

UA NEWS

April 2004

The news and ideas magazine for the Independent Agents of United American Insurance Company.

LIFE Just Got BETTER

Introducing

United Investors



PROCare APPROVALS

Effective immediately, Agents in **Kansas** will be selling *Attained Age rates on ProCare Plans B, C, and D*. Plans A, F, and G will remain issue age rates in this state. United American offers choices of premium structures on selected Medicare Supplement plans in order to give Agents more flexibility and clients more choices. Updated supplies will be sent. For additional materials, please contact Agent Supply.

GSP APPROVALS

A special mailing regarding **Good Sense Plan** rate approvals for new business and renewals has been mailed to General Agents in **Delaware** and **Indiana**. *New rates in these states are effective June 1, 2004*. For additional materials, please contact Agent Supply.

CASH CANCER APPROVALS

Effective June 1, UA's Cash Cancer plan, CANB, has received new rate approvals for new business and renewals in **Florida**. A mailing including state special materials has been sent to Agents working in this state. For additional materials, please contact Agent Supply.

INTEREST RATES SET

The **Lifestyle Annuity** new money interest rate for the month of **April** is **3.25 percent**. Rates will continue to be reviewed and adjusted accordingly. The **Deposit Fund Rider** new business interest rate for 2004 has been set at **3.00 percent**.

HEALTHGUARD APPROVAL

Effective immediately, UA's Critical Illness plan, HealthGuard, is approved for sale in **Oregon**. A mailing including state special materials has been sent to Agents working in this state. For additional materials, please contact Agent Supply.

ATTN: ALL AGENTS

New versions of the Final Expense presentation (FEP 2-04) are now available on CD-ROM from Supply. CDs are in PowerPoint format and are \$3 each.

LIFE HEIGHT/WEIGHT CHART

Below is the new Height/Weight chart for Life sales. The chart may also be downloaded from uageneralagency.com/office/downloads.htm.

LIFE HEIGHT / WEIGHT CHART

Height		Maximum Weight*		Height		Maximum Weight*	
Feet	Inches	Standard	Graded	Feet	Inches	Standard	Graded
4'	10"	226	251	5'	8"	286	311
4'	11"	232	257	5'	9"	296	321
5'	0"	235	260	5'	10"	299	324
5'	1"	237	263	5'	11"	308	333
5'	2"	243	268	6'	0"	312	337
5'	3"	247	275	6'	1"	323	348
5'	4"	256	281	6'	2"	328	353
5'	5"	262	287	6'	3"	339	364
5'	6"	270	295	6'	4"	360	385
5'	7"	276	301				

* Uninsurable if over maximum weight for graded life.

Out & About...



Kevin Malley and his Agents from Malley Insurance Agency visit UA's Lake Tenkiller Lodge in Oklahoma.



Jon Ahlbum and Tim Ahlbum of The Ahlbum Group come to McKinney for a Home Office visit.

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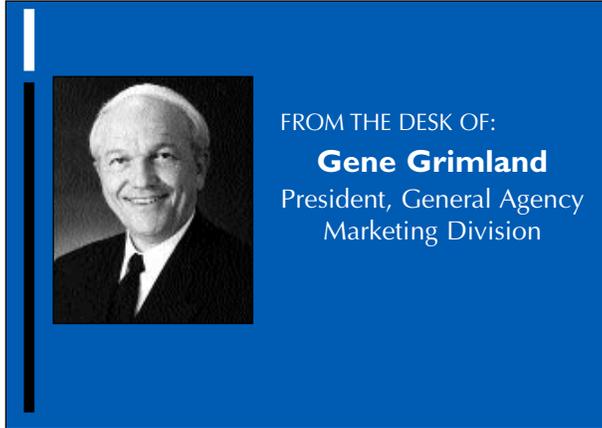
LIFE IS GREAT!

The general public's acceptance that life insurance is a legitimate need has finally arrived. For years, insurance Agents have had to conjure up sales pitches and various sales scenarios to convince people they really needed such coverage.

It's wonderful that acceptance has arrived, but tragic in the manner in which it has occurred. Recent national and international events have established the need for life insurance without the insurance industry's intervention. Terrorist activities, both at home and abroad, and the general hazards of travel have shown us in the most forceful way possible that life is fragile, and the threat of premature death respects no age. Children and young people are just as vulnerable as Seniors.

