

THE SUMMIT

APRIL 2007

INSIDE THIS ISSUE

TONY MCDOUGLE

OF ASSURECOR, INC. IS A
BIG FAN OF UA
- PAGE 4

QUALIFYING LEADS

IT'S THE NEXT STEP TO
SUCCESSFUL SELLING
- PAGE 5

RECRUITING

TAKE TIME TO REFLECT
- PAGE 9



Puerto Rico **OR BUST!**

PAGES 6 & 7

THE SUMMIT

PRODUCT APPROVALS

HEALTH:

A special mailing regarding approval of the new **FLEXGUARD Plus** is being mailed to General Agents working in **California, Colorado, District of Columbia, Georgia, Kansas, Mississippi, Utah, Virginia** and **West Virginia**.

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

RATE APPROVALS

HEALTH:

A special mailing regarding **FLEXGUARD (GSP2)** rate approvals for individual and UAatWork new business is being mailed to General Agents working in **Mississippi** and **West Virginia**.

The new business effective date is **May 1, 2007**.

MEDICARE SUPPLEMENTS:

A special mailing regarding **ProCare Medicare Supplement** rate approvals for new business and renewals is being sent to General Agents working in **Illinois, Virginia** and **Washington**.

The new business effective date is **May 1, 2007** in **Illinois** and **Virginia** and **May 15, 2007** in **Washington**.

New rate cards are available for download at www.uageneralagency.com/office or from Agent Supply.

ATTN: VERMONT AGENTS

A special mailing regarding a recent decision by the discount medical plan provider that administers the **UA**

Partners® program in **Vermont** is being mailed to General Agents selling in Vermont.

Effective immediately, Agents may no longer enroll new members in any **UA Partners** program or **ACF "Automatic Claims Filing"** in Vermont. However, **United American** will continue to fulfill its obligations to existing members.

ATTN: UAatWORK AGENTS

A special mailing regarding a **Life** products' rate decrease for UAatWork new business is being mailed to all Agents in all states where our Life products are approved.

The new business effective date is **May 1, 2007**.

Updated rate books (**F4702 RT 0207** and **F4702 TL 0207**) are available for download at www.uageneralagency.com/office or from Agent Supply.

ATTN: ALL UA AGENTS

E-MAILS:

With e-mail communication increasing daily between Agents and carriers, it's important that the Home Office have current e-mail addresses. Please contact the Agent Service Center at uaservice@torchmarkcorp.com with this vital piece of information, so that we may better communicate with you.

ELECTRONIC FUNDS TRANSFER:

Electronic Funds Transfer (EFT) of commissions is available for many UA accounts and WSM. The Agent Service Center can provide you with the guidelines for establishing an EFT account. As Home Office e-capabilities increase, an EFT account will become more useful.

ATTN: PENNSYLVANIA AGENTS

MEDICARE SUPPLEMENTS:

A special mailing regarding use of the new **MA14(37) ProCare Medicare Supplement** application has been sent to General Agents working in **Pennsylvania**.

As previously communicated, effective **May 1, 2007**, all Agents writing Medicare Supplement business in **Pennsylvania** are required to use the new application. The Home Office will not accept applications written on old forms dated **April 30, 2007** and thereafter. Applications written prior to **April 30, 2007** must be received at the Home Office no later than **May 15, 2007**. Remember, use original applications only – no copies.

REGULATORY REQUIREMENT (ACT 83):

Pennsylvania Regulatory Requirement (Act 83) extends health insurance coverage and eligibility for returning National Guard and Reservists, who were fulltime students at the time of deployment and insured, or eligible to be insured, under their parent's policy.

INTEREST RATES SET

The **Lifestyle Annuity** rate for **April** is **3.80 percent** and for **May** is **3.90 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**.

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



LARRY STRONG

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

Go For the Goal!

When I sat down to write this article, I knew I wanted to say something about the importance and value of setting goals. After all, how can one be successful in business – any business – without goals? Very simply, one can't.

But why? Why are goals so intimately tied to success in our professional lives? I thought about all the speeches I've heard about the value of goal-setting, the numerous articles I've read on the topic, and about how goals have played a part in my own life. What is THE thing about setting goals?

It's really obvious when you stop and think about it. A goal gives us focus. Without focus, we have absolutely no idea where we are going, why we're going there, or how we're going to get there. But, if we focus on a goal, we generate the need to create a plan to reach it. We know where we want to go, why we want to go there, and how we are going to get there.

