2002 AWARDS
Setting Our Sights to the Future
ProCare Approvals
A special mailing regarding ProCare Medicare Supplement rates for new business and renewals has been mailed to General Agents in Kentucky, Maine and New Hampshire.
Check your state(s) ProCare rate memo for complete effective date information and cut-off dates for business written with old rates. If you did not receive this notice, please contact the Agent Service Center at 800-925-7355.

California Med Supp Agents
In California only, new Medicare Supplement policies will have no rate increases until the policy has been in force for at least one year.

Interest Rate Set
The Lifestyle Annuity new money interest rate for the month of February is 4.00 percent. Rates will continue to be reviewed and adjusted accordingly.
The Deposit Fund Rider interest rate for 2003 has been set at 4.00 percent.

Good Sense Plan Approvals
A special mailing regarding Good Sense Plan (GSP) premium rate increase approvals effective April 1, 2003 for new business and renewals has been mailed to General Agents in Rhode Island.
You can order new rate cards by contacting Agent Supply at 800-285-3676.

Life Sales Procedures
Effective March 1, 2003, UA will no longer accept monthly direct bill payments on any life policies because persistency on this billing is unacceptable. Customers requesting the monthly payment mode will be required to authorize automatic bank draft. Applications received in the Home Office dated March 1 or after will be declined, and the premium will be returned to the applicant with a letter explaining our new policy.

Life Sales MIB Authorization
It is now required that all life insurance applicants complete the Authorization to Obtain and Disclose Information, or “MIB Authorization.” Agents must provide a copy of UA’s Notice of Information Practices to all life insurance applicants. Please use this new procedure with all life applications you write. You can order these materials by contacting Agent Supply. Use form number U-1342-N as a reference when placing your order.

2003 Agent Supply Information
General Supplies:
Be sure you are using current product app/brochures and rates. In addition, if you are quoting UA’s industry ratings, make sure you are using the most current evaluations. UA’s ratings card and the A.M. Best mini-brochures are available from Agent Supply.

Medicare Supplement Materials:
Any United American Agent materials showing 2002 Medicare Part A/B deductibles should be replaced with updated 2003 supplies. This includes the Side-by-Side guide and outlines of coverage. New ProCare rate cards will be printed as 2003 rate increase approvals are received. Please be sure to order new supplies by contacting Agent Supply at 800-285-3676.

UA Partners® Reminder
This is reminder that the UA Partners® program has been updated and improved effective March 1, 2003 for new business only. The updated program, featuring new pricing, was designed to offer maximum savings on provider services. It also includes a Provider Network program offered with our underage policies (GSP, HSXC, MMXC, SHXC, and the SMXC), and ACF PLUS® with all new Med-Supp policies. Existing customers will be converted to the new program at a later date.
The packets you received regarding UA Partners contained the Enrollment Form (Form 3841). Form 3841 must be used when submitting an application for UA Partners. If you did not receive this packet contact the Agent Service Center at 800-925-7355.
To the Future

From our point of view, eagles — like the one shown on the front cover — are visionary creatures. Like that eagle, United American has its own visionaries — our General Agencies. With drive and determination, this group of outstanding individuals proves day-in and day-out they are the leaders and top producers not only at UA but in the entire industry.

Every year, we honor these visionaries and outstanding individuals all the while counting our blessings they have chosen to be a part of our team. It is their efforts and hard work that give our Company its momentum.

This issue of UA News acknowledges those General Agents and Writing Agents who have distinguished themselves as the cream-of-the-crop in a gathering of superb professionals, and it is our privilege to boast the accomplishments of our top 30 Agencies and Agents. As members of the President’s and Pacesetters Clubs, you have the highest Net Annualized Premium for the year.

Our top ten General Agencies make up United American’s Eagle Club, shown on Page 5. This special group serves in an advisory capacity to our sales management team throughout the year. The President’s Club members, ranking 11 to 30, are featured on Pages 6 and 7, and the Pacesetters Club is featured on Pages 8 and 9.

Without further ado, I want to take this opportunity to congratulate all of you who have achieved this most prestigious success. It is your daily pursuit of excellence which stands as a motivation and example to us all.

Success, in and of itself, is a motivating experience. However, planning for the future and envisioning where we will be leaves most individuals driving themselves to the next level.

At United American, we are always looking to the future to help ensure your jobs are made easier and that you have the tools you need to reach the level to which you are striving.

This year presents a unique opportunity to us all. The economy has been sluggish, and many people have watched their nest-eggs dwindle. The opportunity for us lies in helping these individuals find a better way to protect what they have worked so hard to save.

With products like our Medicare Supplement and underage portfolios, we can provide ways for customers to secure their pocketbooks against the growing cost of health care.