The bombing of Oklahoma City, the tragedy of 9/11 and, most recently, the terrorist bombings of the commuter trains in Madrid have brought home an awareness of the acute uncertainty of life. People of all ages, nationalities and from all walks of life had their lives altered forever by these tragic events. Yet, what about those left behind? Hundreds of families lost their breadwinners and with them the potential for many years of income. There can never be emotional compensation for these losses, but there can be financial compensation through appropriate life coverages.

For example, a young man or woman earning \$50,000 annually, who is supporting a young family, is lost tragically in an auto accident. Not accounting for salary increases, etc., over 30 years, that family is losing not only its loved one and breadwinner, but \$1,500,000 in potential income! That's a hefty sum. How will that family replace



FROM THE DESK OF:

Gene Grimland

President, General Agency
Marketing Division

that income and be able to maintain a comfortable life style? Life insurance is the answer!

The rising costs of today's lifestyles, which usually make two incomes necessary, make it clear that life coverage must be present to protect such

quality of living. By emphasizing the sale of life insurance to your prospects and clients, you are not capitalizing on a bad situation, but rather filling needs that have always existed, but are only now capturing public awareness.

There is no better income base for Agents than life insurance sales. Compared to the face of health insurance, which changes consistently from year to year as costs increase, life insurance is not subject to the same dramatic cost shifts and increases. It rarely changes, except for the amount a client may need as his or her lifestyle and family situation changes.

Take a renewed look at the UA life products we currently offer. Be sure to check out this month's center spread on United Investors to learn more about our sister company and the UI life products now available to United American Agents - products which you can add to your present portfolio to boost life sales. UI's products will provide you with substantially higher benefit levels to offer your customers. These additional options mean more choices for them, which result in additional sales for you.

Analyze how your clients, both new and existing, can be helped by these plans. Encourage them to understand and appreciate the need for life coverage and emphasize the peace of mind our products can give them in these troubled times.

Did You Know?

One of the best ways to keep business of any type in force is to set up your policyholder on Monthly Bank Draft (MBD). History and statistics prove it to be a method which results in fewer lapses and greater persistency and retention. Automatic MBD allows your policyholders the satisfaction of knowing their premiums are being paid even if they are away from home for extended periods. They aren't concerned about writing a check, because with MBD they don't even have to think about it! Best of all, they don't run the risk of forgetting to write a check, which could leave them vulnerable and unprotected in the event they are ill, in an accident, or hospitalized.

It's important for you to understand how the "Bank Draft" system works internally, so you can confidently explain its value to your customers. Here are some general guidelines to assist you; they may prevent confusion and overdraft charges in the future.

If a policyholder wishes to request a draft date which is different from the effective date of the policy, note it in the top margin of the application, if there is not a designated space for it. Policies with a specifically requested draft date may be drafted either before or after the first due date. This depends on the requested draft date as compared to the policy effective date. Generally, a draft date requested within 17 days of the effective date of the policy, will be drafted after the first due date (date the payment must be received by UA). If the requested draft date is 18 or more days after the effective date of the policy, the premium payment will be drafted before the first due date. We do not draft or make policies effective on the 29th, 30th or 31st of any month.

For example: A policy issued on MBD is effective 5-01-04: the first premium payment is due 6-01-04. This policy, however, has a requested draft date of the 19th of the month. Because the 19th is more than 17 days from the effective date of 5-01-04, the policy premium would be drafted on 5-19-04, which is before the premium due date of 6-01-04. Consider this same policy with a requested draft date of the 18th instead. Because the 18th is 17 days from the 5-01-04 policy effective date, we would not draft the premium payment until 6-18-04, which is after the premium due date of 6-01-04.

Confusing? Here's some additional examples which should help.

Issue Date	Due Date	Requested Draft Date	Days From Issue	Date Premium Will Draft*
July 16	August 16	5th	20	August 5
July 16	August 16	2nd	17	September 2
July 20	August 20	10th	21	August 10
July 20	August 20	5th	16	September 5

*If the draft date falls on a weekend or holiday, the premium will be drafted on the next business day.

