



Home-Grown Rewards: A **Fresh** Look at **Recruiting**

EDITOR'S NOTES

THE SUMMIT

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MA14/DMA14 APPROVALS

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

Colorado	New Mexico
Connecticut	Nevada
Michigan	Oregon
New Hampshire	

Product mailings with memos and sample applications will begin mid-April and stagger through May 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 June 1, 2006.

INTEREST RATES SET

The Lifestyle Annuity new money interest rate for the month of April is **4.10 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**.

DO NOT CALL REMINDER

Please remember that all referrals and leads are subject to Do Not Call (DNC) legislation and UA regulation policies. All phone numbers should be sent to the Home Office to be “scrubbed” against the Federal and Company DNC registries. Agents are responsible for checking the State DNC lists independently.

HOME OFFICE HOLIDAY HOURS

The UA and First UA Home Offices will be closed Monday, May 29, 2006, in observance of the Memorial Day holiday.

PART A DEDUCTIBLE WAIVER UPDATE

As previously communicated, UA launched a program for our Medicare Supplement policyholders (excluding Plan A policyholders) designed to reduce healthcare expenses by waiving the Medicare Part A deductible. The Part A Deductible program uses a preferred hospital network, and each time our Med-Supp customers are hospitalized during a Benefit Period in a participating hospital and incur a Part A deductible all or part of the insured's Part A hospital deductible is waived. Policyholders are not required to use the hospital network and are free to choose the providers of their choice. Customers participating in the program who incur a Part A deductible that is all or partially waived will receive a \$100 credit from UA to be used toward their next premium payment.

UA has contracted with another hospital network provider — USA Managed Care Organization (USA MCO). To view the hospital network, log on to www.uageneralagency.com/office and click on “Part A Deductible Waiver Program Search” on the left hand side of the web page.

UA will also be sending our existing Medicare Supplement policyholders a new identification card which includes the USA MCO logo. Policyholders receiving the new ID card should discard their old card and begin presenting the new one immediately. UA began issuing Medicare Supplement ID cards with the USA MCO logo to new policyholders in late February.

Agents may order the Part A Waiver brochure (F4136 0106) through Agent Supply. The Part A Waiver program is not available in all states; the Part A Waiver brochure may vary by state. The Part A Waiver program is not available for First UA. Please contact Agency Service should you have any questions.

The **BEST LEGACY** *You Can Leave...*

I recently attended a gathering of independent life and health insurance Agents, Agencies and marketing organizations. The meeting was pretty well attended, and I generally found it quite informative. One particular speaker was doing his level best to make his presentation interesting, but I just had a really hard time tuning in. Frankly, it may have been the pasta I had for lunch or the effects of too little sleep from a too soft mattress the night before, but I just couldn't connect with his presentation. So I started doing the normal thing... looking around the hall to see if I could find something to capture my attention. Know what I discovered?

We are getting old! Now, I know there may be some of you out there who are saying to yourself, "Speak for yourself, old man!" But, I also know there are A LOT of you out there reading this who could be my brother...my much OLDER brother. Seriously, as I looked around the hall it became pretty obvious that the vast majority of professionals attending were "veterans" in the business.

Of course, veterans are an awesome group. Many of you were "rookies" when you started producing business for UA and First UA many years ago. The fact that you are now a veteran in the business and still producing for UA and First UA is just a testimony to the special and unique relationships we have with our field force. In fact, this issue recognizes some of the outstanding individuals who have been appointed with us for 30 or more years and have contributed substantially to our growth (see pg. 8). This is quite an accomplishment, especially for a Company with an Independent Agent distribution. My sincere thanks and appreciation go to these fine individuals.

This issue also gives special focus to recruiting and for good reason. The reality of this industry is that fewer and fewer rookies are coming into the business to take the place of our veteran brothers and sisters who are retiring.

**LARRY
STRONG**

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



Fewer young, new Agents coming into the business to replace older, "seasoned" Agents retiring translates to – well you can do the math. It's obvious to me that over the next several years recruiting new Agents must be a top priority for every insurer and Agency in this country who wants to remain vital and competitive.

The future of the industry is still positive, however. Experts predict the number of active Agents will not keep up with the rising level of insurance sales. As the aging baby boomers retire, health insurance sales are expected to rise sharply. We need individuals who are looking for a challenging and productive career to be as excited about this industry as we are!

