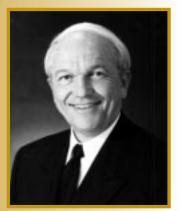
³ **PERSPECTIVE**



rom the desk of Gene Grimland President, General Agency Marketing Division

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UA Salutes Performance

Performance and achievement are always appreciated at United American. And, every February we honor our top Independent Agents for their proficiency and professionalism in the field.

In this issue of *UA News*, it is our privilege to introduce the Top 30 producing Agencies and Agents. As members of the 1999 UA President's and Pacesetters Clubs, you have accrued the highest net annualized premium for the year. This is a great accomplishment – Congratulations!

Of the Top 30 producing Agencies, the Top 10 have been selected to serve as an advisory panel. This special group, known as Eagles, will work with UA's management team in an advisory capacity throughout the year.

At UA, we believe success takes time, and that success is a natural reward for doing anything well. However, to enhance your achievement, UA is rewarding qualifiers with a Vegas holiday at Caesar's Palace. For a list of UA's high rollers see page 10. And, check out pages 11-12 for details about next year's sales conference trip to Bermuda.

In addition to recognizing our Top 30 Producers, this issue highlights the new features on our web site. We have redesigned the site and added forms and conveniences that will help make your job easier. We encourage you to experience the efficiency of doing business online. Find out more on pages 14-15.

David Salton once said, "Accept challenges so that you may feel the exhilaration of victory." At UA we are accepting the challenges to help make your job both easier and rewarding, so that together, we can reap the benefits of success.

E-mail Us!

UA can improve Agent service by increasing e-mail communication. We ask that all General Agents send their e-mail addresses to Gene Grimland at

ggrimland@torchmarkcorp.com