

*2006*  
**AWARDS ISSUE**



**ON  
THE  
WINGS OF  
EXCELLENCE**

# EDITOR'S NOTES

## THE SUMMIT

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## PRO CARE APPROVALS

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

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.

## FLEXGUARD RATE APPROVALS

A special mailing regarding **FLEXGUARD** rate approvals for individual and UAatWork new business and renewals has been mailed to General Agents in the **District of Columbia**.

Check your state(s) FLEXGUARD 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.

## FLEXGUARD PRODUCT APPROVALS

UA's FLEXGUARD health policy for individual and worksite distribution is now approved for sale in **Maryland** and **Virginia**. A special mailing including supplies has been sent to Agents working in these states. For additional supplies, please contact Agent Supply.

## ATTN: LOUISIANA, NEW MEXICO, NEVADA AGENTS

UA is giving refunds and/or premium credits to policyholders in LA, NM and NV who were issued a ProCare Plan F, Disability Plan F, or High Deductible Plan F policy through December 31, 2005. Depending on the state and year of issue, most policyholders will receive two to three months premium credit while some policyholders will receive a refund. If the policyholder received a premium credit, no commission will be paid during this waiver period as the Company is not collecting premium.

## INTEREST RATES SET

The Lifestyle Annuity new money interest rate for the month of **July** is **4.50 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**.

## UA CUSTOMER SERVICE IS TOPS!

Good customer service is practically a thing of the past, but here at United American we pride ourselves on the personal attention and signature service we provide to each of our policyholders. Sometimes, that can be a bit of a surprise in this day and age. A representative from UA's Customer Service Center tells the following story:

*Here is the information on a customer call I took a little while ago. The insured called and was so used to using automated systems at large companies that, when I answered the phone that day, this is how the call went...*

*Me: 'United American, may I have your policy number please?'*

*Insured: 'Beep, beep, beep.' She was punching in her policy number on the telephone key pad.*

*Me: 'Hello, this is customer service, may I please have your policy number?'*

*Insured: 'Beep, beep, beep.'*

*Me: 'Ma'am, this is a live person, and I need your policy number.'*

*Insured: 'Beep, beep, beep.'*

*Me: 'Ma'am, please don't push any buttons on the phone. My name is Tanya. What is your name?'*

*Finally, she realized I was not an*

*automated response and gave me her information and request. The insured told me she was so accustomed to using an automated system that she could not believe that United American had a real, live person answering the phone!*



# THE “EXPERIENCE”

All of us have had at least one. You know what I mean. It's the right time and place with just the right person or situation. It seems as if the stars are in perfect alignment; the lighting is just right; the music is sublime; you're feeling great; and everybody and everything around you is in sync. All your senses are on overload; your adrenalin afterburners are working overtime; you feel like one drop of water in an ocean of emotion. (Wow... did I really just say all that?) When asked to explain what “it” was, you struggle with trying to define “it” as an event or circumstance. But, as you grapple with the appropriate adjective, the only thing you can say is, “It was an unbelievable EXPERIENCE!”

My hope, which has been confirmed with overwhelming feedback from people who aren't bashful about giving feedback (see page 4 of this issue), is that many of us just had an EXPERIENCE in New York City at the UA and First UA National Sales Convention. I know for a fact that my wife Sherie and I did. It was far more than a Company event, gathering or trip. IT WAS AN EXPERIENCE! After some time to reflect, here are a few of my thoughts:

- I am proud to be associated with the quality professionals who represent our Companies across these United States.
- United American and First United American are here to serve you and your customers.
- First and foremost, we are in the business of helping people.
- What we do on a daily basis makes a huge difference in people's lives.
- Reaping outstanding financial rewards and receiving positive recognition from the Home Office staff and our peers makes our business more than worth the effort it takes.

## LARRY STRONG

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



- We can only do what we do with the support and encouragement we give each other, because selling for UA and First UA is a team effort.
- We should be very grateful for the tremendous opportunities we have and thankful to live in the United States of America.
- It is an incredible privilege to be associated with successful people who believe very strongly in what they do.
- Whether we intend to or not, we all leave a legacy. Given our accomplishments at UA and First UA, we know ours will be a great one.
- We are developing that legacy each and every day as we work with our customers and each other.
- Dreams are meant to be fulfilled, and we can make our dreams come true with hard work and persistence.
- If we do the things we need to do, the things we do will make us wildly successful.
- Nothing worthwhile or long lasting happens overnight.
- We are building the future today for our Companies and our families tomorrow.

