

The news and ideas magazine for the Independent Agents of United American and First United American Life Insurance Companies.

44.5

MILLION

and Counting...

*The Growing
Opportunity
of the
Underage Market*

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.

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ProCare Approvals

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

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 **July** is **3.50 percent**. Rates will continue to be reviewed and adjusted accordingly. The **Deposit Fund Rider** new business interest rate for 2005 has been set at **3.00 percent**.

Good News!

A.M. Best has confirmed United American and First United American's A+ (Superior) rating for overall financial strength for another year. The rating is assigned to companies that have a superior ability to meet their ongoing obligations to their policyholders.

Reminder About The Summit

The Summit is published monthly by First United American Life and United American Insurance Company for the dissemination of information to their Agents. It is not intended as advertising material. **Permission must be obtained from First UA or UA for reproduction or other use of the material herein.** *Summit* magazine is also available for download at <http://uageneralagency.com/uanews/default.htm>.

Worksite Update

FLEXguard is now approved for Worksite marketing in select states. See the chart below for the most recent approvals. Remember to use the proper application forms — the Worksite FLEXguard application is UAGP.

Worksite FLEXguard is available in states marked with an "X" at press time.									
AK	-	GA	-	MA	-	NJ	-	SC	X
AL	-	HI	-	MD	-	NM	X	SD	-
AZ	-	ID	-	MI	X	NC	-	TN	-
AR	X	IL	X	MN	-	ND	-	TX	X
CA	-	IN	-	MS	X	NY	-	UT	X
CO	X	IA	-	MO	X	OH	X	VA	-
CT	-	KS	-	MT	X	OK	-	VT	-
DE	-	KY	-	NE	X	OR	-	WA	-
DC	-	LA	X	NV	-	PA	-	WI	-
FL	-	ME	-	NH	-	RI	-	WV	X
								WY	-

Plans and benefits vary by state.

WebCE Update

WebCE is an online educational resource for our Agents to earn credit to maintain their state-issued insurance licenses. The following are new features of WebCE:

- Online Printable Certificates of Completion
- New course: "Fraudulent and Unauthorized Entities"
- New Jersey Online Monitor-Free Courses Now Available
- New Course: "Colorado Long Term Care"

For more information about WebCE, log on to UA's co-sponsored website at <http://ua.webce.com>.

Where do you stand for 2005?

Our Convention at Lake Tahoe is now just a memory, but what a memory! Could we have chosen a more beautiful location to celebrate the success of our Agents, Agencies and Company? Probably not. Lake Tahoe is definitely one of the most spectacular sights on the planet, and I was thrilled to see so many of you in attendance. Besides, I don't think I have ever in my life seen so many good-looking cowgirls and cowpokes in one spot!

Now it's time to move on and think about qualifying for the 2005 Convention in New York City. It's hard to believe we're already half-way through the year. In these six short months, we've introduced the High Deductible Plan F, Worksite Marketing, and FLEXGUARD. The addition of these products to the United American portfolio has opened us to a whole new customer base and broadened our appeal to our existing customer base.

High Deductible Plan F (HDF)

Our HDF offering is making us more competitive with other insurers and is allowing us to reach and sell successfully to Seniors we might otherwise not even contact. With aging Baby Boomers all around, HDF will have incredible potential for many years to come. Because this is such a developing market, you need to utilize every available means to reach your prospects. See page 8 for a review of some HDF marketing tools that are available to help you present this affordable Medicare Supplement policy. Our interactive Med-Supp video is available in four formats to provide you and your customers with valuable information regarding the Medicare program and the features and benefits of our HDF policy. Use it in conjunction with the door hanger bags and inserts.

Worksite Marketing

Early results are very exciting. The number of worksite

LARRY STRONG

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



cases submitted each month has been increasing right along with the amounts of annualized premium per case. In addition, now that we are in the process of gradually introducing FLEXGUARD for Worksite marketing, the potential seems limitless in the area of voluntary benefits!