Henry Ford once said, *"I am looking for a lot of men who have an infinite capacity to not know what can't be done."* In other words, if you don't know what can't be done, you rightly assume anything and everything is possible. Any goal, any focus, any plan, and any outcome is within your reach.

When we're children, we're very much like those men for whom Ford was searching. We feel anything is possible and that we have no limitations (even though parents may think we do). Wouldn't it be wonderful if we could maintain that attitude as adults in the working world?

Whether you are goal-oriented by nature or have to work at it, there are several approaches to setting and achieving goals that can assist you:

- **Your goals must reflect your values.** Can you imagine setting a goal of selling X number of widgets each week when you don't believe in the value of widgets? Of course, you can't. Your belief in the value of your products creates the strong foundation for the achievement of your goal, and makes your success much more likely.

- **Truly believe you can achieve your goals.** Do all you can to reinforce that belief both internally and externally. Think and speak positively, both in your own mind and to others. Positive reinforcement and comments support the attainment of the goal. Listen to your inner voice and use it to actively support your goal, focus, and plan.

- **Put your goals on paper.** As an unknown author once wrote, *"Written goals have a way of transforming wishes into wants; can'ts into cans; dreams into plans; and plans into reality."*

Don't just think it – ink it!" Seeing goals spelled out on paper (or on your computer screen) makes them more real and makes you more committed to achieving them! If your goal is to make \$250,000 next year, write it down and put it where you will see it several times each day...on the bathroom mirror, inside the top drawer of your desk, on the dashboard of your car...anywhere that will keep you aware and focused on that goal.

- **Share your goals with others.** You can't be successful in any business going it alone. In the insurance industry, we are acutely aware of how important it is for family, friends, and associates to share our goals and to support our efforts to achieve them. Encouraging each other's success is just as important as finding your own!

- **Approach your goals in stages.** Although most of us like to keep the big picture in the back of our mind, many of us are more likely to reach our goals if we break them down into smaller goals. (It's the same principle as the person who wants to lose 50 pounds. Approaching the weight loss in ten pound increments makes it much more feasible.) Smaller goals seem less overwhelming, take a shorter period of time to achieve, and provide a reward sooner. Breaking down your goals into different stages – short-term, mid-term, and long-term – can be a helpful step toward a successful end result.

- **Check your progress regularly.** You are more likely to achieve your goals if you review them regularly. Regular reviews provide you opportunities to refocus, adjust your plan or even alter your original goals if needed. After all, if your goal was to make \$250,000 this year, and you've already done it by April, it's time to set a new goal! If you identify an issue that prevents you from attaining your goal, this is also the time to make adjustments in your plan or to seek help to overcome the obstacle.

What does all this mean for you, United American and First UA? It means that next year when the Convention rolls around in beautiful, sunny Puerto Rico, there will be an even greater number of you on stage to receive recognition for your achievements!

GO FOR THE GOAL!

See you at the Summit.

Larry Strong

Tony McDougle...

"You can build your business with UA."



Tony McDougle, president of Assurecor, Inc., in Charlotte, North Carolina has what every Agency president wants – “insurance charisma.” He has a smile that could charm even the most unreceptive prospect and a natural friendliness that confirms the fact that he is a man you can trust.

Tony’s outgoing personality and hospitable attitude have served him well in this industry for many years, but it’s his dedication to finding and selling the best products for his customers that have made him such a success in this arena. United American has been a big part of that success!

Summit: How long have you been in the business?

TM: Actually, I started in the insurance business when I was only 22 years old. I worked in the early years with Curt Duwe and learned a lot from him. I quickly learned from Curt, the more applications I submitted each week, the better! Another lesson that has served me well is to realize there is NO EXCUSE FOR NON-PRODUCTION, and that production is the solution to most problems.

Summit: Why are you such a believer in United American?

TM: One big reason is UA’s stability. UA is one of the few companies in the marketplace that has the same product on the market today that it did five years ago. You can build an Agency with United American and feel confident that the products you offer to your prospects will still be there when they need them.

Summit: Where do you see United American positioned in the marketplace?

TM: UA is doing things today we used to do years ago, and I mean that in a very positive way. Many other companies have jumped into new products too soon. Some companies have changed directions and focus about as quickly and as often as the wind changes. United American is more like the tortoise than the hare. It’s a steady company and has not been blown around by those winds of change. UA exhibits steady, determined progress. It’s a company that is stable and offers products that a customer can trust and feel confident and comfortable purchasing.

