

THE SUMMIT

MARCH 2007

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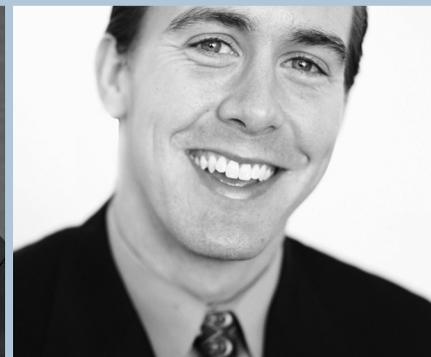
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THE SUMMIT

PRODUCT APPROVALS

HEALTH:

A special mailing regarding approval of the new **FLEXGUARD Plus** is being mailed to General Agents working in **Alaska, Arkansas, Delaware, Idaho, Illinois, Indiana, Kentucky, Louisiana, Maryland, Nebraska, North Carolina, and South Carolina.**

Agents in these states may begin writing **FLEXGUARD Plus** business immediately. Please contact Supply to order materials for your non-resident states.

LIFE:

A special mailing regarding approval of the new **UA Life (MLAP)** product portfolio is being mailed to General Agents working in **Alaska, Connecticut, District of Columbia, Georgia, Kentucky, Maine, Pennsylvania, Vermont, Virginia, West Virginia, and Wisconsin.**

The products where state approved are:

- RT10 Renewable Term
- SWL Whole Life
- URL-CBP 21-Pay

Agents in these states may begin writing **MLAP** applications for these products immediately. Please contact Supply to order materials for your non-resident states.

If you have any questions or do not receive these mailings where applicable, please contact the Home Office Agent Service Center at 800-925-7355.

RATE APPROVALS

HEALTH:

A special mailing regarding **Good Sense Plan (GSP1)** and **FLEXGUARD (GSP2)** rate approvals for individual and UAatWork new business and renewals has been mailed to General Agents working in **Illinois.**

The new business effective date is April 1, 2007.

A special mailing regarding **Common Sense Plan (CSI)** rate approvals for individual new business and renewals has been mailed to General Agents working in **Illinois and Virginia.**

The new business effective date is April 1, 2007.

MEDICARE SUPPLEMENTS:

A special mailing regarding **ProCare Medicare Supplement** rate approvals for individual new business and renewals has been mailed to General Agents working in **Alaska, Maryland, Mississippi, and Oregon.**

The new business effective date is April 1, 2007 in Alaska, Maryland, and Oregon and April 15, 2007 in Mississippi.

THE ASCENT E-NEWSLETTER

The inaugural issue of *The Ascent* eNewsletter has been sent to Agents working in **Kentucky, Ohio, Tennessee, South Florida, and South Texas.** If you did not receive a copy of this newsletter by email, please contact your **Regional Sales Manager** to update your email address.

Tom Cocagne: Kentucky/Ohio

Natalie Webb Cummings: Tennessee

Mario Olivarez: South Texas

Cynthia Wapperer: South Florida

ATTN: ALL FIRST UA AGENTS

A special mailing has been sent to all First UA Agents concerning changes to Medicare Supplement forms required by the New York State Insurance Department. The changes include:

- A new **Medicare Supplement Application (NYMA14)** and companion **Advertising Brochure (F4931NY)** to use with all ProCare plans in New York.
- Updated **Replacement Notice** with the new form number (NYREPMSM).
- Revised **Notice to Applicants (NY-MS2MS)** pre-printed on the reverse side of the new Replacement Notice.
- A new **Comparison Form (NYU-1366).**

First UA Agents should begin using these forms immediately. SUBMIT ORIGINAL APPLICATIONS ONLY FOR PROPER SCANNING – NO COPIES. The other forms are available for download at: www.firstunitedamerican.com/office. All forms also are available from Agent Supply.

Effective April 15, 2007, the Home Office will accept ONLY new forms.

If you have not received this mailing, please contact the Home Office at 315-451-2544.

INTEREST RATES SET

The **Lifestyle Annuity** rate for **March** is **4.00 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.**



LARRY STRONG

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

The Times... They Are A-Changin'

*"Come gather round people
Wherever you roam
And admit that the waters
Around you have grown
And accept it that soon
You'll be drenched to the bone.
If your time to you is worth savin'
Then you better start swimmin'
Or you'll sink like a stone
For the times they are a-changin'"*

How prophetic those words were when Bob Dylan originally penned them back in the fall of 1963. These lyrics became a rallying cry for his generation, and quite possibly, for every generation that has followed. Our world and every thing in it has undergone tremendous upheaval and change since the early 1960s. Changes that began in that era have just continued... rather like the Energizer Bunny. They keep going and going and going, and there doesn't appear to be any end in sight.

