

Take

Off

With

Worksite!

EDITOR'S NOTES

THE SUMMIT

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www.uageneralagency.com/office
www.firstunitedamerican.com

ProCare Approvals

A special mailing regarding ProCare Medicare Supplement rate approvals for new business and renewals has been mailed to General Agents in Georgia, Kansas, Missouri, Montana, Oregon, Rhode Island, and Wisconsin.

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.

Interest Rates Set

The Lifestyle Annuity new money interest rate for the month of March 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.

UA Part D Reminder

All General Agents with Writing Agents selling UA's Medicare Part D must complete a Contract Addendum. GA's who need a copy of the Addendum should contact Agency Service, and they will fax or e-mail the Addendum to you.

The Home Office is not able to process any enrollments submitted by Writing Agents whose GA has not completed the Addendum. The Addendums should be sent to the attention of Agent Licensing or faxed to 972-569-3721 or 972-569-4079. These fax numbers are for Addendums only. Please do not send enrollments to these fax numbers.

MA14/DMA14 Approvals

As of March 2006, the new ProCare applications, the MA14 and disability application DMA14, are approved in the following states:

Alabama	Montana
Arizona	North Carolina
Delaware	North Dakota
Florida	Nebraska
Georgia	Ohio
Iowa	Oklahoma
Idaho	Rhode Island
Illinois	South Carolina
Indiana	Tennessee
Kansas	Utah
Kentucky	Washington D.C.
Louisiana	West Virginia
Maine	Wyoming
Missouri	

Product mailings with memos and sample applications will begin mid-March and stagger through April for approved states. When the new MA14 product mailing is received, you may order supplies and begin using them immediately. For states listed above, the cut-off date for the old MA13 application is May 15, 2006.

ATTN: ALL AGENTS

Due to important privacy issues, United American cannot attempt to answer questions regarding benefits from Agents. In order to provide better service to our policyholders, we request that you direct the customer to our Customer Service department at 1-800-331-2512 with any claims questions.

Ready, Set, Row!

There is an old saying that goes like this, “Those who rock the boat spend less time with their oar in the water.” There is another, “The boat goes much faster with all oars going in the same direction.” So what in the world do these two sayings have to do with this month’s article and issue of *The Summit*?

Generally speaking, most Agents, who have never been to our Home Office, don’t have any idea how many moving parts there are to our business. Frankly, until I visited the Home Office a couple of years after getting into the business, I didn’t realize how many people it took to make all the pieces work together! To this day it still amazes me what an incredible process it is. It takes a vast number of people to handle on a DAILY BASIS all of the marketing, compliance, financial, legal, administrative, actuarial, and IT issues. And that doesn’t begin to cover the customer service, licensing, accounting, human resources, underwriting, claims, agency service, and mail room responsibilities! They all have to be focused in the same direction working to reach the same goal – to provide each of our General Agents and Writing Agents with the tools he or she needs to be successful. The Home Office Team is a lot like the Harvard Crew Team racing on the Charles River in Boston. No boat rockers there! It’s all about precision and team work – focusing all one’s attention on achieving the goal at hand and doing it as quickly and efficiently as possible...and always rowing in the same direction.

I know first hand how critical each of our Company departments is to UA and First UA. Recently, I had the unpleasant experience of dealing with another insurance company regarding a family member’s

**LARRY
STRONG**

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



coverage. Sparing you the gory details, I will simply tell you that my average wait time, before I spoke with a real live human being, was almost 40 minutes. This is unacceptable to me personally as a consumer and would be a totally unacceptable business practice for United American and First UA. As I have said before, we are not perfect. We have our share of issues to resolve or improve, but we are working daily to do that! Fortunately, though, we still believe in doing business person to person. This is one standard we intend to keep.

One of the greatest compliments I get is that we take great care of our Agents and customers. I am proud when I hear this feedback. But, I can tell you, it doesn’t happen by accident. This intentional philosophy of a high standard of service starts at the top. It continues with the leaders and managers in every department and then on to the individuals within each department. Each and everyone of them is committed to putting their oars in the water and rowing in the same direction!