FLEXguard

This month's center spread on the uninsured is an important reminder of just how massive is the untapped underage health market. The latest U.S. Census survey estimates there are 45 million people spread around the United States who need our products and services. With the introduction of many new products in recent months, we are now in an optimum position to generate substantially more sales with greater persistency. FLEXGUARD is a viable solution for clients who can't afford major medical, can't qualify due to certain conditions, or who have high deductibles and are seeking gap coverage. Use our FLEXGUARD print ads to get the word out. Tap into those 45 million uninsured with a product both you and your customers have been wanting and needing for a long time. We're tremendously excited about the potential of FLEXGUARD, and based on what we've been seeing in these early months, our excitement is totally justified.

With our already outstanding product line and the addition of our new offerings, you all have the potential to be a part of next year's celebration in The Big Apple. Use these next six months wisely to make sure you qualify for New York City – the most amazing city in the world! Convention in the "City That Never Sleeps" will hold a lot of surprises, but there is one thing of which I'm certain. Those who attend will be the finest group of Agents and Agencies in these United States. See you at the summit – of the Empire State Building!

Forging ahead at First UA



Jim Savo, FLMI
Vice President,
General Manager
First United
American Life
Insurance Company

This month's *Summit* introduces several new print ads for First United American (see facing page). We're very enthusiastic about the potential of these new marketing tools. Print ads get the message across quickly and easily and are an excellent way to generate new business and announce new products. The Home Office has already done the leg work for you in getting these ads approved for use in New York state, so all you need to do is use them! **The ads can be downloaded from**

www.firstunitedamerican.com/office.

Although the year is almost half over, here at First UA we are very excited about the outstanding business potential for the last half of 2005. These new ads may be just the boost you need to take you to a new level of success!

Medicare changes and developments have been big news for the past few years. For months, the media inundated us with news and editorials about the pros and cons of the impending Medicare Prescription Drug, Improvement and Modernization Act, which was finally signed into law in December, 2003. This is a pivotal year for your Senior prospects and customers with Medicare prescription drug coverage taking full effect in 2006.

Be prepared for additional anxiety and questions from your policyholders. Learn as much as you can in the coming months to prepare you to answer your prospects' and customers' questions. Make it a point to check out the Medicare website (www.medicare.gov) every few weeks to keep abreast of changes and developments. In addition, be aware of the periodic mailings that are being sent over the next months to Seniors by Medicare and/or the Social Security Administration. There are many websites and publications available that will help you guide your Seniors.

During the next few weeks you will be invited to attend a business meeting with your First UA colleagues to address issues and developments that are important to our Company. We'll discuss the use of marketing materials like our new print ads and discuss ways to make a First UA sale part of your daily routine. We'll also address some "housekeeping" issues to help us all stay compliant with the New York Department of Insurance. Some of the topics will be: suitable replacements, ethical sales, financial ratings comparisons, and overall good

and fair sales practices. I look forward to seeing you again or perhaps meeting you for the first time.

Were you at Tahoe last month? What a fantastic time! There is just nothing better than getting reacquainted with old friends and business associates. If you weren't there, why not? There is nothing to stop you except your own sense of limitation. When you are in insurance sales, you basically are your own boss. You literally can choose or not choose to be successful. Based upon Convention attendance, many of you have made the right choice, but there are still some of you out there who are walking the fence. What is holding you back? Make the decision today to be at Convention next year. You deserve it!

Here's to making the 2nd half of 2005 your best and most prosperous production period ever for First United American. First UA is fast-tracking product development, and we're looking forward to some exciting new additions in the near future – stay tuned!



First United American Print Ads

New! Now Available!

Nothing brings home the message about our outstanding Company and products faster or more effectively than First UA print ads. The new ads, geared to Final Expense products and to HMO withdrawals, are a great way to make contact with a new customer base and become known in your area. Print ads are inexpensive to use, are professional-looking, and give you and your products added credibility.

First UA Agents may download the print ads at firstunitedamerican.com/office.