Our commitment to building for the future has never been greater. UA and First UA want to better identify those Agencies who desire to recruit new Agents into their business. **So, if you are producing business for us and recruiting new Agents, we want to know who you are. We have some ideas we would like to discuss regarding your relationship with UA and First UA and how we may be able to help you grow.**

We're also excited about the enthusiasm customers have for First UA's High Deductible Plan F+. This is an awesome product! It will continue to become a low cost alternative that still offers all of the benefits of a Guaranteed Renewable Plan F Medicare Supplement policy. I look forward to watching this product get more and more traction in New York State as well as UA's HDF in the rest of the country. We have already seen a lot of people opt for this product and believe that cost sharing will continue to be a concept that grows in acceptance.

These are exciting times for UA and First UA. The mountain is ours to conquer, so I'll see you at the summit!

2006 Medicare Report for Seniors:

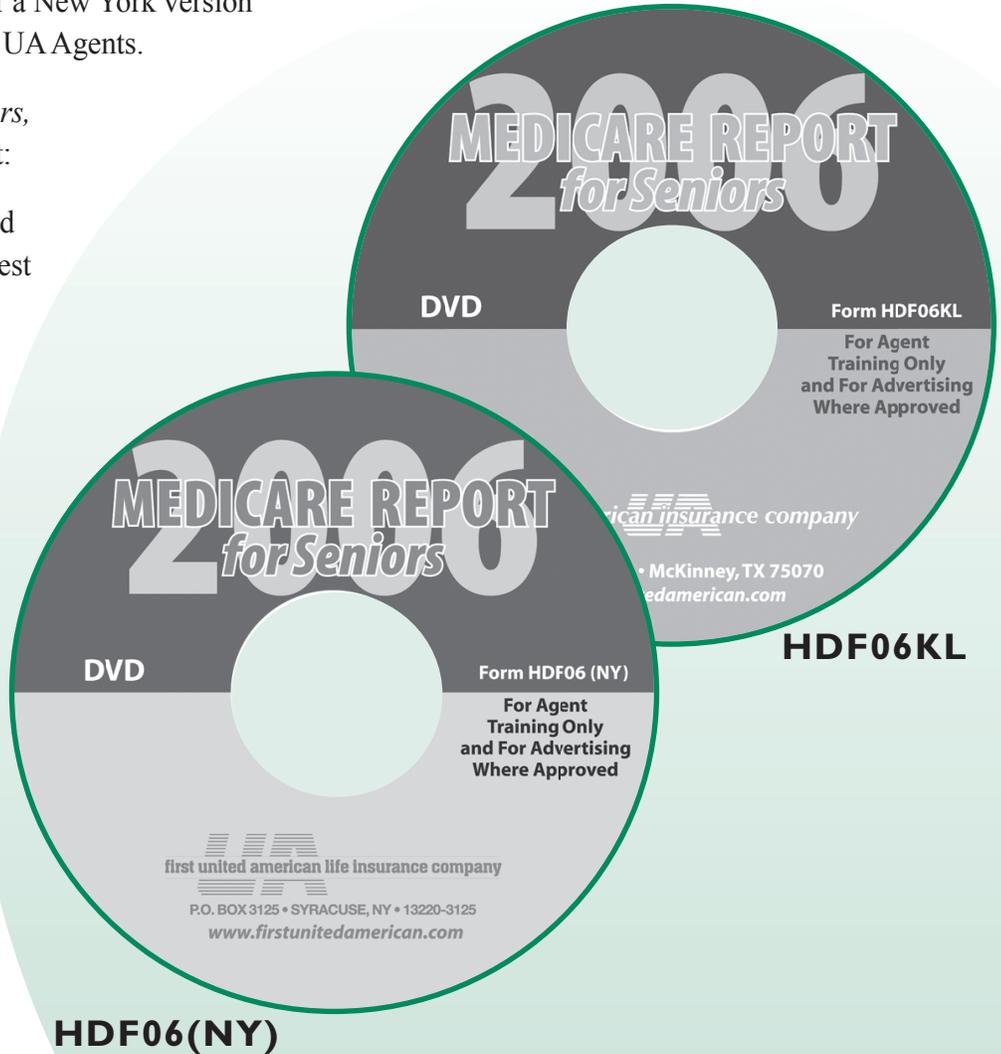
UA & FIRST UA'S LATEST VIDEO RELEASE

With the annual changes in Medicare, it's important to provide prospects with the most current facts and figures. We have updated the *Medicare Report for Seniors* to reflect the new 2006 Medicare deductible amounts. In addition, we are very pleased to offer a New York version (currently for training only) for First UA Agents.

