

FLEXGUARD FAQs

Take
A
Closer
Look!



EDITOR'S NOTES

THE SUMMIT

Published monthly by United American and First United American Life Insurance Companies for the dissemination of information to their Agents. Prior permission must be obtained from the Home Office for reproduction or other use of material herein.

Home Office
972-529-5085

Vice President
Judy Hans

Editor
Robin Woods

Staff Writer
Roberta Boyd King

Graphic Designer
Monica Maloy

Agent Service Center
800-925-7355

Supply Order Information
800-285-3676

Supply Order Fax
405-752-9341

Supply Order E-mail
uaagentsupply
@torchmarkcorp.com

Web Sites
www.unitedamerican.com
www.uageneralagency.com/office
www.firstunitedamerican.com

ProCare Approvals

A special mailing regarding **ProCare Medicare Supplement** rate approvals for new business and renewals has been mailed to General Agents in **Florida** and **Nevada**.

Check your state(s) ProCare rate memo for complete effective date information and cut-off dates for business written with old rates. If you did not receive this notice, please contact the Agent Service Center at 800-925-7355.

Interest Rates Set

The Lifestyle Annuity new money interest rate for the month of **June** is **4.45 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**.

ATTN: ALL UA HEALTH AGENTS

UA is pleased to announce the following changes to UA's Cash Benefit Cancer Policy:

- **New "Cancer" definition** (see mailing for more details)
- **New Policy Form, CANLS-2**
- **New "PASSForm" application, CANLS-AP** (requires separate Bank Draft Authorization)
- **New Outline of Coverage (DS-CANLS2 or its state special version)**
- **New Commission** (provided under separate cover)

New applications and outlines of coverage have been mailed and should be used immediately upon receipt. For additional supplies, please contact Agent Supply. **CANB-AP application forms will not be processed August 1, 2006 and thereafter. CANLS-2 where state approved replaces CANB and CANLS. CANLS-2 is not available in Connecticut, Massachusetts, Minnesota, New Jersey, or South Dakota.**

ATTN: ALL UA AGENTS

In an effort to help you write new business and maintain high persistency, UA will waive a portion of the \$1,790 calendar year deductible amount required on our High Deductible Plan F Medicare Supplement policies for the last half of 2006.

For HDF policies with an effective date of **July 1, 2005 and thereafter, UA will waive \$500 of the 2006 annual deductible amount. The first \$1,290 must be paid by the policyholder before policy benefits begin for 2006.**

ATTN: ALL UA AGENTS

Effective immediately, the list of provider hospitals and doctors for UA Partners with the **Provider Network Option** will no longer be included on the back of the UA Partners **Welcome Letter**. To ensure policyholders have access to the most current list of providers, they should call **1-800-236-3609**. A list of provider hospitals and doctors can also be found online at **www.competitivehealth.com/uapartners**. UA will continue to print the area UA Partners providers for prescriptions, hearing, dental, vision, and chiropractic on the back of the **Welcome Letter**.

Medicare Lock-in Update

For the first time, there will be a lock-in on Medicare Advantage Plans (HMOs). Individuals currently enrolled in a Medicare Advantage Plan (HMO) will not be able to disenroll after **June 30, 2006 until January 1, 2007**. In other words, beginning July 1, 2006, a Medicare HMO enrollee will have to wait until the Annual Election Period (AEP), which runs from November 15 - December 31, 2006, to request a change in coverage. **If an individual wants to disenroll from an HMO and apply for a UA Medicare Supplement during the AEP, the coverage will not be effective until January 1, 2007.** Any individual who wishes to enroll in a Medicare HMO will have the same restrictions. **Also effective January 1, 2007, an individual enrolled in a Medicare Advantage Plan cannot request a change in coverage until the AEP that year, i.e. the individual will be locked-in for a full year.**

There are two exceptions that have Special Enrollment Periods (SEP): 1. Certain individuals in AL, LA, and MS affected by Hurricane Katrina can change any time through December 31, 2006. 2. An individual involuntarily terminated from a Medicare Advantage Plan will get a SEP.

