

# THE **SUMMIT**

JUNE 2007

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# HIT YOUR STRIDE WITH WORKSITE!



**UA**  
**FIRST UA**

# THE SUMMIT

## FLEXGUARD PLUS APPROVAL

A special mailing regarding approval of the **FLEXGUARD Plus** application is being mailed to General Agents working in **Florida**.

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

If you do not receive this notice, please contact the Agent Service Center at 800-925-7355.

## PROCARE RATE APPROVAL

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

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

If you do not receive this notice, please contact the Agent Service Center at 800-925-7355.

## MLAP APPROVALS

A special mailing regarding approval and immediate use of **MLAP**, the Individual Life Series application, is being sent to General Agents working in **Washington** and **Nevada**.

If you do not receive this notice, please contact the Agent Service Center at 800-925-7355.

## INTEREST RATES SET

The **Lifestyle Annuity** rate for **June** 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**.

## ATTN: UA AGENTS ONLY

In an effort to help you write new business and maintain high persistency, UA will waive a portion of the **\$1,860** calendar year deductible amount required on our **High Deductible Plan F Medicare Supplement** policies for the last half of 2007.

*For HDF policies with an effective date of July 1, 2007 and thereafter, United American will waive \$500 of the 2007 annual deductible amount. The first \$1,360 must be paid by the policyholder before policy benefits begin for 2007.*

## ATTN: NEW HAMPSHIRE AGENTS

Due to compliance issues, we no longer offer graded products on the MLAP Life applications in New Hampshire. Applicants who are underwritten as standard in New Hampshire may continue to purchase our policies.

## UA ADVERTISING REMINDER:

Any type of sales or advertising materials, including print ads, TV or radio scripts, websites, e-mail messages, flyers, or direct mail pieces, must be submitted to the UA Home Office **and** approved **PRIOR** to publication or use. Please allow two to three weeks for the review and evaluation of your materials. If state approval is required, allow additional time. To have your piece approved:

1. Submit a completed **Advertising Submission Form (F5985)** and the materials to be reviewed through your General Agent. Download the form at [www.uageneralagency.com/office](http://www.uageneralagency.com/office).
2. Clearly identify the full name of the Company, **United American Insurance Company**, at least once in the body of the ad, preferably near the top.

3. Clearly identify the product or products for which the ad is created and be sure to **include the policy form number(s)** in the ad.

4. If the ad is for a Medicare Supplement policy, you must also include the Medicare Disclaimer at the end of the piece in no smaller than 10-point type. The disclaimer should read: *United American Insurance Company is not connected with or endorsed by the U.S. government or the federal Medicare program.*

5. When referring to **UA Partners®**, indicate that Partners is not insurance or part of any policy's features or benefits. List it at the end of the ad copy and refer to it as the *optional discount health services program*.

6. Use words and concepts that your audience can understand. Avoid industry terms that the average person would not know. Also avoid ambiguous terms such as "comprehensive," "the best," or "the only."

7. When referring to UA's financial stability ratings, the correct format is A+ (Superior) by A. M. Best as of 6/06 or AA "Very Strong" by Standard & Poor's as of 2/06.

8. Avoid quoting premium costs; too many variables may alter those figures.

9. Don't use statistics that are more than two years old. Always provide the source and date for all statistics.

10. Don't give too much information. You only want to generate interest, not give your sales presentation. Remember, when it comes to ad copy, less is more. **Keep It Simple!**

11. **Save yourself time and trouble and use the already approved ads available in the AdCatalog at [www.uageneralagency.com/office](http://www.uageneralagency.com/office).**



## LARRY STRONG

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

# It's an Expanding Market!

For many years we focused much of our time, attention, and effort on the growing Senior market. Fortunately, it's still growing and will continue to grow as more and more baby boomers reach the auspicious big "65." According to the U.S. Census Bureau, the Senior population is expected to increase 147 percent between 2000 and 2050. That's substantial potential for Medicare Supplement sales. Without a doubt, sales to Seniors will remain important to our bottom line. But, in recent years two new market segments have gained strength and potential... individual health and worksite. Much of that potential is due to the overall rise in premium costs.