So let me take this opportunity to thank all of my fellow associates at UA and First UA for their commitment to YOU, our Agencies and Agents. We know how important you are to what we do. That is the best reason to make sure that what we do to support you is the kind of service and relationship you want, need, and deserve. You also can feel confident that we are totally dedicated to evaluating where we can do better and developing strategies for doing just that!

See you at the Summit!

First United American

HDF+ Print Ads: *Approved and Ready to Use!*

- It's been a long wait, but First United American has finally received approval from the New York State Insurance Department on four HDF+ print ads for Agent use.
- These ads are an excellent way to increase your visibility in the Senior community. They also are a simple and inexpensive way to advertise a product with tremendous market potential. Since all ads are already state-approved, they are good to go!
- All ads, except the billboard, are available in two or three column format. Be sure to review the Advertising Guidelines before ordering. Go to www.firstunitedamerican.com, click on Agents, then click on The AdCatalog and order yours today!

NYHDF1-05

NYHDFAD-05

Why pay higher premiums for claims you may never have?

With First United American's Medicare Supplement High Deductible Plan F+ (HDF+) You Shouldn't!

Our HDF+ policy is valuable protection at an affordable cost and is backed by an insurer rated by A.M. Best as A+ (Superior) for overall financial strength for over 15 consecutive years.

For more information call:



This policy meets the minimum standards for MEDICARE SUPPLEMENT INSURANCE as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 65%. This ratio is the portion of future premiums which the Company expects to return as benefits, when averaged over all people with this policy. **IMPORTANT NOTICE – A CONSUMER'S GUIDE TO HEALTH INSURANCE FOR PEOPLE ELIGIBLE FOR MEDICARE MAY BE OBTAINED FROM YOUR LOCAL SOCIAL SECURITY OFFICE OR FROM THIS INSURER.** *First United American Life Insurance Company* is not associated with Medicare, Social Security or any other government agency. This is a solicitation for insurance. You may be contacted by an Agent representing *First United American Life Insurance Company*. Additional Medicare Supplements available which may be better suited to customer's needs. Ratings as of 6/05.

NYHDFAD-05

Policy Form NYMSHDF

Looking for a quality Medicare Supplement?

One that is high in value and backed by a superior-rated Company?*

First United American's High Deductible Plan F+ offers important protection at an affordable cost!

For more information call:



This policy meets the minimum standards for MEDICARE SUPPLEMENT INSURANCE as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 65%. This ratio is the portion of future premiums which the Company expects to return as benefits, when averaged over all people with this policy. **IMPORTANT NOTICE – A CONSUMER'S GUIDE TO HEALTH INSURANCE FOR PEOPLE ELIGIBLE FOR MEDICARE MAY BE OBTAINED FROM YOUR LOCAL SOCIAL SECURITY OFFICE OR FROM THIS INSURER.** *First United American Life Insurance Company* is not associated with Medicare, Social Security or any other government agency. This is a solicitation for insurance. You may be contacted by an Agent representing *First United American Life Insurance Company*. Additional Medicare Supplements available which may be better suited to customer's needs. * A.M. Best rating 6/05.

NYHDF1-05

Policy Form NYMSHDF

Attention Seniors!

Save Premium Dollars with First UA's High Deductible Plan F+



For more information call:

This policy meets the minimum standards for MEDICARE SUPPLEMENT INSURANCE as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 65%. This ratio is the portion of future premiums which the Company expects to return as benefits, when averaged over all people with this policy. **IMPORTANT NOTICE – A CONSUMER'S GUIDE TO HEALTH INSURANCE FOR PEOPLE ELIGIBLE FOR MEDICARE MAY BE OBTAINED FROM YOUR LOCAL SOCIAL SECURITY OFFICE OR FROM THIS INSURER.** *First United American Life Insurance Company* is not associated with Medicare, Social Security or any other government agency. This is a solicitation for insurance. You may be contacted by an Agent representing *First United American Life Insurance Company*. Additional Medicare Supplements available which may be better suited to customer's needs.