Although Dylan may not have been thinking about it when he wrote these words, many of the changes we've lived through are those related to technology. Whether it was technology related to the race for space, medical technology which allowed us to develop new and improved medications and medical machinery, entertainment technology which allowed TVs to get skinny and gave us the convenience of holding volumes of music in the palm of our hand, or the vast and wonderful wilderness called the Internet – all of it has dramatically changed the pattern and landscape of our lives.

Is all this change good? From my perspective, it's more than good; it's great! Just look at what technology has done for the insurance industry!

The way we recruit for new marketers has shifted dramatically from the paper format of the daily rag to the electronic format of the Internet and e-mail. We can now reach so many more potential Agents and Agencies in a much shorter period of time than we ever could just a few short years ago. Instead of waiting days or weeks for snail mail to deliver communications between us and our customers, a few minutes with our keyboard and friendly little mouse saves hours, days, and weeks of downtime. We have become a world of instant communication!

All these technological developments and rapid-fire communications have put us in the position of having to change and adapt too. How well are we doing? Overall, I think we are doing exceedingly well. According to an article in the January 2007 issue of *Independent Agent*, only 8 percent of Independent Agents had an Internet connection in 1996. That was one of the findings in the recently released *2006 Future One Agency Universe Study*, regarded as the most comprehensive study of the Independent Agency distribution force. Internet use is so common and so prevalent today that the annual study no longer even asks Agencies if they have Internet. Today, an Agency cannot work with a carrier without such a connection. Can you even begin to imagine trying to do business today without the Internet or e-mail? For carriers and marketers alike, technology is a lifeline!

For example, consider our General Agency website at www.uageneralagency.com. Potential marketers can research critical facts they need to know to make an informed decision about contracting with us.

Potential policyholders can research the history and background of UA on our Company site to get information on our product lines, examine our financial stability ratings, and decide if UA is the right carrier for them...all from the comfort of their own living room. Once they become policyholders, they can access policy, claims, and premium billing information via our eService Center, and they can do it 24 hours a day, seven days a week. Customer service for marketers and policyholders just doesn't get any more convenient than that!

Technology makes the entire recruiting and sales process so much easier and more efficient for all of us. It provides us with opportunities and options we could only have imagined a generation ago, and allows all of us to take our businesses to an entirely new level of achievement. United American has some very exciting developments in the works for 2007 and beyond. As the year progresses, we'll be able to tell you more about the innovations we are preparing to put in place to make the sales process even better for you. Ain't technology grand?

See you at the Summit.

Larry Strong

NEW TOOLS TO USE!

A revised “All You Need is One” print ad (UAOLHI R07) addresses the value of partnering with United American for all your supplemental insurance needs and is now available through the AdCatalog at www.uageneralagency.com/office. The revision references all our product lines and is a great addition to the Catalog and to your prospecting tools. The camera-ready ad is free and available for download.

The ad currently is approved for use in all states EXCEPT: Arizona, Georgia, Kansas, Mississippi, and Pennsylvania.

All You Need is One

When buying Life and Health Insurance, you need a strong partner to ensure your protection. United American Insurance Company wants to be the ONE company you can depend on.

ONE company for your supplemental insurance needs.
• Hospital/Surgical • Cancer • Life/Final Expense • Accident • Senior Health • Annuities

ONE company to deliver personalized support in a timely manner.
• Local Agents • “Live” Customer Support • Fast Policy Issue

ONE company that does what it says it will do.
• Rated A+ (Superior) for overall financial strength by A.M. Best for over 30 consecutive years (rating as of 6/06)
• Rated AA “Very Strong” for overall financial strength by Standard & Poor’s (rating as of 2/06)
• Protecting our customers for 60 years

Call today to make United American the ONE company for you!
[000-000-0000]

UA United American Insurance Company

These policies have some limitations and exclusions. This is a solicitation for insurance and you will be contacted by a state-licensed insurance agent representing United American Insurance Company.

UAOLHI R07

UAOLHI R07

FLEXGUARD[®] Plus

Sensible Insurance for Today’s Lifestyles

LCGP-PPT

02/07

LCGP-PPT

The new FLEXGUARD Plus PowerPoint Presentation (LCGP-PPT) on CD-ROM is now available for purchase through Agent Supply. The cost is \$3 each.

The presentation currently is approved for use in all states EXCEPT: Arizona, Connecticut, Hawaii, Kansas, Maine, Massachusetts, Minnesota, Mississippi, New Hampshire, New Jersey, North Dakota, Pennsylvania, Vermont, and Washington.