In recent years, insurance premiums for employer-sponsored insurance coverage have increased dramatically. According to the Kaiser Family Foundation's *Survey of Employer Health Benefits 2006*, health insurance premiums for employers increased a whopping 87 percent during the past six years, and the average monthly employee family contribution almost doubled from \$129 to \$248. During that same period, overall inflation increased only 18 percent, and workers' wages came in with just a 20 percent increase. How does that translate to premium dollars? The report states the average annual insurance premium in 2006 for a worker and his family was \$11,481. The employer's portion was \$8,508, and the employee's contribution was \$2,973. These increases have forced some employers to cut back on employee-sponsored benefits, further increase employee contribution costs, or eliminate employer-sponsored benefits entirely.

**The immediate result is that many individuals and families find themselves without any health insurance coverage. This national dilemma, however, brings tremendous potential for United American in these two areas:**

- Individual Health
- Worksite

Younger individuals and their families now need our products and services just as much as, if not more than, Seniors. Our limited-benefit health policies can provide basic medical/hospital/surgical protection for many of these individuals and their families. But, in addition, we can provide relief for employers too. By allowing employees access to our line of voluntary benefits, employers

can once again help their employees obtain affordable insurance protection, but without the high cost of insurance premiums for the employer. And, by adopting a Section 125 Premium Only Plan, employers may help both themselves and their employees save tax dollars on payroll and income taxes.

How should we view these market shifts? Don't view them as shifts at all. View them for what they truly are – market opportunities and expansions that will continue to increase with each passing year.

Why is worksite such an outstanding arena in which to sell? The reasons are many and varied, but the most important is that you can help fill a truly critical need in these United States...the need for basic, affordable health protection for many who otherwise would go without.

All three of these markets – Senior; individual health, and worksite – can help us to achieve goals we had once only dreamed about. Depending upon the products you can offer, you can sell to just about anyone, anywhere, anytime. These markets are wide open and yours for the taking! Opportunities truly are limitless.

This month we are focusing on the outstanding potential of the worksite market, so be sure to check out the interview with Kenn Bowling on page 5 and the center spread on pages 6 and 7. The worksite train is quickly picking up momentum; we want to be there to guide its direction. Your promotion of UAatWork products helps to do just that.

Our voluntary benefit offering has only been in place for a few years, but we already see the tremendous impact it has brought to this market. If you haven't already done so, hop aboard the UAatWork train. We'll speed along the track together – right to the top.

See you at the Summit!

*Larry Strong*

# Seven Steps to Success

## SEVEN STEPS TO SELLING SUCCESS:

1. Generating Leads
2. Qualifying Leads
3. Preparing the Presentation
- 4. DELIVERING THE PRESENTATION**
5. Handling Objections
6. Closing the Sale
7. Account Maintenance

## STEP 4: DELIVERING THE PRESENTATION

You're in sales because you're a good communicator. You thrive on the adrenaline rush when you're in front of a customer. You enjoy the challenge of gaining new business, and you don't shy away from the spotlight. Now is your time to shine! Here are some key points to remember when delivering your presentation.

### YOUR VOICE

Your presentation shouldn't move at speeds found at *Daytona International Speedway*, nor at a turtle's pace. Find a happy medium and speak at a moderate tempo. Talk naturally, as if you were carrying on a conversation with a good friend. If you are covering detailed information with your prospect, slow down and carefully pronounce your words so they clearly hear the material. When giving an overview or discussing an exciting feature, speed up your presentation. Try to match your delivery pace to your prospect too. Consider their age, occupation, and personality type. Once you have set the pace of your speech, keep the prospect engaged by varying the tone of your voice.

### BODY LANGUAGE AND HABITS

One of the most important things to remember while giving your presentation is how a prospect perceives your body language. Your audience is both hearing *and* seeing your presentation. Are you sitting up straight indicating confidence, or slouching displaying lack of enthusiasm? Are your arms crossed firmly over your chest making you appear unreceptive, or are they waving through the air making you appear frivolous? Moderate gesturing with your hands is desirable, especially if you are making a point or emphasizing a product feature. Just keep gesturing to a reasonable level and don't venture into your prospect's personal space. Allow adequate room between you and your audience.

