

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

**IT'S A**  
*Sale-a-bration!*



# EDITOR'S NOTES

## THE SUMMIT

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

**Home Office**  
972-529-5085

**Vice President**  
Judy Hans

**Editor**  
Robin Woods

**Assistant Publications  
Writer**

Roberta Boyd King

**Graphic Designer**  
Monica Maloy

**Agent Service Center**  
800-925-7355

**Supply Order  
Information**  
800-285-3676

**Supply Order Fax**  
405-752-9341

**Supply Order  
E-mail**

uaagentsupply  
@torchmarkcorp.com

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

## ProCare Approvals

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

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 Approvals

UA's **FLEXGUARD** health policy is now approved for sale in **Oklahoma and Nevada**.

A special mailing has been sent to Agents working in these states. For additional materials, please contact Agent Supply.

## Interest Rates Set

The **Lifestyle Annuity** new money interest rate for the month of **August** 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**.

## ATTN: ALL AGENTS

In order for UA to accurately complete a RIP call, the call must be conducted in the applicant's native language. **Effective immediately, if the applicant does not speak fluent English, please note the applicant's primary language on the policy application next to the phone number.** The Call Center will then be able to accurately complete the RIP call, and the application will be able to proceed with processing.

## ATTN: ALL UA AGENTS

**FLEXGUARD** may only be combined with the following health products: LTC, SMXC, and any combination of HIXC and HMXC to a maximum of \$200 Daily Room Benefit (HMXC is limited to \$100 DRB). CANB/CANLS is available for **FLEXGUARD** applicants age 0-17 (use adult rates).

## ATTN: IDAHO & NEVADA AGENTS

Effective immediately, UA is authorized to sell the following under age 65 health plans: GSP, HSXC, SHXC, MMXC, MSXC, SMXC, and SSXC in Idaho and Nevada. A special mailing has been sent to Agents working in these states. For materials, please contact Agent Supply.

## ATTN: SOUTH DAKOTA AGENTS

Effective immediately, UA Partners can only be sold in conjunction with a **Medicare Supplement in South Dakota**. The cost for this UA Partners program is \$6.95/month. UA Partners is no longer available as a stand alone program and is not available with any other product other than a Medicare Supplement.

## UA PARTNERS® REMINDER

The UA Partners Enrollment Form includes an option for a "Stand Alone" plan. Occasionally, this box is marked when the enrollee is also applying for a policy. **We only issue Stand Alone UA Partners if the enrollee is not purchasing a policy and has no other insurance policy with UA.** When enrolling an existing policyholder in UA Partners and that is the only paperwork submitted, please be sure to provide the existing UA policy number.

## HEALTH UNDERWRITING REMINDER

It is the policy of United American not to replace major medical policies at any time, whether the major medical policy is employer-sponsored or COBRA coverage. Applicants for health policies with existing COBRA coverage will be declined.

# A Limited Time Offer? *Not at UA and First UA!*

It seems every time we turn on the television set, we're bombarded by advertising and promotional gimmicks. Most recently, it's the automobile manufacturers' promotion to sell cars at employee discount pricing. Has the promotion worked? You bet it has! Manufacturers ran out of current year models – long before the promotion ran out.

On a smaller scale, restaurant chains are forever running specials too, and department stores are regularly advertising weekend sales or year-end clearances. "For a limited time" only seems to be the operative phrase used in most of these marketing and advertising approaches. All these wonderful products – whether cars, clothing or steak and eggs – are only available at this terrific price for a specified and limited period of time. But is that really the best way to market products? It may work well for products with a specific shelf life, but it's obvious to me why we don't see insurance carriers and Agents marketing this way. "For a limited time" just doesn't cut it when it comes to purchasing a product or service such as Medicare Supplements or health insurance. "For a limited time only" is just what our prospects and customers *don't* want to hear. Our customers want to know for certain that the great pricing, policies and customer service they purchase now will still be there six months from now, and that any limitations we offer are only in reference to benefit levels or pre-existing conditions. Our policyholders want to know they're always getting our best products and services – whenever they choose to buy.

We all know there are many fine auto dealerships in our cities and towns that take excellent care of customers, regardless of the level of sale, but there is another group that has given some dealers a less than stellar reputation. We've all had enough car-buying experience to know that for some dealers, once the sale is made and the financing is arranged, customer service disappears. In the insurance business, however, it's *all* about customer service! We don't make the sale, take the premium and disappear. Making the sale is only the beginning of the process and the relationship.

## LARRY STRONG

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



The real work comes later. Giving your customer the time and attention he or she needs and deserves is as much a part of selling insurance as the sales presentation and the policy delivery. None of us have achieved our level of success by offering either products or service for a "limited time only."