E-MAIL REMINDER

A recent review by UA revealed that many applications are submitted to the Home Office with the e-mail address boxes left blank. Not all applications have boxes for an e-mail address; however, in those that do, please be sure to get the applicant's e-mail address and fill in the boxes on the application accordingly.

United American to the Rescue!

If you're reading this article, you probably are an active producer with United American or First UA. If you are an active producer with United American or First UA, chances are very good that you spend a fair amount of your time selling supplemental health insurance to the Senior market, the under age 65 individual market, and the under age 65 worksite market where you can offer policyholders payroll deduction and a Section 125.

If you're currently serving the under age 65 individual health market, chances are good you are selling Major Medical coverage. Now here is where it gets interesting! If you are currently selling Major Medical coverage and **not selling United American's Limited Benefit Hospital and Surgical products – please - wake up and smell the roses, my friends!**

I am seeing more and more Agents who sell traditional major medical coverage becoming appointed with United American – and for good reasons. Let me share some facts with you:

- Based on any number of industry or government sources, there are currently somewhere between 45-50 million uninsured Americans. According to the Kaiser Family Foundation's January 2006 report, *The Uninsured: A Primer*, 18 percent of individuals under age 65 in this country are uninsured. That is a surprising fact, but it's only the beginning.
- The same report cites that the uninsured are up to three times more likely than the insured to have problems getting needed medical care, even for serious conditions. It also states the uninsured are less likely than the insured to receive regular preventive care. Reduced access to medical care can have serious consequences when preventable conditions go undetected.
- Kaiser's *Employer Health Benefits 2005 Annual Survey* states that since 2000, premiums for family coverage have increased by 73 percent compared to a wage growth of only 15 percent and an inflation growth of only 14 percent. That translates to an average annual premium

**LARRY
STRONG**

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



for employer-sponsored coverage for an individual to over \$4,000 and for a family to almost \$11,000. It's no surprise that employer-sponsored coverage is eroding year after year.

- According to a study by Harvard University in 2005, more than 50 percent of U.S. bankruptcies are due to causes related to medical expenses, illness or addictions and affect more than 2 million Americans annually.

There are many more statistics out there that would prove my points further, but let me cut to the chase. United American is committed to serving the worksite and individual health insurance markets:

- Individuals with no health insurance
- Individuals who cannot qualify for major medical coverage
- Individuals who cannot afford major medical coverage
- Individuals who cannot afford employer-sponsored major medical coverage

As we all know, the most comprehensive health insurance policy on the planet is pretty useless if people cannot afford the premiums. That's one of the reasons United American developed an affordable solution.

Based on just the few statistics I've given you, it's easy to see the tremendous future that exists in the under age 65 market. That's why FLEXGUARD is the hottest product to be released in recent UA history. If you sell in a state where FLEXGUARD is approved, get your arms around it as well as the other products in our health insurance portfolio. You and your clients will be glad you did.

Stay tuned for more information coming your way about what is happening in the health insurance industry, and in the meantime...

See you at the Summit!



JIM SAVO
 Vice President of
 Operations and
 General Manager
 First United American
 Life Insurance Company

First UA comes back to Basics!

The year is half over, and we're heading into the final stretch for Club qualification. It's time to kick it up a notch so you'll be on that plane to sunny San Diego next April. Besides, let's face it, April in New York can mean cold rain or even snow, but April in California? That's a whole other story, and one I personally want to hear. We want to see ALL of you in San Diego in 2007!

What can help you maintain your production and get to Convention? Persistency! Persistency! Persistency! Improving persistency should always be a focus for First UA Agents.

What's the best way to do it? It's not rocket science, mostly just common sense. Great persistency results from great Agent/customer relationships. Simple gestures work wonders. A friendly note, a quick phone call, a card on birthdays and Christmas can be keys to building relationships and improving persistency. A policyholder who feels special and appreciated will tell friends and family members about the great service you and First UA deliver.

A couple of additional ways to improve persistency:

- Start a 90-day callback program: Contact the customer (a phone call is best because it's most personal) after the policy has been in force for three months and ask if they need any assistance.

