

THE SUMMIT

JULY 2008

INSIDE THIS ISSUE

LOVIN' THE LAPTOP

ARE YOU USING THIS
VALUABLE SELLING TOOL?

- PAGE 4

AGENTS

THEY'RE IN A CLASS
BY THEMSELVES!

- PAGE 5

SELLING TO WOMEN

IT'S NOT JUST THE FACTS!

- PAGE 9

UNITED AMERICAN PROUDLY INTRODUCES



Partners Plus
DISCOUNT MEDICAL PLAN

PAGES 6 & 7

UA
FIRST UA

READ SUMMIT ONLINE - www.uageneralagency.com/summit

THE SUMMIT

FOUNDATION SIGNATURE SERIES (MMGAP) FOR WORKSITE

A special mailing regarding product approval of the **Foundation Signature Series (MMGAP)** for worksite sales is being sent to **General Agents** working in **Missouri** and **Oklahoma**.

Foundation Signature Series for worksite is the same, great policy currently available on an individual basis in your state. MMGAP pays 100 percent of out-of-pocket deductibles, copayments, and coinsurance required by a major medical policy for hospital inpatient treatment up to the calendar-year maximum benefit selected.

Optional life policies with face amounts ranging from \$1,000 to \$20,000 are offered on the same application (UAMM).

The Foundation Signature Series is offered as Section 125 (pretax) except in Mississippi. Worksite case submission requirements apply. For case submission and policy training information, go to www.uageneralagency.com/foundation and click 'Worksite Sales'.

The Foundation Signature Series (MMGAP) for worksite is now approved in **Alabama, Arkansas, Arizona, Georgia, Louisiana, Mississippi, Missouri, Nebraska, Ohio, Oklahoma, and Texas**.

If you have questions, please e-mail the Agent Service Center at uaservice@torchmarkcorp.com.

ATTN: NEVADA AGENTS

Effective immediately, United American will no longer issue any annuity replacement policies in the state of Nevada.

PROCARE

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

The new rate effective date is **Aug. 1** in Florida and **Aug. 15** in Vermont.

Go to www.uageneralagency.com/office/rates.asp to download and print new rate cards.

FLEXGUARD PLUS/FLEXGUARD

A special mailing regarding rate approvals for **FLEXGUARD Plus** and **UAat Work FLEXGUARD** for new business is being sent to General Agents working in **Florida**. The renewal rate approval is still pending.

The new rate effective date is **Aug. 1**.

Go to www.uageneralagency.com/office/rates.asp to download and print new rate cards.

ATTN: FIRST UA AGENTS

A Medicare Supplement PowerPoint Presentation is available for training and advertising for First United American Agents.

To download the presentation, go to www.firstunitedamerican.com/office/downloads.htm and click on 'Medicare Supplement Training Presentation (FUA0833)'.

INTEREST RATES SET

The **Lifestyle Annuity** rate for **July** is **4.00 percent**. Rates will be reviewed and adjusted accordingly.

The **Deposit Fund Rider** new business interest rate for **2008** has been set at **3.00 percent**.

MEDICARE BENCHMARK REFUNDS

United American is giving refunds and/or premium credits to **ProCare Medicare Supplement** policyholders in the following states who were issued these Medicare Supplement plans through Dec. 31, 2007:

- **Arizona and Ohio: Plan A**
- **California: Plan A and Plan G**
- **Mississippi: Plan B and Plan F**
- **Michigan and Oklahoma: Plan F**

Depending on the policy, state, and year of issue, policyholders may receive between one and eight months premium credit, while some policyholders may receive a refund. If the policyholder receives a premium credit, no commission will be paid during this waiver period as the Company is not collecting premium.

A.M. BEST RATING REAFFIRMED

On June 11, 2008, A.M. Best Company, insurance rating specialist, reaffirmed its **A+ (Superior) Financial Strength Rating** for both **United American** and **First United American**. UA has received the A+ (Superior) rating for more than 30 consecutive years, and First UA has received the same high rating for more than 15 years.

If you create advertising material to be approved by the Home Office and reference our A.M. Best Company Financial Strength Rating, be sure to note it as of **6/08**.



ANDREW W. KING
President &
Chief Marketing Officer
United American &
First United American

They Keep on Coming ...

What keeps on coming? Good things! Think about the changes that have taken place at United American during the past few years. We have introduced amazing new products and processes that have revolutionized both the way we do business and with whom we do business.

Consider the e-application. This process simplifies and speeds up submission for individual FLEXGUARD sales, which produces faster policy and commission issue.

The Fundamental Life Series I and II provides greater flexibility in our prospecting base by giving us the option to sell both low and high face values. We can sell more substantial life policies to customers who have more disposable income to purchase insurance products. This lets us stretch our prospecting efforts to include a more financially affluent clientele, which can mean additional sales for health, accident, cancer, or critical illness.

