, though, it's the beginning of a new year and a good time to look ahead into 2007.

First United American is a stable Company and our prospects and customers know it! Our long term stability has been annually reinforced by our A.M. Best ratings, and we are extremely proud of that. (See Editor's Notes on page two for the "do's and don'ts" of ratings to reference with your prospects). First UA has upheld an A+ (Superior) rating from Best for more than 15 years, and our parent company, United American, has had that same distinction for twice as long. There is not a doubt that First United American and United American have a heritage of financial strength that is well-recognized by both the industry and by policyholders.

Having a good reputation in the industry is important, but it's only part of what makes First United American and United American the type of companies with whom people want to do business. Why do we have a good reputation? Certainly, it's because of our financial strength and stability, but just as importantly, it's because of the strong commitment we have, and will always have, to our customers. Being available whenever our customers need us to answer questions or provide support is just as important as the products we sell them.

The value of great customer service extends far beyond the Agent and the policyholder; however. Outstanding customer service is just as critical between the Home Office and you. You are our customers just as much as our policyholders are our customers. We want to do all we can to give you the tools and the means you need to make the sale. There is nothing more important to us than for you to achieve success, and we will do everything possible to help you get there! When you're the best, we're the best.

We have some adjustments to make in 2007. Due to changes in non-forfeiture regulations, our life offerings are currently not available for sale, and it will be a few months into the new year before we again have a life product to offer our

prospects. Although our "Life Line" is cut, IT IS ONLY TEMPORARY. Soon we'll be back in the Life business and again able to offer our prospects valuable life products with affordable premiums. In the meantime, Medicare Supplements take center stage!

Medicare Supplement sales have been a solid foundation for First UA's success for a long time, and that is not going to change in 2007. The early part of the year is, without a doubt, a crucial time for First UA Agents to make Medicare Supplement Sales, especially if HDF+ (High Deductible Plan F) plays a major role in your sales volume. **Because of a ruling by the New York State Insurance Department, First UA Agents may not at any time waive a portion of the HDF+ deductible** If you concentrate on making HDF+ sales in New York, the early part of the year is the best time to make them!

Of course, for some of your prospects, an HDF+ policy and the separate, optional Reserve Fund Annuity may not be the right fit. In those cases, you have other standard Medicare Supplements to offer. Whether your customer purchases an HDF+ policy or one of our other Medicare Supplements, they will all benefit from what First UA offers to all its customers – long term financial stability, an excellent reputation in the industry and among policyholders, and outstanding customer service.

Seniors are special. If we're fortunate, we'll be around long enough to join their esteemed ranks. When we reach that revered milestone, we'll already be aware of the need for an affordable Medicare Supplement. In the meantime, let's do our very best to make them aware and take care of their supplemental health insurance needs. When we become Seniors, we'll want First UA and UA to provide us with the same great products we offer our customers today!

Help keep First United American and United American strong. Great products and great people like you equate to great selling in 2007!

Puerto Rico – *Relax, Indulge, Discover*

Sit back, close your eyes, and imagine the ultimate getaway. Warm breezes out of the South caress your skin. A limitless, clear, azure sky soars overhead. Cool, white sand gently gives way beneath your feet, and the aroma of exotic plants and lush tropical foliage surrounds you. Your senses are overloaded from every direction, yet you feel calmed and quieted by the gentle assault.

Is it real or only a dream? It's real and it can be yours when you qualify for UA's and First UA's 2007 Sales Convention to be held at The Westin Rio Mar Beach Golf Resort and Spa in enchanting Puerto Rico. Located on 500 magnificent acres and a one-mile stretch of secluded beach, the Westin offers everything you can imagine to make your dream of Paradise a reality.

The Westin was created to pamper and impress, and it succeeds magnificently. Each of its 600 elegant rooms and suites are superbly appointed with only the finest in custom finishes and furnishings. Natural woods, Italian tiles and plush fabrics surround every guest with privileged comfort.

Eleven restaurants with expert chefs from around the globe have only one purpose – to satisfy your every culinary wish. They succeed with taste, charm and sophistication. In addition, room service is available 24/7 to indulge your palate any hour of the day or night.

The Westin has the distinction of being the Caribbean's premier golf destination with not one, but two world-class courses waiting to provide you with the ultimate golf experience. But, if golf isn't your sport of choice, there's tennis, swimming, snorkeling, sailing, parasailing, kayaking, or bicycling to name a few. They're all at your fingertips!