Summit: Whom do you prefer to recruit – experienced or inexperienced Agents?

TM: We recruit both licensed Agents and new kids on the block. Both types of recruits have advantages and disadvantages for our Agency. The Agents who are already licensed can be productive immediately, but generally have

pre-conceived ideas about the sales process. In some instances, we may have to re-teach some principles and approaches to selling. The new kids may take longer to get up to speed because of licensing and training issues, but they can be more easily trained to sell and service the way we like to do business. There is definitely value to having both types of Agents on board.

Summit: How do you train your new Agents?

TM: We have an ongoing training process – a mentoring system. New Agents are “attached at the hip” to more experienced Agents. We promote both classroom and field training too. Our philosophy about new Agents is, “When you’re green, you’re going to grow.” We train our Agents to find out the customer’s needs and do what is best for the customer. For a growing number of prospects, doing what is best is offering them United American. Agents can definitely grow by selling United American.

Summit: Where does FLEXGUARD fit into your product offering?

TM: FLEXGUARD is a much needed product in the marketplace, and an Agent can hit about any price point with it because of its versatility. It’s a great alternative.

Summit: What recommendation would you give to a new Agent?

TM: The only thing constant in this industry is change. I tell new Agents to learn the industry and the products. Both will change, and Agents will need to change along with them. But, I also tell them it’s very wise to sell United American because UA won’t change as much as other carriers. UA also will provide customers with the stability and financial strength so important in a carrier. I believe our Agents understand the industry as a whole and can educate the customer because they have knowledge of other carriers. But, they should consider UA’s products as their main offering and always remember the tortoise and the hare!

Seven Steps to Success

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 2: QUALIFYING LEADS

Qualifying leads is one of the most overlooked steps in the entire sales process and is directly related to your bottom line. As we all know, the sales profession is a numbers game. The more prospects you have, the more presentations you make. The more presentations you make, the more sales you close. The more sales you close, the more money you earn. So imagine how much income you lose by not investing your time on prospects who are most likely to make a buying decision.

Ask the top producers in your office. Do they just present to anyone who will listen? Or do they carefully screen their prospects, searching for ways in which our product line will best fit their needs? Doesn't identifying the need, and leveraging the best product for that need increase the likelihood of success? Sure it does. So let's explore some proven methods to qualify a prospect.

PLAN YOUR APPROACH

Before you ever speak to a prospect, be sure you have a gameplan. Be prepared. Know your products well so you can pivot to the appropriate coverage based on customer need. Remember that your first contact with this person is the most critical moment in the sales process. Your prospects will decide whether or not to buy from you within the first few minutes of your conversation...so make that time count!

SMILE

Probably the most obvious, yet under-utilized tool in the sales profession, is a simple smile. This is especially true when trying to make a good first impression with a new prospect. Wearing a smile puts a positive spin on everything you do and say. This is even true when you communicate by telephone!

ASK QUESTIONS

When qualifying a lead, you should have two distinct goals:

1. Build trust

People do business with the people they trust. When prospects purchase an insurance policy, they are really

investing their hard-earned money in you; in the belief that you will be there for them when they need you. This is why our Company ratings are so important. A prospect can trust that we will be there when they need us most.

2. Identify a need

To be successful selling insurance, you must understand the needs of each and every prospect. Your job is to determine the needs of the prospect so you can present a solution to fit those needs.

So how do you accomplish these two goals? You simply ask questions. It's a proven fact that people love to talk about themselves. With the right questions presented at the right times, you can successfully build trust and establish the needs of your prospect in a single conversation! So how do you develop this skill? You practice! Role play with your fellow Agents and get advice from your Agency Manager or owner.

LISTEN UP!

Without a doubt, your ability to actively listen to your prospects (and customers) is crucial to your success. If you don't listen to your prospect, you will never fully understand his or her needs. The single most effective way to establish trust and a need with your prospects is to listen to them. By giving your prospect your undivided attention, you are indicating that his or her needs are the most important thing to you, and that you can be a trusted ally.

MAKE IT HAPPEN!

By practicing and implementing the skills we have discussed here, you will be able to better understand the needs of your prospects, know how to gain their trust, and most importantly, become a more efficient and effective salesperson! Don't wait another minute. Make it happen today!