Next was the introduction of the Foundation Signature Series (MMGAP) for individual and worksite sales. This product takes UA's portfolio to an entirely new level of sophistication. MMGAP is a highly desirable product to offer customers with an existing major medical policy. A customer can purchase a high deductible major medical plan to keep down the premium cost and purchase an MMGAP to help cover the major medical deductible, copayments, and coinsurance. A major medical policy and an MMGAP together create a cost-effective way for your customer to manage his or her healthcare costs.

But, the best was yet to come! In March 2008, United American introduced the UA Laptop Sales Presentation, possibly the most effective marketing and sales tool that our Company has ever created. The United American Laptop Sales Presentation puts Agents and the sales process on a new playing field. No more going to sales calls lugging heavy briefcases stuffed with multiple marketing materials. All you need now is a lightweight laptop ... and a few paper apps or brochures slipped into a slim briefcase tucked underneath! The Laptop Sales Presentation has unified, simplified, and organized the sales process like nothing that has come before it.

Producers are having phenomenal success using this exciting and highly informative tool. On the next page, you'll find comments from some of our representatives who have implemented the Laptop Presentation to sell Life and Health at dramatically higher closing rates (two to three times higher) and with more premium per sale. It doesn't take long to realize the power this tool offers you. It has become a predominant factor in production increases in other areas of United American and will continue to gain importance as more Agents and Agencies become familiar with it and add it to their sales arsenal.

I cannot urge you strongly enough to use this tremendous tool. Not only does it make the selling process simpler for you and the buying process easier for your prospect, it is an outstanding training and recruiting tool as well. When potential recruits realize how easy it is to learn about our products and to sell them, *and* that they can quickly generate commission, they will be anxious to join your team and jump on the UA bandwagon.

Recruiting, training, and selling – with the UA Laptop Sales Presentation, you can achieve it all quickly and effectively.

Be sure to read the article on page 4. You'll be as excited and inspired as I am. If you don't already own a laptop, why not? Laptops are a reasonably priced commodity now and readily available at electronic, department, and discount stores for as little as \$300 - \$500 new and as little as \$100 - \$250 for reconditioned laptops from resellers.

Check out the great bargains at www.usanotebooks.com; www.digitaltrends.com; or www.overstock.com. You can find a model to suit your budget and laptop requirements. Not sure what to purchase? Go to www.uageneralagency.com/office/laptop.asp to learn the specifications required to run the UA Laptop Sales Presentation.

We are deeply emersed in the age of technology, my friends, and there is no turning back. Don't hate it ... embrace it!

ARE YOU LOVIN' THE LAPTOP?

If you're not yet, you soon will be! The new **United American Laptop Sales Presentation**, introduced in the April issue of *The Summit*, is the latest and greatest technology we have created to bring you success in the sales arena.

The Laptop Sales Presentation benefits both Agents and prospects. It essentially removes the learning curve – that period when new recruits are learning the ropes and training on products. It's often a period with lots of talk and activity, but few sales. Not any more! With the UA Laptop Sales Presentation, a new Agent can set up his laptop, click a button, and let the software do the rest. New Agents can quickly make sales, so they see faster policy issue. And faster policy issue means faster commissions. When new Agents see immediate results, long-term success is almost guaranteed!

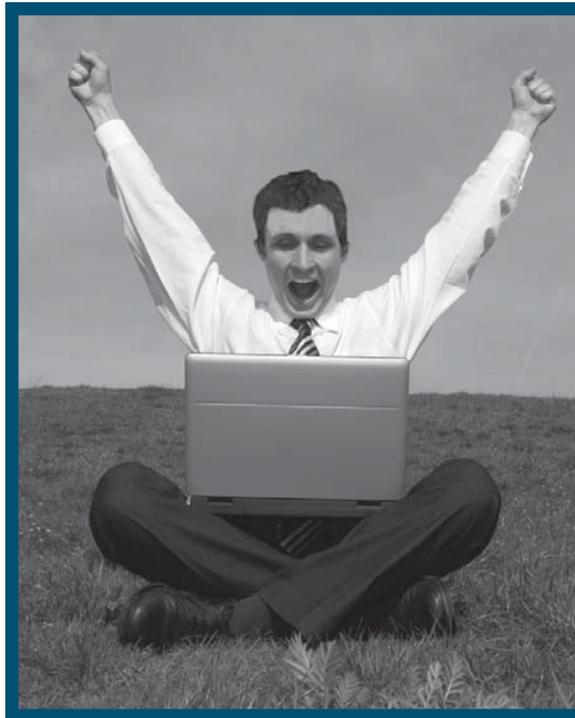
The presentation is also an outstanding learning tool for experienced Agents. With information on UA products available with the click of a button, any Agent can increase his/her product knowledge to feel comfortable offering a more diverse product line. Increasing your prospecting base, increases your production potential.

The UA Laptop Sales Presentation gives prospects detailed information on the products UA offers in addition to UA's Company history and core values. The presentation answers a prospect's question before he or she can ask, and explains policy benefits and features in language and graphics that are easy to understand. Since each product is a presentation in itself, prospects can view as few or as many as they want.

Here's a sample of what producers and their Managers have said about the Laptop Sales Presentation:

"My new Agent made \$1,450 off one application using the Laptop Sales Presentation. It takes the fear of making mistakes out of a new Agent so both the Agent and the prospect are comfortable."