- Just keep in touch: Call your customer to affirm the coverage purchased fits their needs.
- Be easily accessible to your customer: If possible, set up a toll-free number and always return calls quickly. YOU are the Company!

Proper submission of new business is also vital to maintaining or improving persistency. Keep these points in mind and you could be heading for the Golden State before you know it:

- Applicant Information: Legible, accurate information on the customer's application is key! Use the applicant's complete name and address. Be sure the applicant's date of birth is correct. Use a blue or black ball point pen to complete the application. Fill in ALL the required areas and ALWAYS REVIEW the application while still with the applicant.
- Premium Payment Method: If the applicant selects Monthly Bank Draft, be sure to attach the customer's personalized voided check. Don't forget to enclose their initial monthly premium check too.
- Health Questions: Don't overlook ANY questions. All must be answered to avoid pending applications.
- Applicant's Signature and Date: The application must be signed and dated in person by the applicant! Power of Attorney signatures are NOT acceptable. Under no

circumstances should you take the application over the phone or send it in the mail for the proposed insured to complete.

- Agent's Signature and Agent's Number: WRITE CLEARLY! If we can't read it, we can't pay your commission promptly.

Accurate applications eliminate pending and maximize on-the-spot underwriting. You'll have satisfied customers, which lead to greater persistency and commissions.

Have you been on the First UA website lately?

There is a host of useful material for First UA Agents, and more is being added all the time. One of the most important items on the site is the newly revised General Underwriting Guidelines for First UA (N3309). If you haven't become familiar with its contents, take a few minutes to review it. It also can be downloaded to print and review at your convenience. There are currently 15 additional forms related to our Medicare Supplement, Life and Annuity products that Agents also can download. Other materials available are the First UA AdCatalog, Advertising Guidelines, *Summit* online and Compliance information. Be sure to visit www.firstunitedamerican.com to see what you've been missing!

REMEMBER:

As previously communicated in the 2006 ProCare rate increase memorandum, premium rates for all ProCare Medicare Supplement policies in New York are now AREA RATED and will reflect the level of claims in each zip code area of the state. Since premiums are area rated, the first three digits of the APPLICANT'S RESIDENCE ZIP CODE will determine the premium. This is a change in procedure. In the past, rates were based on the city and state where the application was signed. Effective July 1, 2006, area rating based on the applicant's residence zip code will be enforced.

Jump Start Your Worksite Sales

with FLEXGUARD!

FLEXGUARD is one of the best-selling under age 65 health products on the UA shelf today, and it is having a major impact on UAatWork sales. Its three available benefit levels and multiple optional riders make it an excellent choice for many prospects.

If you're already selling FLEXGUARD in the general marketplace, your best prospect for a voluntary benefits sale is the person to whom you just sold an individual FLEXGUARD policy. UA's **Lead Maximization Program** will show you how to turn an under age 65 FLEXGUARD sale into a UAatWork sale. Moving that sale into a voluntary benefits sale with a Section 125 is easier than you might think.

The Agent simply uses the new **Lead Maximization Form (F5178)** to collect information from the new policyholder about his or her workplace and requests an introduction to the employer. When new policyholders realize the benefits to both them and their employer, they generally are happy to share the information.

For existing customers, an Agent may mail a UA-designed **Customer Form Letter (TRANS06)** introducing the Section 125 program UA has available. The Lead Maximization Form and the Customer Form Letter are available for download at www.uageneralagency.com/office/downloads_worksite.

UA is currently mailing an information packet to UAatWork GAs that explains the benefits of the Section 125 program. It includes copies of The Lead Maximization Form, the Customer Form Letter, a list of current FLEXGUARD customers, and a one-page form entitled "Lead Maximization or How to Turn One Sale into 10, 20 or More." To encourage more Agents

to sell worksite, United American is also mailing a postcard to UA Agents who are currently contracted to sell worksite in FLEXGUARD-approved states.