Seven Steps to Success

“Everything should be made as simple as possible, but not one bit simpler.”

– Albert Einstein

In the spirit of helping you improve your sales performance, we begin a series of seven articles to help you simplify your approach to the sales process. For those of you new to sales, these articles will help you lay a foundation from which to grow in your relationship with United American. For the seasoned veterans, we hope this series will help you revisit your approach to the sales process from a fresh perspective.

SEVEN STEPS TO SELLING SUCCESS:

1. Generating Leads
2. Qualifying Leads
3. Preparing your Presentation
4. Delivering your Presentation
5. Handling Objections
6. Closing the Sale
7. Account Maintenance

STEP 1: GENERATING LEADS

How critical are leads to your success? Simply put, without a prospect (or even a “suspect”), an Agent doesn’t work. Prospecting can be a grueling ordeal in which you must find creative ways to find people interested in the products we offer. Sure, there are many ways to get this information. You can purchase leads from marketing companies. You can add a customer response page on your website or use roadside signs. These are all viable methods to generate leads, but the method that delivers the biggest bang for your buck is direct, personal contact with your community.

CONSISTENCY PAYS

Generating leads to an Agent is much like swimming to a shark. You must prospect for new leads at all times or you will not survive. So how do you ensure your sales survival? The answer is simple. You look everywhere for new prospects.

Are you searching for new business opportunities? Check out the 40 small businesses you pass on the way home tonight. Need to increase your individual health sales? Ask the gas station cashier if his family is covered.

FORTUNE FAVORS THE BOLD

If there’s one secret to sales success, it is this: Believe and be bold in what you do. The insurance profession is for those who are passionate about what they do. To get the business, you must ask for it! Finding good leads is much like running a marathon. To win the race, you must have the will to succeed... not just the physical ability to cross the finish line. The question is, do you want to win?

Now apply this principle to your prospecting activities. When you see a prospect, speak up! Rest assured that if you don’t, your competitors will. Does that mean you will be rejected? Sometimes. But to be successful, you must realize that a “no” is not necessarily a “never.” It just means the prospect is not in the market at this time.

KEEPING IT REAL

Above all, be sincere in your approach. When you prospect for new business, your opportunity for success increases with your level of sincerity. If you are concerned about the welfare of your community, your community will be concerned about yours. This attitude can direct you to an astounding number of people who may need your help...leads.

THE TIME IS NOW

Sometimes the greatest rewards in sales lie right under your nose, so keep your eyes open and ears alert at all times. Before long, you’ll realize that you walk past a new prospect every time you go out in public!

Most importantly, don’t procrastinate on this simple step in the sales process. Put the magazine down, get out of your seat, and start right now. Don’t wait until Monday because “it’s the first of the week.” Start NOW. Every day you wait is a dollar you miss.

NOW GET GOING!

PRACTICE EXERCISES

1. Write down the name of every business you see on your way home tonight.
2. Start a conversation with the first stranger you see after reading this. Ask them for an appointment.
3. During your next presentation, ask your prospect for five referrals.

A NEW LOOK AT UA PARTNERS®!

UA Partners®, our optional discount health services program, offers outstanding value to your customers.

Given its numerous discount features, we want everyone to know about UA Partners! The new **UA Partners Training Tool (F5768)** aids that process. It is available as a letter size, two-sided, two-color, laminated flier:

What's the most effective use of the new tool?

PRESENTATIONS:

- Explains the general features and potential savings of the UA Partners program and provides one more valuable program you can offer your prospects.
- Instructs prospects on the correct way to use both the basic discount services program and the provider network program.

CUSTOMER INFORMATION:

- Leads program members step-by-step through the process – from receiving their card in the mail to returning home after visiting the doctor or other service provider. Cartoon-style illustrations are easy to understand and to follow.
- Lists important phone numbers that program members need to make the most of their UA Partners' membership.
- Reminds members, who may not have used their Partners' card in some time, about the best way to access the program's resources.
- Non-laminated individual versions of both the **Provider Network Program (F5768)** and the **Basic Discount Services Program (F5821)** will be inserted into policies so customers will always have the information close at hand.

Locate a Doctor or Hospital

This optional \$12.95 provider network program is available with select UA plans, and includes discount health services (see reverse).