PRACTICE EXERCISES

1. Create a list of "Qualifying Questions" to use with your prospects.
2. Role play with other Agents in your office to weed out those questions that do not help you establish trust or a need.
3. Interview the top performer in your office (or in another office). What techniques does he/she use to qualify a lead?

Puerto Rico— Land of Enchantment

Get on Track for Paradise Perfected!

It's April already! You're a third of the way toward qualifying for the 2007 Convention at the fabulous Rio Mar Beach Resort & Spa, a Wyndham Grand Resort, in Puerto Rico. Are you on track to attend?

If you weren't part of our San Diego extravaganza this month, put the past behind you and refocus your energy and enthusiasm toward qualifying for Puerto Rico in 2007. San Diego was amazing, but Puerto Rico could be even better!

The Resort is magnificent! Elegant and inviting, this beautiful, 500-acre beachfront property embodies the ultimate get away. World-class recreational facilities, sumptuous dining, and luxurious accommodations will highlight your Wyndham experience. You'll feel like everything surrounding you is

there just for your personal pleasure and comfort.

But, you are only half the equation. Without a doubt, you don't achieve sales success in a vacuum. The support and encouragement you receive at home from your spouse, family, and friends makes a tremendous contribution to your achievement. This is your opportunity to show them how important they are to your success and a perfect opportunity to give back to them. Don't your special guests deserve three days of ultimate pampering at one of the most beautiful resorts in the world? You bet they do!

It's all waiting for you! Award-winning service coupled with amazing amenities and breath-taking natural beauty will make your visit to the Rio Mar Beach Resort & Spa an experience to last a lifetime.



Be enchanted!

ALL YOU NEED IS ONE...

Insurance sales is not rocket science or brain surgery! You don't need years of specialized training to be successful in this business. But, one thing you do need is DESIRE – the desire to be successful and the willingness to do what it takes to achieve that success. And it's not as difficult as you might think!

Based on the new production standards set for 2007 (see *The Summit*, January 2007), a Writing Agent must sell a minimum of \$150,000 in combined net annualized premium to qualify for the Convention. Hard to achieve? Not at all!

If you sell the equivalent each week of just one FLEXGUARD policy and do it for four weeks each month, you can potentially pack your bags for Puerto Rico next year!

For instance, you make a presentation to a young family in North Carolina. The father is 30; the mother is 27; the daughter is 6. After you explain all the outstanding features of FLEXGUARD to Mom and Dad, they decide to purchase the following:

- \$50,000 hospital policy for each of the three family members
- Additional physician charges benefit for their daughter
- \$20,000 Accident Benefit Rider for each of the three family members

What does that amount to in annualized premium? \$3,480

Multiple that annualized premium by 52 weeks for a total of \$180,960 and you have exceeded the amount you need to qualify for the Convention.

Sell just one policy* each week and you could qualify for the United American/First United American 2007 Conference at one of the most beautiful resorts in the Caribbean. See you at The Wyndham!

*Assumes 100% persistency for each policy. If persistency is less than 100%, additional sales would be needed.



Join us April 24-27, 2008.

WHAT ARE YOU WAITING FOR?

Discover how United American's creative solutions for group retiree healthcare needs can provide employers and their Medicare-eligible retirees with a cost-effective and flexible approach to retiree health benefits – and boost your bottom line in the process!

UA's retiree group health plans are fully insured and offer these valuable features:

- Small group eligibility (as few as 25)
- Very competitive rates
- Guaranteed-issue policies with pre-existing condition waiver
- Simple enrollment process — no individual applications
- Electronic claims filing in all states
- No provider lists — Participants can freely choose their doctors and hospitals



For more information, call **Terri Slinkard** at **1-800-353-6926**; fax her at **972-569-4041**; or e-mail your request to tslinkard@torchmarkcorp.com.

Be sure to ask about our \$500 Medicare Part B deductible rider that can be used to significantly reduce rates for your customer. Make Group Sales a priority!

Recruiting Basics:

Step 2: Reflection



Last month we discussed the importance of proper screening when looking for the best people to add to your Agency. Once you've selected the individual or individuals who best fit the profile you want, you've completed the first step to finding those with the potential to be outstanding producers. What comes next? Reflection! Taking the time to review all you've seen and heard is critical. Here are some issues to consider as you continue this all-important process.

