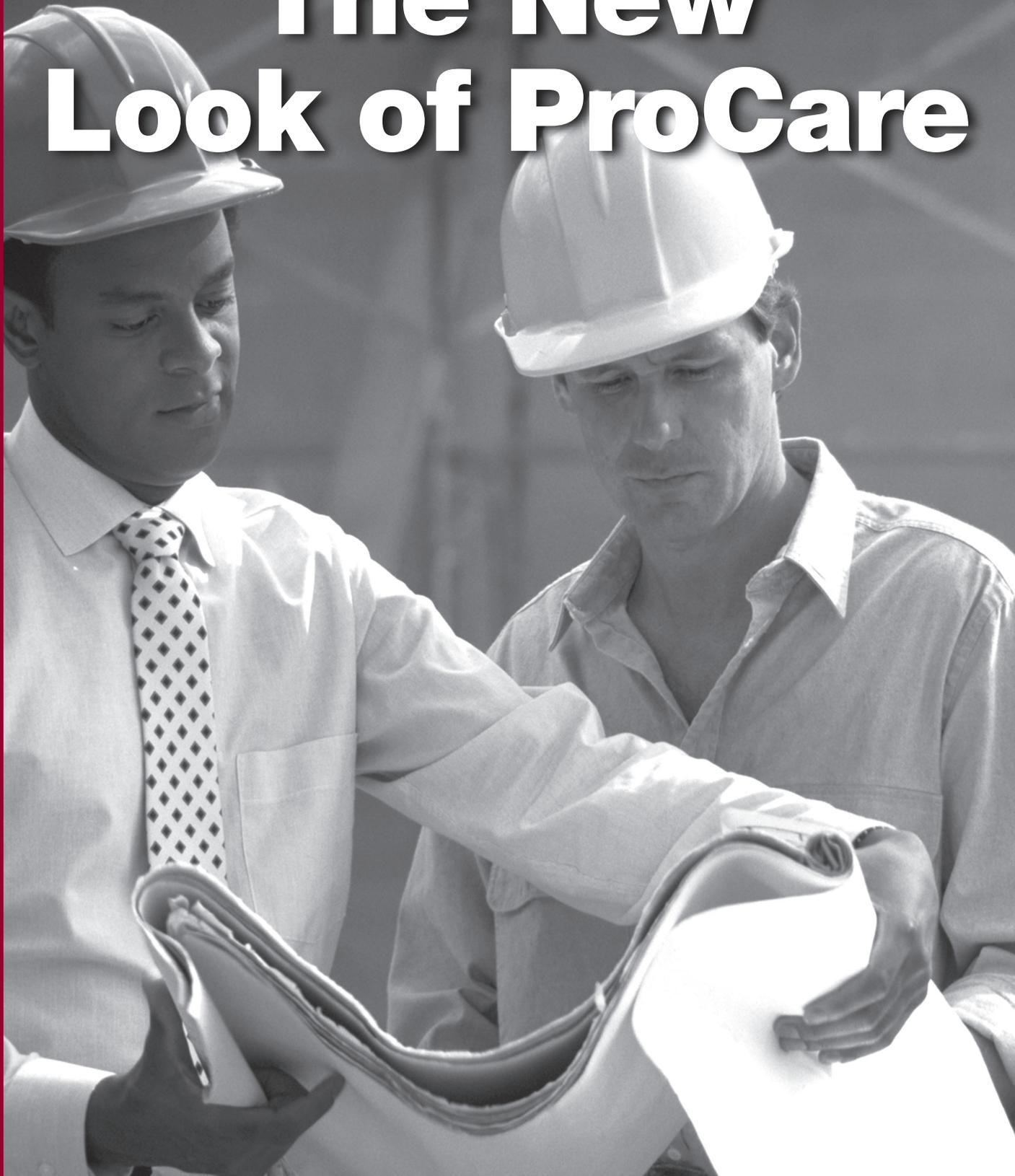


# **Extreme Make-over** **The New** **Look of ProCare**



# EDITOR'S NOTES

## THE SUMMIT

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## PRO-CARE APPROVALS

A special mailing regarding ProCare Medicare Supplement rate approvals for new business and renewals has been mailed to General Agents in **California, Connecticut, Delaware, Kentucky, Maine, Michigan, North Carolina, North Dakota, New Hampshire, South Carolina, and West Virginia.**

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.

## FLEXGUARD APPROVALS

A special mailing regarding FLEXGUARD rate approvals for individual and UAatWork distribution new business and renewals has been mailed to General Agents in **Kansas, Kentucky, and Georgia.**

Check your state(s) FLEXGUARD 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.

## INTEREST RATES 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 new business interest rate for **2006** has been set at **3.00 percent**.