The 2006 *Medicare Report for Seniors*, HDF06KL & HDF06(NY), highlight:

- Companies' financial stability and outstanding ratings from A.M. Best and Standard & Poor's
- Our extensive experience in the Medicare market
- How the Medicare program works and examples of potential out-of-pocket expenses for which a Senior may potentially be responsible
- Features and benefits of the HDF and HDF+ policies
- Deductible funding options available through our Reserve Fund Annuity (UA version only)

If you're looking for a way to learn more about the product and to increase your HDF or HDF+ sales, order the 2006 Medicare Report for Seniors today from Agent Supply. The UA and First UA versions are available in DVD format only at a cost of \$1.10 each. The DVD is available in all states for training and for use in sales presentations in states where approved. See chart at right.



HDF06KL IS APPROVED FOR USE IN STATES MARKED WITH AN "X" AT PRESS TIME.

AK	-	GA	-	MA	-	NJ	-	SD	-
AL	X	HI	-	MD	X	NM	X	TN	X
AZ	-	ID	-	MI	X	NC	-	TX	-
AR	X	IL	X	MN	-	ND	X	UT	-
CA	-	IN	X	MS	-	OH	X	VA	X
CO	X	IA	X	MO	X	OK	X	VT	-
CT	X	KS	-	MT	X	OR	-	WA	-
DE	-	KY	X	NE	X	PA	-	WI	-
DC	X	LA	-	NV	-	RI	-	WV	-
FL	-	ME	X	NH	-	SC	X	WY	X

Fast and Efficient Policy Issue is #1 Focus of Underwriting!



Agent Check List for New Business Submission:

- 1** Have you and the customer both signed and initialed all required areas?
- 2** Is payment information complete? If using a bank draft, did the customer sign a Bank Draft Authorization and did you get a personalized voided check?
- 3** Are ALL questions answered on the application in the appropriate fields for ALL family members?
- 4** Did you get the applicant's Social Security number?
- 5** Have you completed a separate form for UA Partners® fees? Remember, do not include UA Partners® fees in the total premium/CWA boxes on FLEXGUARD.
- 6** Have you checked the current Compliance Sheet and completed all forms required to submit with the application?
- 7** If replacing coverage, have you completed the proper replacement forms for submission with the application?
- 8** Have required Privacy Disclosure and/or HIPAA forms been signed?
- 9** If applicable, have you included an SBR Worksheet?
- 10** Has another Agent reviewed your materials before submission? A second set of eyes never hurts!



DAVE COLLETT, VICE PRESIDENT OF NEW BUSINESS, is a man with a mission – to make policy issue a short term affair!

SUMMIT: DAVE, WHAT ARE THE MOST COMMON UNDERWRITING ERRORS THAT CONTRIBUTE TO POLICY DELAYS?

DC: Good timing in asking this question. We just finished a study that showed one-third of all pending cases are due to issues an Agent can control. **Incomplete answers on applications** is one issue. Sometimes the information is correct for the policyholder, but totally missing for family members. **Incomplete initialing on the consumer form** is another issue. If there are several spots for the customer to initial, all must be initialed, not just a few. **Replacement questions answered “No” on the application and “Yes” during the customer phone interview** can be another issue. **Stray marks on Pass applications** are a problem because they don't allow for proper scanning. **Application rates and system rates not matching** cause delays. Sometimes Agents attempt to write conversions or try to combine products that can't be combined.

Insurance is a precise and exacting industry, and there are several areas we can improve upon to get policies out the door quickly and efficiently. The Agent Manual must be the Bible for UA Agents. They should regularly review conversion rules, product combinations and other regulations affecting sales.

SUMMIT: HOW ARE YOU HANDLING THESE ISSUES?

DC: Technology is a big help and saves valuable time. When issues arise and we need information, we e-mail the Agent or Agency. They can scan the response to us or fax it directly into the underwriting area. If they need to contact Underwriting directly, they can reach us through Agency Service at 800-925-7355.

SUMMIT: ARE THERE SPECIFIC STEPS AN AGENT CAN TAKE TO AVOID UNDERWRITING ISSUES IN THE FIRST PLACE?