3. Drafts are combined, and one draft is submitted for the same line of business with the same draft date for the same bank account. Life and health drafts, however, are not combined. For example, a client has two life policies at \$25 each and two health policies at \$150 and \$25 each. We would submit two drafts: one for \$50 for the two life policies and one for \$175 for the two health policies. If a draft is returned, however, we automatically redraft, but do so on an individual policy basis, not a combined basis.

Understand MBD procedures so you can accurately explain them to your customers. It's important they know when their account will be drafted each month, so that adequate funds are available to avoid overdraft charges. Encourage this method of payment as often as possible with your customers. It makes great sense for you, your customer, and United American.

Remember: 17 Days or Less, Draft After; 18 or More, Draft Before!

It's All About Life...

“He who seeks insurance, if he stops to hear all the arguments, and deliberately determine which is really the best company, is likely to die before he reaches a conclusion.”

N.Y. Insurance Commissioner, taken from the Eleventh Annual Report of the Superintendent of the Insurance Department of the State of New York, April 1, 1870¹

Life insurance has been a source of controversy and discussion for well over a century. Although health insurance concerns have dominated headlines in recent years, life insurance is roaring back! With the unpredictability of everyday life splashed across the front pages of newspapers and threats of terrorism an ever-present shadow on our TV screens, there is no doubt about the need for life insurance.

Years of denying the value of life coverage have left the general populace vastly uninsured and underinsured. Did you know...

- * Twenty-eight percent of families have life insurance with a median value of only \$10,000?²
- * Only 47 percent of U.S. households own an individual life insurance policy?³
- * Unintentional injury deaths occur every six minutes?⁴

Fortunately, recent statistics confirm that people are not only more aware of the need for life coverages, but they're acting upon that need. Life insurance application activity by North American insurers for all age groups in February 2004 showed a 20.4 percent increase over January 2004.⁵ That could be a positive sign that the sluggish life sales of recent years may be a thing of the past.

Consequently, it's a wide-open market for UA Agents, and it's just become even wider with the recent addition of United Investors products to the UA portfolio. Learn more about United Investors in our center spread and find out how UI products can boost your earning power.

One of the best things about selling life policies today is that you have so many options to offer your customers. Do they want or need whole life or term coverage? Do they want temporary or permanent coverage? What amount of benefit is appropriate? What types of riders are important to them? Whatever their needs, age, stage of life or financial situation, with UA's Life Portfolio you can offer a life policy that is right for them.

Is there a “best” way to approach a life sale? In most ways, selling life is no different than selling health coverages. You need to develop a trusting relationship with your customer, engender in your customer an emotional commitment to the sale, and always do what is best for that customer. However, in one way life insurance is vastly different from all other types of insurance. When your customer collects on the policy, someone else receives its benefits. Making that emotional commitment can sometimes be a stretch for your customer, so approach it this way: Help your customers view the purchase of life insurance as a selfless act that protects the people they love. They're not doing it for themselves, but for the well being of their spouses, children and grandchildren. Rather than associating life insurance with the end of life, it associates it with the continuation of life and puts a more positive spin on the sales process. It's a subtle difference, but it could be an important one in closing the sale.

Your potential for life sales in 2004 is unlimited. Take advantage of the new public awareness of the value of life insurance and seize the opportunities that are waiting for you. There's never been a better time to be involved in life!

Sources: ¹www.glenndaily.com; ²Federal Reserve; ³Sun Life Financial; ⁴National Safety Council; ⁵MIB Group,www.mib.com.



United Investors Life Insurance

“Helping you get more out

United Investors Life Insurance Company, a subsidiary of Torchmark Corporation and sister company to United American, has been a thriving, successful part of the Torchmark family since its inception in 1961. With a history of steady growth, it currently boasts nearly \$4.8 billion in statutory assets and over 320,000 contracts in force. That translates to insurance in force in excess of \$24.5 billion, a 57 percent increase since 1990. United Investors, home officed in Birmingham, Alabama, consistently receives high marks from the national industry rating analysts: A+ “Superior” from A.M. Best for overall financial strength (as of 1/03) and AA “Excellent” from Standard and Poor’s for claims paying ability.

There’s no doubt that United Investors is a solid, dependable company. It’s been in business for over 40 years and continues to grow and strengthen with each passing decade. It offers quality life and annuity products, provides timely and accurate payment of claims, and is responsive to customer service needs – the qualities that make an insurance company great!