General Advertising Guidelines for First UA Agents:

1. Any variation on Company-provided material or any individual piece an Agent desires to use for customer solicitation must be submitted to the UA Home Office via Jim Savo for written approval prior to publication or use. Advertising is any material used with potential customers to promote interest in the Company, its products or its producers, such as print ads, TV or radio scripts, Internet advertising or site copy, flyers or direct mail lead pieces.
2. It is the General Agent's responsibility to review any advertising his/her Agents generate prior to submitting to the First UA Home Office to determine if it falls within prescribed Advertising Guidelines. Only then should the material be sent to the attention of **Mike Gaisbauer, Compliance Department**.
3. Allow two to three weeks turnaround time for the review and evaluation process. If prior state approval of the advertisement is required, expect additional delays.
4. If the advertisement will be used for more than 60 days, it must be re-submitted.
5. First United American does not bear any expense in preparing or publishing field-generated advertising materials. First United American will not write advertising copy for individual Agents or Agencies.
6. The General Agent must furnish published advertisements, website addresses, cassette of radio/TV spot, etc. to the First UA Home Office for the Company's records.
7. Company pre-approved materials may not be cut and pasted to create new sales pieces without first sending the resulting advertisement to Compliance for review and approval. Note that any time pre-approved materials are changed, the resulting advertisement becomes new advertising that must be submitted for approval.
8. Reminder: *The Summit* is not intended as advertising material. Rather, the magazine is a form of Agent training and communication. **DO NOT** copy and use magazine articles for your sales presentations.

Have You Protected Your Loved Ones?

Policy Forms NYSWL/NYSWLGD

FIRST UNITED AMERICAN FINAL EXPENSE PLAN
(Issue ages 50 - 75)

Grief when a loved one dies is enough to face! Take this opportunity to find out how to remove the financial burden of funeral costs and other last-minute expenses from loved ones' shoulders.

- ★ PERMANENT WHOLE LIFE INSURANCE
- ★ No Physical Exam — Immediate qualification. (subject to health questions)
- ★ Living Benefit — available on Whole Life Final Expense Plans — exception Graded Benefit.
- ★ Fast claim settlement — one week average!

With The First United American Life Insurance Company policy, you are in control — **only you.**

AD-137-NY



You Need This Valuable Information!

Policy Form NYSWL/NYSWLGD

Have you made your choices clear to family or friends on what to do at the time of your death?

Are your wishes in writing and in a safe place that is known to others?

Call now! A licensed agent representing First United American Life Insurance Company will fill out a **personalized Memorial Guide for you . . . FREE OF CHARGE!**

AD-140-NY



You Need This Valuable Information!

Policy Form NYSWL/NYSWLGD

Let us help eliminate a difficult decision you must face when a loved one dies . . . **how to pay for final expense costs!**

With a First United American Life Insurance Company policy you won't have this stressful worry.

Call now! A licensed agent representing First United American will provide coverage details and fill out a **personalized Memorial Guide for you . . . FREE OF CHARGE!**

AD-141-NY



An Important Message To All [Withdrawing HMO name here] Medicare HMO Customers

Reasons to consider a First United American Medicare Supplement policy over another HMO

Stability	A good indicator of First UA's financial strength is its high national insurance ratings from A.M. Best. *
Commitment	First UA isn't everything to every person; we try to be the very best for our seniors.
Freedom	We won't tell you which doctor you can visit. Choose your own physicians and facilities.
Guaranteed Renewable	If you pay the premiums, you cannot be cancelled, no matter how sick you get. **
We're Neighbors	We're not an 800 number across the country; First United American has an agent nearby.
Unmatched Service	The average First UA Medicare Supplement claim is processed in less than one week.
Sound Premiums	First UA's rates are based on actuarial assumptions, not the competition. That keeps the company and our rates sound.

For more information call: [Agent name] [Phone number]

first united american life insurance company

*Based (6/05) A.M. Best rating. These policies have some limitations and exclusions. Not connected with or endorsed by Medicare, Social Security or any other government agency. This is a solicitation for insurance, and you will be contacted by a state-licensed insurance Agent representing First United American Life Insurance Company. ** Company may change premiums by class.