DC: Absolutely. Verify the benefits, rates and forms. **Agents should routinely review the completed application while still with the customer. Agents then should double-check the submitted information to make sure all forms are accurate and completely filled out before submitting to us.** Find another set of eyes to look over the materials too.

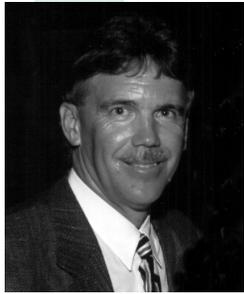
Use the General Agent website at www.uageneralagency.com/office to download the automated SBR rating system. **When application rates and system rates don't match, we can usually determine why if Agents print a rate sheet and submit it with the application.** Otherwise, underwriting has to go through a process of elimination which further delays policy issue.

The sale is not closed when you have the completed application and the customer's check is in hand. It's only beginning. Communication remains critical. **You can avoid cancellations by making sure customers know exactly what type of coverage they have and when the policy will be effective. Tell them someone from UA may call to go over the application.** Explain it's to make sure nothing was omitted so there will be no delays in getting the policy issued or any concerns that might affect future claims. **Sell them on the telephone interview process just as you do the policy,** so they will feel at ease when they get the call. RIP calls are for the benefit of both Agents and customers, and customers need to know what to expect. When you keep your customers in the loop, you keep your customers!

The Many Faces

When you walk through the Sales Department in the Home Office, you'll find several desks that are rarely occupied. They belong to our Directors of Agency Development. Their days are spent on the road, where they recruit and train General Agencies to market UA products.

During a recent swing by the Home Office, some of them shared insight with us on what they look for when recruiting, and why the recruiting process is just as important for our field force as it is for UA.



John Erbe

Jon Erbe, who has been involved with Agency Development for the past 15 years with both Globe and United American, looks for Agencies which promote a philosophy similar

to a United American Branch. "I look for focused, career agencies that offer great leadership, leads, training and advances to essentially captive Agents. I have contacts within Agencies and get many referrals from those contacts. Finding the right fit is very important. We don't want to disrupt what an Agency is currently doing. We want to show them how we can offer added value to their current product offerings. Basically, the Agencies want to know what we have that they need and what we can do to enhance their business.

With our FLEXGUARD product, we can greatly enhance business for Agencies which currently offer only major medical. Without a strong supplemental plan to offer their customers, they may pass on individuals who can't qualify for major medical or who can't afford it. We can fill that gap for them and add value to their portfolio."

Jon Erbe may be reached at jerbe@torchmarkcorp.com.



Larry Goudy

Larry Goudy, who has recruited and trained for UA for many years, understands the changes that take place within a recruiting environment.

"Expecting the same core of Agents to increase production because 'We' would like them to is not always possible. Yet, increasing producers will increase production immediately, as well as enhancing the excitement and momentum in the office! RECRUITING equals REAL growth. Growing your number of producers will also grow your amount of production!

The excitement created when new producers write their first sales in your office is contagious! When the new Agents make 'MO MONEY-MO QUICKLY,' you will not have the normal attrition, and your new Agents will send warm referrals of their friends and relatives. Even your veteran Agents will get excited. Don't be surprised if they become more productive and are more competitive than they've been recently!"

Larry Goudy may be reached at lgoudy@torchmarkcorp.com.



Al Paone

Al Paone, who has been in recruiting for a quarter century, has a background in sports recruiting. "When we train GA's on UA products, we want to work

with Agencies that have career Agents, leads and structure. Our 'Green Berets' are individuals within the Agency, generally chosen by the owner, who will concentrate on selling United American products. We help our Green Berets to get business started.

Given my many years of recruiting experience in football, I naturally compare United American to a team. I believe UA, as well as any other team, becomes more cohesive by adding new members or players to the team. When you do that, you add solidity and strength to the overall structure. Recruiting makes you move forward to your goal of continued growth and stability. If you're not actively recruiting, you're moving backward. Recruiting leads you to score the winning touchdown. Not recruiting has you running the wrong way down the field."

Al Paone may be reached at apaone@torchmarkcorp.com.

of UA Recruiting



Betty Simpson

Betty Simpson, who is a relative newcomer to Agency Development but not to UA, understands the value of recruiting Agencies to sell UA but also emphasizes recruiting is just as critical within

Agencies. “The future growth, vitality and success of an Agency is dependent on the success of its recruiting program. Recruiting is the lifeblood of an Agency. It brings fresh talent to the sales team and opens new doors of opportunity for increased sales. As it’s been said many times, ‘It’s all about relationships.’