This issue of *The Summit* is obviously our Awards Issue. On behalf of all of us at UA and First UA, we congratulate all of the qualifiers and their respective encouragers, who did what they needed to do to get to the Big Apple. Let me personally encourage all of you who are reading this to re-evaluate your relationship with UA and First UA, as well as your focus and goals for 2006. We want all of you to be able to experience the “EXPERIENCE” in San Diego next April. Trust me, you won't be disappointed, and you will never forget it!

In the meantime, see you on the Summit!

# Our Agents Say...

## New York City Scores a 10!



*"My wife, Chrissie, and I would like to express our appreciation for the forethought and professionalism that went into planning the UA Convention. From the time we arrived, we were met with a gracious enthusiasm that was maintained throughout the three days of the convention, and we had the opportunity to meet and talk with other producers, their guests and folks from the Home Office. We have attended many conventions and most didn't allow much free time for the Agent and guest to enjoy their surroundings. UA, however, correctly realized that more free time would enhance the convention experience. UA's thoughtful generosity was displayed on arrival at the Sheraton Hotel with our backpacks and contents. The awards dinner displayed the heartfelt gratitude from the Company to its producers. From the opening prayer, which touched our hearts, to the delicious dinner, entertainment and awards, all were obviously planned with a great deal of care and thought towards detail. Mr. Strong, your caring sincerity when you addressed the awards dinner, spoke volumes about your gratitude towards the producers and your vision for the future of the Company. Again, thank you. We look forward to joining you in San Diego next year."*

Tom Lane

*"This is the first trip that my wife Tammy and I have taken as a result of working for Farm & Ranch. We had been told by several people that UA always puts on a first-class trip, but we just weren't sure what to expect. Well, I can tell you that all of the positive feedback that we had gotten before the trip didn't do justice to the reality. It was actually BETTER than we expected. Absolutely everything was first class, and the list of complimentary amenities was just amazing. Thank you Farm & Ranch and United American for the opportunity to attend such a first-class event!"*

Jeff & Tammy Kuntzman



*"We enjoyed New York City very much. Some of our highlights were Kenny Chesney in Bryant Park, The Metropolitan Museum of Art, Battery Park, the Statue of Liberty, the spectacular view from the top of the Empire State Building, and the Broadway play, 'Mama Mia.' We were pleasantly surprised at the friendliness and helpfulness of the native New Yorkers. It was a trip we will always remember."*

Tim & Julie Styer

*"The UA trip to New York was absolutely fabulous. UA went above and beyond the call of duty, from Neil Goldberg's Cirque to the Broadway show 'Mama Mia' to all the wonderful food...and how about those double-decker buses! There are not enough words to express how great the city of New York is and the wonderful hospitality of UA. If you're not on track for San Diego, get your act together, because you will miss an opportunity of a lifetime."*

Phil Seideman

*"Just want you to know that we had a wonderful time in New York and appreciate all the effort that UA went to in planning the trip. The reception and awards banquet were both very nice, and the food at each was fabulous! The amount of free time scheduled and the cash were also great ideas. The bus tickets were so nice, and we enjoyed taking full advantage of them and seeing a lot of the sights."*

Dean & Joan Davison



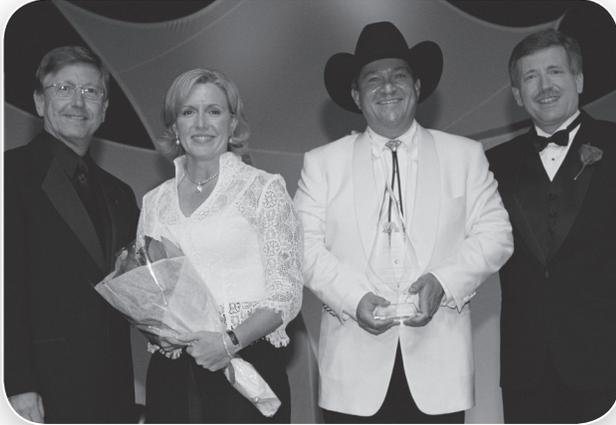
*"Cathe, Chinae and I loved every moment in NYC. This is our 4th UA trip (Scottsdale, Bahamas, Lake Tahoe) and we have a lifetime of endearing memories. Every time we get on a plane for a UA trip, Cathe is about to burst with glee and says that I work for a great company!!!"*