Because of UA’s close association with UI, United American is excited to add a new portfolio of UI life products to our existing UA product line. United Investors offers the Adjustable Term Series, the Select Term Series, the Flex Plus, an interest-sensitive Whole Life product, and the Century One Plus annuity.

The Adjustable Term Series:	The Select Term Series:	Interest-Sensitive Whole Life:	Annuity
VITALife 10L - 10-Year Level Term VITALife Adjustable Annual Renewable Term (Option 1) Mortgage Life Insurance Annual Renewable Term (VITALife Adjustable - Option 2)	VITALife 10 Year VITALife 15 Year VITALife 20 Year	Flex Plus	Century One Plus Annuity

What do these additions mean for UA Agents? New products with more options to offer your prospects and clients! Partnering with United Investors can generate more sales opportunities for you – especially for high-end issue amounts - opportunities that can produce immediate commissions.

Where is the market for United Investor products? It’s everywhere. Smaller face amounts generally work well for younger people, children and Seniors. They generally have less to spend than other age groups, but still need the protection and sense of well-being that appropriate life coverage offers. The market for larger face amounts is limitless. Mortgage protection against premature death can provide peace of mind for all homeowners, but especially for those with young families and mortgages in the hundreds of thousands of dollars. People interested in estate planning and business owners also may opt for upper-end policy amounts. Consider more closely what each product has to offer:

Adjustable Term Series: The 10-Year Level Term for issue ages 0-60 has a minimum issue amount of \$25,000 and is guaranteed renewable to age 100. The Annual Renewable Term (both option 1 & 2) is for issue ages 0-80, with the same minimum issue amount and guaranteed renewability as the 10L. Riders include Waiver of Premium, Accidental Death and Children’s Insurance. Premiums increase each year as age increases.

Insurance Company of life."

Select Term: Provides outstanding protection at an affordable price and the opportunity to re-entry/exchange and qualify for lower rates. VITALife 10 Year is for issue ages 20-70 and VITALife 15 and 20 for issue ages 20-60. Minimum issue amount for ages 20 to 50 is \$100,000, and for ages 51 and up is \$50,000. Available riders are Waiver of Premium, Accidental Death and Children's Insurance. There are four banded rates with a minimum death benefit for ages 20-50 ranging from \$100,000 to \$1,000,000, and for ages 51 and up ranging from \$50,000 to \$1,000,000. Premiums remain level.

Flex Plus: Is for issue ages 0-75 and has a minimum issue amount of \$25,000 for ages 0-17 and \$10,000 for ages 18-75. The Flex Plus Term Rider is for issue ages 0-70, a minimum issue amount of \$10,000, but a maximum issue amount of four (4) times the base policy amount. This rider is convertible after seven years. Additional riders are Waiver of Premium, Accidental Death Benefit and Children's Insurance. The Flex Plus has guaranteed death benefit, cash value and level premium.

Annuity: Century One Plus is for issue ages 0-80 and is a flexible, premium deferred annuity designed to fund both tax-deferred, long range cash accumulation plans and tax-qualified retirement plans. Minimum initial investment is \$1,000 for the non-qualified plan and \$25 for the tax-qualified retirement plan. It has a guaranteed minimum interest rate of 3.5 percent.

Want more information on how you can contract with United Investors Life? Call UIL's marketing division at **877-406-5816, extension 4329.**

UI makes it easy to get more out of life!



Hani Rihan of American Insurance Agency of Florida, Inc

"UA is a great company with great products. I knew I wouldn't go wrong writing UA's sister company's products.

UI pays on submission of business; other life sales are paid on issue, which can take up to two months. Gene Green (vice president of Manpower Development for UA's Marketing Department and 2nd Vice President of Marketing for United Investors) was helpful with field support and training through his one-on-one seminars. This made it easy for us to get information to clients more quickly."

How can you take advantage of these outstanding products?

- * By contracting with United Investors, similar to the way you do with United American. United Investors requires a separate contract and Agent number from your UA contract and number.
- * The top GA in the agency must contract with UI for other Agents within the agency to contract.
- * The majority of Agents can contract to sell all UILIC products that are licensed in the Agents' state. Commission contracts are formulated based on past, current, and future production levels.
- * UI pays a portion of the annual commissions at the time the *policy application* is submitted if the application qualifies (uses bankdraft, sends money with application, and has prior approval for an advance loan).
- * Commissions are high, and field training and support are outstanding.