"A new Agent had sporadic production until I sat him down and recommended to him that every presentation he gave should be done using the Laptop Sales Presentation. Within two days, he had sold six policies for a total of \$1,800 annual life premium. That was a closing rate of 100 percent, and it has excited our entire office."



"Wow, was the feedback stellar using the Laptop Sales Presentation. My Agents closed two life cases with a total AP of \$7,896."

"Today, I closed my ninth straight Laptop Presentation sale. Today's sales alone include four policies for two new Agents totaling over \$10,000 in annual health and life premium."

"The Laptop Sales Presentation never has a bad day ... unless the laptop stays in the bag."

"If you use it, they will buy!"

"The Laptop Sales Presentation is a great recruiting tool. New recruits with limited or no sales experience are able to see that this is something they can do."

"We have been using the Laptop Presentation since last week.

The results were phenomenal. The activity in my office is absolutely fantastic."

"The Laptop Presentation works great!! New Agents are excited and motivated. Even some veterans set in their ways bought laptops! We are going to rock!!"

"It's a no brainer. Use it; it will make you money."

"This is a wonderful tool for all Agents, but especially new Agents."

"Our submit numbers have increased by 50 percent over the last three to four weeks – and we look forward to our numbers growing at even a faster rate due to the ease of training new Agents with the Laptop Presentation."

"We are 100 percent believers!"

Are you a believer? If you're not already using the UA Laptop Sales Presentation, you're backing up! This creative and interactive tool can dramatically increase your production levels and secure your place on next year's Convention cruise. In no time at all, you'll be lovin' the laptop too!

To order the UA Laptop Sales Presentation, e-mail the Agent Service Center at uaservice@torchmarkcorp.com or call 800-925-7355. The UA Laptop Sales Presentation is designed to help you and your prospects. Take advantage of this cutting edge technology today!

An Admirable Calling

Maybe you didn't wake up one morning when you were 8 years old and say to yourself, "I want to sell insurance when I grow up." But that is exactly what happened! Whether you have recently joined the ranks of United American Agents or been 'smiling and dialing' for UA for the past 20 years, one thing is certain: you are one of an elite group.

No, you're not a doctor saving lives in the operating room or a police officer putting his life on the line to protect others. But, you offer a priceless service just as surely as they do – because you sell insurance.

CONSIDER THESE FACTS:

- The number of uninsured Americans has increased by almost nine million since 2000.
- Nearly 47 million Americans – a whopping 16 percent of the population – were without health insurance in 2005.
- Employee's contribution for family coverage increased 143 percent from 2000 to 2006.
- 266,000 companies dropped employer-sponsored health insurance between 2000 and 2005.
- Nearly 1.3 million full-time workers lost their health insurance in 2006.
- One third of the entire U.S. population – almost 90 million people – were without health insurance during a portion of 2006 or 2007.
- It's not just poor people who lack health insurance. Forty percent of the uninsured are from households earning at least \$50,000 annually.
- Those without health insurance are less likely to receive preventive care and regular checkups. As a result, they are diagnosed with diseases at more advanced stages, which make for less favorable outcomes.

Thousands of people die in the United States each year because they do not have health insurance!!

In addition, 68 million Americans have no life insurance, and nearly everyone else is underinsured for life.



UA has the products, and you have the sales skills to change these statistics. Whatever your prospect's financial resources and health insurance needs, United American has a product that can meet them. Whether you sell a limited-benefit hospital/medical/surgical policy, the Foundation Signature Series (MMGAP), or a cancer or critical illness policy, you can make a difference. You can affect the lives of millions who are uninsured, underinsured, or struggling to pay high deductibles, copayments, or coinsurance.

But, lack of health insurance is only part of the equation. What about life? People die every day and leave their families with substantial debt and no financial resources to handle it. Not only is the family reeling from the death of their loved one, they must find a way to pay final expenses, remaining medical bills, mortgage payments, utility bills, car payments, etc. Can you help? Absolutely! UA's Fundamental Life Series I and II can help to create a more secure and comfortable future for a family who has lost its breadwinner.

Getting an insurance card into the hands of every eligible man and woman in this country is the goal of United American. Each day when you are in the field selling, or training and mentoring those who are, you help us to achieve that goal!

So, maybe you didn't become a high-powered attorney, a famous orthopedic surgeon, or the CEO of a Fortune 500 company. You became an insurance Agent contracted with United American. And because you did, there are thousands of grateful people all across the United States and millions more waiting.

Introducing the Partners Plus Discount Medical Plan

Astronomical gas prices are causing more people to take public transportation. High airline fares and new luggage fees result in many people driving long distances or avoiding travel altogether. With 438,000 Americans unemployed¹, many families are clipping coupons and doing everything they can to save money. Well, United American is here to help. We have a new discount plan that can help hardworking Americans save money on certain medical services – the new Partners Plus Discount Medical Plan.

WHAT IS PARTNERS PLUS?