AD-152-NYRW04 Policy Forms NYSMA-D, F, G

The Uninsured:

Who Are They?

Everywhere you look, you'll find someone who is uninsured! It's the low-income single mom working two part-time jobs, neither of which offer health benefits. It's the professional in his early 50s whose company has just dropped its employer-sponsored health plan. It's the lady nearing retirement age who can't obtain health coverage because of a pre-existing condition. The uninsured are the young, the middle-aged, the near elderly, the employed and the unemployed and come from all economic and social backgrounds.

Estimates by The Census Bureau, the National Center for Health Statistics and other healthcare organizations estimate that by the end of 2005, as many as 48 million people will be uninsured.

Facts About the Uninsured:

FACT: Eight out of ten uninsured come from working families that are not offered employer-sponsored health plans. Seventy percent are from families with one or more fulltime workers, and 12 percent are from families with part-time workers. Only 19 percent of the uninsured come from families with no connection to the workforce.

FACT: Regardless of age, the majority of the uninsured forgo health insurance coverage because of cost.

FACT: The vast majority of the uninsured (79 percent) are American citizens.

FACT: Fifty-nine percent of uninsured adults have gone without health insurance for at least two years.

FACT: Adults are more likely to be uninsured than children, who often qualify for government-sponsored programs.

FACT: Free or discounted healthcare services for the uninsured are NOT commonly available.

FACT: The uninsured are more likely to delay or forgo healthcare than the insured, often with serious consequences.

FACT: When the uninsured see a doctor, many are unable to follow treatment recommendations, because they anticipate high medical bills. Many are already medically in debt and do not want to add to the burden.

FACT: On any given day of the year, the number of uninsured is about 45 million. Over the course of the year, however, that number is much greater, by as much as 40 percent.

FACT: In 2004, the cost of uncompensated healthcare was estimated at \$41 billion. The majority of this healthcare is NOT subsidized by private payers, but is paid by state and federal governments. However, a recent study by *Families USA*, a public policy organization, shows that \$1 out of every \$12 spent on health insurance premiums indirectly pays for caring for the uninsured.

FACT: No one escapes the burden of the uninsured!

Sources: www.covertheuninsuredweek.org; The Kaiser Commission on Medicaid and the Uninsured; The U.S. Census Bureau; the Agency for Healthcare Research and Quality; The National Center for Health Statistics; the Center for Studying Health System Change.

How Can UA Help?

What can United American do to help ease the burden of the uninsured?

We're already doing it! Basic coverages such as the GSP, the HSXC and the MMXC coupled with a supplemental plan like the SMXC, MSXC, SSXC-C, HIXC, HMXC offer a good solution for individuals who might otherwise be totally without coverage. The recent introduction of FLEXGUARD gives you another new option to offer our uninsured prospects. The inclusion of doctor visit coverage, the three benefit levels from which to choose, and the numerous additional benefits available, appeal to a very broad audience. FLEXGUARD may be just the right fit for many of your underage prospects!

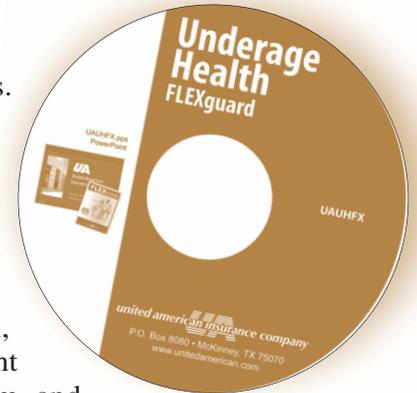
Increasing numbers of uninsured also offer great opportunities for our worksite program. With so many companies dropping employer-sponsored coverage and wanting an alternative for employees to access, voluntary worksite benefits may be the answer.