Could Life Be Any BETTER?



If you're a United American Agent...probably not. Our product line is outstanding, and our sales force is one of the best in the industry. What a great variety of life products we have available! There is literally something to satisfy everyone at every age and every stage of life! It's just a question of narrowing it down to the best fit for your customers' current and future needs.

With the addition of the United Investor product line (see center spread), our expanded Life Portfolio is second to none. You now have access to the high-end benefit amounts which so many of your prospects and customers have been wanting. Our existing UA offerings coupled with UI's products make an unbeatable combination. Let's review...

United American Life

RT85: For issue ages 18-85, this 10-year term policy is guaranteed renewable as long as premiums are paid on time. Plan offers optional Death Benefit and Graded Death Benefit, where state approved. Also available where state approved is the optional Deposit Fund Rider. It lets your customer conveniently deposit money into a personal, interest bearing account with a guaranteed minimum interest rate of three percent. The RT85 is an outstanding choice for term coverage.

400 Series: For issue ages 45-80, this level or increasing whole life product offers coverage paid directly to the beneficiary at 100 percent of the policy benefit from the date of issue. This series offers Increasing Benefit (benefit can double after 20 years), Living Benefit (Accelerated Benefit Rider) and graded Death Benefit, where state approved. It provides four premium options with no premium increase ever.

One Life Plan: For issue ages 40-70, this is a shared whole life policy for couples with cash and loan value. There's no physical exam, only a series of health questions to determine eligibility. The plan provides excellent final expense protection with the benefit paid directly to the named beneficiary.

21-Pay Plan: For issue ages 0-79*, this extended term policy is perfect for those "child-rearing" years. Benefit face amount increases 5 percent each year until it doubles after 21 years. An optional Child Benefit Rider pays up to \$4,000 per child, and one premium covers any number of children. Optional Death Benefit Rider pays up to three times the face amount of the policy in addition to other benefits. There's no physical exam, only a series of health questions to determine eligibility. After 21 years of level premiums, policy is completely paid...no additional payments ever!

Plan 511: For issue ages 0-49,* this flexible whole life policy is sold in increments of \$5,000 and pays double indemnity for accidental death. There's no physical exam, only a series of health questions to determine eligibility. Younger policyholders appreciate this product's guaranteed premiums and cash values.

Lifestyle Annuity: For issue ages 0-80,* this single premium, tax-deferred investment vehicle is available from a minimum of \$5,000 up to \$100,000 with an annual interest rate guaranteed never to fall below 3 percent. It offers three attractive payout options: Fixed Amount, Fixed Period or Lifetime Income.

*Plan features and issue ages may vary by state.

Are your life sales as aggressive as you want? If not, there's not a better time than now to inject new vitality into that area of your business. You have the finest products on the market today and a customer base that is aware of the importance of life insurance. It really doesn't get any better, does it?

COMPLIANCE

It's a Priority!

The American Heritage Dictionary defines compliance as, "A complying with a wish, request or demand. A disposition or tendency to yield to others." When states request or demand, UA yields. Because insurance is a state-regulated industry, all policies, applications, forms, and marketing materials must be reviewed and approved by individual state authorities before being released to Agents. We adjust them where and whenever possible to comply with each individual state's regulations and requirements.

Why is compliance so important? Fines may be administered by state insurance commissions to a carrier whose Agent uses non-approved materials. In addition, if you use an incorrect form or application or don't provide your customer with all the state-required forms for a particular transaction, it will hold up the processing of that application. Non-compliance delays policy issue and could delay commission checks!

Don't worry, United American makes compliance easy. We continuously update our compliance sheets and make them available to GAs and Agents via uageneralagency.com/office. Using the correct forms initially will save time and effort for General Agents, Agents and Home Office staff, and will allow policies and commission checks to be issued more quickly. Make compliance your priority!