Partners Plus is an optional, noninsurance discount medical plan.

WHERE IS PARTNERS PLUS AVAILABLE?

Partners Plus is available in all states except Kansas, New Jersey, New York, South Dakota, and Vermont. Florida and Nevada approvals are pending.

WHO CAN BUY IT?

GSP1, GSP2, CSI, or HSXC policyholders.

HOW MUCH DOES IT COST?

\$19.95 monthly fee (separate from insurance premium).

WHY SHOULD AGENTS SELL IT?

There are many reasons to sell this discount medical plan. Partners Plus can help save your customers money. If your customers save money, that means they have more to spend on additional insurance coverage — from you! Helping your customers save money makes them happy. Happy customers refer you to friends, family, and neighbors. And, their business is more likely to stay on the books. Tell them you don't make any commission from our discount medical plans. That will show them you have their best interests at heart.

Note: Partners Plus discounts cannot be used in conjunction with any other discount program. This plan is NOT insurance. This plan is optional. The plan provides discounts at certain healthcare providers of medical services. The plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all healthcare services but will be entitled to receive a discount from those healthcare providers who have contracted with the discount plan organization. The range of discounts for services offered will vary depending on the type of provider and service. This is not a Medicare prescription drug plan. This plan is administered by Coverdell & Company, Inc., a discount medical plan organization at 8420 W. Bryn Mawr, Suite 700, Chicago, IL 60631, 1-800-308-0374. Participants have the right to cancel this plan within 30 days of the effective date for a full refund of fees paid. Discount percentages and participating providers are current as of July 2008.

HOW MUCH MONEY CAN CUSTOMERS SAVE?

Up to:

- 5% - 25% on network physician's charges
- 5% - 32% on network hospital charges²
- 30% on lab services
- 10% - 50% on dental
- 20% - 60% on vision
- 10% - 20% on hearing
- 20% - 40% on chiropractic
- 25% - 50% on vitamins & nutritional supplements
- 20% on prescription drugs

WHAT ARE THE OTHER FEATURES OF PARTNERS PLUS?

The network of providers has been expanded to include two nationally recognized networks — PHCS and Beech Street.

- The Patient Concierge Service helps members locate participating providers.
- Partners Plus members gain access to discounts on diagnostic testing, such as radiology, nuclear medicine, and pain management.
- Members may take advantage of the Annual Wellness Profile, a \$400 value! The Annual Wellness Profile is a blood test included with the Direct Laboratory Services (DLS) and consists of several panels: complete blood count, thyroid, lipid, liver, kidney, minerals and bone, fluids and electrolytes, and diabetes.
- A 24-Hour Nurse HelpLine is available 24 hours a day, seven days a week for members to call and get answers to health questions from a registered nurse.
- Travel Assist³ is a convenient, valuable feature that provides assistance to members no matter where they are traveling in the world.

WHAT IS THE PATIENT CONCIERGE SERVICE?

The Patient Concierge can help members find participating doctors and hospitals, verify participation of those providers before members make their appointments, and answer questions about the network⁴. *This free service does not set appointments for members.*

WHERE CAN AGENTS ACCESS PARTNERS PLUS INFORMATION?

Agents may access Partners Plus training and sales materials at: www.uageneralagency.com/office/partnersplus.asp.

The **Marketplace Bulletin (F6792-PLUS)** is an important training and reference piece. It gives you a general description of the product, explains to whom it can be sold, lists the monthly costs, and gives a detailed breakdown of the many features that make it an outstanding value.

The Marketplace Bulletin tells you which forms you need to complete the member's enrollment and provides the phone numbers that a member needs to locate a network doctor or hospital. It is a must-use reference tool for all Agents.

Be sure to leave a copy with your customers of the one-page **Partners Plus Advertising Brochure (F6803)**. It's a great reminder of the many discounts that are available to them.

Now you have a great reason to call your existing GSP1, GSP2, CS1, or HSXC policyholders. And the next time you show the UA Laptop Sales Presentation for one of these policies, be sure to tout the cost-saving potential of the Partners Plus Discount Medical Plan. Helping a hardworking American save money is the best customer service you can provide.

¹62,000 jobs lost, nearly half-million for year, *Boston Globe*, July 4, 2008.

²Discounts on hospital services not available in Maryland.

³Travel Assist is not available in Florida.

⁴Patient Concierge Service does not set appointments for members.

For Agent Training Purposes

MARKETPLACE BULLETIN (F6792-PLUS)

United American Insurance Company Specification Sheet and Instructions for
Partners Plus - \$19.95

MARKETING NAME
Partners Plus Discount Medical Plan

DESCRIPTION
This optional, non-insurance plan is for policyholders with specified limited benefit health insurance policies from United American Insurance Company for a fee separate from the insurance premium.
Partners Plus Discount Medical Plan is administered by Coverdell & Company, Inc., a discount medical plan organization.
Members contact Competitive Health for provider network customer service at **1-888-561-5759**.
Members contact Coverdell & Company, Inc., for discount medical plan customer service at **1-800-308-0374**.
Partners Plus is non-commissionable.