Professionals make presentations look easy, and those are the kind of Agents customers want working for them. If you are shuffling through paperwork during your presentation, the prospect may assume you aren't a very organized person, or that you didn't care enough about them to prepare for their appointment. Don't jingle loose change in your pocket, and avoid repeatedly clicking the button on your pen. Your personal habits, while not noticeable to you, can be very distracting to a potential customer.

### AVOID THE "UH" TRAP

"Well, uh, uh, you know, uh." Avoid the temptation to say "uh" repeatedly during your presentation. If you, uh, slip a few times, it will likely go unnoticed. But, uh, if you are saying "uh" every other word, the prospect might stop listening to your content and start counting the number of times you say "uh." See how distracting that can be? Speakers tend to fall victim to the "uh" trap when pausing, switching topics, or stopping to answer a question. If you pause for a moment, especially after covering a serious part of the presentation, it's acceptable. You don't have to, uh, fill the silence.

### SHOW ME THE MONEY

Many of you probably remember the film *Jerry Maguire*, in which a sports agent loses all of his clients except one. A valuable lesson in this film: Treat each and every customer as if they are your only one. During your presentation, turn off your cell phone. Show the prospect that they are the most important person to you during that block of time. Their time is precious, and if you don't maximize the opportunity while you have it, you could be missing out on your next sale.

### ON YOUR MARK, GET SET, GO!

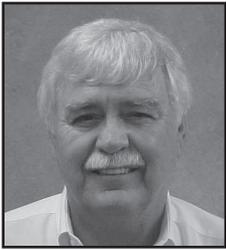
By incorporating these helpful hints when delivering your presentation, your next sale will be just around the corner.

### PRACTICE EXERCISES

1. Run through your presentation one last time. Consciously listen to the tone of your voice. Make mental notes of where you want to raise and lower your voice.
2. Think about your posture. Are you slouching or is your spine straight?
3. Pick up some bottled water and throat lozenges to keep handy during your presentation. Coughing or clearing your throat repeatedly during your presentation can also be very distracting.

Sources: [www.getahead-direct.com/gwpr12-body-language-communication.htm](http://www.getahead-direct.com/gwpr12-body-language-communication.htm); [www.people2.hsc.edu/faculty-staff/cdeal/students/rehear.htm](http://www.people2.hsc.edu/faculty-staff/cdeal/students/rehear.htm)

# Turn On To Worksite!



**Kenneth R. Bowling**  
The Benefit Exchange

Kenn Bowling of The Benefit Exchange in Wichita Falls, Texas, was our #1 Worksite General Agent for 2006. No one is better qualified than Kenn to share some insight on why he feels so strongly about the value of worksite!

**Summit:** How long have you sold for United American?

**KB:** I've done some production for UA since the late 1990's, but in those days I sold mostly Medicare Supplements and some life products. At that time, UA did not have anything available for the worksite market.

**Summit:** Have you always concentrated on worksite?

**KB:** Worksite has been my market since 1980. I originally got into the area of worksite health to prospect for employees who might be interested in life insurance and other financial planning tools. It wasn't until United American committed to the worksite market a few years ago that I became more committed to UA myself and more interested in what UA had available for my prospects. I offer UA's Good Sense Plan (GSPI), the 20-Year Renewable Term to 70 (UATGC), with a 100% Critical Illness Rider as my basic voluntary benefit offering to employees.

**Summit:** Why are you such an advocate of worksite?

**KB:** Given the factors currently affecting the marketplace, like rising premiums and disappearing benefits for both employers and employees, it just makes sense for employers to allow their employees to have access to voluntary benefits. It gives the employees the means to help themselves, especially in times of critical cash flow issues, such as during a serious illness like a heart attack or cancer. A Harvard Study that was done a few years ago determined that half of all bankruptcies in the United States were the result of overwhelming medical expenses, even though

75 percent of those individuals had medical insurance at the time. Obviously, many people could be just one medical bill away from financial ruin.