Utilizing UA’s new Deposit Fund Rider, attached to the RT85, gives prospects the option of a guaranteed four percent annual return on their deposits.

Plus, don’t forget the improved UA Partners® program. This program offers underage clients a Provider Network program, and offers Med-Supp policyholders discounts on health services and prescriptions with the convenience of ACF® PLUS.

Our objective at United American is to assure your longevity with us, while at the same time establishing a long-term commitment to your customers. You are important to us, and it is by expressing our gratitude for your efforts that we can set our sights to the future and look to the coming year with enthusiasm.

Again, congratulations to our club qualifiers and all of our Sales Conference attendees. As we toast your success, we toast to the future. We look forward to a long and continued relationship. See you in Scottsdale!
Congratulations

Join us in congratulating the following General Agents and Writing Agents who will be attending our Sales Conference in Scottsdale, Arizona at The Fairmont Scottsdale Princess resort May 8-11, 2003!

Jonathan Ahlbum
Debra J. Andersen
Jerry C. Anderson
William J. Baker
Stephen K. Barber
Andrew M. Bashor
Stacy A. Bastian
Bruce A. Beikman
Richard D. Bell Jr.
Forrest L. Bledsoe
John M. Bloom
William Brewer
Larry L. Bryan
Henry Bunch
Martha Burdine
Franklin D. Carbone
Clarence J. Carlson Jr.
Richard W. Chalker
Richard D. Colado
Patricia L. Collinge
Ron Concklin
Sterling R. Cooper
Franklin Dandridge
David K. Daniels
Terrance R. Davidson
Mary Dioguardi
Jamie Dodd IV
Jamie L. Edwards
Jerry A. Evins
Richard J. Fallon
Ted Fina
Junior Garland
Robert Gerczak
David R. Glamm
Christopher B. Gore
Ray Griffin
David Groppi
Gregory A. Hagenston
Jennifer Hatcher
Catherine Hatton
John Hatton
Joshua D. Hayes
Tina Henson
Thomas C. Hill
Robert Hobbs
Scott Hunt
Ted S. Ingram
Chet Iwanski Jr.
Richard C. Jackson
Gib Kassing
Dean Keenhold
Tod E. Kemble
Foryl N. Kidd
Randall Kuykendall
Alan Laughman
Jeffrey Leggett
Michael Lemap
Charles S. Lieberman
John J. Loewen
Kevin Malley
Charles R. Mankamyer
Kathleen A. Maris
Darwin Maxam
Norman McCord
Michael Merhi
Randy Merrell
John T. Mills
John Miskovich
Michelle M. Mitchell
Shane Mize
James Monti
Timothy T. Moore
Jay M. Mullins
William Nale Jr.
Ellen Nicodemos
David R. Oliver
Philip B. Ortez Jr.
Daniel J. Palmer
Ken Parker
Sydney M. Patton
Terry W. Patton
Magalys Perez
Diana R. Perkins
Robert Pollier Jr.
Robert M. Pope
Dan Popek
Cynthia G. Powell
Gregory Prosser
Pamela Randall
Timothy Rial
Joy D. Roberts
Daniel Rochester
Frederick C. Rubens
Billy P. Rush
Don Sanford
Gary Saunders
Donald Schack
Leroy M. Schuster III
Phillip K. Seideman
Michael Shaffer
Michael Shepard
Steven R. Sheppard
Chris Simpkins
Zane Smith
Ivan M. Spinner
Neal Stacy
Thomas Statkewicz
Gerald R. Stevens
Michael K. Stevens
Patrick J. Stewart
Lynn M. Stokes
Timothy Styer
Robert E. Sullivan
Jeffrey Swain
Paul Sweeney
Maurice Twigg
Virgilio H. Vilomar
Harry A. Wadsworth
Donnie R. Walker
Jimmy K. Walker II
Mark A. Walker
Deveral Walters
Larry L. Webster
Frank Welsh
Margaret M. Wiatrek
Paul D. Wood Jr.
David Wooten
Richard W. Wyatt
Richard R. Zeis
UA’s 2002 Eagles

United American proudly presents the top ten President’s Club producers.

1. Michael K. Stevens
   Farm & Ranch Healthcare

2. Ken Parker
   Parker & Associates, P.A.

3. Pamela Randall
   P.R.’s Insurance Solutions

4. Charles R. Mankamyer
   American Life & Health Group, Inc.

5. Gib Kassing
   Insurance of America Agency, Inc.

6. Franklin D. Carbone
   Assured Benefits Corp.

7. Michael Lemar
   Sunshine State Agency

8. Tina Henson
   American Eagle Consultants, Inc.

   Phil & Kathy Ortez Insurance Agency, Inc.