Reach the people who need us the most using UA's excellent marketing materials. Print ads, lead cards, lead boxes, brochures, the Child Safe Kit, the Med Facts Kit, and door hangers are just some of what's available. Check the AdCatalog and Supply Order Form periodically to remind yourself just how much we can offer you, your prospects, and customers.

New Marketing Tool!

Our latest marketing tool is the FLEXGUARD Presentation CD (UAUHFX)*. The CD, which can be used both to train Agents and as a sales presentation, offers valuable statistics on the uninsured. It examines the rising costs of healthcare and the factors driving those costs, as well as offers statistics on the steadily increasing numbers of uninsureds. The CD provides detailed information on the policy features and benefits of FLEXguard, reviews the value of UA Partners®, our optional, non-insurance, discount health services program, and



explains the reasons why prospects should choose United American as their underage health insurer.

Use the CD as introductory material for your presentation. Review it with your customer. Give them the opportunity to ask questions. Explain the outstanding healthcare coverage we have to offer, and that now we have a new product in FLEXguard that offers even more choice in benefit levels and optional coverages.

This CD is an outstanding addition to our FLEXguard marketing tools. Order yours today!

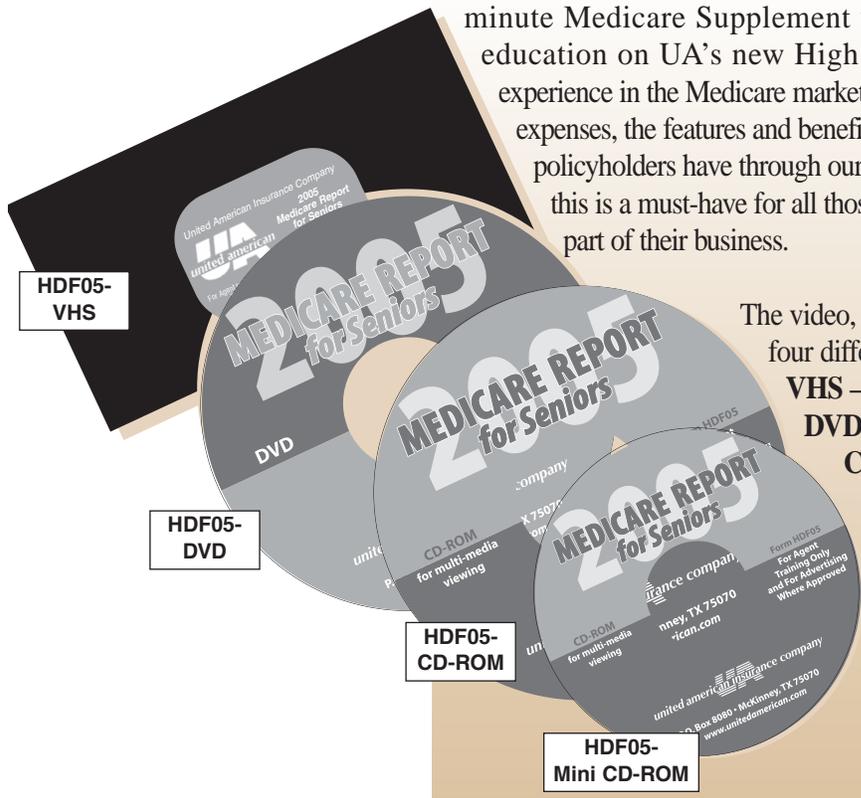
***Not available in Arizona and New York**

The FLEXGUARD Presentation CD (UAUHFX) is now available for only \$3. Contact Supply to order!

HDF Marketing Tools Update

High Deductible Plan F practically sells itself, but should you want a little assistance, we offer an informative selection of Marketing Tools to educate you and your customers.

2005 Medicare Report for Seniors (HDF05) is a new 18-minute Medicare Supplement video used for Agent training and customer education on UA's new High Deductible Plan F(HDF). It highlights UA's experience in the Medicare market, the Medicare program and how it works, out-of-pocket expenses, the features and benefits of HDF, and the various deductible funding options policyholders have through our Reserve Fund Annuity. Available through Agent Supply, this is a must-have for all those who wish to make HDF sales an expanding and thriving part of their business.