AVAILABILITY

- Partners Plus will not be available in Kansas, New Jersey, South Dakota or Vermont. It is not currently available in Florida or Nevada. As soon as we receive approval in these two states, we will advise you.
- Partners Plus is not available to persons who do not also purchase a policy. Membership is contingent on the approval of the insurance policy being applied for.
- Existing, eligible policyholders may add Partners Plus to a policy already in force, subject to availability. A new enrollment is required.
- Available with in conjunction **individual** sales of GSP1, GSP2, CS1, and HSXC, where state approved.
- Available with in conjunction **worksite** sales of GSP1, GSP2, and HSXC, where state approved.
- Travel Assist is not available in Florida.

FEE
Membership extends the plan to member's immediate family. The cost of the plan is **\$19.95 monthly, \$59.85 quarterly, \$119.70 semi-annually, or \$239.40 annually**. Partners Plus payment mode will match the payment mode of the policy.

FEATURES
Partners Plus is comprised of two important components: 1) a **provider network**, and 2) **discounts on other medical services**.

1) PROVIDER NETWORK
Partners Plus gives members access to a provider network of primary care physicians and hospitals across the country who have agreed to offer eligible medical services at a discount.

Agent Instructions

- Prior to enrollment, Agents can help customers evaluate the provider network available through Partners Plus. Visit www.ProviderLocator.com/ua and enter **PLUS**. Search for network providers by city, state, or ZIP code. Perform a more detailed search using a provider name or specialty. The

Partners Plus

DISCOUNT MEDICAL PROGRAM

Save 5% - 25% on network physician's charges
Save 5% - 32% on hospital charges*
Plus, additional discounts on other medical services!

In addition to the valuable insurance coverage you can purchase from United American, you may elect to become a member of Partners Plus, an optional, noninsurance discount services program.

What is Partners Plus? This optional, noninsurance program is available to customers with specified limited benefit health policies from United American Insurance Company for a separate fee. Partners Plus is comprised of two components:

1) Access to a provider network — more than 300,000 physicians and more than 4,100 hospitals nationwide. You'll also have access to a Patient Concierge service, plus discounts on laboratory and diagnostic imaging services including an annual Wellness Profile (a \$400 value) at no additional cost to you.

2) Discounts on other medical services — such as vision, dental, hearing, chiropractic, prescriptions, vitamin/nutritional supplements. Three convenient resources including a Nurse HelpLine and Travel Assist (not available in Florida).

What is the Patient Concierge Service? The Patient Concierge helps you find participating doctors and hospitals and verifies participation of those providers before you make your appointment. This service can also answer questions you have about the network and help you maximize your member savings at time of service.

Is Partners Plus insurance? No, Partners Plus is not insurance. There are no claim forms to file. You may cancel anytime.

How much can I save? Your Partners Plus membership entitles you to valuable discounts at participating providers for only \$19.95 per month. See sample savings below:

Provider Network Access	Other Medical Services
<ul style="list-style-type: none"> • Save 5% - 25% on network physician's charges. • Save 5% - 32% on network hospital charges.* <p>Ancillary Providers</p> <ul style="list-style-type: none"> • Lab Services: up to 30% savings for lab procedures if you pay balance due within 30 days. • Diagnostic Imaging: You also have access to discounts on diagnostic tests. Member must prepay to receive discounts. • Annual Wellness Profile: No additional cost (a \$400 value). 	<ul style="list-style-type: none"> • Dental - Save 10% to 50% for routine/preventive care as well as other more extensive treatment. • Vision - Save 20% to 60% on eyeglasses, contact lenses. • Prescription medication - Save an average of 20% off retail prices and significant savings on generics. • Hearing aids and supplies - Save 10% to 20%. • Chiropractic services - Save 20% to 40%. • Vitamin/Nutritional supplements - Save 25% to 50% through a mail order program. <p>Convenient Resources</p> <ul style="list-style-type: none"> • 24-Hour Nurse HelpLine. • Travel Assist (not available in Florida).

Note: Partners Plus discounts cannot be used in conjunction with any other discount program.

Disclosure: This plan is NOT insurance. This plan is optional. The plan provides discounts at certain healthcare providers of medical services. The plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all healthcare services but will be entitled to receive a discount from those healthcare providers who have contracted with the discount plan organization. The range of discounts for services offered will vary depending on the type of provider and service. This is not a Medicare prescription drug plan. This plan is administered by Coverdell & Company, Inc., a discount medical plan organization at 8420 W. Bryn Mawr, Suite 700, Chicago, IL 60631, 1-800-308-0374. You have the right to cancel this plan within 30 days of the effective date for a full refund of fees paid.

This flyer provides information (such as discount percentages and participating providers and hospitals) that is current as of July 2008 and this is subject to change. This flyer is not a contract and does not add to or otherwise vary the terms of the agreement set forth in the enrollment form.

F6803 *Discounts on hospital services are not available in Maryland. UAI0813

HOW \$MART ARE YOU?