NYHDF3-05

Policy Form NYMSHDF

We Love Seniors!

That's why we work hard to give you high-quality Medicare Supplement protection at an affordable cost!

Ask us about High Deductible Plan F+. It's the latest addition to First United American's portfolio of Medicare Supplement insurance products and could save you precious premium dollars!

For more information call:



This policy meets the minimum standards for MEDICARE SUPPLEMENT INSURANCE as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 65%. This ratio is the portion of future premiums which the Company expects to return as benefits, when averaged over all people with this policy. **IMPORTANT NOTICE – A CONSUMER'S GUIDE TO HEALTH INSURANCE FOR PEOPLE ELIGIBLE FOR MEDICARE MAY BE OBTAINED FROM YOUR LOCAL SOCIAL SECURITY OFFICE OR FROM THIS INSURER.** *First United American Life Insurance Company* is not associated with Medicare, Social Security or any other government agency. This is a solicitation for insurance. You may be contacted by an Agent representing *First United American Life Insurance Company*. Additional Medicare Supplements available which may be better suited to customer's needs.

NYHDF2-05

Policy Form NYMSHDF

NYHDF3-05

NYHDF2-05

Same Address . . . New Landscaping

www.uageneralagency.com/office has a different look...

If you've visited the General Agency website lately, www.uageneralagency.com/office, you've already discovered the changes! The same helpful information is still there with some great new additions. And information has been updated and rearranged to make it easier to find and use.

The "Latest News" is the focus of the Home page. This is critically important information for Agents. We send regular Agent mailings on products and processes, and we publish the information each month in *The Summit*. But, it still can be overlooked. The "Latest News" gives you one more avenue to make sure you and your Agency are current on product offerings and changes in your state(s). You'll also find the latest information about the annual UA Sales Convention and current product approval information.

Access all information directly from the Home Page. Locate Agent Tools and Compliance Sheets on the left. On the right, review Health Products, Life Products, Worksite Marketing, and UA Partners. The sections on Worksite and UA Partners are new and give much more detailed information on each program than on the old site. At the top of the Home Page, you can download the Agent Manual. The Product Guide gives you a complete list and explanation of all UA products, and you can download most of the forms you'll need to start and complete any sale. Access the Agent Service Center from this location too if you want to contact us.

With the click of your mouse, you have a wealth of information at your fingertips 24 hours a day. But, a website only has value if you use it. We want www.uageneralagency.com/office to be a trusted resource you will use again and again.

Home Page

Worksite

UA Partners

UAatWork Update: Here's What's New!

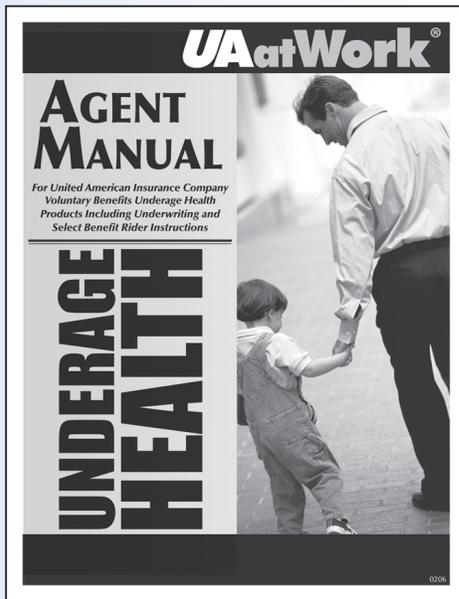
If the insurance industry were to play favorites, there is little doubt worksite marketing would be its golden child! United American's own UAatWork program has prospered during its first year in operation and is geared up for a repeat performance in 2006.

Let's examine some new and updated materials we've recently added to the existing worksite forms.