## PREMIUM RATE CORRECTION

A premium rate correction has been made to **UAatWork Life Rate Books** (F4702 RT and F4702 TL). The Child Rider should be \$10.37 per \$1,000 instead of \$10.04 per \$1,000. New rate books with this correction are available from Agent Supply.

## MARKETING MATERIALS UPDATE

The **UA Agent Manual (F4303)**, **UAatWork Health Agent Manual (F4341)**, and **UAatWork Life Agent Manual (F4704)** have been updated. Please order your new manuals from Agent Supply.

In addition, the **Medicare Supplement PowerPoint Presentation (MSP-02)** has been updated for 2006. CD-ROM's are \$3 and also available from Agent Supply.

## UA PART D REMINDER

All UA Medicare Part D applications must be faxed to the Home Office **within 24 hours** of taking the application. Please **fax all UA Part D applications to 469-525-4250.**

In addition, just a reminder that Agents may request, but not promise, future effective dates for UA Part D applications.

## ATTN: ALL VA AGENTS

According to the Centers for Medicare & Medicaid Services (CMS), only state-licensed insurance Agents may engage in Medicare Part D marketing activity. The Medicare Modernization Act does not preempt state agent licensing laws. Agents engaged in the marketing and sale of the Medicare Part D prescription drug plans are subject to all applicable Virginia laws and regulations, including those relating to good faith and fair dealing, the suitability of sale, and the prohibitions against misrepresentation, churning, and high pressure sales tactics. The Bureau of Insurance will investigate any and all allegations of misconduct relating to Part D marketing and will take appropriate action against any person found to be in violation of these laws and regulations. CMS will refer complaints about Virginia Agents to the Bureau of Insurance.

## IMPORTANT NOTICE FOR ALL AGENTS: 1099 REPORTING

Instructions by the Internal Revenue Service require that income must be reported to the party who provided the goods or services which generated the income. Accordingly, **UA is unable to issue a Form 1099-MISC to an assigned agency or corporation. Earning will be reported to the individual Agent appointed with UA.**

**There are two exceptions.** If UA's contract is directly with a corporation, we will report earnings under the corporation's tax ID number. Secondly, if the Agent's existing block of business for future commissions is sold to a third party, we will consider reporting of income to the receiving entity upon proof of sale and properly completed assignment forms.

# CALIFORNIA...

## *Here We Come!*

**LARRY  
STRONG**

Executive Vice President,  
Chief Marketing Officer,  
General Agency Division  
United American & First United American



It's February and already we're talking about Convention 2006! And why not? Qualifying for Convention is a common goal shared by all of us. We work hard all year and Convention is the icing on the cake – the place where we have the opportunity to bask in the limelight and receive the recognition we deserve!

If you're going to attend Convention next year in San Diego, however, you need a plan of action to get there. Set your goal and design an approach to reach that goal. Is it difficult? That really depends on how you approach it.

Getting to Convention is a lot like losing weight. The end result is something you want to keep in the back of your mind, but not a figure on which you want to constantly focus. Let's face it, if you had to lose 100 pounds, the idea of doing it is probably going to overwhelm even the most enthusiastic dieter. But, if you look at that 100 pounds in increments of five or ten pounds a month, the goal seems much more manageable. Break it down even further into a pound or two a week and it seems downright easy!

Reaching Convention is much the same. Focusing on \$300,000 Combined NAP for General Agents or \$150,000 Combined NAP for Writing Agents can be rather daunting. But look at it as \$25,000 or \$12,500 monthly and it becomes a lot more achievable. Break it down even further to \$6,250 or \$3,125 weekly, and it's a comfortable and attainable goal! (Be sure to review the Convention Qualifications on page 5 and adjust your plan if necessary.)

Hopefully, you've already put your plan of action into effect. But if you haven't, the good news is that it's not too late! After all, the year is only 1/12th over. It may take you a bit longer to get up to speed, but isn't that part of the fun...and part of the challenge?

When we talk about achieving our goals for the year, though, we're not just talking about financial goals. When you formulate a plan for success, you incorporate much more than just making the sale. You look at how you handle the administrative aspects of your sales, what kind of customer

service you provide to your policyholders, how regularly you cross-sell, what kind of rapport and relationships you create and nurture with your customers. All these things work together to create the total sales package you need to reach Convention. If you are weak in one area, it will affect other areas. Before you formulate your plan for the year, it's worth taking some time to realistically review where you stand in all these areas. Only then can you decide if they need improvement and what you should do to improve them.

Once you have your plan of action, keep the long term goal in mind, but don't focus on it. Focus instead on the many smaller goals you'll achieve daily, weekly, and monthly.