This couldn’t be more true when it comes to recruiting. Reaching out to the community around you to increase and replenish your sales team secures your Agency’s future. In turn, the opportunity you have to offer secures your new recruit’s future. Think about it! You are offering a career path that can bring financial success and security to a family today and for many years to come in the form of residuals. Through recruiting, you can control your personal destiny and success and in the process change the destiny and success of your new recruits and their families.”

Betty Simpson may be reached at bsimpson@torchmarkcorp.com.



Michael Suhar

Michael Suhar, who specializes in recruiting for the expanding worksite arena, is very committed to increasing our presence in the voluntary benefits market. “The key to any

company’s long-term success is profitable growth. One extremely important aspect of growth is the recruitment of new Agents to present our products and services to the working public.

A vastly under-served segment of this market is the middle class of working Americans who do not have routine access to qualified insurance Agents. UAatWork was developed to address this situation. Our voluntary benefits program provides a full line of products and services to help people meet both their routine and special needs. UAatWork offers an opportunity for the UA Agent to contact this market and allows the public to access the experience and knowledge of these Agents.”

Michael Suhar may be reached at msuhar@torchmarkcorp.com.

Recruiting Tips for Finding the Best Producers

- Invest time in developing relationships with existing Agents, Agencies and professional insurance associations. Good candidates can come from many sources, so be open to all of them.
- Look for prior insurance sales experience. This can be a tricky situation. You want someone who can hit the ground running, but not someone whose attitude and sales approach is already set in stone. Look for flexibility in candidates and organizations.
- Be known as a great place to work. Tell people at every opportunity why they should work with your company or Agency.
- Involve others in the hiring process. What one person may see as a negative quality in a candidate, another may see as a positive quality. Get several opinions when making a hiring decision.
- Have an outstanding commission program. To attract and keep the best producers, you need to offer the best package.
- Hire for existing strengths and talents. Don’t expect to develop weak areas of performance in an individual or an organization.
- Use available technology to find the best candidates. The internet is an invaluable tool!

Source:
<http://humanresources.about.com/library/weekly>

A Salute To Our **VETERANS**

Nothing speaks higher of a company than the longevity of its relationships. At United American, we are proud to have had the trust and confidence of many of our General Agents for decades. The following individuals have been contracted, and producing with UA as General Agents for over 30 years. Thank you for placing your business, and your loyalty with us.

OVER 45 YEARS...

Samuel F. Frank

Seigel F. Heffington

W.M. Whitworth

OVER 40 YEARS...

Jack Anderson

Robert Plavchan

James L. Buck

Neil R. Rombough

Richard L. Howard

Otis Smith

OVER 35 YEARS...

Curtis W. Bradsher

Larry A. King

Gene L. Warren

Louis V. Dallaba

Thelma S. King

Herbert W. Wilburn

William C. Donnell Jr.

Johnnie H. Patent

Mainous Whittaker

Gene W. Duke

John K. Skinner

Edward F. Hutton

A.W. Waller

OVER 30 YEARS...

Wiley G. Ainsley

Melvin R. Dillard

Richard C. McCorkle

Lawrence A. Aguiar

Julian Dunbar Jr.

Forrest McGee Jr.

William R. Ashcraft

William S. Edwards

Robert W. Myers

John E. Belknap

William J. Fischer Sr.

Eddie L. Norris

Allen H. Bivens

Graham E. Fiveash

David E. Oldfield

David M. Blakeman

Walter E. Gardner

James R. Ortiz

Jerry R. Blankenship

David M. Gilston

James R. Otten

Keith Boales

Roger W. Harper

Ronald E. Perry

Ernest Boggs

Emanuel H. Hix

Barry T. Puckett

Lawrence E. Boulware

Charles W. Hocking

Richard L. Robbins

Joseph C. Boxley

Albert G. Jackson

Frances M. Sartuche

James R. Brown

William M. Jackson

E. Dean Shank

Joseph L. Caffey

Marvin Jenkins

David R. Sharrock

Sam F. Casados

Homer A. Jordan

Bayne E. Smith

Percy J. Catalon

Charles G. Judah

Maurice P. Solie Jr.