Since Puerto Rico is a U.S. territory, one of its official languages is English. Its currency is the U.S. dollar, and no passports are required. Puerto Rico provides you with the exotic experience of the tropics and all the ease and comforts of home!

Puerto Rico –
Land of Enchantment – Join Us!
April 24-27, 2008



Sales Conference Guidelines:

New Production Standards for 2007

What 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.	90,000	150,000	150,000

All 2007 production qualifications for Puerto Rico are based on Net Annualized Premiums (NAP) which must be 70 % or more of the Gross Annualized Premiums (GAP). Qualification Period: Dec. 25, 2006 through Dec. 24, 2007. Conference costs (room, airfare, and food) for participant and guest will be included on the qualifier's taxable income (1099) for the year.

Redefining the General Agency

We recently sat down with Larry Strong, Executive Vice President and Chief Marketing Officer of the General Agency Division of United American and First United American to examine the current status of United American – in terms of where we are, where we are going, and how we plan to get there.

Summit: What kind of a year was 2006 for UA?

LS: Something which differentiates us from other carriers is that we are interested in consistently profitable revenue. The year 2006 was a good year from the perspective of profitable revenue. From a larger perspective, 2006 was an excellent year in terms of continuing the redefining process.

Summit: What exactly do you mean by redefining?

LS: When you look at the market we're in today and where our new business revenue comes from, as well as the type of marketing organizations we're working with compared to five, 10 or 15 years ago, we're a drastically different company.

Summit: Different in what way?

LS: For years, we have been known as a premier Medicare Supplement company in the United States, but the reality of that marketplace is that it is more fragmented today than ever in the history of Medicare. With desires among certain groups to privatize Medicare, more carriers are getting involved in selling Medicare Supplements as well as Medicare Advantage. Some of these carriers appear to price their products at levels that are not sustainable, and we question how long their reimbursement rates can continue from the government. Between standardization of Medicare Supplement plans in 1992 and today's market conditions, the marketplace has become very commodity-focused, which makes price competition more challenging.

Summit: Where does that leave us in the marketplace?

LS: United American still has a large block of Medicare Supplement business in force, and we are no less committed to the Medicare Supplement market than we have ever been. Medicare Supplement sales are the lifeblood of First UA. We believe the traditional Medicare Supplement market will come full circle as it has in the past. In the meantime, UA is in a favorable position to be responsive to market pressure from the under age 65 health insurance market.

The area of the market we're in – between those who purchase major medical insurance and those who purchase very small, limited benefit policies – is the 45 to 50 million uninsured in this country. Our market also includes those who can't qualify for a major medical policy due to pre-existing conditions, those who can't afford major medical, and those who want to supplement the high deductibles of a major medical policy. All of these segments are growing dramatically.

Summit: How will we respond to the challenge to grow our market share in the fast-paced under age 65 market?

LS: We must continue to support our currently producing distributors and identify new marketers and even carriers who line up with our space in the market.

Summit: What type of marketer lines up well?

LS: Marketers who embrace our corporate philosophy. Whatever we do must be good for our field force, our joint customer, and the Company. It's the way we view the world. Everything we do must be a valued proposition for each of these groups – otherwise, we don't do it!

We line up well with marketers who are looking for a long term relationship with a carrier. While it's tough to compete with carriers whose Agents operate in a revolving door format, we don't apologize for it. A long term relationship is important to us.

We line up best with marketers who are heavily focused on the individual health market. If I personally were one of those marketers, I would be highly motivated to form a productive relationship with United American. We offer value on so many levels. Marketers can increase their top line revenue, increase their overall placement rate, increase the number of leads that convert to sales, increase the premium per lead, and decrease their lead acquisition cost. When the marketer is generating more revenue, the Agents make more money, which increases Agent retention and lowers Agent recruiting costs. Having a productive relationship with United American means helping more people and making a lot more money in the process. Again, a win/win proposition.

Summit: What is an important component of a productive relationship with United American?

LS: Without a doubt, it's empowering the marketer/Agent. To have a productive relationship with UA, a marketer must be willing to field underwrite our products. We don't underwrite like most carriers. It's critical that a marketer is willing to underwrite at the point of sale, which we believe is the optimum time and place. We would rather an Agent submit business to us knowing the likelihood we are going to issue it is high. Neither the prospect, the Agent or the Company wants to go through the application process if the application is going to be denied or rated up after the fact. As a result of this field underwriting process, United American issues 93 percent of the business submitted to us. Our philosophy allows us to pay more commission dollars to our marketers because we empower them to underwrite and rate the case in the field.

Summit: What about worksite?