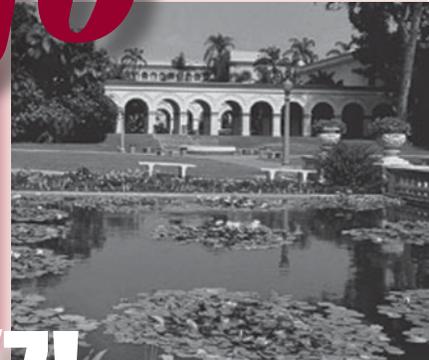
Many of you sell supplemental products for many insurers, but many of you sell only United American products. I don't think it takes a rocket scientist to know why. In a nutshell, it's our service – not only to our policyholders – but to our Agents in the field. We work very hard in the Home Office to give you what you need and to set the kind of example that you can follow with your customers. The Home Office staff is totally committed to making you successful. That is, quite literally, our reason to be here. It is very important that we all do our job well, so you can do yours equally well.

Service is what separates good companies from great companies. United American is a great company! We want our level of service and commitment to you and to your customers to reflect that. I think up to now we have been pretty successful. Yes, we realize there is always room to improve, and we strive every day to do just that. We want all of you to make United American the only supplemental life and health carrier you work with. We know we're the best, and we want all of you to know it as well.

I hope to see you in San Diego next year. So formulate your plan, put it into effect and get ready to celebrate your success in one of the most beautiful cities in America. What a party we're going to have!

See you at the Summit!

# San Diego



## It's perfection 24/7!

Loews Coronado Bay Resort, located on a fifteen-acre private peninsula bordered by the Pacific Ocean and the San Diego Bay, will be home base for the 2006 UA Sales Convention.

This extraordinary facility boasts spectacular water views from all of its 440 rooms and suites. Whether it's ocean, bay, marina or pool, there is always a wonderful site right off your private balcony. The resort has perfectly blended luxury and convenience with such inroom amenities as a Japanese-style stepping tub, terry cloth bathrobes, and three telephones with data port capability. The "Home Sweet Loews" program makes available to guests a multitude of not-

so-usual amenities such as a choice of pillow type, individual workout equipment, DVD players, night lights, humidifiers, sound machines, cummerbunds and bow ties, small black evening bags, athletic clothes and first aid kits. Whatever you want or need and whenever you want or need it... Loews Coronado Bay Resort can make it happen!

Surrounded by lush floral and herb gardens, Loews also has created a tranquil and nurturing environment in its Sea Spa – the perfect sanctuary to soothe your body and spirit with an unforgettably tranquil experience. The resort also offers three swimming pools, private beach access, an 80-slip private marina

with rentals for sailboats, bicycles and boogie boards, a fitness center that offers tai chi and yoga classes, a full service salon, golf, and high-speed internet access.

Just beyond the view from your balcony is San Diego, the second largest city in California and one reputed to have almost perfect weather. It offers fantastic beaches, a multitude of museums and restaurants, amazing shopping, a world-famous zoo, state parks and the famous 59-mile Scenic Drive.

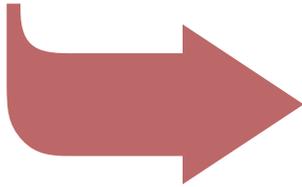
**Join us April 19-22, 2007,** in one of the most beautiful and exciting cities in America to receive the recognition you've worked so hard to achieve!



# Sales Conference Guidelines . . .

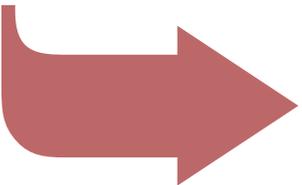
## *How Do I Get There?*

If I'm a  
**General  
Agent:**



MONTH	LIFE ONLY	HEALTH ONLY	COMBINED
	\$180,000 NAP	\$300,000 NAP	\$300,000 NAP
JAN.	\$15,000	\$25,000	\$25,000
FEB.	30,000	50,000	50,000
MAR.	45,000	75,000	75,000
APR.	60,000	100,000	100,000
MAY	75,000	125,000	125,000
JUNE	90,000	150,000	150,000
JULY	105,000	175,000	175,000
AUG.	120,000	200,000	200,000
SEPT.	135,000	225,500	225,000
OCT.	150,000	250,000	250,000
NOV.	165,000	275,000	275,000
DEC.	180,000	300,000	300,000

If I'm a  
**Writing  
Agent:**



MONTH	LIFE ONLY	HEALTH ONLY	COMBINED
	\$90,000 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 2006 production qualifications for San Diego are based on Net Annualized Premiums (NAP) which must be 70 % or more of the Gross Annualized Premiums (GAP). Qualification Period: Dec. 25, 2005 through Dec. 24, 2006. Conference costs (room, airfare, and food) for participant and guest will be included on the qualifier's taxable income (1099) for the year.