Jerry Evins

# Our Best & Brightest of 2005!

*Our #1 Agents and Agencies shine brighter than the lights of Broadway. Their hard work and dedication paid off. Congratulations on a wonderful year!*

## #1 Agency: Life & Health Combined Production



*Michael K. Stevens and wife Vickie*  
FARM & RANCH HEALTHCARE, INC.

## #1 Agency: Medicare Production



*Thomas Statkewicz and wife Barb*  
SYLVAN-JAMES ASSOCIATES, INC.

## #1 Agent: Life & Health Combined Production



*Jerrold Postin and wife Sheryl*  
AMERICA'S INSURANCE CONSULTANTS, LLC

## #1 Agency: Life Production



*Ken Parker*  
PARKER & ASSOCIATES, P.A.



*Ed Shackelford*  
THE ASSURANCE GROUP  
PARKER & ASSOCIATES, P.A.

## #1 Agent: Life Production



*Charles Clark*  
THE ASSURANCE GROUP

# 2005 PRESIDENT'S CLUB

UA and First UA top General Agencies aimed high and reached the Summit! Their hard work made 2005 a great year for all of us! Producers 1-30 are based on highest net annualized premium.



**1. Michael K. Stevens**  
FARM & RANCH  
HEALTHCARE, INC.



**2. Jimmy K. Walker II**  
AMERICA'S INSURANCE  
CONSULTANTS, LLC



**3. Hani S. Riban**  
AMERICAN INSURANCE  
AGENCY OF FLORIDA, INC.



**4. Tony D. McDougle**  
ASSURECOR, INC.



**5. Charles R. Mankamyer**  
AMERICAN LIFE &  
HEALTH GROUP, INC.



**6. Ken Parker**  
PARKER & ASSOCIATES, P. A.



**6. Ed Shackelford**  
THE ASSURANCE GROUP  
PARKER & ASSOCIATES, P. A.



**7. Jonathan Ahlbum**  
THE AHLBUM GROUP



**8. Michael Lemar**  
SUNSHINE STATE AGENCY



**9. Thomas Statkewicz**  
SYLVAN-JAMES  
ASSOCIATES, INC.



**10. William E. Smallwood II**  
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. Catherine Hatton*  
HATTON INSURANCE AGENCY



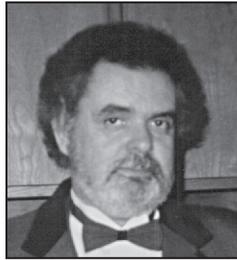
*17. Anthony Taines*  
INSURANCE SPECIALIST  
GROUP, INC.



*18. Franklin D. Carbone*  
ASSURED BENEFITS CORP.



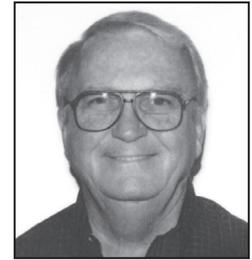
*19. John W. Stamper*  
CHOICE PLUS BENEFITS



*20. Ron Concklin*  
ROSENBERG-CONCKLIN, INC.



*21. Gerald R. Stevens*  
STEVENS & ASSOCIATES  
INSURANCE AGENCY



*22. William F. Wise*  
WISE INSURANCE AGENCY



*23. Dwayne Moody*  
MOODY INSURANCE AGENCY



*24. Mark Lafavre*  
UNIVERSAL BENEFIT PLANS



*25. William T. Brewer*  
BREWER INSURANCE AGENCY



*26. Robert L. Pollier Jr.*  
SENIOR MANAGEMENT  
SERVICES



*27. David K. Daniels*  
DAVID K. DANIELS  
& ASSOCIATES



*28. Jo M. Scott*  
SCOTT INSURANCE AGENCY



*29. Peter S. Gelbwaks*  
GELBWAKS INSURANCE  
SERVICE, INC.