TEXAS LIFE PRODUCT INFORMATION

as of February 04, 2004

MARKETING NAME	POLICY	BROCHURE/APPLICATION	INSTRUCTIONS
SINGLE PREMIUM DEFERRED ANNUITY			
LIFESTYLE ANNUITY	USPDA02	USPDA02 USPDA02-AP	A
WHOLE LIFE			
PLAN 511	WL-2	WL-2 LA6 R	A, C, D, F
21 PAY	URL-CBP	URL-CBP U4360 (42) R01	A, C, D, F
SENIOR LIFE			
ONE LIFE PLAN	JWL1001	JWL1001 JLAP	A, C, D, F
400 SERIES	SWL	SLAP(42)	A, B, E, F
SENIOR LIFE PLAN	UWL-711	UWL-711 U4314 102 R97	A, B, C, D, F
RENEWABLE TERM LIFE			
RT85	RT10	SLAP(42)	A, B, D, E, F
RT85 (GRADED)	RT10GD	SLAP(42)	A, D, E, F

**UAPDI-L 03 (Privacy & Disclosure Information Booklet)	Replaces instructions A, C, D, E, F
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OTHER INFORMATION:

The minimum modal life insurance premium is \$10.00 for the Bank Check Plan and \$20.00 for direct billing.

INSTRUCTIONS

**A	Give Life Insurance Buyer's Guide to applicant.
B	Send signed disclosure form ABR1D1(42) with app.
**C	Form LPV-97 must be completed by the applicant and sent in with the application.
**D	Give U-1342N to applicant and send signed U-1342A R-2 portion with the application.
**E	Give U-1342N to applicant.
**F	HIPPA Authorization form F3978 must be signed by each applicant (of legal capacity) for applications with face amounts exceeding \$50,000 or in cases where a policyholder's combined Life coverage in force with UA exceeds \$50,000. Original must be sent in with application and give yellow copy to applicant.
**	Review PRIVACY & DISCLOSURE INFORMATION booklet with applicant; detach and send signed UAPDI-L 03/Home Office Copy (page 8) and attach to application; Give booklet to applicant.

Note: Agents working in California and Texas may use the UAPDI-L 04R and therefore are not required to submit form ABR1D1(42) in Texas and the pre-appointment letter in California. All other Agents may begin using the UAPDI-L 04R when new supplies are ordered.

PRESIDENT'S CLUB

Through March 2004, the following producers represent the top Agencies with the highest net combined annualized premium for the year. A distinguished wall plaque will be awarded each month to the number one President's Club candidate. Agencies shown in color are on schedule to attend the UA Sales Conference.



1. FARM & RANCH HEALTHCARE
Mike Stevens, President



2. ED SHACKELFORD
The Assurance Group
Parker & Associates, P.A.



3. PAMELA G. RANDALL
P.R.'s Insurance Solutions



4. CHARLES R. MANKAMYER
American Life & Health Group, Inc.



5. JIMMY K. WALKER II
American's Insurance
Consultants, Inc.

- 6. HANI S. RIHAN**
American Ins. Agency of FL., Inc.
- 7. JONATHAN AHLBUM**
The Ahlbum Group
- 8. TINA HENSON**
American Eagle Consultants, Inc.
- 9. MICHAEL LEMAR**
Sunshine State Agency
- 10. RAY GRIFFIN**
Union Benefit Corp.
- 11. THOMAS STATKEWICZ**
Sylvan-James Associates, Inc.
- 12. PHILIP B. ORTEZ JR.**
Phil & Kathy Ortez
Insurance Agency, Inc.
- 13. KENNETH R. BOWLING**
The Benefit Exchange
- 14. DWAYNE A. MOODY**
Moody Insurance Agency
- 15. CATHERINE HATTON**
Hatton Insurance Agency
- 16. RICHARD E. GORDON**
Gordon Marketing
- 17. JEFFREY M. ZITO**
Zito Insurance Agency
- 18. JOHN W. STAMPER**
Stamper Insurance Agency
- 19. RON CONCKLIN**
Rosenberg-Concklin, Inc.
- 20. JERRY L. SMITH**
Smith Insurance Agency
- 21. BILL MINTON**
Minton Insurance Agency
- 22. LARRY L. WEBSTER**
Webster & Associates, Ltd.
- 23. WILLIAM T. BREWER**
Brewer Insurance Agency
- 24. DANIEL D. DENEUI**
Deneui Insurance Agency
- 25. RANDALL M. FREY**
Vinewood Insurance Agency
- 26. TERRY E. BREWER**
Brewer Insurance Agency
- 27. GEORGE DEMELLO JR.**
LPI Associates, Inc.
- 28. JOSEPH M. EICHMAN**
Eichman Insurance Agency
- 29. TIM L. WILLIAMS**
The Williams Division
- 30. CHET IWANSKI JR.**
Iwanski Insurance Agency