# MA14 — New Med-Supp

Until now, each Med-Supp policy had its own individual application. Six or seven policy offerings meant six or seven different applications for Agents to stock. We've solved that issue with the introduction of United American's new MA14! The MA14 is ONE application that is used for ALL UA's Medicare Supplement plans. The application portion is an eight-page teleform that is scanned at the Home Office.

Why did the ProCare application change? All Medicare Supplement insurers are required by the Centers for Medicare and Medicaid Services (CMS) to incorporate recently adopted model language regarding open enrollment eligibility. UA took this opportunity to streamline the Sales and New Business processes.

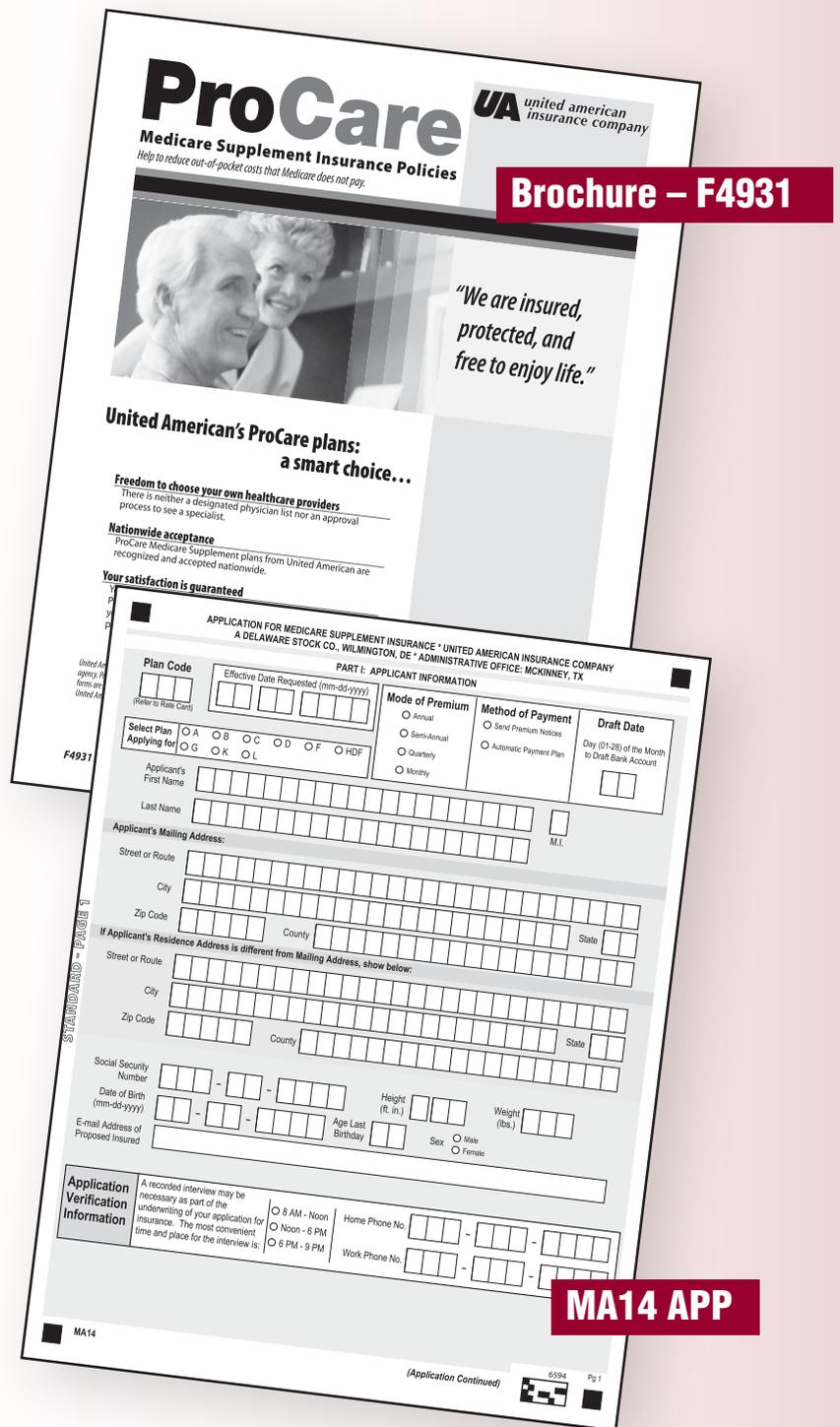
Screening, bold headings and a standard 8 1/2" by 11" format make the application easier to use for both Agent and customers. Although the MA14 is laid out differently from the MA13 and previous Med-Supp apps, much of the same information is required from the applicant. The application is still divided into five basic sections:

- I. Applicant Information
- II. Eligibility Questions
- III. Involuntary/Voluntary Termination of Coverage
- IV. Applicant Authorization
- V. Agent Certification

The advertising brochure (F4931) is separate from the application and is left with the Senior for future reference. The advertising brochure also includes the customer's conditional receipt.