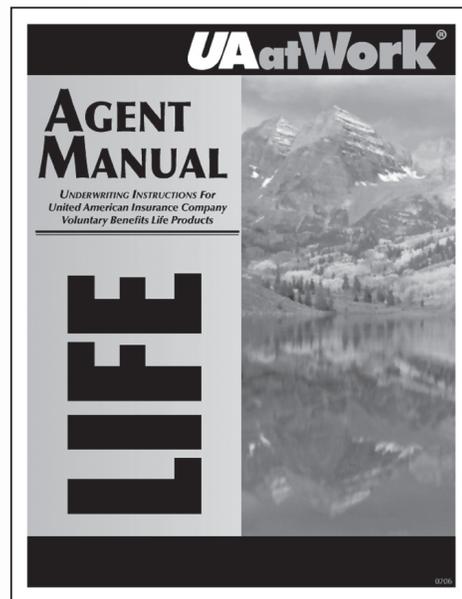
1. Agent Manuals for Health (F4341) and Life (F4704)

The Life and Health Agent Manuals have been revised to add a five-page section of Substandard Premium Conversion Tables F-J for CA, ID and MD.

F4341



F4704



2. Payroll Deduction Authorization (F4349)

The Payroll Deduction Authorization has been changed from a one-page form Agents download to a smaller, two-part carbonless form Agents can order from Supply. The new form has the top copy for the employer; the second copy is sent to the Home Office.

POLICY CHANGE	
Old Deduction \$	
New Deduction \$	
Total Deduction \$	

Employer Copy — Yellow
Home Office Copy — White

F4349 R0306

PAYROLL DEDUCTION AUTHORIZATION

UNITED AMERICAN INSURANCE COMPANY • 3700 S. STONEBRIDGE DRIVE • MCKINNEY, TX 75070 • www.unitedamerican.com

Employee: _____

Employer: _____

SSN / Payroll Number: _____ First Deduction Date: _____

I hereby request and authorize my employer to deduct \$_____ each pay period from my pay check for benefits offered by United American Insurance Company.
This authorization shall remain in effect until termination of my employment or written notice by me of the cancellation of this authorization.

F4349

3. New Business Check Off List (F5102)

The New Business Check Off is a new form designed to assist Agents when they submit new business. It lists everything that must be completed to submit the business. When submitting a new UAatWork case, work through each section to make sure each sale is accurate. This form, available for download from www.uageneralagency.com/office, should make new business submission easier and more error-free.

UAatWork®		NEW BUSINESS CHECK OFF (SUBMITTING THE ACCOUNT)
STANDARD LIST BILL		
<input type="checkbox"/>	Employer's Acceptance of List Bill (F4348) – Should be faxed to UAatWork in advance of the application process.	
<input type="checkbox"/>	Privacy & Disclosure Information Booklet For Health Products (UAPD-UH 05)	
<input type="checkbox"/>	Consumer Form (3728-G-0405) when selling Flex, GSP, HSXC, MMXC, SHXC	
<input type="checkbox"/>	Payroll Deduction Authorization Form (F4349) – give white copy to employer; Submit yellow copy to HO	
<input type="checkbox"/>	Signed Worksite Only New Business Applications	
<input type="checkbox"/>	Signed Worksite Only UA Partners Application	
<input type="checkbox"/>	Business Transmittal Form (F4351). Attach all completed applications.	
SECTION 125		
<input type="checkbox"/>	Privacy & Disclosure Information Booklet For Health Products (UAPD-UH 05)	
<input type="checkbox"/>	Consumer Form (3728-G-0405) when selling Flex, GSP, HSXC, MMXC, SHXC	
<input type="checkbox"/>	Payroll Deduction Authorization Form (F4349) – give white copy to employer; Submit yellow copy to HO	
<input type="checkbox"/>	Salary Reduction Form (EM-002) – give to employer; Do Not Submit to HO	
<input type="checkbox"/>	Signed Worksite Only New Business Applications	
<input type="checkbox"/>	Signed Worksite Only UA Partners Application (Does not qualify for pre-tax treatment)	
<input type="checkbox"/>	Business Transmittal Form (F4351). Attach all completed applications.	
IF NEW CASE		
The above items PLUS the following forms faxed to UAatWork in advance of the application process.		
<input type="checkbox"/>	Employer's Acceptance of List Bill (F4348)	
<input type="checkbox"/>	Plan Adoption Agreement (EM-001)	
<input type="checkbox"/>	Points To Remember (EM-003)	
IF AMENDING AN EXISTING CASE		
The above items PLUS the following forms faxed to UAatWork in advance of the application process.		
<input type="checkbox"/>	Employer's Acceptance of List Bill (F4348)	
<input type="checkbox"/>	Premium Reduction Amendment (EM-004)	
<input type="checkbox"/>	Copy of Current Plan Adoption Agreement. Must show qualified benefits and Plan Year.	
If amending an existing plan no Employer Implementation Manual will be sent. (It is not our Plan.)		
Have reviewed the above case submission and attest to the accuracy and completeness of the materials including premium/fee calculations and applications.		
Date: _____	Agent Number: _____	Agent's Signature: _____
United American Insurance Company • 3700 S. Stonebridge Drive • McKinney, TX 75070 • www.unitedamerican.com		
F5102	GENERAL AGENCY DIVISION	R0306