Leslie M. Chandler

Glenn R. Kaisner

Robert E. Steele

James W. Church

Ronald D. King

Irving Stern

James F. Clark

Henry E. Link

Charles P. Sykora

Fred G. Cook

Sherman P. Livingston

Philip D. Tubbs

Gary C. Curry

Nelson J. Martin

Arthur F. Turley Jr.

Earl R. Davis

John R. McBrayer

William J. Vincent

Retiree Benefits: *Perfect for Budget-Minded Employers!*

If you haven't been active in Retiree Group Sales, you are missing a golden opportunity! Employers today are seeking cost-effective ways to offer their retirees the insurance protection they deserve.

United American's Retiree Health Plan is designed to provide employers and their Medicare-eligible retirees with an economical and flexible approach to retiree health benefits. As a longtime leader in Medicare Supplement sales for individuals, United American's Retiree Group offering is a natural and positive alternative. Given the high cost of retiree health benefits for many employers, our long standing, total commitment to the Senior market is now more important than ever.

United American's Retiree Group programs are a perfect solution for many employers. Like our individual policies, our Group programs are specifically designed to complement Medicare's benefits. Employer groups, labor organizations and their retirees find our plans to be cost-effective and efficient.

United American's Retiree Group Sales has grown steadily through the years. However, with current health cost trends for retirees, there now are untapped opportunities around every corner. With the first round of baby boomers about to retire, the potential for Retiree Group Sales will skyrocket in the coming years!

What's So Great About Retiree Group? **Everything!**

- Group employers select ONE of six Medicare Supplement plans (A,B, C, D, F and G) for ALL retirees. UA provides each group with its own composite rate, which is guaranteed for 12 months.
- Larger groups can select more than one plan.
- Group coverage is guaranteed issue with full coverage for ALL conditions.
- No individual applications.
- No waiting period for pre-existing conditions.
- Complete freedom to choose doctors and hospitals with no provider lists or networks to consider.
- Employers can have as few as 25 covered participants if the employer or group sponsor pays a portion of the cost, maintains a group list bill and remits gross premiums to UA.
- Availability of Medicare Part D prescription drug coverage with different benefit levels from which to choose.



If you want to be part of this exploding market, contact **Terri Slinkard** or **Doug Gockel** at **1-800-353-6926** or fax them at **972-569-4041** or e-mail your request to **tslinkard@torchmarkcorp.com**. Terri and Doug can help you expand your Agency's productivity and income!

Ask about United American's \$500 Medicare Part B Deductible rider option that can substantially reduce plan rates for your customer!

PRESIDENT'S CLUB

Through March 2006, the producers represent the top Agencies with the highest net combined annualized premium. Agencies can also qualify to attend the annual sales conference. Final qualifiers will be based on Company production and retention requirements.



1. FARM & RANCH HEALTHCARE, INC.
Mike Stevens, President



2. JIMMY K. WALKER II
America's Insurance Consultants, LLC



3. HANI S. RIHAN
American Insurance Agency of Florida, Inc.



4. MICHAEL LEMAR
Sunshine State Agency



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

- 6. RAY GRIFFIN**
Union Benefit Corp.
- 7. KENNETH R. BOWLING**
The Benefit Exchange
- 8. PHILIP B. ORTEZ JR.**
Phil & Kathy Ortez Insurance Agency, Inc.
- 9. JONATHAN AHLBUM**
The Ahlbum Group
- 10. THOMAS STATKEWICZ**
Sylvan-James Associates, Inc.
- 11. CATHERINE HATTON**
Hatton Insurance Agency
- 12. WAYNE S. GOSHKARIAN**
Goshkarian Insurance Agency
- 13. PAMELA G. RANDALL**
P.R.'s Insurance Solutions
- 14. FRANKLIN D. CARBONE**
Assured Benefits Corp.
- 15. TONY MCDOUGLE**
Assurecor, Inc.
- 16. DONALD C. VINCENT**
TeamSouth Marketing, Inc.
- 17. KEN PARKER**
Parker & Associates, P.A.
- 18. TODD W. MCLANE**
The McLane Agency
- 19. AMERICAN EAGLE CONSULTANTS, INC.**
- 20. RON CONCKLIN**
Rosenberg-Concklin, Inc.
- 21. US HEALTH GROUP**
- 22. STEVEN V. NUTT**
Employer Benefits Group, Inc.
- 23. GERALD R. STEVENS**
Stevens & Associates Insurance Agency
- 24. ROY L. TUCKER**
Tucker Insurance Agency
- 25. WILLIAM T. BREWER**
Brewer Insurance Agency
- 26. FREDERICK C. RUBENS**
Rubens Insurance Agency
- 27. WORLD WIDE COVERAGE CORP.**
- 28. ANTHONY M. ANTIN**
Affiliated Health Insurers
- 29. MICHAEL O. BENKE**
Benke Insurance Agency
- 30. INTERNATIONAL INSURANCE SERVICES, INC.**