- 1 Your UA Partners member card will arrive by US Mail. To locate a participating doctor or hospital, call 1-800-236-3609. For information on additional services (vision, dental, hearing), see reverse side.
- 2 Review your card to make sure the information is accurate.
- 3 To locate participating doctors and hospitals in your area, visit www.providerlocator.com/uap and enter your member ID number; or, call 1-800-236-3609.
- 4 Provide your United American Insurance card and your UA Partners card to the receptionist or admissions office when you arrive. Be sure to say you "have health insurance with United American Insurance Company who uses a PPO on your list." To assist with any questions the doctor may have, provide the receptionist with a copy of the "Dear Provider" letter that came with your card, or have them call Provider Relations at 1-800-730-9730.
- 5 See the doctor at the office or hospital.
- 6 Your savings will be determined when you pay your bill at the time of service. Providers can call 1-800-730-9730 for further assistance.*
- 7 Return home happy that you saved money!

*20% savings guarantee only applies to contracted physician office visits, not to hospital, dental, vision, pharmacy, Lasik, infertility or cosmetic procedures. Providers contracted with the PPO networks range from 5 to 35% off their normal billed charge.

DISCLOSURE: This plan is not insurance. The plan provides discounts at certain health care providers of medical services. The plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. In the state of Florida this plan is administered by Coverdell, a discount medical plan organization. In all other states this plan is administered by Coverdell or Discount Development Services, LLC, a wholly owned subsidiary, a discount medical plan organization at 8420 W. Bryn Mawr, Suite 700, Chicago, IL 60631, 1-800-308-0374. You have the right to cancel this plan within 30 days of the effective date for a full refund of fees paid.

F5768 MKT0023A

Locate Discount Service Providers

This optional \$6.95 program provides discount health savings for prescriptions, vision, hearing, dental, chiropractic, etc.

- 1 Your UA Partners member card will arrive by US Mail along with a list of discount services available in your area. To locate a participating provider, call 1-800-308-0374.
- 2 Review your card to make sure the information is accurate.
- 3 For additional local services (vision, dental, hearing, etc.), call 1-800-308-0374.
- 4 Present both your United American I.D. card **and** your UA Partners card to the receptionist when you arrive to obtain your savings.
- 5 Visit your eye doctor, ear doctor, dentist, chiropractor, or pharmacist. For additional information on the Travel Assist™, 24-hour Nurse HelpLine, or Nutritional Supplement programs, see the member booklet that came with your card.
- 6 Return home happy that you saved money!

*Travel Assist not available in Florida.

DISCLOSURE: This plan is not insurance. The plan provides discounts at certain health care providers of medical services. The plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. In the state of Florida this plan is administered by Coverdell, a discount medical plan organization. In all other states this plan is administered by Coverdell or Discount Development Services, LLC, a wholly owned subsidiary, a discount medical plan organization at 8420 W. Bryn Mawr, Suite 700, Chicago, IL 60631, 1-800-308-0374. You have the right to cancel this plan within 30 days of the effective date for a full refund of fees paid.

F5768 MKT0023A

F5768

WHICH UA PARTNERS PROGRAM IS RIGHT FOR YOUR CUSTOMER?

- **Individual Life and Health policyholders** can take advantage of UA Partners standard features in conjunction with the benefits of their Life and Health policies for only \$6.95 monthly.
- **Individual Health policyholders (GSP, GSP2, SHXC, HSXC, MMXC, SMXC, and CSI)** can access all the standard UA Partners' features AND can receive contracted rates for hospital stays through the program's *Provider Network Option*. The cost is only \$12.95 per month, and program members are guaranteed to save at least 20% on doctors' visits.
- **Medicare Supplement policyholders** can receive substantial savings on numerous healthcare services, which Medicare may not cover – vision and hearing needs, dental and chiropractic services, vitamins and nutritional supplements, a 24-Hour Nurse HelpLine, and assistance for emergency travel needs. All are available for only \$6.95 monthly. For our Part D customers, the Partners card can be used to save them money during the “doughnut hole” phase of Part D and DOES COUNT toward their true out-of-pocket expenses. In addition, ACF “Automatic Claims Filing,” virtually eliminates filing claims paperwork for Seniors.
- **Individuals can purchase UA Partners as a stand alone program** for \$6.95 monthly and enjoy its outstanding standard features without the purchase of an insurance product.

The UA Partners Training Tool (F5768) includes instructions for both the basic program and the provider network program and was e-mailed in PDF format to General Agents at the beginning of March. Laminated versions of the Training Tool may be ordered at no charge from Agent Supply, and the tool may also be downloaded on the Agent website at www.uageneralagency.com/office.

Don't forget the UA Partners Review (F3844-G), which provides a detailed look at the four customer segments who purchase Partners, and the UA Partners Mail Order Prescription Guide (F4505-T), which helps Agents understand the mail order process.

AGENT TRAINING
For use as an informational guide only.

UA Partners®

MAIL ORDER PRESCRIPTION PROGRAM GUIDE



SAVE UP TO 30%!
As a member of UA Partners®, you can choose to receive your prescriptions by mail. Because prescription processing and delivery can take up to TEN days, we recommend this program for your maintenance medications. Maintenance medications are those you take regularly for extended periods of time.