The insurance industry as a whole needs to take better care of employees. Workers are faced with increasing deductibles, co-insurance, mortgages, car payments, rising utility bills, rising food and clothing costs, and a host of other expenses that stay with them year round, even when a medical crisis strikes. With UAatWork, we can help employees be better prepared to handle unexpected life events.

**Summit:** What's one thing you always say to employers when you make a presentation?

**KB:** I have one question I always ask during every employer interview: "Why do you, or would you, offer employee benefits?" The answer they give 100 percent of the time, in one form or another, is "To help my employees."

I believe that by giving their employees access to UAatWork products, these employers not only have the unique ability to provide practical assistance to the many thousands of needy employees in America, but also can alleviate some of their own company concerns about ever-increasing insurance premiums.

Almost every employee in this great country is a prospect for voluntary benefits. Employers with between five and ten employees are generally the easiest to prospect; however, almost any size company can benefit from what UA offers.

Simply put, with UAatWork there is now an unlimited opportunity to help millions. Talk about prospects!

# WANT SOME GREAT REASONS TO SELL UAatWORK?

## WE'VE GOT 'EM!

- Almost every company is a candidate for voluntary benefits:** If you're prospecting a company that already offers an employer-sponsored major medical plan to its employees, you still can offer term life insurance, critical illness, accident protection, and a Section 125 Premium Only Plan. Some employers may also be interested in offering employees access to a limited-benefit medical policy to supplement a major medical deductible.
- Employer-sponsored coverage is losing ground:** From 2001 to 2006, employer-sponsored coverage in all companies dropped from 65 percent to only 59 percent. That means over 40 percent of the businesses in the United States offer no employer-sponsored health benefits. What a tremendous opportunity for UAatWork!
- UAatWork gives employees back the freedom to choose:** In 1988, 73 percent of employer-sponsored plans were traditional indemnity plans, in which employees could choose whatever doctor or hospital they wanted. By 2006, that figure had dropped to only 23 percent. Other, more restrictive, plans like HMOs and PPOs took over. With UAatWork products, we can give back to employees the freedom to choose their doctors and hospitals.
- Portability is key:** With increased mobility in the United States, portability of coverage is a critical issue for many workers. They want to know that if they change employers or are temporarily unemployed, they still have the security of insurance protection for their families.
- Convenience is important:** The opportunity to buy voluntary benefits in a worksite setting is very appealing to most employees. Making the purchase doesn't take away time at home, and there is the very desirable convenience of payroll deduction. Employees don't have to worry about forgetting a premium payment. In addition, because you have already developed a level of trust with the employer, the employee may be more receptive to what you offer.
- Employees buy only what they want:** With UAatWork products, employees only purchase the products they will actually need and use. They are not paying for coverage that is included in an employer-sponsored plan, but may be of no use or interest to them personally. Consequently, they have greater control over where their money goes.
- Health policies are more in demand:** Although there have been some fluctuations the past couple of years in voluntary benefit sales overall, some products continue to show positive results. Limited-benefit health plans increased a substantial 12 percent in 2006.
- You can make money:** A 2006 LIMRA survey of worksite specialists reported that 80 percent of Agents questioned reported earnings of at least \$150,000. Worksite can maximize your time and potential and is profitable for both you and United American!

## REMEMBER:

- Talk to the decision maker: It's usually the owner in a small business.
- Make a connection: Help the employer see the value between what you offer and what his/her employees need.
- Don't take "no" as "never:" Periodically, reconnect with prospects; their needs may change, and they may be more receptive three or six months from now.
- Sell yourself: The value you personally bring to the table is just as important as the products you sell. If the employer likes and trusts you, you're more than half-way to securing the sale.



**Sources:** Henry J. Kaiser's *Employer Health Benefits 2006 Annual Survey*, September 26, 2006; [www.advisortoday.com/200610/doingworksiteright.html](http://www.advisortoday.com/200610/doingworksiteright.html).

# WORKING WORKSITE!

## A survey conducted in May 2006 by a well-known provider of voluntary benefits reports:

- Nearly two-thirds of decision makers are concerned about their company's ability to attract and retain quality employees.
- Nearly half agree that they must offer competitive health benefits to attract and retain those quality employees.
- Over 40 percent of these decision makers agree that the annual increases in health benefit costs have resulted in a decrease in what they offer employees.