HDF05-VHS

HDF05-DVD

HDF05-CD-ROM

HDF05-Mini CD-ROM

The video, which will also be available on our website, is offered in four different formats and priced individually as follows:

- VHS – \$1.60
- DVD – \$1.10
- CD-Rom – \$.50
- 3" Mini CD-Rom – \$1.15

Available in all states for training and for use in sales presentations where state approved. Video may be approved in states where HDF is not.

The HDF05 is approved for advertising in states marked with an "X" at press time.

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

X[^] State Special Version

Door Hanger Bags with Inserts (F4592)

are new generic items to help you get the word out about HDF and other UA products. The clear plastic bag measures 6" by 12" with a circular diecut that fits easily over a door knob. Insert the 4 1/2" by 7 1/2" card that reads "Sorry we missed you" (F4592) along with a copy of the new HDF video in VHS, DVD or CD format. The insert requests the recipient review the enclosed material and lets them know you'll return to pick up the presentation. At that time you can discuss how you can save them money on premiums. There's even a slot for your business card! This dynamic duo can also be used with any of our other available marketing materials.

Bags and inserts sell together for \$.02 each. Minimum order is 50.



F4592

AND THE AWARDS FOR 2004 GO TO:

*UA and First UA Agents and Agencies
shone as big and bright as the stars in the Tahoe night sky.*



#1 Agency:
**Life & Health
Combined Production**
MICHAEL K. STEVENS
& WIFE VICKIE
FARM & RANCH
HEALTHCARE, INC.



#1 Agency:
Life Production
ED SHACKELFORD
THE ASSURANCE GROUP,
AN AFFILIATE OF PARKER
& ASSOC., P.A.



#1 Agency:
Medicare Production
PAMELA RANDALL
& FRIEND
DOLORES PRY
P.R.'S INSURANCE
SOLUTIONS



#1 Agent:
**Health & Life
Combined Production**
DIANA R. PERKINS,
SON DEREK JACKSON,
& DAUGHTER,
AMY-NICOLE PERKINS-FRANK
P.R.'S INSURANCE SOLUTIONS



#1 Agent:
Life Production
THOMAS "JACK" ELDER III
& FRIEND GINA SMITH
THE ASSURANCE GROUP,
AN AFFILIATE
OF PARKER & ASSOC., P.A.

Q² Award Winning Agencies



**#1 JIMMY K. WALKER II
& WIFE DONNA**
AMERICA'S INSURANCE
CONSULTANTS, LLC



**#2 CHUCK MANKAMYER
& WIFE MICHELE**
AMERICAN LIFE &
HEALTH GROUP, INC.



**#3 PAMELA RANDALL
& FRIEND
DOLORES PRY**
P.R.'S INSURANCE
SOLUTIONS



**#4 JONATHAN AHLBUM
& FRIEND
SUSAN VARON**
THE AHLBUM GROUP



#5 HANI RIHAN
AMERICAN
INSURANCE AGENCY
OF FLORIDA, INC.

Q² Award Winning Agents



**#1 PHIL ORTEZ, JR.
& WIFE KATHY**
PHIL & KATHY ORTEZ
INSURANCE AGENCY, INC.



**#2 AMY-NICOLE
PERKINS-FRANK
& HUSBAND MICHAEL**
P.R.'S INSURANCE
SOLUTIONS



**#3 DAVID OLIVER
& WIFE CHRISTINA**
SUNSHINE STATE
AGENCY



**#4 ROBYN WHITLOW
& WIFE JENNIFER**
GORDON MARKETING

Congratulations to all our Pacesetters! (listed in order of production): Diana R. Perkins, Philip B. Ortez, Jr., Amy-Nicole Perkins-Frank, Jerrold J. Postin, Thomas J. Coughlin, William T. Corporon, Michael A. Johnson, Richard R. Zeis, Michael Morris, David Oliver, Jack O. Young III, Kent R. Kunze, Robyn D. Whitlow, Terry Davidson, John C. Chaffin, Jerry Evins, Sterling R. Cooper, Sheila Williams, Gregory Prosser, Clint Hill, Jordan Porter, Joyce Kingon, Tim Ahlbum, Gary Saunders, Philip B. Seideman, Cameron M. Kirchoff, Irene Wilson, Dan Popek, Jeffrey Leggett, Ronald A. Newsham, Catherine Hatton, William Brewer.