DISCLAIMER: This is NOT a health insurance policy. This optional plan provides discounts at certain health care providers of medical services. The plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. In the state of Florida, this plan is administered by Best Benefits, Inc., a discount medical plan organization. In all other states, this plan is administered by Discount Development Services, LLC, a discount medical plan organization. Both discount medical plan organizations are located at 8420 W. Bryn Mawr, Suite 700, Chicago, IL 60631, 1-800-308-0374. You have the right to cancel this agreement within 30 days of the effective date for a full refund of fees paid.

F4505-T

united american insurance company
200 S. STEPHENSON STREET • CHICAGO, ILLINOIS 60601

UA Partners®

Driving Down The Cost Of Health Services

The UA Partners discount service program is not insurance. Members will receive discounts on health services when they see participating providers. Choose the UA Partners program that is right for you.

Program	UA Partners For Medicare Supplement Policyholders	UA Partners For Life or Overage Health Policyholders	UA Partners (Stand Alone) A policy is not necessary to participate	UA Partners with Provider Network Option
Available with	UA Medicare Supplement policies (after approval) Not available in Kansas or New York.	UA Life or Overage Health policies. Not available in Kansas, New York or South Dakota.	Available without purchase of a UA policy. Also available to customers residing in Massachusetts. Not available in Kansas, New York or South Dakota.	Available only to Underage Health Policyholders who want the provider network option on the following products: GSP, FLEXIGARD, HSXC, SHXC, MMXC, and SMXC. Not available in Kansas, New York, Nevada or South Dakota. Not available to Medicare Supplement policyholders.
Features:	<ul style="list-style-type: none"> Pharmacy Prescriptions & Mail Order Vision Hearing Supplements Dental * Automatic Claims Filing® PLUS 	<ul style="list-style-type: none"> Chiropractic 24-Hour Nurse Helpline Vitamins & Nutritional Hearing Supplements Dental * Travel Assist* 	<ul style="list-style-type: none"> Chiropractic 24-Hour Nurse Helpline Vitamins & Nutritional Hearing Supplements Dental * Travel Assist* 	<ul style="list-style-type: none"> Chiropractic 24-Hour Nurse Helpline Vitamins & Nutritional Hearing Supplements Dental * Travel Assist* * with Provider Network Option
Cost:	ANNUAL: \$ 83.40 SEMI-ANNUAL: \$ 41.70 QUARTERLY: \$ 20.85 MONTHLY: \$ 6.95	ANNUAL: \$ 83.40 SEMI-ANNUAL: \$ 41.70 QUARTERLY: \$ 20.85 MONTHLY: \$ 6.95	ANNUAL: \$ 83.40 SEMI-ANNUAL: \$ 41.70 QUARTERLY: \$ 20.85 MONTHLY: \$ 6.95	ANNUAL: \$ 155.40 SEMI-ANNUAL: \$ 77.70 QUARTERLY: \$ 38.85 MONTHLY: \$ 12.95

DISCLOSURE: This is NOT a health insurance policy. The plan provides discounts at certain health care providers of medical services. The plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. In the state of Florida, this plan is administered by Best Benefits, Inc., a discount medical plan organization. In all other states, this plan is administered by Discount Development Services, LLC, a discount medical plan organization. Both discount medical plan organizations are located at 8420 W. Bryn Mawr, Suite 700, Chicago, IL 60631, 1-800-308-0374. You have the right to cancel this agreement within 30 days of the effective date for a full refund of fees paid.

F3844-G

EVERYONE NEEDS A PARTNER THEY CAN DEPEND ON!

DISCLOSURE: The UA Partners program is not insurance. The program provides discounts at certain healthcare providers of medical services. The program does not make payments directly to the providers of medical services. The program member is obligated to pay for all healthcare services but will receive a discount from those healthcare providers who have contracted with the discount program organization. In the state of Florida, this program is administered by Coverdell, a discount medical plan organization. In all other states, this program is administered by Coverdell or Discount Development Services, LLC, a wholly owned subsidiary, a discount medical plan organization at 8420 W. Bryn Mawr, Suite 700, Chicago, IL 60631, 1-800-308-0374. Members have the right to cancel this program within 30 days of the effective date for a full refund of fees paid.

LOOK TO UNITED AMERICAN FOR GROUP RETIREE HEALTH



With the number of retirees rapidly expanding, providing health insurance coverage for this growing population is one of the biggest challenges facing employers today. How can they provide health insurance for their retirees, and still provide it for their active employees? How can they cover payroll and pay their suppliers too? For many employers, keeping their business in the black has become a daily juggling act.