F5102

UAatWork Update:

Here's What's New!

4. New Pre-Approach Letters (WSM3) and (WSM4)

New Pre-approach letters have been designed to help Agents make the best first impression with potential customers. Both letters address issues important to today's employers and are available for download from www.uageneralagency.com/office. Cut and paste these letters onto your letterhead and mail to prospective customers.

Dear Employer,

The words "**double-digit increases**" can be powerful when referring to the growth or revenue of your business, but, when they indicate an increase in the cost of employee benefits, these words can be sobering. The rising cost of healthcare today makes it difficult for businesses of all sizes to offer meaningful benefits, including insurance, to their employees. Out of necessity, employers are continuing to push more of the cost of benefits toward their employees, and many have been forced to eliminate health benefits altogether.

What is the solution?

Employers may choose to adopt voluntary benefit policies; in fact, thousands of employers already have. The best part of voluntary benefits is that you, the employer, are able to offer your employees access to valuable health insurance **AT NO COST** to you. You'll be able to show your employees that you care about their health and well-being and, at the same time, help maintain employee productivity.

Wait, it gets even better...

Voluntary benefit plans may take advantage of valuable tax savings available through Internal Revenue Service Code Section 125. Section 125 allows your employees to pay for individual insurance premiums on a pre-tax basis. Every dollar your employees redirect towards a voluntary benefit policy allows your company to save on FICA and FUTA taxes. And we know every employer would love to lower payroll taxes.

I will call you in the next few days to schedule a meeting, at a time convenient for you, to discuss this worthwhile option and to evaluate if United American Insurance Company's UAatWork voluntary benefit program can help your business. If you prefer to contact me immediately, please refer to the information below.

Sincerely,
[Agent Name]
[Agent Contact Information]

WSM3

WSM3

Dear Employer,

NOW YOU CAN OFFER EMPLOYEES ACCESS TO AFFORDABLE INSURANCE — AND POTENTIALLY SAVE MONEY ON PAYROLL TAXES!

This isn't a mythical pot of gold at the end of the rainbow. This is a real possibility, available to business owners like you, which is made possible through the magic of Internal Revenue Code Section 125.

United American Insurance Company has successfully worked with many employers around the country to provide employees access to valuable insurance, called voluntary benefits, **AT NO COST** to the employer. Voluntary benefits purchased through a Section 125 plan allow your employees to pay for individual insurance premiums on a pre-tax basis. Every dollar your employees redirect towards a voluntary benefit policy allows your company to save on FICA and FUTA taxes. We know every employer would love to lower payroll taxes and, at the same time, show concern for the health and well-being of their employees.

It's time to quit wishing upon shooting stars for solutions to the high cost of insurance. I will call you in the next few days to schedule a meeting, at a time convenient for you, to discuss this real option available to you through our UAatWork voluntary benefit program. Let's see if we can help your business without looking into a crystal ball. If you prefer to contact me immediately, please refer to the information below.