LS: We'll grow worksite in the same way. We'll take care of our good marketers and identify new ones who can share our philosophy and approach to selling. The challenge we have is to help our worksite marketers embrace the concept of being empowered to underwrite our products at the point of sale and offer higher benefit levels than what traditionally is offered with guarantee issue worksite products.

Division

Summit: And the Senior market?

LS: I anticipate changes in the Medicare Supplement market over the next 12 to 24 months. As I said earlier, our commitment to the Senior market has never waived, and that commitment is especially evident through the fine efforts of our First UA Agents. I admire Independent Agents and marketers who sell our Medicare Supplements. It says a lot about their judgement and strong commitment to value over price. People will pay more for a product if they see a value to paying more.

Summit: What differentiates UA from other carriers?

LS: UA is much more than just a good manufacturer of products, risk manager and service provider to its customers and field force. I have a personal passion for Agency building, so as a carrier, UA is also a partner. No carrier has a better knowledge of what it takes to grow a marketing organization than UA. We definitely can help those marketers who want a productive relationship with UA and desire to grow their business.

Summit: What is ahead in 2007?

LS: The Regional Sales Manager (RSM) program, which began in 2006, will be a focus in 2007, so recruiting will continue to be high on the priority list. This is the first time in our history that we have a local Company representative available to recruit, help train and develop Independent Agents and marketers in their own backyard. We'll expand the program as our needs are warranted.

We're developing new products for 2007, which we believe will have a major impact in the marketplace. We hope to have at least one available later this year. Can't tell you more now, though. You'll just have to stay tuned!

We'll continue to look for marketers who have cutting edge distribution methods, who operate in an e-business environment, and can embrace our approach to point of sale underwriting. We have some web-based selling and marketing tools which we are currently working on and plan to test with a handful of select marketers later this first quarter.

Summit: What lies beyond 2007?

LS: Change is a choice, not a skill, and we must embrace it with excitement and passion. We must always be ready and willing to change and adapt whenever and wherever we need to – whether it's products, underwriting, technology, administration, marketing, etc. Continuous improvement is a UA mantra.

My almost 25 years in this business has taught me there are only two kinds of insurers in this fast-paced environment in which we operate: the quick and the dead. The alternative to being quick is unacceptable. The only option UA, First UA, or any viable insurer has is to accept the inevitable change the marketplace presents and be responsive to it. We have every intention of doing just that.



"I have a personal passion for Agency building."

Boost Your Group Sales in 2007!

Discover how United American's creative solutions for group retiree healthcare needs can provide employers and their Medicare-eligible retirees with a cost-effective and flexible approach to retiree health benefits – and boost your bottom line in the process!

UA's retiree group health plans are fully insured and offer these valuable features:

- Small group eligibility (as few as 25)
- Very competitive rates
- Guaranteed-issue policies with pre-existing condition waiver
- Simple enrollment process — no individual applications
- Electronic claims filing in all states
- No provider lists — Participants can freely choose their doctors and hospitals



For more information, call **Terri Slinkard** at **1-800-353-6926**; fax her at **972-569-4041**; or e-mail your request to tslinkard@torchmarkcorp.com.

Be sure to ask about our \$500 Medicare Part B deductible rider that can be used to significantly reduce rates for your customer. Make Group Sales a priority in 2007!

The Secrets to Worksite Success

Guess What? There are no secrets to success in worksite sales. It just takes hard work and common sense to make worksite work for you. In the past few issues of several major monthly insurance trade magazines there were at least six articles touting the importance of worksite sales and how worksite can mean big bucks for your Agency. Here are a few of the best tips!

EXPAND THE PRODUCTS AND SERVICES YOU OFFER TO YOUR CLIENTS.

TOP SECRET

Clients stay with carriers and Agents because they get value for their dollar, which includes a selection of affordable products and ongoing Agent service. Although healthcare costs will probably continue to increase, United American is working hard to lessen that impact to prospective worksite cases by positioning itself to provide viable voluntary products at affordable costs to employees around the country. In addition, making voluntary benefits user-friendly is critical. When employees see worksite products as valuable and easy to access, it helps employers to attract and retain quality employees.

BE CREATIVE.

Bring ideas and products to employers that help them develop a strategy to address rising healthcare costs and the increasing need for voluntary products in the workplace. If you don't help employers solve their problems and address their needs, someone else will.

KNOW WHAT EMPLOYEES ARE BUYING.