Q

What Can Employers Do to Provide Retirees with the Health Insurance Protection They Deserve?

A

They Can Turn to United American. UA's plans can provide an affordable approach for many employers with the Company's strength and longevity to stand behind them.

WHY CONTRACT WITH UNITED AMERICAN TO SELL RETIREE GROUP?

- **Experience:** United American has been active in Senior health protection since the inception of Medicare more than 40 years ago. For many years, UA has been one of the nation's largest producers of individual Medicare Supplements.* We know Seniors!

- **Flexibility:** We understand employers and their retirees have very specific needs. United American offers more than a dozen plans from which your Group customers can choose.

- **Stability:** United American has been rated A+ (Superior) by A.M. Best** for financial strength for more than 30 consecutive years. That speaks volumes about the long term stability of UA. Retirees want a company that will be there when they need it. There is no doubt that United American is that company!

There are thousands of retirees around the country who need quality, supplemental health insurance protection. Group Retiree Health benefits are a wonderful way for employers to give back to those who have given so much to them through the years.

Want to know more? Please give **Terri Slinkard** a call at **800-353-6926** or e-mail her at **tslinkard@torchmarkcorp.com**. She will be glad to visit with you about the tremendous potential for Group Retiree Health sales and the creative solutions United American can offer to satisfy your Group Retiree Health insurance needs!

* National Association of Insurance Commissioners 2005 Medicare Supplement Insurance Experience Report, June 2006

** A.M. Best rating June 2006

Recruiting Basics: Finding the Right Partner



Recruiting is the lifeblood through which your Agency's energy flows. Putting the right people in place can generate new enthusiasm – even among veteran Agents – and can introduce new ways to accomplish your Agency's goals. But the opposite is also true. Putting the wrong people in place can leave a bad taste in everyone's mouth, including the new recruits'. How do you find the right people?

- **Personalities are important:** They play a major role in the dynamics of any office, whether large or small. Make sure your new recruit's personality blends comfortably with the rest of your team and with your Agency's philosophy and approach to doing business. What is just as important is that your new recruit blends comfortably with your customers, because good customer service is the foundation of every successful Agency.
- **Maturity matters:** This is another important issue to consider before you offer someone a position with your team: *Does this person have the degree of maturity needed to do this job well? Does he or she demonstrate the maturity to learn what needs to be learned, to accept direction, to take suggestions or handle criticism if warranted? Does this person have the maturity to truly care about others and demonstrate compassion?*
- **How do you determine your recruit's maturity quotient?**

The answer is proper screening. It can be very tempting to want to contract with someone after you've shared a stimulating and lively interview. He gives you all the right answers and has an energy you really like. But does that "razzle dazzle" guarantee he will be a loyal team member and have empathy for the customer? A person who appears less confident in the initial interview (whether it's by phone or in person), can turn out to be a better fit. There may be less charisma to start with, but more substance when you get under the surface. How do you decide?

1. Arrange a formal interview: Involve key personnel within your Agency – people who you really trust. Make sure your candidate completes an application form in advance of the interview so you and your key players have a chance to review it beforehand. The application form could include:

- A statement concerning what he likes or would like about working in the insurance industry
- A description of the ideal work environment
- Personal interests and unique experiences
- Three references, who can be easily contacted

2. Sit down with your key players ahead of time: Decide what questions you will ask and which topics you will address in the interview. Focus on values and attitudes that are important to your particular Agency. Present real problems you have encountered to your candidate and ask how he would handle them. His responses will tell you a lot about his personal style, skill level and sensitivity, which help to measure his level of maturity.

3. Conduct the interview at an oval or round conference table: If several key players are taking part in the interview, a table provides a more even playing field, instead of a desk with your candidate on one side and the "opposing team" on the other.

4. Interpret the candidate's body language: Consider what you see as much as what comes out of his mouth. Make sure you stay neutral during the interview process, though. Be pleasant, but not overly enthusiastic.

5. Ask for suggestions: Find out if your candidate has an idea on how to increase customer loyalty and business success.

6. Take your time: *Reflect* on all you have just seen and heard.

Next time we'll examine why the process of reflection is just as important as the screening process.

PRESIDENT'S CLUB

Through February 2007, 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. ASSURECOR, INC.