**The brochure is much more detailed than previous applications. It reviews:**

- Why it is important for Seniors to have a Medicare Supplement
- The best time to purchase a Medicare Supplement
- What Medicare pays for and doesn't pay for
- A breakdown of the benefits of each Med-Supp plan
- A worksheet to help Seniors determine which plan is best for them.
- A receipt of the sale for the customer
- Background information on United American



# Application Simplifies Sales!

The MA14 differs from previous Med-Supp applications in several areas. Aside from obvious design changes, some required information has been moved or added:

## Part I – Applicant Information:

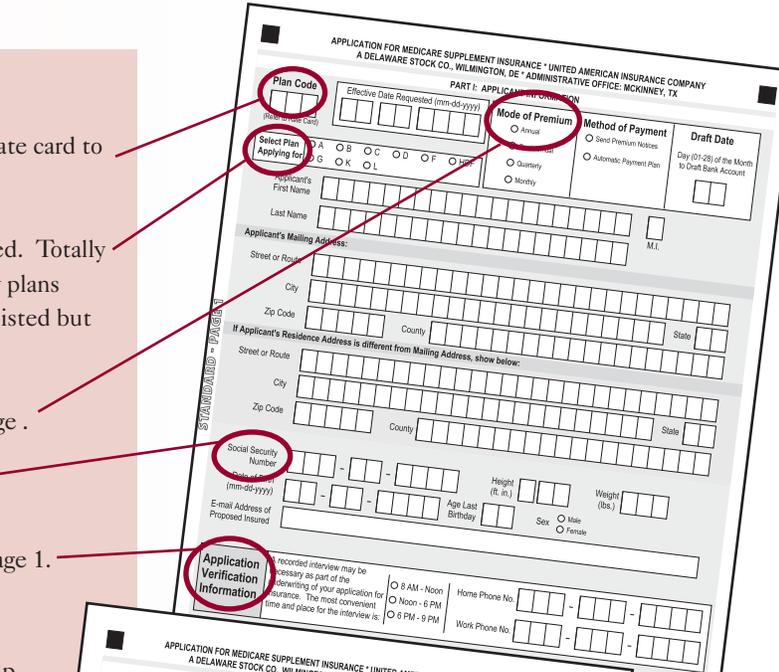
**Plan Code:** Plan codes are not pre-printed, so you must look at the rate card to record the correct plan code on the app.

**Select Plan:** You will use one application for any ProCare plan selected. Totally shade the circle of the policy the customer selects. NOTE: Disability plans will use a DMA14 application where required. Plans K and L are also listed but currently not available at this time.