One quiet giant of the marketplace is life insurance. Life sales still make up the majority of voluntary sales in the workplace, and for many employees the only life coverage they have is through their employer. The addition of voluntary life can be a very important benefit for many employees. Dental insurance is the most requested, and disability insurance has always been popular. Limited-benefit health insurance, however, has gained substantial momentum in recent years and seems to be the new golden child of worksite. Cancer and critical illness policies are also gaining appeal. The bottom line is this: voluntary benefits are gaining popularity in the small to mid-size employer market. Offer what employees want, and more importantly, what they are buying.

CUSTOMER SERVICE MATTERS!

Your long term success in worksite sales (and this is no secret) depends upon the service you offer. Help the employer's bookkeeper with the billing. Always be ready and willing to go the extra mile to give your customer the best value for their dollar. Make policyholder service a part of your personal culture and your Agency's culture.

BE MORE THAN JUST A SALESPERSON.

Selling products is no more important than keeping the business on the books. The marketplace is hungry to work with carriers and Agents who are credible, have a strong, stable organization, can offer affordable insurance products, and can bring value and service to business owners and their employees.

What's the secret to worksite sales success? Professionalism, honesty, and good old-fashioned common sense.

Good luck and Good selling!

PRESIDENT'S CLUB

Through December 2006, these producers represent the top Agencies with the highest net combined annualized premium. Agencies can also qualify to attend the annual sales conference. Final qualifiers will be based on Company production and retention requirements.



1. FARM & RANCH HEALTHCARE, INC.
Mike Stevens, President



2. JIMMY K. WALKER II
America's Insurance Consultants, LLC



3. HANI S. RIHAN
American Insurance Agency of FL, Inc.



4. JONATHAN AHLBUM
The Ahlbum Group



5. CHARLES R. MANKAMYER
American Life & Health Group, Inc.

- 6. MICHAEL LEMAR**
Sunshine State Agency
- 7. ASSURECOR, INC.**
- 8. UNION BENEFIT CORP.**
- 9. THOMAS STATKEWICZ**
Sylvan-James Associates, Inc.
- 10. PHILIP B. ORTEZ JR.**
Phil & Kathy Ortez Insurance Agency, Inc.
- 11. KENNETH R. BOWLING**
The Benefit Exchange
- 12. FRANKLIN D. CARBONE**
Assured Benefits Corp.
- 13. CATHERINE HATTON**
Hatton Insurance Agency
- 14. AMERICAN EAGLE CONSULTANTS, INC.**
- 15. DONALD C. VINCENT**
- 16. CHAD W. MCLANE**
The McLane Agency
- 17. KEN PARKER**
Parker & Associates, P.A.
- 18. ANTHONY M. ANTIN**
Affiliated Health Insurers
- 19. WAYNE S. GOSHKARIAN**
Goshkarian Insurance Agency
- 20. ROY L. TUCKER**
Tucker Insurance Agency
- 21. GERALD R. STEVENS**
Stevens & Associates Insurance Agency
- 22. USHEALTHGROUP**
- 23. RON CONCKLIN**
Rosenberg-Concklin, Inc.
- 24. VINCE NUTT**
Employer Benefits Group, Inc.
- 25. PAMELA G. RANDALL**
P.R.'s Insurance Solutions
- 26. ROBERT L. JONES**
Jones Insurance Agency
- 27. KEVIN P. KOOYMAN**
Kooyman Insurance Agency
- 28. INTERNATIONAL INSURANCE SERVICES, INC.**
- 29. MICHAEL O. BENKE**
Benke Insurance Agency
- 30. WILLIAM T. BREWER**
Brewer Insurance Agency

PACESETTERS CLUB

Through December 2006, these producers represent the top Agents with the highest net combined annualized premium. Agents can also qualify to attend the annual sales conference. Final qualifiers will be based on Company production and retention requirements.



1. JERROLD J. POSTIN



2. STEPHEN O. HYLES



3. WILLIAM E. GORSKI



4. JAMES E. MAYNER



5. TIMOTHY J. AHLBUM

- 6. DEXTER R. SAYLOR**
- 7. DELORES A. DAY-DAVIS**
- 8. KENNETH W. WALTERS**
- 9. HAROLD E. GIPSON**
- 10. PHILIP B. ORTEZ JR.**
- 11. CHRISTOPHER L. LEWIS**
- 12. LOUIS J. GRAGNANO**
- 13. KENNETH R. BOWLING**
- 14. RICHARD R. ZEIS**
- 15. STEWART ALLEN**
- 16. DANA E. ROSE**
- 17. SHANNON DEVANEY**
- 18. CHAD W. MCLANE**
- 19. TIMOTHY R. WOFFORD**
- 20. GERALD R. STEVENS**
- 21. WALTER S. BISCHOFBERGER**
- 22. BILLIE F. ROBERTS**
- 23. BRENT JENSEN**
- 24. JOHN P. MILLS**
- 25. ROY L. TUCKER**
- 26. MATTHEW BROWN**
- 27. SCOTT E. HUNT**
- 28. THOMAS J. COUGHLIN**
- 29. MICHAEL A. MORRIS**
- 30. G. K. REYNOLDS**

The following list represents the Top 30 General Agents and Writing Agents who have written the highest net annualized life or health premium for the month of December 2006.