*30. Michael A. Watts*  
WATTS INSURANCE GROUP

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# 2005

## United American and First UA Pacesetters Club



*1. Jerrold J. Postin*



*2. Stephen O. Hyles*



*3. Diana R. Perkins*



*4. Jonathan Clarke*



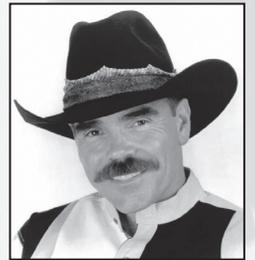
*5. James E. Mayner*



*6. Louis J. Gragnano*



*7. David R. Oliver*



*8. Michael A. Johnson*



*9. Harold E. Gipson*



*10. Thomas J. Coughlin*



*11. Timothy J. Ahlbum*



*12. Philip B. Ortez Jr.*



*13. Richard R. Zeis*



*14. G. K. Reynolds*



*15. Delores Day-Davis*

*Congratulations to the top 30 UA and First UA combined individual Writing Agents who comprise the distinguished Pacesetters Club. The top 30 are based on net annualized production.*



*16. Kenneth R. Ward*



*17. Gary A. Saunders*



*18. Michael Lemar*



*19. William E. Gorski*



*20. Billy W. Winn*



*21. Anthony S. Taines*



*22. William T. Corporon*



*23. Lauro Diaz*



*24. Dexter R. Saylor*



*25. Jeffrey D. Leggett*



*26. Walter S. Bischofberger*



*27. Cameron M. Kirchoff*



*28. Matthew Brown*



*29. Paul A. Pannell*



*30. Matthew Clark*

# Spotlighting our 2005 Winners in the Big Apple!

Quality plus quantity equals Q<sup>2</sup>. Sound familiar? Quality sales and quantity sales taken individually each have merit, but combined their value increases many times over. Our Q<sup>2</sup> winners have successfully joined quality and quantity to produce the type and volume of business that stays on the books year after year. Congratulations on an outstanding 2005!

## Q<sup>2</sup> Award Winning Agencies



**1. Hani S. Riban and guest Lejla**  
AMERICAN INSURANCE AGENCY OF FLORIDA, INC.



**2. Charles R. Mankamyer**  
AMERICAN LIFE & HEALTH GROUP, INC.



**3. Jonathan Ahlbum and guest Donna**  
THE AHLBUM GROUP



**4. Michael Lemar and guest Jaime**  
SUNSHINE STATE AGENCY



**5. Thomas Statkewicz and wife Barb**  
SYLVAN-JAMES ASSOCIATES, INC.

## Q<sup>2</sup> Award Winning Agents



**1. Kenneth Walters**  
AMERICAN LIFE &  
HEALTH GROUP, INC.



**2. Richard Empert and guest Sheryl**  
AMERICAN INSURANCE AGENCY OF FLORIDA, INC.



**3. Lawrence Rinke**  
AMERICA'S INSURANCE CONSULTANTS, LLC



**4. Brent Jensen and wife Carolyn**  
AMERICA'S INSURANCE CONSULTANTS, LLC



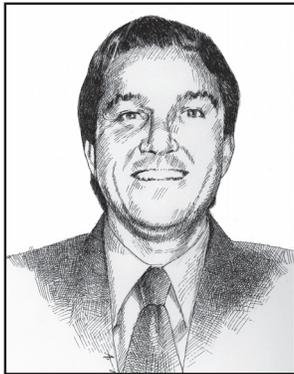
**5. William Brewer**  
BREWER INSURANCE AGENCY

# UNITED AMERICAN AND FIRST UA SALUTE 2005 EAGLES

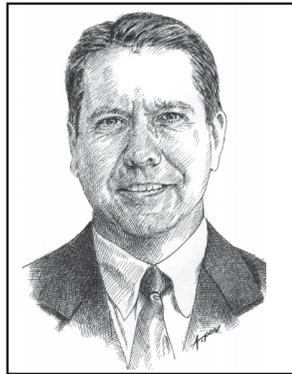
As the top producers in our President's Club, Eagle status is not achieved easily. Rigorous qualifications allow only a select few to attain this honored position each year. Eagle qualifications are:

- Net annual production of at least \$1,000,000
- At or above the required Quality Business Standard (QBS)
- Consistent recruiting practices
- Growth of in force premium
- Strong adherence to United American's and First UA's standards and operating procedures
- A positive and supportive working relationship with the United American and First UA Home Office staff

*Congratulations on your outstanding achievement!*



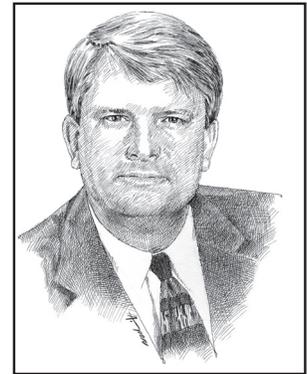
**1. Michael K. Stevens**  
FARM & RANCH  
HEALTHCARE, INC.



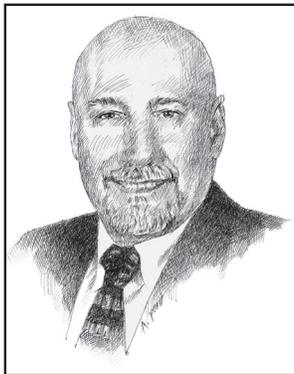
**2. Jimmy K. Walker II**  
AMERICA'S INSURANCE  
CONSULTANTS, LLC



**3. Hani S. Riban**  
AMERICAN INSURANCE  
AGENCY OF FLORIDA, INC.



**4. Tony D. McDougle**  
ASSURECOR, INC.



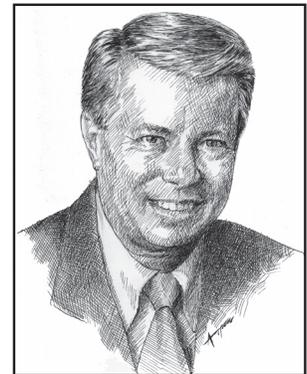
**5. Charles R. Mankamyer**  
AMERICAN LIFE &  
HEALTH GROUP, INC.



**6. Ken Parker**  
PARKER & ASSOCIATES, P.A.



**7. Ed Shackelford**  
THE ASSURANCE GROUP  
PARKER & ASSOCIATES, P.A.



**8. Jonathan Ahlbum**  
THE AHLBUM GROUP



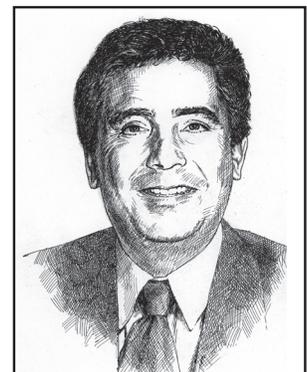
**9. Michael Lemar**  
SUNSHINE STATE  
AGENCY



**10. Thomas Statkewicz**  
SYLVAN-JAMES  
ASSOCIATES, INC.



**11. William E. Smallwood II**  
AMERICAN EAGLE  
CONSULTANTS, INC.



**12. Philip B. Ortez Jr.**  
PHIL & KATHY ORTEZ  
INSURANCE AGENCY, INC.

# Keeping up with Medicare: Plans K & L Now Available...

Medicare changes have kept our industry hopping the last few years. First it was HDF, then it was Medicare Part D, and now it's the implementation of two new Medicare Supplement Plans – K and L. In the December 2005 issue of *The Summit*, we introduced you to the basics of Plans K & L. We looked at why Medicare made the decision to add K & L, the basic coverage and cost-sharing differences between the two plans, and how they differ from HDF. Let's do a quick review to refresh your understanding of these two new plans.

Plans K and L were added to the current Medicare portfolio to give Seniors a larger selection of plans and more options from which to choose in terms of premiums and co-payments.

## K and L Basics:

Plans K and L are basically two versions of the same plan. Both are based on a cost-sharing approach to claims management, but the amount of cost-sharing and total out-of-pocket expenses differs for each plan.