If an Agent is not currently contracted to sell worksite, but is interested, contact Dennis Rand, Vice President of Voluntary Benefits, in the Home Office at 972-569-3793 or e-mail the Voluntary Benefits Coordinator at VBC@torchmarkcorp.com. Join the UAatWork team!

UAatWork[®]
VOLUNTARY BENEFITS PROGRAM
For Individuals And Their Families

Client Name: _____

Agent Name: _____

Date: _____

Please provide the information below to determine if you may qualify for pre-tax treatment of your insurance premium. This pre-tax treatment could reduce your total out-of-pocket expenses. Please see the UAatWork Section 125 Employee brochure (F4497) for an example of how it works!

With five or more employees, your employer may be eligible to adopt a Section 125 plan. If eligible, your employer will be able to reduce payroll taxes and provide you with pre-tax treatment of your insurance premium.

How many people are employed at your place of work? _____

Does your employer provide health coverage to any employees? Yes No

If "Yes:" a. To whom? _____

b. What is the amount of the employee's deductible? \$ _____

Does your employer provide coverage for dependents? Yes No

Does your employer have permanent part-time employees?
(Individuals who work at least 20 hours weekly) Yes No

Does your employer currently offer a Section 125 Cafeteria Plan? Yes No

What is the name of your employer (company)? _____

Whom should I contact at your company? _____

Will you help me set up an appointment? Yes No

Employer Address: _____

Employer Telephone: _____

Best time to call: _____

United American Insurance Company • 3700 S. Stonebridge Drive • McKinney, TX 75070 • www.unitedamerican.com
F5178 LEAD MAXIMIZATION 0506

F5178 - Lead Maximization Form



"UAatWork is gaining a bigger and bigger share of our business focus. It's a win/win situation for everyone, the business owner, the employees, the Agent and the Agency. There are virtually no lead costs and every business is a prospect and an excellent source of referrals. With today's fuel costs spiraling, what could be better than writing multiple applications at one time and in one location? It's a great feeling to know that you have not only saved the business owner some money, but helped boost employee loyalty and morale, while boosting your production and income as well. As I said, it's a win/win!"

Jon Ahlbum, The Ahlbum Group, Coconut Creek, FL

Inquiring Minds Want to Know . . .

FLEXGUARD FAQ'S

As United American has talked with Agents around the country this past year about FLEXGUARD, several questions have regularly been asked. By sharing these with you, we hope to increase your understanding of FLEXGUARD and your level of comfort selling this great product. Some of these questions are basic; others are more complex. All of them will help you to help your customers. But, remember, these questions are not to be used in your sales presentations but are to improve your personal knowledge and understanding of the product.

Part 1: Hospital Expense Benefit:

Q: Given a \$100,000 benefit policy with a five-day inpatient hospital stay, do we calculate benefits based on the total eligible billed amount, or do we determine what the expenses are for each of the five days?

A: We do not break down the charges for each day of the inpatient stay. For a five-day, non-ICU stay, we apply the \$500 deductible and pay 80 percent of the balance, not to exceed \$20,000.

Q: Is the \$100,000 Maximum Hospital Expense Benefit and the \$500 deductible per occurrence or per year?

A: The \$100,000 maximum hospital benefit and the \$500 deductible are for any *one* injury or sickness. These are not calculated on an annual or per occurrence basis.

Q: If the \$100,000 Maximum Hospital Expense Benefit is paid out for a particular condition, can this benefit ever be paid again?

A: Yes, it can. After 24 calendar months without treatment for a particular sickness, a subsequent treatment for that same sickness is considered a new sickness and benefits begin again.

Q: If a policyholder is receiving medication for a particular sickness, is this considered as treatment during the 24 calendar months?

A: Yes, medication is considered as treatment when determining benefits payable under the policy.

Q: What is the Maximum Hospital Expense Benefit per day for an outpatient surgery stay?

A: An outpatient surgical occurrence is treated as a one (1) day confinement. Therefore, the maximum benefit would be the same as the Primary Daily Hospital Expense Benefit for a one-day stay.