Selling insurance requires a different mindset and a different approach than GM or Ford needs to sell cars and trucks. As insurers and insurance Agents, the only "special" we want to offer our prospects or customers is the special relationship that we strive to create with them. And that relationship is definitely not on a "limited time only" basis.

How do you develop that lasting relationship? Maintain ongoing customer contact; it helps the Agent/customer relationship to grow and to flourish. Do those little extras to stand out in your customer's eyes. Send thank you notes and birthday cards. Call your customers for no particular reason – just to tell them how much you appreciate them. These are small gestures, which don't cost a lot of time or money, but can reap major rewards. Your customers will not only appreciate your interest and concern, but it tells them you will be there when they need you and that United American is a company they can count on. The attitude of security and comfort we create for our customers leads to additional sales, ongoing referrals and outstanding retention.

Be sure to read our center spread this month. We have an interview with David Oliver, one of our Q<sup>2</sup> winning Agents, who shares some wonderful sales insights. The spread also gives you tips on developing the kind of Agent/customer relationships that create customers for life and gain you the level of persistency needed for sales success.

I've been in this business a long time, and I know for certain that building long-term relationships with our customers is what gets us to the summit and keeps us there!

# United American WELCOMES

## *Kevin Dunn & Curt Duwe*

Kevin Dunn brings 25 years of professional industry experience to United American. Kevin originally joined Torchmark in 1993 in Cincinnati, where he held the



**Kevin Dunn**

Vice President  
Director  
of Agency Development

positions of Director of Agencies, Assistant Vice President and Field Vice President. He became Vice President of Sales in Dallas in 1997. After five years with Torchmark, Kevin's career took him north. He now rejoins United American after spending several years in Chicago, where, as a Field Vice President, he was responsible for increasing profits and sales in 12 offices in three states. Working with 36 sales managers and 250

agents, Kevin totally reorganized operations, established production expectations and with continual training and mentoring of agents, experienced tremendous growth in sales.

The recruiting, training and development of agents, managers, administrators, and management teams has been Kevin's focus throughout his career and will continue in his new position with United American. "I have always had an interest in sales," says Kevin. "I've been a sales manager, have run my own agency and have always been interested in agency building and development. I decided to return to United American to help build this great company and to continue to grow my career with the Torchmark organization. As a Director of Agency Development, my job is to build, grow, and develop the potential of the General Agency Division, and I think we have a huge opportunity to do just that through creative recruiting and proper training. I am definitely excited about the challenge!"

Kevin is currently anticipating the imminent relocation of his wife, Patricia, and two sons, Garhett and Carter, to McKinney...just in time for the hot Texas weather!

Curt Duwe describes his new position with United American this way, "It's a new venture, a new horizon, and I'm looking forward to it." Curt's 25 years of business

experience in the Fort Worth, Texas area has only added to his enthusiasm for this new phase of his career.



**Curt Duwe**

Vice President  
Director  
of Agency Development

Curt, a former UA Eagle, brings to United American extensive experience in the areas of marketing, recruiting, training and selling. He began his career selling Medicare Supplements and later moved into the area of marketing. As a company partner and president for several years, he was

responsible for insurance operations, recruiting, training and lead operations. When the company evolved in a different direction, Curt found a new opportunity with another company as an area Vice President. This change afforded him the opportunity to sell, recruit and train.

"I can bring to the table experience in the field agency side and can help Agents out there who want to take United American to the next level. We're looking for men and women who want to build a middle hierarchy with leads and advance commissions. With our new FLEXGUARD product, it is prime time to join UA and take advantage of the opportunity. FLEXGUARD is a great product and will greatly stimulate health sales. Past producers will rediscover how easy it is to do business with UA and will come back and produce again. Between FLEXGUARD and our HDF, we have a huge opportunity to help Agents dramatically increase their livelihood. I'm pumped!"

# Selling to Seniors?

## Seminars Work!

What is your biggest challenge with a seminar approach to Senior sales?

Getting attendees!!! It all starts with the invitation. What you send to a 40-year-old may not grab the interest or attention of a 65-year-old. Seniors have more interest in the emotional, relationship side of life than they do in statistics, facts, and figures. As people age, they become less left-brained (logic, facts) and more right-brained (intuition, emotion), so your postcard, mailer or phone call should reflect that difference. A mailer that reads, "How to Beat the Rising Costs of Health Insurance," may be less appealing than, "Take the Grandkids to Disneyworld."

Always remember a seminar is first and foremost an educational tool and a means to instruct your potential customers.

Informational seminars take two forms. The first, and most cost effective, is the sponsorship approach. A church, library, Senior center, country club, garden club, etc., arranges the seminar and invites you to come as guest speaker. You have little control in this instance, but also little, if any, expense. With the second approach, the Agent pays for the rental of the seminar facility, promotes the seminar through various advertising methods and is responsible for presentation, food or refreshments. This approach can work very well, but at the same time has more financial risk for the Agent.