- **Does she follow instructions?** Being highly regulated, the insurance industry has more than its share of rules and regulations to follow. In addition, the number and variety of available products and carriers is massive. It's important that your candidate be open to instruction and willing to follow through on what needs to be learned in terms of products and procedures. You want a candidate who isn't afraid to take the initiative in day-to-day operations, but you also want a candidate who understands and is willing to accept the limitations imposed by regulatory bodies. Her willingness to be guided by the success of others may be a measure of her own future success.
- **Can he communicate in writing?** This is another important issue to consider before you offer someone a position with your team. At this point, you already know from the interview process that he comes across well verbally. That is a good indication of how he will communicate with his prospects and customers during the sales and service process. But can he communicate in writing as well? Whether he is writing a personal thank you note or sending an e-mail response to a customer, accepting an invitation from the local Chamber of Commerce to speak, or filling in a policy application, writing skills matter. The way he writes speaks volumes to prospects, customers and community leaders. Carefully review his application and his written responses to the questions you asked, and learn to read between the lines. Ask yourself:
 - Is he explaining himself so I easily understand?
 - Does he spell correctly and use correct grammar?
 - Is the tone of his writing friendly, and does it have a comfortable flow?
- **Does she interrupt or try to impress rather than listen and respond accordingly?** The answer to this may be a good indication of how she will respond to prospects and customers. Is she interested in what you have to say? Does she wait to speak, or does she jump in before you have completed your question or comment? Being a good listener is tremendously important in her future success as an Agent.
- **Sit down with your key players again and compare notes.** Since we each view people and situations differently, it's important to get feedback from others. Did your key players pick up on some issues or concerns you may have missed and visa versa? Did they arrive at some of the same conclusions you did?
- **Always call supervisory references.** Describe the position you are offering and ask where the previous supervisor feels the candidate might excel or need additional training or guidance. Listen very carefully to gather subtle clues. Try to "read" the tone of the supervisor's voice. Listen closely for hesitation or for sincere warmth and friendliness when talking about your candidate. Remember, it's not always what they say, but how they say it that is a true reflection of their attitude. Gather as much feedback as you can to help in your decision making.

Next time – Evaluation

Source: *AdvisorToday*, August 2006

PRESIDENT'S CLUB

Through March 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. CHAD W. MCLANE**
McLane Insurance Agency
- 9. ROBERT L. JONES**
Jones Insurance Agency
- 10. UNION BENEFIT CORP.**
- 11. ANTHONY M. ANTIN**
Affiliated Health Insurers
- 12. AMERICA'S HEALTH CARE RX PLAN AGENCY, INC.**
- 13. CATHERINE HATTON**
Hatton Insurance Agency
- 14. PHILIP B. ORTEZ JR.**
Phil & Kathy Ortez Insurance Agency, Inc.
- 15. KENNETH R. BOWLING**
The Benefit Exchange
- 16. AMERICA'S HEALTH TEAM**
- 17. FRANKLIN D. CARBONE**
Assured Benefits Corp.
- 18. AMERICAN EAGLE CONSULTANTS, INC.**
- 19. ROY L. TUCKER**
Tucker Insurance Agency
- 20. RON CONCKLIN**
Rosenberg-Concklin, Inc.
- 21. GERALD R. STEVENS**
Stevens & Associates Insurance Agency
- 22. THOMAS STATKEWICZ**
Sylvan-James Associates, Inc.
- 23. WILLIAM T. BREWER**
Brewer Insurance Agency
- 24. EPC ASSOCIATES, INC.**
- 25. LARRY L. BRYAN**
Larry L. Bryan Insurance Services, Inc.
- 26. ROY J. AUTREY**
Autrey Insurance Agency
- 27. PIERCE A. STEVENS JR.**
Stevens Insurance Agency
- 28. JEFFREY M. ZITO**
Zito Insurance Agency
- 29. PETER S. GELBWAKS**
Gelbwaks Insurance Service, Inc.
- 30. THE WASHWICK AGENCY, INC.**

PACESETTERS CLUB

Through March 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. DANIELLE PEELER