Q: When a policyholder has a surgical procedure performed in a hospital, will there be a separate bill from the hospital and the doctor?

A: Yes, usually when a person has surgery, the hospital will bill its charges on what is known as a UB92, and the surgeon will bill his or her charges on the HCFA-1500. There also may be a separate bill from the assistant surgeon and the anesthesiologist.



FLEXGUARD FAQ'S

Part 2: Outpatient Benefit:

Q: The Outpatient (Non-Surgical) Benefit pays 80 percent of eligible charges up to \$300, \$400 or \$500, depending on the level of coverage issued. Is this a one-time benefit or is it unlimited?

A: The Outpatient (Non-Surgical) Benefit maximum is *per* injury or sickness.

Q: Is the Outpatient (Non-Surgical) Benefit limited to services received at a hospital, or can treatments be received at outside Imaging Centers and Diagnostic Centers?

A: Covered services may be received at an outside Imaging Center or Diagnostic Center if the services are for diagnostic imaging or radiological treatment by a licensed radiologist.

Q: Is the drawing of blood and EKG test performed in a doctor's office covered under the Outpatient (Non-Surgical) Benefit?

A: FLEXGUARD was not designed to cover these diagnostic expenses incurred in a doctor's office or clinic.

Q: How are the state mandated benefits paid on FLEXGUARD (examples: diabetic equipment, supplies and training, mammograms, prostate screening and breast reconstructive surgery)?

A: Mandated benefits vary by state. If a state mandates coverage for these services, then the eligible charges will be processed under the Outpatient (Non-Surgical) Benefit. Breast reconstructive surgery will be processed under the Hospital Expense And Surgical Benefit portion of the policy.

Q: Will the Outpatient (Non-Surgical) Benefit for radiation treatment pay 80 percent of the scheduled amount per day, per treatment or per diagnosis?

A: The Outpatient (Non-Surgical) Benefit pays 80 percent of expense incurred up to the Maximum Outpatient Benefit for any *one* injury or sickness.

Q: If a policyholder is receiving radiation or chemotherapy for cancer, is the benefit 80 percent up to \$500? Where does the \$100,000 come into play?

A: If a covered person receives radiation or chemo treatment in an outpatient hospital setting, we would pay at the rate of 80 percent up to the \$500 Maximum Outpatient (Non-Surgical) Benefit for any one injury or sickness. This benefit is not paid based on a per day or per occurrence basis. It is paid on a per sickness basis. Radiation therapy treatment received at a radiological center would be covered under Part 2, Outpatient Benefit. If a covered person is confined to a hospital on an inpatient basis, radiation or chemotherapy expenses charged by the hospital are covered under Part 1, Hospital Expense Benefit. The \$100,000 Maximum Hospital Expense Benefit applies to Part 1 of the policy only.

Part 3: Surgery:

Q: Will FLEXGUARD only pay for one surgical benefit per stay?

A: Yes, FLEXGUARD pays for only one surgical operation, the largest applicable, for any one injury or sickness.



SUNNY SAN DIEGO

WE'RE HALFWAY THERE!



Are your numbers going to get you to United American's 2006 Convention? It will be held in one of the most beautiful and exciting cities in America. San Diego is blessed with amazing weather, beautiful scenery, and sites and activities to interest and excite every visitor. In fact, one of San Diego's nicknames is "America's Finest City." This southern California beauty is absolutely the perfect location for United American and First UA to celebrate your 2006 achievements.

Convention attendees will spend three luxurious days at the Loews Coronado Bay Resort. This amazing resort is located on a

fifteen-acre private peninsula bordered by San Diego Bay and the Pacific Ocean and offers spectacular views in all directions. You'll have every imaginable amenity and luxury at your fingertips, and the hotel staff is available to satisfy your wishes around the clock. Three swimming pools, a private beach, the soothing Sea Spa, a fitness center, and golf are just a few of the available offerings. Easily accessible and inviting, the city of San Diego is just a few minutes away and is ready to indulge you further with soft-sand beaches, outstanding restaurants, museums and shopping.