Are you producing what you want or need to produce? Are you reaching the prospects who make that production a reality? Are you being the best you can be and feeling that deep-down sense of satisfaction at the end of each day?

If you are, congratulations! You are doing the right things to make the most of your talent and skills. But, if you're not, here are a few tips to move you into the category of contented top producer:

Go with the flow: Like many professions, insurance sales requires lifelong learning and adaptation. Sales techniques and processes that worked for you 10 years ago may not be working today. Technological developments, like the UA Laptop Sales Presentation, have put the insurance industry on a new playing field. The days of pushing pen and paper are numbered. In the electronic age, your ability to adapt to change may determine your success!

Blow your own horn: You may be the greatest insurance Agent on the planet, but if no one knows, you won't sell much. Position yourself in your community as someone who has insurance expertise and wants to share it. Host a seminar, speak at an association luncheon, or work a trade show or special community event. New in town? Hold an open house at your Agency to introduce yourself and your products to the community. Make it easy for prospective customers to know who you are and where to find you.

Use all your tools and keep them sharp: Activity you generate blowing your own horn will help to keep your prospecting funnel full. But you need more.

For example, if you were building a house, you would use many different tools to complete the structure ... hammer, laser level, nail gun, portable saws, generators, trowels, drills, etc. Some are simple tools and others more sophisticated. It's the same with prospecting and selling insurance. To get the best final product (high production and long-term persistency), use a variety of tools available to you.

Traditional prospecting tools are always appropriate. Lead cards and postcards that target specific groups can reap rewards. Daily Call Clinics can be productive. Cold calling on businesses works anytime. Enjoy the capabilities of technology, but don't get so caught up in it that you forget insurance



sales is a people business. Be face to face with prospects and customers at every opportunity. Hi-tech and low-tech ... whatever you do, tread several prospecting avenues so you always have an adequate supply of qualified prospects.

Talk to the right people: It may take extra time, but when you contact an individual or business, make sure you find your way to the right person. Be certain your prospect:

- Is willing to listen to you
- Has a need for what you offer
- Can make the decision to purchase

If you get hooked up with the wrong person initially, it may be impossible to work your way up to the right one.

Accentuate the positive: Not only should you accentuate the positives in your personality and selling style, you should only listen to and surround yourself with positive people. Sure, you can probably relate to the guy who sits in the back of the office complaining that he can't sell anything because the economy is bad. But hanging with that guy will make your life a reflection of his. Instead, spend your time talking shop with the woman across the hall who thrives regardless of the economic climate, and who sees every rejection as an opportunity. Spend time with positive, upbeat people. It rubs off on both you and your production figures!

Selling to Women

Face it. Men and women are different. You may not be able to use the same sales tactics with women clients as you do with men. Here are some reasons why:

Women make purchases based not only on facts, but also on emotion: Take shoes for example. Sure, both men and women buy shoes to cover their feet. But, a woman will buy a pair of shoes based on how it makes her feel in addition to fulfilling the need to protect her feet. Does the shoe make her feel good about herself? Will the shoe look right with her outfit? The same goes for an insurance purchase. To appeal to a woman, describe, in addition to features and benefits, how an insurance policy can provide a sense of security when dealing with an unpredictable future. One never knows when illness will strike, death will occur, or a financial hardship will hit. Women relate well to stories, so give them examples of other clients who benefited from insurance coverage.

This isn't the '50s anymore: More women today support themselves and their children than 50 years ago. Even if a woman is married, she may be the breadwinner in the family. And more women are earning college degrees than men. Point being, women are as much professionals as men. They are often the decision-makers and the money-managers in the family as well. You can earn their buy-in by being honest when making a case for the value of insurance, and by speaking to both the husband and wife during the presentation.

Women also focus on the details: Such as ... were you courteous, did you return phone calls in a timely manner, were you dressed professionally, did you make eye contact? While these things may seem insignificant, they could very well be the difference between a woman choosing you or a competitor. As both factual *and* emotional buyers, women want you to address both those needs and treat them with respect as valued customers.

Never rush a woman: Ever! But especially when purchasing a policy. Women are more likely to price shop, to compare policies, to educate themselves before purchasing a product. Another important thing is follow up. Let her know you are there to answer any questions she may have. Remember, for women, it's not *just* the facts that matter!

Sources: http://education-portal.com/articles/Leaving_Men_Behind:_Women_Go_to_College_in_Ever-Greater_Numbers.html,
Show Her You Care, Advisor Today, August 2006



PRESIDENT'S CLUB

Through June 2008, these producers represent the top Agencies with the highest net combined annualized premium. Agencies can also qualify to attend the annual Sales Convention. Final qualifiers will be based on Company production and retention requirements.