2. THOMAS J. COUGHLIN



3. JAMES E. MAYNER



4. DOUGLAS A. YABUKI



5. WILLIAM E. GORSKI

- 6. JOHN P. MILLS**
- 7. DELORES A. DAY-DAVIS**
- 8. FERN A. COWEN**
- 9. CYNTHIA L. WARD**
- 10. JERROLD J. POSTIN**
- 11. CHAD W. MCLANE**
- 12. RICHARD R. ZEIS**
- 13. PHILIP B. ORTEZ JR.**
- 14. TIMOTHY J. AHLBUM**
- 15. KENNETH W. WALTERS**
- 16. STEPHEN O. HYLES**
- 17. HAROLD E. GIPSON**
- 18. AMBER RANKIN**
- 19. ROY L. TUCKER**
- 20. MATTHEW BROWN**
- 21. WALTER S. BISCHOFBERGER**
- 22. SHANNON DEVANEY**
- 23. BILLIE F. ROBERTS**
- 24. DEXTER R. SAYLOR**
- 25. JONATHAN CLARKE**
- 26. DAVID O. RIDDLE**
- 27. DANIEL S. WELLS**
- 28. DAVID R. OLIVER**
- 29. ROGER K. PARKER**
- 30. BILLY W. WINN**

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 March 2007.

LIFE GENERAL AGENTS		HEALTH GENERAL AGENTS	
1. FARM & RANCH HEALTHCARE INC. Mike Stevens, President	16. CLEMMIE H. WOODFORK Woodfork Insurance Agency	1. FARM & RANCH HEALTHCARE, INC. Mike Stevens, President	16. AMERICA'S HEALTH TEAM
2. AMERICAN EAGLE CONSULTANTS, INC.	17. HANI S. RIHAN American Ins. Agency of FL, Inc.	2. JIMMY K. WALKER II America's Insurance Consultants, LLC	17. FRANKLIN D. CARBONE Assured Benefits Corp.
3. LARRY G. KERR Kerr Insurance Agency	18. ROBERT C. GORST Gorst Insurance Agency	3. HANI S. RIHAN American Ins. Agency of FL, Inc.	18. ROY L. TUCKER Tucker Insurance Agency
4. ASSURECOR, INC.	19. LEONN D. BOONE Boone Insurance Agency	4. ASSURECOR, INC.	19. AMERICAN EAGLE CONSULTANTS, INC.
5. KEN PARKER Parker & Associates, P.A.	20. JOHN W. MURRAY Murray Insurance Agency	5. JONATHAN AHLBUM The Ahlbum Group	20. RON CONCKLIN Rosenberg-Concklin, Inc.
6. KENNETH R. BOWLING The Benefit Exchange	21. EDUARDO A. SAENZ Saenz Insurance Agency	6. CHARLES R. MANKAMYER American Life & Health Group, Inc.	21. GERALD R. STEVENS Stevens & Associates Insurance Agency
7. STERLING & SMITH FUNERAL DIRECTORS, INC.	22. FRANCIS C. WONG Wong Insurance Agency	7. MICHAEL LEMAR Sunshine State Agency	22. THOMAS STATKEWICZ Sylvan-James Associates, Inc.
8. VERNON L. STAFFORD Stafford Insurance Agency	23. KENNETH B. JOHNSON Johnson Insurance Agency	8. CHAD W. MCLANE McLane Insurance Agency	23. WILLIAM T. BREWER Brewer Insurance Agency
9. EDWARD L. SHACKELFORD The Assurance Group	24. RANDOLPH L. TRAMMELL Trammell Insurance Agency	9. ROBERT L. JONES Jones Insurance Agency	24. EPC ASSOCIATES, INC.
10. PHYNESTA D. HILLIE Hillie Insurance Agency	25. DONNIE R. SMITH Smith Insurance Agency	10. UNION BENEFIT CORP.	25. LARRY L. BRYAN Larry L. Bryan Insurance Services, Inc.
11. CLYMOTH R. MASSEY Massey Insurance Agency	26. GEORGE A. WALLACE Wallace Insurance Agency	11. CATHERINE HATTON Hatton Insurance Agency	26. ROY J. AUTREY Autrey Insurance Agency
12. ROBERT D. BOULTER Boulter Insurance Agency	27. MARK H. DENT Dent Insurance Agency	12. ANTHONY M. ANTIN Affiliated Health Insurers	27. PIERCE A. STEVENS JR. Stevens Insurance Agency
13. LARRY L. BRYAN Larry L. Bryan Insurance Services, Inc.	28. WENDY L. HILL Hill Insurance Agency	13. AMERICA'S HEALTH CARE RX PLAN AGENCY, INC.	28. JEFFREY M. ZITO Zito Insurance Agency
14. CHARLES R. MANKAMYER American Life & Health Group, Inc.	29. JOSE C. TRUJILLO Trujillo Insurance Agency	14. PHILIP B. ORTEZ JR. Phil & Kathy Ortez Insurance Agency, Inc.	29. PETER S. GELBWAKS Gelbwaks Insurance Service, Inc.
15. JACOB P. ANDERSON Anderson Insurance Agency	30. CHARLES E. FIELDS Fields Insurance Agency	15. KENNETH R. BOWLING The Benefit Exchange	30. THE WASHWICK AGENCY, INC.
LIFE WRITING AGENTS		HEALTH WRITING AGENTS	
1. JOHN P. MILLS	16. TIMOTHY J. CHARRON	1. DANIELLE PEELER	16. STEPHEN O. HYLES
2. LARRY G. KERR	17. SCOTT E. HUNT	2. THOMAS J. COUGHLIN	17. HAROLD E. GIPSON
3. JAMES C. DANNREUTHER	18. LARRY L. BRYAN	3. JAMES E. MAYNER	18. AMBER RANKIN
4. MICHAEL J. ROSS	19. ANDY E. ANDERSON	4. DOUGLAS A. YABUKI	19. MATTHEW BROWN
5. TIMOTHY L. RIAL	20. CLEMMIE H. WOODFORK	5. WILLIAM E. GORSKI	20. ROY L. TUCKER
6. RICHARD M. MOHLENHOFF	21. ROBERT C. GORST	6. DELORES A. DAY-DAVIS	21. WALTER S. BISCHOFBERGER
7. JUSTIN M. ZINCHINI	22. LEONN D. BOONE	7. FERN A. COWEN	22. SHANNON DEVANEY
8. KENNETH R. BOWLING	23. RICHARD W. CHALKER	8. CYNTHIA L. WARD	23. DEXTER R. SAYLOR
9. ANTHONY G. SMITH	24. JOHN W. MURRAY	9. JERROLD J. POSTIN	24. BILLIE F. ROBERTS
10. VERNON L. STAFFORD	25. EDUARDO A. SAENZ	10. JOHN P. MILLS	25. JONATHAN CLARKE
11. PHYNESTA D. HILLIE	26. FRANCIS C. WONG	11. CHAD W. MCLANE	26. DAVID O. RIDDLE
12. MARK A. SIMPKINS	27. KENNETH B. JOHNSON	12. RICHARD R. ZEIS	27. DAVID R. OLIVER
13. DONALD A. SCHACK	28. THOMAS R. REYNOLDS	13. PHILIP B. ORTEZ JR.	28. ROGER K. PARKER
14. CLYMOTH R. MASSEY	29. GWENDOLYN E. HOLLAND	14. TIMOTHY J. AHLBUM	29. BILLY W. WINN
15. ROBERT D. BOULTER	30. RANDOLPH L. TRAMMELL	15. KENNETH W. WALTERS	30. PHILLIP K. SEIDEMAN