Don't wait! Kick your sales psyche into overdrive and join us April 19-22, 2007 to celebrate your success!

DID YOU KNOW?

- San Diego is the seventh largest U.S. city.
- Balboa Park is home to one of the nation's largest cultural and entertainment complexes.
- SeaWorld has hosted more than 100 million guests since opening in 1964.
- The Gaslamp Quarter is southern California's premier dining, shopping and entertainment district.
- At 4,000 acres, Mission Bay Park is the west coast's largest aquatic park.





A First Year Agent Success Story:

Follow the Rules!

He's been selling UA for only a year, but Bill Gorski hit the ground running and hasn't slowed down yet. How does he do it?

Bill Gorski
American
Insurance Agency
of Florida, Inc.



Summit: Bill, how did you start selling United American?

BG: I started selling UA products about a year ago, when Hani Rihan, president of my Agency, invited me to join his team and come on board to develop the St. Petersburg/Clearwater/Tampa area.

Summit: What does 'following the rules' mean to you?

BG: When I entered this great industry, I had no background in sales or insurance, other than being a policyholder. It was suggested to me that to be successful I did not have to reinvent marketing strategies or reinterpret products, but rather follow the example of those successful sales reps and, above all, 'follow the rules.' That simply means:

- Be thorough in my presentation.
- Keep the presentation simple and understandable for the client.
- Keep my client's needs in the forefront of my suggestions and product offerings.
- Begin closing from the first contact with the client (assume the sale).
- Above all else, maintain my personal integrity and the integrity of the Company I represent.

Summit: What product do you sell the most and why?

BG: Without a doubt, the product I sell the most is UA's FLEXGUARD policy. It is our most marketable policy and has the ability to respond to our clients' needs in a very adaptable and economic manner. The concept that developed the policy is readily understood by our clients, who then can make their insurance decisions based upon their needs and economic ability.

Summit: Do you have specific techniques or procedures you follow when selling United American?

BG: When I meet with a client, I always explain to them the financial strength of United American: its almost sixty-year history offering quality insurance products; its A+ (Superior) rating by A.M. Best for more than 30 years; its AA 'Very Strong' rating from Standard & Poor's. This helps solidify the presentation and helps me acquire the client's confidence.

Summit: Bill, how do you approach a new lead or prospect to get the most sales potential?

BG: I approach every lead and every client as a 'done deal.' In my mind, when I make the initial phone call, the sale is ready to be made. When I talk to my clients, I am focused and listen carefully to understand their personal situations and the type of coverage they would like to have. While I develop a rapport with the client, I try to help them understand what coverage they need and what they can afford. Once I establish those criteria, I describe to the client how the product works and how it will satisfy their insurance needs and protect them and their family. It is my goal that every client receives appropriate coverage and develops a plan that truly responds to their individual needs. I always end the presentation by offering the optional Critical Illness benefit including cancer, emphasizing the potential need for these additional benefits.

Summit: To what do you attribute your success with United American?

BG: I attribute my success with UA to following those rules and to the excellent products and services we can offer to our clients. UA products practically sell themselves. Further, I am grateful that I do not sell alone. I have a team to support me at UA's Home Office, my own office, and in our Agency's Home Office. All these people are working together to expand our sales. The vision of our Agency President Hani Rihan and his ever-present encouragement and goal-setting management style keep me on track and help me attain the success and wealth I desire.

PRESIDENT'S CLUB

Through May 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. RAY GRIFFIN
Union Benefit Corp.