PACESETTERS CLUB

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



1. KENNETH R. BOWLING



2. STEPHEN O. HYLES



3. JERROLD J. POSTIN



4. WILLIAM E. GORSKI



5. KENNETH R. WARD

- 6. JAMES H. LAUGHLIN**
- 7. WAYNE S. GOSHKARIAN**
- 8. PHILIP B. ORTEZ JR.**
- 9. RICHARD R. ZEIS**
- 10. TIMOTHY R. WOFFORD**
- 11. HAROLD E. GIPSON**
- 12. DEXTER R. SAYLOR**
- 13. DANA E. ROSE**
- 14. KENNETH W. WALTERS**
- 15. G.K. REYNOLDS**
- 16. DELORES A. DAY**
- 17. DIANA R. PERKINS**
- 18. MICHAEL A. MORRIS**
- 19. BILLY WINN**
- 20. DONALD M. SABIA JR.**
- 21. CHRISTOPHER L. LEWIS**
- 22. JEFFREY A. KUNTZMAN**
- 23. LAWRENCE M. RINKE**
- 24. LOUIS J. GRAGNANO**
- 25. KAYLA L. RANKIN**
- 26. JERRY D. JOLLEY**
- 27. GERALD R. STEVENS**
- 28. ROY L. TUCKER**
- 29. PHILIP SEIDEMAN**
- 30. DAVID O. MILLER**

LIFE GENERAL AGENTS

1. **FARM & RANCH HEALTHCARE INC.**
Mike Stevens, President
2. **KEN PARKER**
Parker & Associates, P.A.
3. **WILLIAM B. COLLINS JR.**
Collins Insurance Agency
4. **RICKY D. ANDERSON**
Anderson Insurance Agency
5. **LARRY J. ACKER**
Acker Insurance Agency
6. **CHRIS AROUTSIDIS**
Aroutsidis Insurance Agency
7. **DAVID K. DANIELS**
David K. Daniels & Associates
8. **BRIAN H. MCLAUGHLIN**
McLaughlin Insurance Agency
9. **PHYNESTA D. HILLIE**
Hillie Insurance Agency
10. **FRED RICHARDSON**
Richardson Insurance Agency
11. **CHARLES R. MANKAMYER**
American Life & Health Group, Inc.
12. **LARRY A. ACKER**
Acker Insurance Agency
13. **AMERICAN EAGLE CONSULTANTS, INC.**
14. **STEVEN P. DUFFANY**
Duffany Insurance Agency
15. **CHARLES W. HOCKING**
Hocking Insurance Agency

16. **GREG L. CLIFTON**
Clifton Insurance Agency
17. **MARK A. NEISS**
Neiss Insurance Agency
18. **JESSE E. BROWN**
Brown Insurance Agency
19. **CURTIS SCOTT**
Scott Insurance Agency
20. **JOHN H. RUSSELL III**
Russell Insurance Agency
21. **CATHERINE HATTON**
Hatton Insurance Agency
22. **STANDARD INTERNATIONAL, LTD.**
23. **BERNARD COLLIER**
Collier Insurance Agency
24. **WILFREDO TORRES**
Torres Insurance Agency
25. **DANNY R. HUFF**
Huff Insurance Agency
26. **SEIGEL F. HEFFINGTON**
Heffington Insurance Agency
27. **PAUL E. BROUSSARD**
Broussard Insurance Agency
28. **MARTIN D. PATRICK**
Patrick Insurance Agency
29. **ROY L. TUCKER**
Tucker Insurance Agency
30. **MACK M. DANIELS**
Daniels Insurance Agency

HEALTH GENERAL AGENTS

1. **FARM & RANCH HEALTHCARE, INC.**
Mike Stevens, President
2. **JIMMY K. WALKER II**
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. **RAY GRIFFIN**
Union Benefit Corp.
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