Sincerely,
[Agent Name]
[Agent Contact Information]

WSM4

WSM4

Wondering if worksite is for you? Statistics show you can't lose!

- In 2004, worksite sales of voluntary benefits increased 3% over 2003.
- In 2004, worksite sales of voluntary benefits totaled \$4.22 billion.
- During the past eight years, the worksite market has grown steadily.
- Worksite products have had a higher growth rate than individual products.
- Life insurance accounted for the largest block of sales.
- Hospital indemnity and supplemental medical plans had the largest share of sales.
- By 2020, new worksite premium sales are projected to reach almost \$15 billion.

Source: *Best's Review*, September 2005

Part D: *Employer Group* **Prescription Drug Coverage for:**

- **Employer Groups**
- **Labor Organizations**
- **Association Groups**



**UA & First UA
now have Employer Group
Medicare Part D Prescription Drug coverage available.**

To meet the needs of your specific members, we offer a number of prescription drug plan designs, which offer basic coverage to comprehensive protection. Plans are available in 49 states and D.C., and our plan members can utilize a nationwide pharmacy network of more than 48,000 participating retail pharmacies as well as a mail order program.

If you have a retiree health group of 25 lives or more that is needing prescription drug coverage, contact our Group Department toll-free at:

1-866-524-4199.

You can also request more information at:

www.uagrouppartd.com

PRESIDENT'S CLUB

Through February 2006, the producers represent the top Agencies with the highest net combined annualized premium. Agencies can also qualify to attend the annual sales convention. 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. KENNETH R. BOWLING

The Benefit Exchange

7. RAY GRIFFIN

Union Benefit Corp.

8. THOMAS STATKEWICZ

Sylvan-James Associates, Inc.

9. PHILIP B. ORTEZ JR.

Phil & Kathy Ortez Insurance
Agency, Inc.

10. JONATHAN AHLBUM

The Ahlbum Group

11. CATHERINE HATTON

Hatton Insurance Agency

12. WAYNE S. GOSHKARIAN

Goshkarian Insurance Agency

13. TONY MCDOUGLE

Assurecor, Inc.

14. DONALD C. VINCENT

TeamSouth Marketing, Inc.

15. PAMELA G. RANDALL

P.R.'s Insurance Solutions

**16. NATIONALCARE
MARKETING, INC.**

17. TINA HENSON

American Eagle Consultants, Inc.

18. FRANKLIN D. CARBONE

Assured Benefits Corp.

19. RON CONCKLIN

Rosenberg-Concklin, Inc.

20. STEVEN V. NUTT

Employer Benefits Group, Inc.

21. KEN PARKER

Parker & Associates, P.A.