- 6. CHARLES R. MANKAMYER**
American Life & Health Group, Inc.
- 7. JONATHAN AHLBUM**
The Ahlbum Group
- 8. THOMAS STATKEWICZ**
Sylvan-James Associates, Inc.
- 9. PHILIP B. ORTEZ JR.**
Phil & Kathy Ortez Insurance Agency, Inc.
- 10. KENNETH R. BOWLING**
The Benefit Exchange
- 11. CATHERINE HATTON**
Hatton Insurance Agency
- 12. FRANKLIN D. CARBONE**
Assured Benefits Corp.
- 13. DONALD C. VINCENT**
TeamSouth Marketing, Inc.
- 14. TONY MCDOUGLE**
Assurecor, Inc.
- 15. TODD W. MCLANE**
The McLane Agency
- 16. WAYNE S. GOSHKARIAN**
Goshkarian Insurance Agency
- 17. PAMELA G. RANDALL**
PR.'s Insurance Solutions
- 18. AMERICAN EAGLE CONSULTANTS, INC.**
- 19. RON CONCKLIN**
Rosenberg-Concklin, Inc.
- 20. VINCE NUTT**
Employer Benefits Group, Inc.
- 21. KEN PARKER**
Parker & Associates, P.A.
- 22. GERALD R. STEVENS**
Stevens & Associates Ins. Agency
- 23. MICHAEL O. BENKE**
Benke Insurance Agency
- 24. USHEALTHGROUP**
- 25. INTERNATIONAL INSURANCE SERVICES, INC.**
- 26. ROY L. TUCKER**
Tucker Insurance Agency
- 27. ANTHONY M. ANTIN**
Affiliated Health Insurers
- 28. FREDERICK C. RUBENS**
Rubens Insurance Agency
- 29. WORLD WIDE COVERAGE CORPORATION**
- 30. IVAN M. SPINNER**
Insurance Specialist Group, Inc.

PACESETTERS CLUB

Through May 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. STEPHEN O. HYLES



2. JERROLD J. POSTIN



3. KENNETH R. BOWLING



4. WILLIAM E. GORSKI



5. KENNETH R. WARD

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

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. **DAVID K. DANIELS**
David K. Daniels & Associates
5. **RICKY D. ANDERSON**
Anderson Insurance Agency
6. **LARRY A. ACKER**
Acker Insurance Agency
7. **BRIAN H. MCLAUGHLIN**
McLaughlin Insurance Agency
8. **CHRIS AROUTSIDIS**
Aroutsidis Insurance Agency
9. **STANDARD INTERNATIONAL UNDERWRITERS, LTD.**
10. **JESSE E. BROWN**
Brown Insurance Agency
11. **PHYNESTA D. HILLIE**
Hillie Insurance Agency
12. **MARK A. NEISS**
Neiss Insurance Agency
13. **FRED RICHARDSON**
Richardson Insurance Agency
14. **STEPHEN E. FREY**
Frey Insurance Agency
15. **ROY L. TUCKER**
Tucker Insurance Agency
16. **CHARLES R. MANKAMYER**
American Life & Health Group, Inc.
17. **AMERICAN EAGLE CONSULTANTS, INC.**
18. **PERRIN R. MARBURY**
Marbury Insurance Agency
19. **STEVEN P. DUFFANY**
Duffany Insurance Agency
20. **CURTIS SCOTT**
Scott Insurance Agency
21. **DANNY R. HUFF**
Huff Insurance Agency
22. **LARRY J. ACKER**
Acker Insurance Agency
23. **MELVIN M. WILLIAMS**
Williams Insurance Agency
24. **RAY GRIFFIN**
Union Benefit Corp.
25. **CHARLES W. HOCKING**
Hocking Insurance Agency
26. **GREG L. CLIFTON**
Clifton Insurance Agency
27. **MATTHEW U. THOMPSON**
Thompson Insurance Agency
28. **ESSIE M. ANDERSON**
Anderson Insurance Agency
29. **WILFREDO TORRES**
Torres Insurance Agency
30. **JOHN E. WHITE**
White 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. **RAY GRIFFIN**
Union Benefit Corp.
6. **CHARLES R. MANKAMYER**
American Life & Health Group, Inc.
7. **JONATHAN AHLBUM**
The Ahlbum Group
8. **THOMAS STATKEWICZ**
Sylvan-James Associates, Inc.
9. **PHILIP B. ORTEZ JR.**
Phil & Kathy Ortez Insurance Agency, Inc.
10. **KENNETH R. BOWLING**
The Benefit Exchange
11. **CATHERINE HATTON**
Hatton Insurance Agency
12. **FRANKLIN D. CARBONE**
Assured Benefits Corp.
13. **TONY MCDUGLE**
Assurecor, Inc.
14. **DONALD C. VINCENT**
TeamSouth Marketing, Inc.
15. **TODD W. MCLANE**
The McLane Agency
16. **WAYNE S. GOSHKARIAN**
Goshkarian Insurance Agency
17. **PAMELA G. RANDALL**
PR.'s Insurance Solutions
18. **AMERICAN EAGLE CONSULTANTS, INC.**
19. **RON CONCKLIN**
Rosenberg-Concklin, Inc.
20. **VINCE NUTT**
Employer Benefits Group, Inc.
21. **GERALD R. STEVENS**
Stevens & Associates Ins. Agency
22. **MICHAEL O. BENKE**
Benke Insurance Agency
23. **USHEALTHGROUP**
24. **INTERNATIONAL INSURANCE SERVICES, INC.**
25. **ROY L. TUCKER**
Tucker Insurance Agency
26. **ANTHONY M. ANTIN**
Affiliated Health Insurers
27. **FREDERICK C. RUBENS**
Rubens Insurance Agency
28. **WORLD WIDE COVERAGE CORPORATION**
29. **IVAN M. SPINNER**
Insurance Specialist Group, Inc.
30. **WILLIAM T. BREWER**
Brewer Insurance Agency