1. FARM & RANCH HEALTHCARE, INC.
Mike Stevens, President



2. JONATHAN AHLBUM
The Ahlbum Group



3. JIMMY K. WALKER II
America's Insurance Consultants, LLC



4. MICHAEL LEMAR
Sunshine State Agency



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

- 6. ASSURECOR, INC.**
- 7. LUKE A. ELLIOTT**
Trinity Insurance Group
- 8. DAVID R. OLIVER**
Affiliated Health Insurers of America
- 9. CATHERINE E. HATTON**
Hatton Insurance Agency
- 10. PHILIP B. ORTEZ JR.**
Phil & Kathy Ortez Insurance Agency, Inc.
- 11. AMERICAN EAGLE CONSULTANTS, INC.**
- 12. RON CONCKLIN**
Rosenberg-Concklin, Inc.
- 13. KENNETH R. BOWLING**
The Benefit Exchange
- 14. INSURANCE PRODUCERS OF AMERICA AGENCY**
- 15. MICHAEL H. PHILLIPS**
Union Benefit Corp.
- 16. HANI S. RIHAN**
American Ins. Agency of FL, Inc.
- 17. BARBARA GONZALEZ**
Assured Benefits Corp.
- 18. GERALD R. STEVENS**
Stevens & Associates Insurance Agency
- 19. ROY L. TUCKER**
Tucker Insurance Agency
- 20. ROBERT D. BOULTER**
Boulter Insurance Agency
- 21. AMERICA'S HEALTH TEAM**
- 22. WILLIAM T. BREWER**
Brewer Insurance Agency
- 23. ROBERT L. POLLIER JR.**
Senior Management Services
- 24. WORLDWIDE COVERAGE CORP.**
- 25. PIERCE A. STEVENS JR.**
Stevens Insurance Agency
- 26. CHARLES W. ROPER**
Roper Insurance Agency
- 27. PETER S. GELBWAKS**
Gelbwaks Insurance Service, Inc.
- 28. IVAN M. SPINNER**
Insurance Specialist Group, Inc.
- 29. CENTURION AGENCY, LTD.**
- 30. EARL D. DWORKIN**
Dworkin Insurance Agency

PACESETTERS CLUB

Through June 2008, these producers represent the top Agents with the highest net combined annualized premium. Agents can also qualify to attend the annual Sales Convention. Final qualifiers will be based on Company production and retention requirements.



1. JERROLD J. POSTIN



2. TIMOTHY J. AHLBUM



3. LUKE A. ELLIOTT



4. MARK A. SIMPKINS



5. G. K. REYNOLDS

- 6. GARY A. SAUNDERS**
- 7. PHILIP B. ORTEZ JR.**
- 8. RICHARD R. ZEIS**
- 9. DELORES A. DAY-DAVIS**
- 10. GERALD R. STEVENS**
- 11. MATTHEW BROWN**
- 12. NATHAN ELLIOTT**
- 13. ROY L. TUCKER**
- 14. GEORGE P. COX**
- 15. CASEY V. PALMER**
- 16. FRED W. LEMAR JR.**
- 17. ROBERT D. BOULTER**
- 18. THOMAS J. COUGHLIN**
- 19. LAURO DIAZ**
- 20. DANIELLE PEELER**
- 21. JAMES A. CULMONE**
- 22. DEXTER R. SAYLOR**
- 23. SHANNON M. SPALDING**
- 24. WILLIAM T. BREWER**
- 25. PHILLIP K. SEIDEMAN**
- 26. DAVID A. PRICE**
- 27. SHIRLEY A. EDWARDS**
- 28. KENNETH W. WALTERS**
- 29. CHARLES W. ROPER**
- 30. MICHAEL LEMAR**

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 June 2008.