5. JONATHAN AHLBUM
The Ahlbum Group

- 6. CHARLES R. MANKAMYER**
American Life & Health Group, Inc.
- 7. MICHAEL LEMAR**
Sunshine State Agency
- 8. UNION BENEFIT CORP.**
- 9. CHAD W. MCLANE**
McLane Insurance Agency
- 10. CATHERINE HATTON**
Hatton Insurance Agency
- 11. ROBERT L. JONES**
Jones Insurance Agency
- 12. PHILIP B. ORTEZ JR.**
Phil & Kathy Ortez Insurance Agency, Inc.
- 13. ANTHONY M. ANTIN**
Affiliated Health Insurers
- 14. KENNETH R. BOWLING**
The Benefit Exchange
- 15. AMERICAN EAGLE CONSULTANTS, INC.**
- 16. ROY L. TUCKER**
Tucker Insurance Agency
- 17. FRANKLIN D. CARBONE**
Assured Benefits Corp.
- 18. AMERICA'S HEALTH CARE RX PLAN AGENCY, INC.**
- 19. RON CONCKLIN**
Rosenberg-Concklin, Inc.
- 20. AMERICA'S HEALTH TEAM**
- 21. THOMAS STATKEWICZ**
Sylvan-James Associates, Inc.
- 22. LARRY L. BRYAN**
Larry L. Bryan Insurance Services, Inc.
- 23. WILLIAM T. BREWER**
Brewer Insurance Agency
- 24. PIERCE A. STEVENS JR.**
Stevens Insurance Agency
- 25. EPC ASSOCIATES, INC.**
- 26. DONALD C. WALKER**
Walker Insurance Agency
- 27. JOSE C. TRUJILLO**
Trujillo Insurance Agency
- 28. GERALD R. STEVENS**
Stevens & Associates Insurance Agency
- 29. JOYCE A. WADDLE**
Waddle Insurance Agency
- 30. ROBERT L. POLLIER JR.**
Senior Management Services

PACESETTERS CLUB

Through February 2007, 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. THOMAS J. COUGHLIN



2. DANIELLE PEELER



3. TIMOTHY J. AHLBUM



4. FERN A. COWEN



5. DOUGLAS A. YABUKI

- 6. STEPHEN O. HYLES**
- 7. PHILIP B. ORTEZ JR.**
- 8. JERROLD J. POSTIN**
- 9. JAMES E. MAYNER**
- 10. CHAD W. MCLANE**
- 11. AMBER RANKIN**
- 12. HAROLD E. GIPSON**
- 13. DELORES A. DAY-DAVIS**
- 14. RICHARD R. ZEIS**
- 15. ROY L. TUCKER**
- 16. SHANNON DEVANEY**
- 17. CYNTHIA L. WARD**
- 18. JOHN P. MILLS**
- 19. WALTER S. BISCHOFBERGER**
- 20. ROGER K. PARKER**
- 21. WILLIAM E. GORSKI**
- 22. DAVID R. OLIVER**
- 23. DEXTER R. SAYLOR**
- 24. DARBI M. CRAFT**
- 25. JONATHAN CLARKE**
- 26. BILLIE F. ROBERTS**
- 27. KENNETH W. WALTERS**
- 28. DANA E. ROSE**
- 29. STEVE R. SHEPPARD**
- 30. MARY E. DIOGUARDI**

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 February 2007.