**Mode of Premium:** Indicated on top of page 1 instead of the last page.

**Social Security Number:** New question on the MA14.

**Application Verification Information:** Moved from back page to page 1.

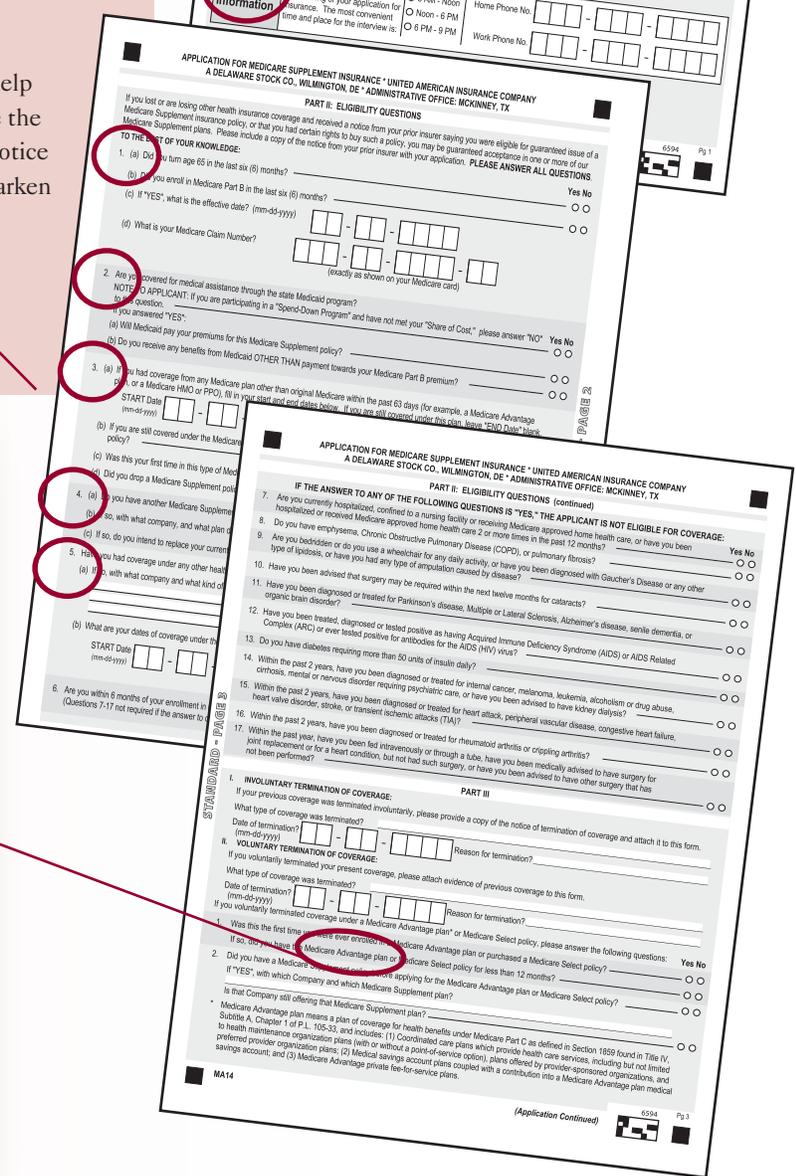


## Part II – Eligibility Questions:

Questions 1-5 represent model language required by CMS and will help identify applicants who are eligible for open enrollment. Please note the replacement questions in 3b or 4c do require the new replacement notice (REPMSM) to be completed and sent in with the app. Be sure to darken the circle for the appropriate Yes/No answer at far right.

## Part III:

Medicare + Choice is now referred to as Medicare Advantage Plan.



## How Does a Passform Document Work?

Teleform documents have specific guidelines Agents must follow to allow the Home Office staff to properly process the application.

- Only use black or blue ink. Do not use pencil.
- Print in ALL CAPS.
- When filling in the fields, print ONE character per box and stay inside the lines.
- Do not use periods after abbreviations in the data fields (Example: Smith Jr or Tamarack Dr).
- When filling in circles, completely fill in the area inside the circle. DO NOT mark the circles with a checkmark or an X.
- Align numeric dollar amounts to the right and never enter a comma in the amount field (1000 not 1,000).
- Special symbols such as # can be used.
- Do not mark or staple through the black boxes in the corners of the teleform or the teleform code in the lower right corner.

**DO NOT MAKE COPIES OF THE MA14. COPIES WILL NOT SCAN. PLEASE USE ORIGINALS ONLY!**

### Part IV – Applicant Authorization:

Language has changed in statements 4 and 5 to include reference to Medicare Part D and Group coverage. Information has also been added about the Medical Information Bureau (MIB) authorization, as well as disclaimers for underwriting and fraud.

### Part V – Agent Certification:

Language has been added regarding the Agent’s required presence at time of application. In the Agent signature section, we only require the first five (5) letters of an Agent’s last name and the Agent’s UA writing number. Remember, you’ll still need to sign the app.

### Bank Draft Authorization:

Remember to tape, not staple, the voided check to the application.

As with any new application, it’s only good if you know how to use it. We want all Agents to feel competent working with the new application. Sample materials will be mailed to Agents over the next several months as the new MA14 is approved by the individual states. The mailing will include an insert that gives you step-by-step instructions with illustrations and examples on how to complete each of the five sections of the application. Please check *Summit* magazine for new approvals and your compliance sheet for required forms.

Other forms which we have recently updated are: Outline of Coverage, Disability Outline of Coverage and Medicare Supplement Replacement Forms. Replacement forms may be downloaded at [www.uageneralagency.com/office](http://www.uageneralagency.com/office). Check your supplies and order other updated materials from Agent Supply.

**APPLICATION FOR MEDICARE SUPPLEMENT INSURANCE - UNITED AMERICAN INSURANCE COMPANY**  
 A DELAWARE STOCK CO., WILMINGTON, DE • ADMINISTRATIVE OFFICE: MCKINNEY, TX