22. TODD W. MCLANE

The McLane Agency

23. ROY L. TUCKER

Tucker Insurance Agency

24. GERALD R. STEVENS

Stevens & Associates Insurance Agency

25. WORLD WIDE

COVERAGE CORPORATION

**26. THE WASHWICK
AGENCY, INC.**

27. WILLIAM T. BREWER

Brewer Insurance Agency

28. ANTHONY M. ANTIN

Affiliated Health Insurers

29. FREDERICK C. RUBENS

Rubens Insurance Agency

30. MICHAEL A. WATTS

Watts-Baxley Agency

PACESETTERS CLUB

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



1. KENNETH R. BOWLING



2. KENNETH R. WARD



3. JERROLD J. POSTIN



4. WILLIAM E. GORSKI



5. MICHAEL A. MORRIS

6. KENNETH W. WALTERS

7. PHILIP B. ORTEZ JR.

8. STEPHEN O. HYLES

9. WAYNE S. GOSHKARIAN

10. HAROLD E. GIPSON

11. JAMES H. LAUGHLIN

12. G.K. REYNOLDS

13. BILLY WINN

14. JERRY D. JOLLEY

15. DANA E. ROSE

16. DEXTER R. SAYLOR

17. DELORES A. DAY

18. RICHARD R. ZEIS

19. SCOTT E. HUNT

20. CHARLES B. COTHRAN

21. CHRISTOPHER L. LEWIS

22. JEFFREY A. WISE

23. BRENT JENSEN

24. MARTIN J. WRIGHT

25. KAYLA L. RANKIN

26. ROY L. TUCKER

27. WARREN E. BARTLETT

28. MATTHEW BROWN

29. DEREK L. WETZEL

30. GERALD R. STEVENS

LIFE GENERAL AGENTS

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Parker & Associates, P.A.
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Anderson Insurance Agency
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David K. Daniels & Associates
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McLaughlin Insurance Agency
7. **LARRY A. ACKER**
Acker Insurance Agency
8. **FRED RICHARDSON**
Richardson Insurance Agency
9. **LARRY J. ACKER**
Acker Insurance Agency
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Duffany Insurance Agency
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Russell Insurance Agency

16. **CATHERINE HATTON**
Hatton Insurance Agency
17. **STANDARD INTERNATIONAL UNDERWRITERS, LTD.**
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19. **BERNARD COLLIER**
Collier Insurance Agency
20. **PAUL E. BROUSSARD**
Broussard Insurance Agency
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22. **MACK M. DANIELS**
Daniels Insurance Agency
23. **PAUL H. BEHLEN**
Behlen Insurance Agency
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Brown Insurance Agency
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Clifton Insurance Agency
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Dillard Insurance Agency
27. **MILTON P. MCNEASE**
McNease Insurance Agency
28. **ROBERT D. COLLINS**
Collins Insurance Agency
29. **CORINTHIAN FIELDS JR.**
Fields Insurance Agency
30. **ROY L. TUCKER**
Tucker Insurance Agency

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1. **FARM & RANCH HEALTHCARE, INC.**
Mike Stevens, President
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America's Insurance Consultants, LLC
3. **HANI S. RIHAN**
American Ins. Agency of FL., Inc.
4. **MICHAEL LEMAR**
Sunshine State Agency
5. **CHARLES R. MANKAMYER**
American Life & Health Group, Inc.
6. **KENNETH R. BOWLING**
The Benefit Exchange
7. **RAY GRIFFIN**
Union Benefit Corp.
8. **THOMAS STATKEWICZ**
Sylvan-James Associates, Inc.
9. **PHILIP B. ORTEZ JR.**
Phil & Kathy Ortez Insurance Agency, Inc.
10. **JONATHAN AHLBUM**
The Ahlbum Group
11. **CATHERINE HATTON**
Hatton Insurance Agency
12. **WAYNE S. GOSHKARIAN**
Goshkarian Insurance Agency
13. **TONY MCDOUGLE**
Assurecor, Inc.
14. **DONALD C. VINCENT**
TeamSouth Marketing, Inc.
15. **PAMELA G. RANDALL**
P.R.'s Insurance Solutions

16. **NATIONALCARE MARKETING, INC.**
17. **FRANKLIN D. CARBONE**
Assured Benefits Corp.
18. **RON CONCKLIN**
Rosenberg-Concklin, Inc.
19. **TINA HENSON**
American Eagle Consultants, Inc.
20. **STEVEN V. NUTT**
Employer Benefits Group, Inc.
21. **TODD W. MCLANE**
The McLane Agency
22. **GERALD R. STEVENS**
Stevens & Associates Insurance Agency
23. **ROY L. TUCKER**
Tucker Insurance Agency
24. **WORLDWIDE COVERAGE CORPORATION**
25. **THE WASHWICK AGENCY, INC.**
26. **WILLIAM T. BREWER**
Brewer Insurance Agency
27. **ANTHONY M. ANTIN**
Affiliated Health Insurers
28. **FREDERICK C. RUBENS**
Rubens Insurance Agency
29. **MICHAEL A. WATTS**
Watts-Baxley Agency
30. **IVAN M. SPINNER**
Insurance Specialist Group, Inc.

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