LIFE GENERAL AGENTS		HEALTH GENERAL AGENTS	
1. FARM & RANCH HEALTHCARE INC. Mike Stevens, President	16. JESSE E. BROWN Brown Insurance Agency	1. FARM & RANCH HEALTHCARE, INC. Mike Stevens, President	16. CHAD W. MCLANE The McLane Agency
2. KEN PARKER Parker & Associates, P.A.	17. CHRIS AROUTSIDIS Aroutsidis Insurance Agency	2. JIMMY K. WALKER II America's Insurance Consultants, LLC	17. ANTHONY M. ANTIN Affiliated Health Insurers
3. KENNETH R. BOWLING The Benefit Exchange	18. FRED RICHARDSON Richardson Insurance Agency	3. HANI S. RIHAN American Ins. Agency of FL., Inc.	18. WAYNE S. GOSHKARIAN Goshkarian Insurance Agency
4. AMERICAN EAGLE CONSULTANTS, INC.	19. STEPHEN E. FREY Frey Insurance Agency	4. JONATHAN AHLBUM The Ahlbum Group	19. ROY L. TUCKER Tucker Insurance Agency
5. DAVID K. DANIELS David K. Daniels & Associates	20. JANE L. HUMMEL Cenco Services Insurance	5. CHARLES R. MANKAMYER American Life & Health Group, Inc.	20. GERALD R. STEVENS Stevens & Associates Insurance Agency
6. LARRY A. ACKER Acker Insurance Agency	21. MEL A. SCHLESINGER Schlesinger Insurance Agency	6. MICHAEL LEMAR Sunshine State Agency	21. USHEALTHGROUP
7. BRIAN H. MCLAUGHLIN McLaughlin Insurance Agency	22. EDWARD L. SHACKELFORD The Assurance Group	7. ASSURECOR, INC.	22. RON CONCKLIN Rosenberg-Concklin, Inc.
8. WILLIAM B. COLLINS Collins Insurance Agency	23. CURTIS SCOTT Scott's Insurance Cells	8. UNION BENEFIT CORP.	23. VINCE NUTT Employer Benefits Group, Inc.
9. RICKY D. ANDERSON Anderson Insurance Agency	24. AUGUSTINE A. SANTA MARIA Augustine Santa Maria Agency, Inc.	9. THOMAS STATKEWICZ Sylvan-James Associates, Inc.	24. PAMELA G. RANDALL PR's Insurance Solutions
10. MICHAEL P. KOETTING Koetting Insurance Agency	25. MARK A. NEISS Neiss Insurance Agency	10. PHILIP B. ORTEZ JR. Phil & Kathy Ortez Insurance Agency, Inc.	25. ROBERT L. JONES Jones Insurance Agency
11. H.U.B. FINANCIAL	26. STERLING & SMITH FUNERAL DIRECTORS, INC.	11. KENNETH R. BOWLING The Benefit Exchange	26. KEVIN P. KOOYMAN Kooyman Insurance Agency
12. STEPHEN P. DUFFANY Duffany Insurance Agency	27. ROY L. TUCKER Tucker Insurance Agency	12. FRANKLIN D. CARBONE Assured Benefits Corp.	27. INTERNATIONAL INSURANCE SERVICES, INC.
13. ASSURECOR, INC.	28. PERRIN R. MARBURY Marbury Insurance Agency	13. CATHERINE HATTON Hatton Insurance Agency	28. MICHAEL O. BENKE Benke Insurance Agency
14. CHARLES R. MANKAMYER American Life & Health Group, Inc.	29. MELVIN M. WILLIAMS Williams Insurance Agency	14. DONALD C. VINCENT	29. WILLIAM T. BREWER Brewer Insurance Agency
15. PHYNESTA D. HILLIE Hillie Insurance Agency	30. CHARLES E. FIELDS Fields Insurance Agency	15. AMERICAN EAGLE CONSULTANTS, INC.	30. TOMMIE S. LANE Health Care Marketing
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