PACESETTERS CLUB

Through March 2004, the following producers represent the top Writing Agents with the highest net combined annualized premium for the year. A distinguished wall plaque will be awarded each month to the number one Pacesetters Club candidate. Agents shown in color are on schedule to attend the UA Sales Conference.



1. CHET N. MARKO



2. MICHAEL A. MORRIS



3. LYNN M. STOKES



4. THOMAS J. COUGHLIN



5. WILLIAM T. CORPORON

- 6. SHERI OMAN**
- 7. JACK O. YOUNG III**
- 8. DIANA R. PERKINS**
- 9. VELMA J. BONDURANT**
- 10. FRANK D. DANDRIDGE**
- 11. MICHELLE PATTON**
- 12. PHILIP B. ORTEZ JR.**
- 13. AMY-NICOLE PERKINS-FRANK**
- 14. TOD E. KEMBLE**
- 15. REBECCA B. WHITE**
- 16. RUSSELL A. EHLERS**
- 17. DELORES A. DAY**
- 18. CLINT HILL**
- 19. JERRY C. ANDERSON**
- 20. SHEILA D. WILLIAMS**
- 21. DALE H. ADAMS**
- 22. MICHAEL A. JOHNSON**
- 23. DUNCAN T. KELLAR**
- 24. TERRANCE R. DAVIDSON**
- 25. JAY M. MULLINS**
- 26. JOHN C. CHAFFIN**
- 27. SHEILA D. WILLIAMS**
- 28. ROBYN D. WHITLOW**
- 29. STERLING R. COOPER**
- 30. JERROLD J. POSTIN**

LIFE GENERAL AGENTS

1. **ED SHACKELFORD**
The Assurance Group
Parker & Associates, P.A.
2. **FARM & RANCH HEALTHCARE**
Mike Stevens, President
3. **BARRY L. WESTMORELAND**
Westmoreland Insurance Agency
4. **PAMELA G. RANDALL**
P.R.'s Insurance Solutions
5. **ROBERT D. COLLINS**
Collins Insurance Agency
6. **MATTHEW U. THOMPSON**
Thompson Insurance Agency
7. **EARNEST R. WILSON**
Wilson Insurance Agency
8. **CHARLES W. HOCKING**
Hocking Insurance Agency
9. **DAVID K. DANIELS**
David K. Daniels & Associates
10. **WILLIAM B. COLLINS JR.**
Collins Insurance Agency
11. **BRIAN MCLAUGHLIN**
12. **TINA HENSON**
American Eagle Consultants, Inc.
13. **STANDARD INTERNATIONAL UNDERWRITERS, INC.**
14. **RICHARD REIF**
J. R. Insurance Agency, Inc.
15. **JANE L. HUMMEL**
Cenco Services Insurance
16. **PATTIE E. DAVENPORT**
Davenport Insurance Agency
17. **DAN L. ARTHURS**
Carolina Insurance Marketing
18. **CHARLES R. MANKAMYER**
American Life & Health Group, Inc.
19. **THOMAS STATKEWICZ**
Sylvan-James Associates, Inc.
20. **ANN VANCE**
Eagle Insurance Group
21. **WILLIAM M. DAVLIN**
Davlin Insurance Agency
22. **KATZS INSURANCE AGENCY, INC.**
23. **ALBERT R. MCKENZIE**
McKenzie Insurance Agency
24. **CHARLES E. FIELDS**
Fields Insurance Agency
25. **RAY W. MOELLER**
Moeller Insurance Agency
26. **CURTIS SCOTT**
Scott Insurance Agency
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Headquarters of United American Insurance Company

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For over a half century, United American Insurance Company has been meeting the public's life and health needs. We are a leader in individual life/health protection. We are totally committed to meeting customer needs through personal one-on-one Agent service and complete Home Office customer support. You can count on UA to do what it says it will do.

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