HEADQUARTERS OF UNITED AMERICAN INSURANCE COMPANY

ABOUT YOUR COMPANY

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.

TERRITORY

LICENSED IN:
CANADA
UNITED STATES OF AMERICA

- | | | | |
|----------------------|---------------|----------------|----------------|
| District of Columbia | Illinois | Montana | Rhode Island |
| Alabama | Indiana | Nebraska | South Carolina |
| Alaska | Iowa | Nevada | South Dakota |
| Arizona | Kansas | New Hampshire | Tennessee |
| Arkansas | Kentucky | New Jersey | Texas |
| California | Louisiana | New Mexico | Utah |
| Colorado | Maine | New York* | Vermont |
| Connecticut | Maryland | North Carolina | Virginia |
| Delaware | Massachusetts | North Dakota | Washington |
| Florida | Michigan | Ohio | West Virginia |
| Georgia | Minnesota | Oklahoma | Wisconsin |
| Hawaii | Mississippi | Oregon | Wyoming |
| Idaho | Missouri | Pennsylvania | |

* First United American Life Insurance Company

SUPPLY ORDER INFORMATION

Toll Free: 800-285-FORM or 800-285-3676
Fax: 405-752-9341 • E-mail: uaagentsupply@torchmarkcorp.com



POST OFFICE BOX 8080
MCKINNEY, TEXAS 75070-8080

ADDRESS SERVICE REQUESTED

PRESORTED
STANDARD
U.S. POSTAGE
PAID
DALLAS, TEXAS
PERMIT 777