## What's the solution? UAatWork!!

If employers don't provide employer-sponsored coverage or simply want to provide access to supplemental products for their employees, United American can help. In addition to providing potential tax savings to them and their employees through a Section 125 Premium Only Plan, UA has a well-rounded portfolio of products\*:



### HEALTH SERIES:

FLEXGUARD (GSP2)  
Basic Hospital: Deluxe (HXSC) or Preferred (GSPI)  
Hospital Indemnity: Protector I (HMXC) or Protector II (HIXC)  
Surgical Medical (SMXC)  
Surgical Expense (SSXC)

### LIFE SERIES:

20-Year Renewable Term to 70 (UATGC)  
Term Life to 100 (UAPT)  
Critical Illness with Accelerated Benefit Rider (ABRCI-R)

*\*See compliance sheets for product availability in your state.*

### ADDITIONAL PROTECTION:

Accident Compensation (UA-250)  
Critical Illness (CILS)  
Cancer Expense (CAXC)  
Cash Cancer (CANB)

UA Partners<sup>®</sup>, our optional discount health services program

## Tips for selling UAatWork:

### Beginning the Process:

- Contact 15-20 businesses daily so your worksite funnel is always full. The more qualified prospects you pour in the top, the more customers will come out the bottom!
- Be patient. Worksite sales take time. It may take two or three months to close a sale, but it's worth the effort!
- Shadow someone already selling worksite to learn the ropes. If you aren't comfortable making a worksite presentation alone, don't! The buddy system is especially effective in the worksite market. If you're a good prospector, pair up with someone who is a better salesperson. Together, you make an unbeatable team!

### Looking for Leads:

- Concentrate on companies with 10 to 100 employees, which defines 90 percent of U.S. businesses.
- Set up booths at trade shows.

Insurance industry booths are appropriate and welcome at almost any type of trade show.

- Network at community events such as arts and crafts fairs, sporting events, and concerts. Wherever you find people, you find prospects!
- Contact businesses (like Office Depot) that host seminars and ask if you can set up a booth.
- When doing a home presentation, find out where the prospect works and do an in-home business survey as well. Show an interest in the family photos too. You'll make an immediate connection with your prospect and may come away with several individual or worksite referrals. Prospects are everywhere! You just have to look!

### Making the Sale:

- Find out as much as you can about a prospect before you set up a presentation time (see *Seven Steps to Success – Qualifying Leads in April 2007 Summit*). The more information you have when you meet with the decision maker, the

less time you waste and the better impression you make.

- Don't overwhelm the decision maker or the employees by offering too much. Don't try to sell employees all the UA products. Look at each prospect individually and decide which UA products best suit the prospect's needs. Use good judgment so employees don't over-extend themselves financially.
- Always consider the number and location of offices a business has. Remember, your ability to provide excellent customer service is just as important as securing the sale. Servicing multiple, far-flung locations can be a juggling act.
- Approach each sale as if it were already a done deal!
- Always be innovative, friendly, yet pleasantly persistent.
- Carefully check and recheck all applications and forms before submitting to the Home Office.
- Check back regularly with your customer. Be there *before* they need you!



# LOOK TO UNITED AMERICAN FOR GROUP RETIREE HEALTH

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



## WHAT CAN EMPLOYERS DO TO PROVIDE RETIREES WITH THE HEALTH INSURANCE PROTECTION THEY DESERVE?

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

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

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

\* National Association of Insurance Commissioners 2005 Medicare Supplement Insurance Experience Report, 6/06

\*\* A.M. Best's rating, 6/06

## WHY CONTRACT WITH UNITED AMERICAN TO SELL RETIREE GROUP?

- **Experience:** United American has been active in Senior health protection since the inception of Medicare more than 40 years ago. For many years, UA has been one of the nation's largest producers of individual Medicare Supplements.\* We know Seniors!
- **Flexibility:** We understand employers and their retirees have very specific needs. United American offers many plans from which your Group customers can choose.
- **Stability:** United American has been rated A+ (Superior) by A.M. Best\*\* for financial strength for more than 30 consecutive years. That speaks volumes about the long term stability of UA. Retirees want a company that will be there when they need it. There is no doubt that United American is that company!