PRESIDENT'S CLUB

Through June 2005, 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. TONY MCDOUGLE
Assurecor, Inc.



4. KEN PARKER
Parker & Associates, P.A.



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

- 6. HANI S. RIHAN**
American Ins. Agency of FL., Inc.
- 7. MICHAEL LEMAR**
Sunshine State Agency
- 8. JONATHAN AHLBUM**
The Ahlbum Group
- 9. THOMAS STATKEWICZ**
Sylvan-James Associates, Inc.
- 10. TINA HENSON**
American Eagle Consultants, Inc.
- 11. PHILIP B. ORTEZ JR.**
Phil & Kathy Ortez Insurance Agency, Inc.
- 12. PAMELA G. RANDALL**
P.R.'s Insurance Solutions
- 13. RAY GRIFFIN**
Union Benefit Corp.
- 14. KENNETH R. BOWLING**
The Benefit Exchange
- 15. ANTHONY M. ANTIN**
Affiliated Health Insurers
- 16. GERALD R. STEVENS**
Stevens & Associates Ins. Agency
- 17. CATHERINE HATTON**
Hatton Insurance Agency
- 18. RON CONCKLIN**
Rosenberg-Concklin, Inc.
- 19. JOHN STAMPER**
Choice Plus Benefits
- 20. JO M. SCOTT**
Scott Insurance Agency
- 21. IVAN M. SPINNER**
Insurance Specialist Group, Inc.
- 22. FRANKLIN D. CARBONE**
Assured Benefits Corp.
- 23. PETER S. GELBWAKS**
Gelbwaks Insurance Service, Inc.
- 24. ROBERT L. POLLIER JR.**
Senior Management Services
- 25. DWAYNE A. MOODY**
Moody Insurance Agency
- 26. WILLIAM F. WISE JR.**
Wise Insurance Agency
- 27. WILLIAM T. BREWER**
Brewer Insurance Agency
- 28. JANICE LUCAS**
Lifton Insurance Agency, Inc.
- 29. JEFFREY M. ZITO**
Zito Insurance Agency
- 30. LARRY L. WEBSTER**
Webster & Associates, Ltd.

PACESETTERS CLUB

Through June 2005, 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. JERROLD J. POSTIN



2. DIANA R. PERKINS



3. STEPHEN O. HYLES



4. JONATHAN CLARKE



5. DAVID R. OLIVER

- 6. HAROLD E. GIPSON**
- 7. THOMAS J. COUGHLIN**
- 8. TIMOTHY J. AHLBUM**
- 9. MICHAEL A. JOHNSON**
- 10. JAMES E. MAYNER**
- 11. G.K. REYNOLDS**
- 12. RICHARD R. ZEIS**
- 13. MICHAEL LEMAR**
- 14. DELORES A. DAY**
- 15. BILLY W. WINN**
- 16. PHILIP B. ORTEZ JR.**
- 17. LOUIS J. GRAGNANO**
- 18. JUDITH M. LITTLE**
- 19. KENNETH R. WARD**
- 20. JEFFREY D. LEGGETT**
- 21. GERALD R. STEVENS**
- 22. GARY A. SAUNDERS**
- 23. CAMERON M. KIRCHOFF**
- 24. RONE M. DOLPH**
- 25. MATTHEW BROWN**
- 26. PHILIP J. SPECTOR**
- 27. DEXTOR R. SAYLOR**
- 28. JO-LEE B. MANSFIELD**
- 29. WILLIAM T. CORPORON**
- 30. DEAN C. DAVISON**



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

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

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