**PART IV: APPLICANT AUTHORIZATION**

(1) You do not need more than one Medicare Supplement policy.  
 (2) If you purchase this policy, you may want to evaluate your existing health coverage and decide if you need multiple coverages.  
 (3) You may be eligible for benefits under Medicaid and may not need a Medicare Supplement policy.  
 (4) If after purchasing this policy, you become eligible for Medicaid, the benefits and premiums under your Medicare Supplement policy can be suspended, if requested, during your entitlement to benefits under Medicaid for 24 months. You must request this suspension within 90 days of becoming eligible for Medicaid. If you are no longer entitled to Medicaid, your suspended Medicare Supplement policy (or if that is no longer available, a substantially equivalent policy) will be reinstated if requested within 90 days of losing Medicaid eligibility. If the Medicare Supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstated policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of the suspension.  
 (5) If you are eligible for, and have enrolled in a Medicare Supplement policy by reason of disability and you later become covered by an employer or union-based group health plan, the benefits and premiums under your Medicare Supplement policy can be suspended, if requested, while you are covered under the employer or union-based group health plan. If you suspend your Medicare Supplement policy under these circumstances, and later lose your employer or union-based group health plan, your suspended Medicare Supplement policy (or if that is no longer available, a substantially equivalent policy) will be reinstated if requested within 90 days of losing your employer or union-based group health plan. If the Medicare Supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstated policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of suspension.  
 (6) Counseling services may be available in your state to provide advice concerning your purchase of Medicare Supplement insurance and concerning medical assistance through the state Medicaid program, including benefits as a Qualified Medicare Beneficiary (QMB) and a Specified Low-Income Medicare Beneficiary (SLMB).

I hereby apply to United American Insurance Company for a policy to be issued in reliance on my written answers to the above questions. The answers are, to the best of my knowledge and belief, true. I agree the policy shall not be effective unless it has actually been issued. I have received an outline of coverage for the policy applied for and a Medicare Supplement Buyers Guide.

I understand that loss due to injury or sickness for which medical advice was received or treatment was recommended or given by a physician within 6 months prior to the policy effective date is not covered unless the loss is incurred more than 60 days after the policy effective date, subject to the Time Limit on Certain Defenses provision and legal proceedings.

I authorize the Medical Information Bureau, by insurance company, hospital, physician or other practitioner having any information available as to my diagnosis, treatment, or prognosis, with respect to my physical or mental condition and/or treatment, to disclose such information to United American Insurance Company for the purpose of determining my eligibility for insurance and eligibility for benefits under this policy. I understand that any information obtained will not be released to any person or organization except to the Medical Information Bureau, reinsuring companies or other persons or organizations performing business or legal services in connection with this application. I understand that any information required. I agree that a copy of this authorization is to be acceptable. This authorization will remain in effect for a period of 24 months from the date signed. I understand that I or an authorized representative may request a copy of this authorization.

No agent may bind, alter, change or waive any underwriting requirements or other provisions of the application or policy. Final acceptance is made by the Underwriting Department of the Company.

Any person who, containing a false

Application Sign

MA14

**APPLICATION FOR MEDICARE SUPPLEMENT INSURANCE - UNITED AMERICAN INSURANCE COMPANY**  
 A DELAWARE STOCK CO., WILMINGTON, DE • ADMINISTRATIVE OFFICE: MCKINNEY, TX

**PART V: AGENT CERTIFICATION**

The undersigned Agent certifies that he/she has personally met with the Applicant and that the Applicant has read, or had read to him/her, the application and that the Applicant realizes that any false statement or misrepresentation in the application may result in loss of coverage under the policy.

**AGENT COMPLETES** (Attach separate sheet, if necessary.)

- List any other health insurance policy you have sold to the Applicant which is still in force:
- List any other health insurance policy you have sold to the Applicant in the past five (5) years which is no longer in force:

I certify: (1) I have accurately recorded the information supplied by the Applicant, (2) I have given an outline of coverage for the policy applied for and a Medicare Supplement Buyers Guide to the Applicant.

Last Name Agent No.

MA14

Agent's Signature

MAIL POLICY TO:  Agent  Insured

Split Agent Last Name Split Agent No. Split Agent Share Percent Split Type

First Year  Life of Policy  Initial Payment

**Bank Draft Authorization**

Bank Draft Day (dd) Insured Social Security Number

Payor Last Name

Please TAPE personalized VOIDED CHECK or DEPOSIT SLIP here.  
DO NOT STAPLE.

Pg 5

**AUTOMATIC PAYMENT PLAN AUTHORIZATION:** I authorize you to pay and charge to my account, checks or electronic debits drawn on my account by and payable to the order of United American Insurance Company. This authorization is to remain in effect until revoked by me. All premiums may be automatically withdrawn from my account on MONTHLY mode, unless a different mode has been selected on the application.

Signature (as it appears on bank records)

FORM 1080 R05 0905 46552

# UA's 2005 Service Performance Record

**1** Total Claim Transactions . . . ➤ **7,678,401**  
Med-Supp Claim Checks Issued . . ➤ **2,932,653**

---

**2** Policies Issued . . . . . ➤ **122,600**

---

**3** Customer Telephone  
Calls Handled . . . . . ➤ **1,357,400**

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**4** Turnaround Times

Med-Supp Claims Processed . . . . . ➤	<b>2.9</b> Calendar Days
Med-Supp Policies Issued . . ➤	<b>9.0</b> Calendar Days
All Policies Issued . . . . . ➤	<b>12.1</b> Calendar Days

*All information was based on company records at press time.*

## PRESIDENT'S CLUB

Through January 2006, the 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 Florida, Inc.