# Recruiting Basics:

## Step 3: Evaluation



You have successfully completed your screening and reflection processes and feel comfortable that you have found some outstanding recruits with the potential to be top producers for your Agency. What's the next step to making it a permanent relationship? Evaluation!

- **Offer your candidate(s) a probationary position.** If your candidate seems to possess the maturity and capabilities that you and your Agency are looking for, why not? Make the details of the probationary period absolutely clear up front and don't leave any issues to chance:
  - This introductory period should last for at least 30 days and no more than 90 days.
  - Stress that the probationary period is for training and testing and to determine if there is a comfortable fit for both you and the candidate.
  - Explain that he can choose to discontinue the process at any time, and that you can ask him to leave at any time.
  - Review with the candidate your list of expectations for the initial 30, 60, or 90 day period. If she has a good understanding of what you expect during that initial time period and is willing to do what you expect, it's a good indication that she accepts responsibility well and could prove to be a real asset to your organization.
- **Make good use of the probationary period.** Use ongoing evaluation during this time period. Observe how he handles himself and his responsibilities in day-to-day encounters. It will tell you a great deal about his potential for future success.
  - Ask the candidate often if he has any questions and if there are areas that he finds hard to understand or if he needs additional information or instruction.
  - Work with her in the field to get a good feel for her people skills.
  - Speak calmly and quietly to the recruit when he makes a mistake.
  - Acknowledge when she handles herself especially well, deals comfortably with a tricky situation, shows initiative, or admits errors.
- **Consider his response to your feedback.** The manner in which the recruit responds to suggestions and corrections reveals much about his level and degree of maturity. Is he eager and willing to correct mistakes? Does he appreciate your comments and the context in which you offer them? Does he try to understand your position and point of view?
- **Look at the overall picture.** If feasible, observe your candidate's behavior both on and off the job. Seeing how she handles herself in a non-work setting (such as a staff luncheon or an industry seminar) may take you one step closer to knowing if she is the right person for your Agency.
- **Sit down with your key players again and compare notes just as you did in the reflection stage.** Value is in the eye of the beholder, and we all tend to view others in different ways. What one person views as a strength, another may view as a weakness. It's always important to get feedback from others. It will give you a more balanced perspective of the candidate's potential and guide you to make the right choice.

### Next – The Decision

Source: *AdvisorToday*, August 2006

**PRESIDENT'S CLUB**

Through May 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. AMERICA'S HEALTH TEAM**
- 11. UNION BENEFIT CORP.**
- 12. PHILIP B. ORTEZ JR.**  
Phil & Kathy Ortez Insurance Agency, Inc.
- 13. KENNETH R. BOWLING**  
The Benefit Exchange
- 14. CATHERINE HATTON**  
Hatton Insurance Agency
- 15. ANTHONY M. ANTIN**  
Affiliated Health Insurers
- 16. FRANKLIN D. CARBONE**  
Assured Benefits Corp.
- 17. AMERICAN EAGLE CONSULTANTS, INC.**
- 18. INSURANCE PRODUCERS OF AMERICA AGENCY**
- 19. RON CONCKLIN**  
Rosenberg-Concklin, Inc.
- 20. ROY L. TUCKER**  
Tucker Insurance Agency
- 21. PIERCE A. STEVENS JR.**  
Stevens Insurance Agency
- 22. ROBERT D. BOULTER**  
Boulter Insurance Agency
- 23. GERALD R. STEVENS**  
Stevens & Associates Insurance Agency
- 24. WILLIAM T. BREWER**  
Brewer Insurance Agency
- 25. THOMAS STATKEWICZ**  
Sylvan-James Associates, Inc.
- 26. WILLIAM R. HULKENBERG**  
Hulkenberg Insurance Agency
- 27. CHARLES W. ROPER**  
Roper Insurance Agency
- 28. ROY J. AUTREY**  
Autrey Insurance Agency
- 29. INTERNATIONAL INSURANCE SERVICES, INC.**
- 30. LARRY L. BRYAN**  
Larry L. Bryan Insurance Services, Inc.