10. Ray Griffin
    Union Benefit Corp.
United American proudly presents these President’s Club producers ranking 11-30.

11. Larry L. Webster  
Webster & Associates, Ltd.

12. David K. Daniels  
David K. Daniels & Associates

National Health Insurance Company

14. Ivan M. Spinner  
Insurance Specialist Group, Inc.

15. Jonathan Ahlbum  
The Ahlbum Group

16. Kevin C. Malley  
Malley Insurance Group

17. Jimmy K. Walker II  
America’s Insurance Consultants, Inc.

18. Paul Sweeney  
Quality First Insurance Agency, Inc.

19. Robert Gerczak  
Gerczak Insurance Agency

20. Forrest L. Bledsoe  
Chamber Health Plans, Inc.

21. Larry L. Bryan  
Larry L. Bryan Insurance Services, Inc.

22. William Brewer  
Brewer Insurance Agency

23. Florida Co-Op Insurance Services

24. Robert Lyle  
Medical Insurance Services, Inc.

25. Ronald E. Perry  
Perry’s Insurance Agency

26. Jane L. Hummel  
Cenco Services Insurance

27. George DeMello Jr.  
LPI Associates, Inc.

28. Rory F. Dougherty  
Florida Insurance Services, Inc.

29. Howard S. Irving  
Life Sales, Inc.

30. Robert Collins  
Collins Insurance Agency

Congratulations on achieving the highest level of combined sales in the Company!
We are pleased to honor our 2002 top combined Individual Writing Agents ranking 1-30.
PACESETTERS CLUB

Hats off to these outstanding performers whose individual efforts set the pace for us all!
Discover the mysteries of a lost Civilization

Share lunch with **40,000 multi-colored sea creatures**. Indulge yourself in our **casino, water rides and exclusive shops**. Come discover what you thought only existed in your imagination.

Expect the exceptional at Atlantis May 5-10, 2004!
Qualify For Recognition And Rewards!

Any United American producer (Agency, personal producing General Agent, or Writing Agent) is eligible to receive the honor of club membership and enjoy the rewards of a job well done. All it takes is meeting the new business requirements shown below.

**EAGLES** — The top ten President’s Club members who are named as Eagles will constitute an advisory panel to UA’s sales management team. UA’s Eagles will also receive a limited edition porcelain eagle statuette.

**PRESIDENT’S CLUB** — United American recognizes the production achievement of the top 30 General Agencies yearly with the announcement of a new President’s Club. This year can mean more to you if the specified production goals shown below are met — you and a guest will have the opportunity of attending UA’s Sales Conference at the Atlantis resort in The Bahamas. Names of those Agencies and General Agencies who are on schedule will be shown in upcoming issues of UA News. All 30 Club members will receive a special recognition award.

**PACESETTERS** — Your new business can count for more this year when you meet the production qualifications shown below for Writing Agents. You will be eligible to attend the Sales Conference in The Bahamas at The Atlantis resort. All 30 Writing Agents will also receive a recognition award.

Check future issues of UA News to see if your name appears in color. If it is, you are on track to visit the fabulous Atlantis resort!

**New Business Production Qualifications**

All 2003 production qualifications are based on Net Annualized Premiums (NAP).

**Qualification Period:** Dec. 25, 2002 through Dec. 24, 2003

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<th><strong>COMBINED / HEALTH ONLY</strong></th>
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<td><strong>Writing Agents</strong></td>
<td><strong>Agencies/General Agents</strong></td>
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<td>82,500</td>
</tr>
<tr>
<td>DEC.</td>
<td>$180,000</td>
<td>$90,000</td>
</tr>
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About Your Company
For over a half century, United American Insurance Company has been meeting the public’s life and health needs. We are a leader in individual life/health protection. We are totally committed to meeting customer needs through personal one-on-one Agent service and complete Home Office customer support. You can count on UA to do what it says it will do.

TERRITORY:
Licensed in:
Canada
United States of America

- District of Columbia
- Alabama
- Alaska
- Arizona
- Arkansas
- California
- Colorado
- Connecticut
- Delaware
- Florida
- Georgia
- Hawaii
- Idaho
- Illinois
- Indiana
- Iowa
- Kansas
- Kentucky
- Louisiana
- Maine
- Maryland
- Massachusetts
- Michigan
- Minnesota
- Mississippi
- Missouri
- Montana
- Nebraska
- Nevada
- New Hampshire
- New Jersey
- New Mexico
- North Carolina
- North Dakota
- Ohio
- Oklahoma
- Oregon
- Pennsylvania
- Rhode Island
- South Carolina
- South Dakota
- Tennessee
- Texas
- Utah
- Vermont
- Virginia
- Washington
- West Virginia
- Wisconsin
- Wyoming

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