LIFE WRITING AGENTS

1. **MICHAEL A. MORRIS**
2. **MARVIN B. CHISOLM JR.**
3. **G.K. REYNOLDS**
4. **WILLIAM B. COLLINS JR.**
5. **MARK A. SIMPKINS**
6. **CHARLES R. CLARK**
7. **GREGORY M. FALLIN**
8. **JOHN P. MILLS**
9. **DESIREE C. EVANS**
10. **MICHAEL R. SMITH**
11. **RICKY D. ANDERSON**
12. **JERRY EVINS**
13. **TRACIE A. WOOD**
14. **THOMAS H. ELDER III**
15. **LARRY A. ACKER**
16. **BRIAN H. MCLAUGHLIN**
17. **CHRIS AROUTSIDIS**
18. **JASON D. FISHEL**
19. **TIMOTHY J. CHARRON**
20. **WILLIAM T. CORPORON**
21. **MICHAEL B. DENSON**
22. **TIMOTHY L. RIAL**
23. **SCOTT E. HUNT**
24. **CHARLES B. COTHRAN**
25. **TERRY V. BLAYLOCK**
26. **WILLIAM J. PETERS**
27. **RICHARD W. CHALKER**
28. **SHANNA WETZSTEIN**
29. **STEVEN R. SHEPPARD**
30. **DAVID O. MILLER**

HEALTH WRITING AGENTS

1. **STEPHEN O. HYLES**
2. **JERROLD J. POSTIN**
3. **KENNETH R. BOWLING**
4. **WILLIAM E. GORSKI**
5. **KENNETH R. WARD**
6. **HAROLD E. GIPSON**
7. **JAMES H. LAUGHLIN**
8. **DEXTER R. SAYLOR**
9. **TIMOTHY J. AHLBUM**
10. **CHRISTOPHER L. LEWIS**
11. **RICHARD R. ZEIS**
12. **KENNETH W. WALTERS**
13. **TIMOTHY R. WOFFORD**
14. **LOUIS J. GRAGNANO**
15. **GERALD R. STEVENS**
16. **DELORES A. DAY**
17. **PHILIP B. ORTEZ JR.**
18. **WAYNE S. GOSHKARIAN**
19. **CHAD W. MCLANE**
20. **DANA E. ROSE**
21. **DONALD M. SABIA JR.**
22. **KAYLA L. RANKIN**
23. **CYNTHIA L. WARD**
24. **MICHAEL A. MORRIS**
25. **BRENT JENSEN**
26. **CHARLES S. DEVANEY**
27. **BILLY W. WINN**
28. **DAVID O. MILLER**
29. **GARY A. SAUNDERS**
30. **DIANA R. PERKINS**



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