LIFE GENERAL AGENTS		HEALTH GENERAL AGENTS	
1. FARM & RANCH HEALTHCARE, INC. Mike Stevens, President	16. EDWIN D. WILSON Wilson Insurance Agency	1. FARM & RANCH HEALTHCARE, INC. Mike Stevens, President	15. KENNETH R. BOWLING The Benefit Exchange
2. ROBERT D. BOULTER Boulter Insurance Agency	17. EDWARD L. SHACKELFORD The Assurance Group	2. JONATHAN AHLBUM The Ahlbum Group	16. HANI S. RIHAN American Ins. Agency of FL, Inc.
3. KENNETH R. BOWLING The Benefit Exchange	18. LONNIE D. OLSON Olson Insurance Agency	3. JIMMIE K. WALKER II America's Insurance Consultants, LLC	17. BARBARA GONZALEZ Assured Benefits Corp.
4. LUKE A. ELLIOTT Trinity Insurance Group	19. JOHN W. MURRAY Murray Insurance Agency	4. MICHAEL LEMAR Sunshine State Agency	18. GERALD R. STEVENS Stevens & Associates Insurance Agency
5. MICHAEL JOHNSON Johnson Insurance Agency	20. JOYCE A. WADDLE Waddle Insurance Agency	5. CHARLES R. MANKAMYER American Life & Health Group, Inc.	19. ROY L. TUCKER Tucker Insurance Agency
6. CARLTON R. HAWKINS JR. Hawkins Insurance Agency	21. TERRANCE E. OLSON Olson Insurance Agency	6. ASSURECOR, INC.	20. AMERICA'S HEALTH TEAM
7. ASSURECOR, INC.	22. HAROLD NORMAN Norman Insurance Agency	7. LUKE A. ELLIOTT Trinity Insurance Group	21. WILLIAM T. BREWER Brewer Insurance Agency
8. TRACY D. GOLLIHUGH Golliugh Insurance Agency	23. ROY L. TUCKER Tucker Insurance Agency	8. DAVID R. OLIVER Affiliated Health Insurers of America	22. ROBERT L. POLLIER JR. Senior Management Services
9. JOAN E. SCHULTZ Schultz Insurance Agency	24. ALLEN V. TURNER Turner Insurance Agency	9. CATHERINE E. HATTON Hatton Insurance Agency	23. WORLD WIDE COVERAGE CORP.
10. ARMAND W. SMITH Smith Insurance Agency	25. ALBERT R. MCKENZIE McKenzie Insurance Agency	10. PHILIP B. ORTEZ JR. Phil & Kathy Ortez Insurance Agency, Inc.	24. ROBERT D. BOULTER Boulter Insurance Agency
11. JOHN B. RENEAU III Reneau Insurance Agency	26. JIMMIE D. GROSS Gross Insurance Agency	11. AMERICAN EAGLE CONSULTANTS, INC.	25. PIERCE A. STEVENS JR. Stevens Insurance Agency
12. JAMES D. HOWELL Howell Insurance Agency	27. MANUEL M. LARIOS Larios Insurance Agency	12. RON CONCKLIN Rosenberg-Concklin, Inc.	26. CHARLES W. ROPER Roper Insurance Agency
13. AMERICAN EAGLE CONSULTANTS, INC.	28. PHILIP B. ORTEZ JR. Phil & Kathy Ortez Insurance Agency, Inc.	13. INSURANCE PRODUCERS OF AMERICA AGENCY	27. PETER S. GELBWAKS Gelbwaks Insurance Service, Inc.
14. STEWART E. MOSS Moss Insurance Agency	29. DENNIS J. FIORE JR. Fiore Insurance Agency	14. MICHAEL H. PHILLIPS Union Benefit Corp.	28. IVAN M. SPINNER Insurance Specialist Group, Inc.
15. JOHNNIE D. SNIDER Snider Insurance Agency	30. HARRY E. JOHNSON Johnson Insurance Agency		29. CENTURION AGENCY, LTD.
			30. EARL DWORKIN Dworkin Insurance Agency
LIFE WRITING AGENTS		HEALTH WRITING AGENTS	
1. ROBERT D. BOULTER	16. STEVEN R. SHEPPARD	1. JERROLD J. POSTIN	16. FRED W. LEMAR JR.
2. KENNETH R. BOWLING	17. JOHN B. RENEAU III	2. TIMOTHY J. AHLBUM	17. THOMAS J. COUGHLIN
3. MARK A. SIMPKINS	18. DONALD A. SCHACK	3. LUKE A. ELLIOTT	18. LAURO DIAZ
4. LUKE A. ELLIOTT	19. RHONDA W. BROWN	4. G. K. REYNOLDS	19. JAMES A. CULMONE
5. HARLIN R. PICKETT II	20. JAMES D. HOWELL	5. MARK A. SIMPKINS	20. DANIELLE PEELER
6. SCOTT E. HUNT	21. GEORGE P. COX	6. GARY A. SAUNDERS	21. DEXTER R. SAYLOR
7. MICHAEL JOHNSON	22. SHANNICKA A. GRENALD	7. RICHARD R. ZEIS	22. SHANNON M. SPALDING
8. CARLTON R. HAWKINS SR.	23. JOHNNIE D. SNIDER	8. PHILIP B. ORTEZ JR.	23. WILLIAM T. BREWER
9. JASON S. OLIVER	24. EDWIN D. WILSON	9. DELORES A. DAY-DAVIS	24. PHILLIP K. SEIDEMAN
10. TRACY D. GOLLIHUGH	25. LONNIE D. OLSON	10. GERALD R. STEVENS	25. DAVID A. PRICE
11. KEVIN B. WILLIAMS	26. JOHN W. MURRAY	11. MATTHEW BROWN	26. SHIRLEY A. EDWARDS
12. JOAN E. SCHULTZ	27. DANIELLE PEELER	12. NATHAN ELLIOTT	27. KENNETH W. WALTERS
13. ARMAND W. SMITH	28. MICHAEL J. SIMPKINS	13. ROY L. TUCKER	28. CHARLES W. ROPER
14. ROGER HARRIS	29. HAROLD NORMAN	14. GEORGE P. COX	29. MICHAEL LEMAR
15. TAMMI CARRINGTON	30. DANIEL S. ROCHESTER	15. CASEY V. PALMER	30. MICHAEL H. PHILLIPS



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

SUPPLY ORDER INFORMATION:

Phone: 800-285-3676 • E-mail: uaagentsupply@torchmarkcorp.com

DOWNLOAD AND PRINT:

www.uageneralagency.com/office/downloads.asp
www.firstunitedamerican.com/office/downloads.htm



POST OFFICE BOX 8080
MCKINNEY, TEXAS 75070-8080

ADDRESS SERVICE REQUESTED

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