**4. MICHAEL LEMAR**  
Sunshine State Agency



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

- 6. THOMAS STATKEWICZ**  
Sylvan-James Associates, Inc.
- 7. RAY GRIFFIN**  
Union Benefit Corp.
- 8. PHILIP B. ORTEZ JR.**  
Phil & Kathy Ortez Insurance Agency, Inc.
- 9. JONATHAN AHLBUM**  
The Ahlbum Group
- 10. CATHERINE HATTON**  
Hatton Insurance Agency
- 11. DONALD C. VINCENT**  
TeamSouth Marketing, Inc.
- 12. PAMELA G. RANDALL**  
P.R.'s Insurance Solutions
- 13. STEVEN V. NUTT**  
Employer Benefits Group, Inc.
- 14. TONY MCDOUGLE**  
Assurecor, Inc.
- 15. TINA HENSON**  
American Eagle Consultants, Inc.
- 16. MICHAEL A. WATTS**  
Watts-Baxley Agency
- 17. KENNETH R. BOWLING**  
The Benefit Exchange
- 18. WAYNE S. GOSHKARIAN**  
Goshkarian Insurance Agency
- 19. RON CONCKLIN**  
Rosenberg-Concklin, Inc.
- 20. THE WASHWICK AGENCY INC.**
- 21. WORLD WIDE COVERAGE CORPORATION**
- 22. KEN PARKER**  
Parker & Associates, P.A.
- 23. DWAYNE A. MOODY**  
Moody Insurance Agency
- 24. RICKY H. EUBANKS**  
Eubanks Insurance Agency
- 25. FLORIDA CO-OP INSURANCE SERVICE**
- 26. WILLIAM T. BREWER**  
Brewer Insurance Agency
- 27. TOMMIE S. LANE**  
Health Care Marketing
- 28. DAVID K. DANIELS**  
David K. Daniels & Associates
- 29. ROBERT L. POLLIER JR.**  
Senior Management Services
- 30. FREDERICK C. RUBENS**  
Rubens Insurance Agency

## PACESETTERS CLUB

Through January 2006, the 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. DEXTER R. SAYLOR**



**2. JERROLD J. POSTIN**



**3. JAMES H. LAUGHLIN**



**4. DIANA R. PERKINS**



**5. KENNETH R. WARD**

- 6. HAROLD E. GIPSON**
- 7. MICHAEL A. MORRIS**
- 8. WARREN E. BARTLETT**
- 9. PHILLIP SEIDEMAN**
- 10. PHILIP B. ORTEZ JR.**
- 11. BILLY WINN**
- 12. MARTIN J. WRIGHT**
- 13. BRENT JENSEN**
- 14. TIMOTHY L. RIAL**
- 15. STEPHEN O. HYLES**
- 16. JOHN P. MILLS**
- 17. JEFFREY A. KUNTZMAN**
- 18. DEREK L. WETZEL**
- 19. MATTHEW BROWN**
- 20. LAURO DIAZ**
- 21. KARL WASHWICK**
- 22. KAYLA L. RANKIN**
- 23. KEITH A. SINGLETON**
- 24. WAYNE S. GOSHKARIAN**
- 25. PAUL A. PRESTON**
- 26. MARK A. SIMPKINS**
- 27. DONALD M. SABIA JR.**
- 28. FRED W. LEMAR JR.**
- 29. DANA E. ROSE**
- 30. THOMAS L. DEGREGORIO**

## LIFE GENERAL AGENTS

1. **FARM & RANCH HEALTHCARE INC.**  
Mike Stevens, President
2. **KEN PARKER**  
Parker & Associates, P.A.
3. **RICKY D. ANDERSON**  
Anderson Insurance Agency
4. **JOHN H. RUSSELL**  
Russell Insurance Agency
5. **FRED RICHARDSON**  
Richardson Insurance Agency
6. **BRIAN H. MCLAUGHLIN**  
McLaughlin Insurance Agency
7. **STANDARD INTERNATIONAL UNDERWRITERS, LTD.**
8. **DANNY R. HUFF**  
Huff Insurance Agency
9. **LARRY J. ACKER**  
Acker Insurance Agency
10. **CHARLES R. MANKAMYER**  
American Life and Health Group, Inc.
11. **MELVIN R. DILLARD**  
Dillard Insurance Agency
12. **CORINTHIAN FIELDS JR.**  
Fields Insurance Agency
13. **STEVEN P. DUFFANY**  
Duffany Insurance Agency
14. **JAMES C. MCKEE JR.**  
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