**PACESETTERS CLUB**

Through May 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.



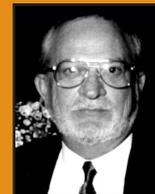
**1. TIMOTHY J. AHLBUM**



**2. THOMAS J. COUGHLIN**



**3. JOHN P. MILLS**



**4. JAMES E. MAYNER**



**5. WILLIAM E. GORSKI**

- 6. JERROLD J. POSTIN**
- 7. DELORES A. DAY-DAVIS**
- 8. PHILIP B. ORTEZ JR.**
- 9. FERN A. COWEN**
- 10. CYNTHIA L. WARD**
- 11. RICHARD R. ZEIS**
- 12. CHAD W. MCLANE**
- 13. DANIELLE PEELER**
- 14. JOHN R. BURROWS**
- 15. DOUGLAS A. YABUKI**
- 16. ROY L. TUCKER**
- 17. HAROLD E. GIPSON**
- 18. DEXTER R. SAYLOR**
- 19. JORDAN M. MARTIN**
- 20. AMBER RANKIN**
- 21. GERALD R. STEVENS**
- 22. MATTHEW BROWN**
- 23. DANA E. ROSE**
- 24. LOUIS J. GRAGNANO**
- 25. FRED W. LEMAR JR.**
- 26. KENNETH W. WALTERS**
- 27. LAURO DIAZ**
- 28. WILLIAM T. BREWER**
- 29. PHILLIP K. SEIDEMAN**
- 30. CHARLES J. CANTASANO**

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 May 2007.