Plan K fully covers some Medicare-covered expenses, but covers only 50 percent of other Medicare-covered expenses. Once a policyholder reaches out-of-pocket expenses of \$4,000 for 2006, full Plan K benefits take effect.

Plan L fully covers some Medicare-covered expenses, but covers only 75 percent of other Medicare-covered expenses. Once a policyholder reaches out-of-pocket expenses of \$2,000 for 2006, full Plan L benefits take effect.

Unlike HDF, where the policyholder pays the whole deductible before any policy benefits take effect, Plans K and L pay a portion of the covered expenses as soon as the policy becomes effective.

## UA's New K and L Plans:

### 1. MA14 Applications Required for K and L:

Agents may sell Plans K & L:

- If Plans K & L have been approved for sale in the state(s) in which you sell, **AND**
- If the MA14 application has been approved for use in the state(s) in which you sell.

If you are still using the MA13 application, you cannot yet sell Plans K & L, even if the Plans have been approved in the state(s) in which you sell. The MA13 does not have the option to select Plans K or L.



### MA14 IS APPROVED FOR USE IN STATES MARKED WITH AN "X" AT PRESS TIME.

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



## PRESIDENT'S CLUB

Through June 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 FL, Inc.



**4. RAY GRIFFIN**  
Union Benefit Corp.



**5. MICHAEL LEMAR**  
Sunshine State Agency

- 6. JONATHAN AHLBUM**  
The Ahlbum Group
- 7. CHARLES R. MANKAMYER**  
American Life & Health Group, Inc.
- 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 W. GOSHKARIAN**  
Goshkarian Insurance Agency
- 17. AMERICAN EAGLE CONSULTANTS, INC.**
- 18. KEN PARKER**  
Parker & Associates, P.A.
- 19. PAMELA G. RANDALL**  
P.R.'s Insurance Solutions
- 20. RON CONCKLIN**  
Rosenberg-Concklin, Inc.
- 21. USHEALTHGROUP**
- 22. GERALD R. STEVENS**  
Stevens & Associates Ins. Agency
- 23. VINCE NUTT**  
Employer Benefits Group, Inc.
- 24. ROY L. TUCKER**  
Tucker Insurance Agency
- 25. INTERNATIONAL INSURANCE SERVICES, INC.**
- 26. MICHAEL O. BENKE**  
Benke Insurance Agency
- 27. ANTHONY M. ANTIN**  
Affiliated Health Insurers
- 28. TOMMIE S. LANE**  
Health Care Marketing
- 29. WORLD WIDE COVERAGE CORPORATION**
- 30. IVAN M. SPINNER**  
Insurance Specialist Group, Inc.

## PACESETTERS CLUB

Through June 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. WILLIAM E. GORSKI**



**3. JERROLD J. POSTIN**



**4. KENNETH R. BOWLING**



**5. HAROLD E. GIPSON**

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

## LIFE GENERAL AGENTS

1. **FARM & RANCH HEALTHCARE INC.**  
Mike Stevens, President
2. **KEN PARKER**  
Parker & Associates, P.A.
3. **DAVID K. DANIELS**  
David K. Daniels & Associates
4. **WILLIAM B. COLLINS JR.**  
Collins Insurance Agency
5. **BRIAN H. MCLAUGHLIN**  
McLaughlin Insurance Agency
6. **RICKY D. ANDERSON**  
Anderson Insurance Agency
7. **LARRY A. ACKER**  
Acker Insurance Agency
8. **CHRIS AROUSIDIS**  
Arousidis Insurance Agency
9. **STANDARD INTERNATIONAL UNDERWRITERS, LTD.**
10. **PHYNESTA D. HILLIE**  
Hillie Insurance Agency
11. **JESSE E. BROWN**  
Brown Insurance Agency
12. **STEPHEN E. FREY**  
Frey Insurance Agency
13. **ROY L. TUCKER**  
Tucker Insurance Agency
14. **MARK A. NEISS**  
Neiss Insurance Agency
15. **FRED RICHARDSON**  
Richardson Insurance Agency
16. **STEVEN P. DUFFANY**  
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