LIFE GENERAL AGENTS		HEALTH GENERAL AGENTS	
1. FARM & RANCH HEALTHCARE INC. Mike Stevens, President	16. FRANCIS C.WONG Wong Insurance Agency	1. FARM & RANCH HEALTHCARE, INC. Mike Stevens, President	16. ROY L.TUCKER Tucker Insurance Agency
2. LARRY G. KERR Kerr Insurance Agency	17. KENNETH B. JOHNSON Johnson Insurance Agency	2. JIMMY K. WALKER II America's Insurance Consultants, LLC	17. FRANKLIN D. CARBONE Assured Benefits Corp.
3. AMERICAN EAGLE CONSULTANTS, INC.	18. RANDOLPH L. TRAMMELL Trammell Insurance Agency	3. HANI S. RIHAN American Ins. Agency of FL., Inc.	18. AMERICA'S HEALTH CARE RX PLAN AGENCY, INC.
4. KEN PARKER Parker & Associates, P.A.	19. DONNIE R. SMITH Smith Insurance Agency	4. ASSURECOR, INC.	19. RON CONCKLIN Rosenberg-Concklin, Inc.
5. KENNETH R. BOWLING The Benefit Exchange	20. WENDY L. HILL Hill Insurance Agency	5. JONATHAN AHLBUM The Ahlbum Group	20. AMERICA'S HEALTH TEAM
6. STERLING & SMITH FUNERAL DIRECTORS, INC.	21. JACKSON WHITE White Insurance Agency	6. CHARLES R. MANKAMYER American Life & Health Group, Inc.	21. THOMAS STATKEWICZ Sylvan-James Associates, Inc.
7. VERNON L. STAFFORD Stafford Insurance Agency	22. BILLIE F. ROBERTS Roberts Insurance Agency	7. MICHAEL LEMAR Sunshine State Agency	22. LARRY L. BRYAN Larry L. Bryan Insurance Services, Inc.
8. PHYNESTA D. HILLIE Hillie Insurance Agency	23. HANI S. RIHAN American Ins. Agency of FL, Inc.	8. UNION BENEFIT CORP.	23. WILLIAM T. BREWER Brewer Insurance Agency
9. CLYMOTH R. MASSEY Massey Insurance Agency	24. PAUL E. BROUSSARD Broussard Insurance Agency	9. CHAD W. MCLANE McLane Insurance Agency	24. PIERCE A. STEVENS JR. Stevens Insurance Agency
10. CHARLES R. MANKAMYER American Life & Health Group, Inc.	25. ROY L. TUCKER Tucker Insurance Agency	10. CATHERINE HATTON Hatton Insurance Agency	25. EPC ASSOCIATES, INC.
11. CLEMMIE H. WOODFORK Woodfork Insurance Agency	26. JAMES C. MCKEE JR. McKee Insurance Agency	11. ROBERT L. JONES Jones Insurance Agency	26. DONALD C. WALKER Walker Insurance Agency
12. ROBERT C. GORST Gorst Insurance Agency	27. CHARLES E. FIELDS Fields Insurance Agency	12. PHILIP B. ORTEZ JR. Phil & Kathy Ortez Insurance Agency, Inc.	27. JOSE C. TRUJILLO Trujillo Insurance Agency
13. LEONN D. BOONE Boone Insurance Agency	28. JOHN H. HOSFELT Hosfelt Insurance Agency	13. ANTHONY M. ANTIN Affiliated Health Insurers	28. GERALD R. STEVENS Stevens & Associates Insurance Agency
14. JOHN W. MURRAY Murray Insurance Agency	29. ALBERT R. MCKENZIE McKenzie Insurance Agency	14. KENNETH R. BOWLING The Benefit Exchange	29. JOYCE A. WADDLE Waddle Insurance Agency
15. EDUARDO A. SAENZ Saenz Insurance Agency	30. DANNY L. ARTHURS Carolina Insurance Marketing	15. AMERICAN EAGLE CONSULTANTS, INC.	30. ROBERT L. POLLIER JR. Senior Management Services
LIFE WRITING AGENTS		HEALTH WRITING AGENTS	
1. LARRY G. KERR	16. JOHN W. MURRAY	1. THOMAS J. COUGHLIN	16. SHANNON DEVANEY
2. JAMES C. DANNREUTHER	17. EDUARDO A. SAENZ	2. TIMOTHY J. AHLBUM	17. CYNTHIA L. WARD
3. KENNETH R. BOWLING	18. FRANCIS C. WONG	3. DANIELLE PEELER	18. JOHN P. MILLS
4. ANTHONY G. SMITH	19. KENNETH B. JOHNSON	4. FERN A. COWEN	19. WALTER S. BISCHOFBERGER
5. VERNON L. STAFFORD	20. THOMAS R. REYNOLDS	5. DOUGLAS A. YABUKI	20. ROGER K. PARKER
6. PHYNESTA D. HILLIE	21. RANDOLPH L. TRAMMELL	6. STEPHEN O. HYLES	21. WILLIAM E. GORSKI
7. JOHN P. MILLS	22. DESILE BERTRAND	7. PHILIP B. ORTEZ JR.	22. DAVID R. OLIVER
8. DONALD A. SCHACK	23. TIMOTHY J. CHARRON	8. JERROLD J. POSTIN	23. DEXTER R. SAYLOR
9. CLYMOTH R. MASSEY	24. DONNIE R. SMITH	9. JAMES E. MAYNER	24. JONATHAN CLARKE
10. MICHAEL J. ROSS	25. MICHELE M. MITCHELL	10. CHAD W. MCLANE	25. DARBI M. CRAFT
11. TIMOTHY L. RIAL	26. JEFFREY A. HEYBROCK	11. AMBER RANKIN	26. KENNETH W. WALTERS
12. CLEMMIE H. WOODFORK	27. LUKE D. ROTRAMEL	12. HAROLD E. GIPSON	27. BILLIE F. ROBERTS
13. ROBERT C. GORST	28. WENDY L. HILL	13. DELORES A. DAY-DAVIS	28. DANA E. ROSE
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HEADQUARTERS OF UNITED AMERICAN INSURANCE COMPANY

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United American and First United American Life Insurance Companies have a tradition of meeting the public's life and health insurance 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.

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