LIFE GENERAL AGENTS		HEALTH GENERAL AGENTS	
1. FARM & RANCH HEALTHCARE INC. Mike Stevens, President	16. FRED RICHARDSON Richardson Insurance Agency	1. FARM & RANCH HEALTHCARE, INC. Mike Stevens, President	16. FRANKLIN D. CARBONE Assured Benefits Corp.
2. ROBERT D. BOULTER Boulter Insurance Agency	17. STERLING & SMITH FUNERAL DIRECTORS, INC.	2. JIMMY K. WALKER II America's Insurance Consultants, LLC	17. AMERICAN EAGLE CONSULTANTS, INC.
3. ASSURECOR, INC.	18. HANI S. RIHAN American Ins. Agency of FL., Inc.	3. HANI S. RIHAN American Ins. Agency of FL., Inc.	18. INSURANCE PRODUCERS OF AMERICA AGENCY
4. AMERICAN EAGLE CONSULTANTS, INC.	19. VERNON L. STAFFORD Stafford Insurance Agency	4. ASSURECOR, INC.	19. RON CONCKLIN Rosenberg-Concklin, Inc.
5. EDWARD L. SHACKELFORD The Assurance Group	20. OWEN E. METTS Metts Insurance Agency	5. JONATHAN AHLBUM The Ahlbum Group	20. ROY L. TUCKER Tucker Insurance Agency
6. KENNETH R. BOWLING The Benefit Exchange	21. LARRY L. BRYAN Larry L. Bryan Insurance Services, Inc.	6. CHARLES R. MANKAMYER American Life & Health Group, Inc.	21. PIERCE A. STEVENS JR. Stevens Insurance Agency
7. PHYNESTA D. HILLIE Hillie Insurance Agency	22. JACOB P. ANDERSON Anderson Insurance Agency	7. MICHAEL LEMAR Sunshine State Agency	22. GERALD R. STEVENS Stevens & Associates Insurance Agency
8. LARRY G. KERR Kerr Insurance Agency	23. ELMER C. GARCIA Garcia Insurance Agency	8. CHAD W. MCLANE McLane Insurance Agency	23. WILLIAM T. BREWER Brewer Insurance Agency
9. EDUARDO A. SAENZ Saenz Insurance Agency	24. CURTIS W. BRADSHER Bradsher Insurance Agency	9. ROBERT L. JONES Jones Insurance Agency	24. ROBERT D. BOULTER Boulter Insurance Agency
10. KEN PARKER Parker & Associates, P.A.	25. CLYMOTH R. MASSEY Massey Insurance Agency	10. AMERICA'S HEALTH TEAM	25. THOMAS STATKEWICZ Sylvan-James Associates, Inc.
11. JOE FERNANDEZ Fernandez Insurance Agency	26. CHARLES E. FIELDS Fields Insurance Agency	11. UNION BENEFIT CORP.	26. WILLIAM R. HULKENBERG Hulkenberg Insurance Agency
12. CRAIG A. STEPHENS Stephens Insurance Agency	27. HARRY L. DAVIS Davis Insurance Agency	12. PHILIP B. ORTEZ JR. Phil & Kathy Ortez Insurance Agency, Inc.	27. CHARLES W. ROPER Roper Insurance Agency
13. GERALD R. STEVENS Stevens & Associates Insurance Agency	28. CHARLES R. MANKAMYER American Life & Health Group, Inc.	13. CATHERINE HATTON Hatton Insurance Agency	28. ROY J. AUTREY Autrey Insurance Agency
14. KENNETH B. JOHNSON Johnson Insurance Agency	29. ALBERT R. MCKENZIE McKenzie Insurance Agency	14. KENNETH R. BOWLING The Benefit Exchange	29. INTERNATIONAL INSURANCE SERVICES, INC.
15. JOSE C. TRUJILLO Trujillo Insurance Agency	30. CLEMMIE H. WOODFORK Woodfork Insurance Agency	15. ANTHONY M. ANTIN Affiliated Health Insurers	30. LARRY L. BRYAN Larry L. Bryan Insurance Services, Inc.
LIFE WRITING AGENTS		HEALTH WRITING AGENTS	
1. JOHN P. MILLS	16. MARY E. DIOGUARDI	1. TIMOTHY J. AHLBUM	16. HAROLD E. GIPSON
2. ROBERT D. BOULTER	17. KENNETH B. JOHNSON	2. THOMAS J. COUGHLIN	17. ROY L. TUCKER
3. MICHAEL J. ROSS	18. DONALD A. SCHACK	3. JAMES E. MAYNER	18. DEXTER R. SAYLOR
4. SCOTT E. HUNT	19. CRAIG A. STEPHENS	4. WILLIAM E. GORSKI	19. JORDAN M. MARTIN
5. PHYNESTA D. HILLIE	20. JOSE C. TRUJILLO	5. JERROLD J. POSTIN	20. AMBER RANKIN
6. JAMES C. DANNREUTHER	21. MARK A. SIMPKINS	6. JOHN P. MILLS	21. MATTHEW BROWN
7. KYLE A. HORN	22. FRED RICHARDSON	7. DELORES A. DAY-DAVIS	22. DANA E. ROSE
8. GEORGE W. GRIFFITH	23. JUSTIN M. ZINCHINI	8. PHILIP B. ORTEZ JR.	23. GERALD R. STEVENS
9. TIMOTHY L. RIAL	24. ANTHONY G. SMITH	9. FERN A. COWEN	24. LOUIS J. GRAGNANO
10. LARRY G. KERR	25. TIMOTHY J. CHARRON	10. CYNTHIA L. WARD	25. FRED W. LEMAR JR.
11. KENNETH R. BOWLING	26. VERNON L. STAFFORD	11. RICHARD R. ZEIS	26. KENNETH W. WALTERS
12. STEVEN R. SHEPPARD	27. BOBBY G. STEWART JR.	12. CHAD W. MCLANE	27. LAURO DIAZ
13. VERNON L. STAFFORD	28. OWEN E. METTS	13. DANIELLE PEELER	28. WILLIAM T. BREWER
14. AUGUSTINE S. SIMPKINS	29. ROGELIO R. ESPARZA	14. JOHN R. BURROWS	29. PHILLIP K. SEIDEMAN
15. JOHN W. WARRELL	30. GWENDOLYN E. HOLLAND	15. DOUGLAS A. YABUKI	30. CHARLES J. CANTASANO



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

\* First United American Life Insurance Company

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