Serving light refreshments after a seminar can also be an excellent and inexpensive approach. This gives you and the attendees a reason and opportunity to mingle and informally discuss the contents of the seminar in a more relaxed and less structured setting. This is also an excellent time to answer questions and set up appointment times for individual, one-on-one presentations.

When you gather information from your attendees, make sure you utilize referrals.

Ask for the names of friends and associates who might be interested in attending a future seminar. With this approach, you're not asking for sales prospects, you're simply asking for the names of those who might be interested in the information you offer. Seniors may hesitate to "set up" friends for a sales call, but may be very receptive to the idea of a seminar. You should also consider providing extra handout materials to attendees to pass along to friends and associates. If they like what they hear, they will want to tell others.

There are many different approaches you can take to Senior seminars, but whatever approach you choose, keep one very important point in mind. Relate to your audience as a teacher first, not as a sales person. Granted, the unspoken purpose of the event is



to sell, but if you approach it from that perspective, you may lose many of your participants before you get started. Teaching and instructing is a form of customer service, and while people love to be serviced, they don't like to be sold. Above all, don't pressure your participants; you want them to feel informed so that you may guide them toward making the right decisions. Ultimately, they must feel the decision is theirs to make. Because Seniors want useful information about their healthcare and financial well-being – probably their two areas of greatest concern – consider doing a seminar in tandem with another Agent or advisor. Find someone representing another area of interest to Seniors such as Social Security, Medicare, estate planning, taxation, etc., and broaden your appeal and potential.

Want to be successful selling to Seniors?

A seminar is a well-proven method. If you approach attendees in the right way, provide them with a secure and comfortable environment, and offer them useful information, they will come and the sales will follow.

**Important Note:** Be sure to submit all advertising materials to the UA Home Office for prior approval.



# DAVID OLIVER

Sunshine State Agency  
Q<sup>2</sup> Award Winner

*“My success in this business is because of United American!”*

David Oliver, who is a leading Agent with the Sunshine State Agency in Crystal River, Florida, has been selling for United American for five years. David was a Q<sup>2</sup> award winner at this year's convention, meaning he demonstrated not only outstanding production, but also exemplary persistency. We recently asked him to share some of his thoughts about his success with UA.

**Summit:** *David, why did you choose to sell for UA?*

DO: I chose UA because I wanted to create a 'niche' market for myself, and United American products have allowed me to do just that.

**Summit:** *What products do you sell the most?*

DO: Until just recently, the products I have written most are the HSXC, the SMXC and SSXC. Now, since the release of FLEXGUARD in Florida, I am writing it almost exclusively.

**Summit:** *What product or products do you think have the most potential for United American?*

DO: I believe FLEXGUARD has tremendous potential for future growth in Florida. UA's FLEXGUARD will continue to fill the needs of people who do not have major medical.

**Summit:** *What do you like most about UA products?*

DO: I like the ease and simplicity of the application and underwriting processes. We write major medical with other companies, and UA has us spoiled. It is a rare occasion to have a significant problem with a case submitted to UA, but it is almost the norm to have major issues with the other carriers. Also, I really enjoy being able to communicate with United American on cases that have health issues involved. In most cases, that is impossible to do with any other company.

**Summit:** *Do you have a specific approach to selling or certain steps you always take when prospecting?*

DO: I don't have a "cast in stone" system in place for prospecting. I use lead services, yellow pages and normal referrals from other agencies and captive Agents with other companies. It has taken a while to develop these relationships, but they were well worth the time spent.

**Summit:** *What are the most important factors for achieving and maintaining outstanding persistency?*

DO: I think the most important factor is just good, old-fashioned customer service. I make myself readily accessible to my clients, and they know I will do my best for them. I regularly check up on clients with a phone call just to see how things are with them. I've learned over the years that the best customer service attitude you can have is 'kill 'em with kindness,' and that has stayed with me and served me well.

**Summit:** *To what do you primarily owe your success?*

DO: My success in this business is because of United American...period! UA has allowed me to develop the niche that I wanted to create and worked with me every step of the way. The support that has been given to me from Company officers to the Agency staff team has been invaluable. No other company has the kind of commitment to its Agents that UA does.

**Summit:** *What advice would you offer to other Agents?*

DO: If I can offer anything to other Agents it would be to always adhere to a code of ethics. You can have all of the customer service, great attitude and wonderful products in the world, but if you are selling the wrong product just for the sake of sales, you will not succeed long term. Truly helping others is the name of the game, and those who understand that and are willing to work hard to accomplish that will be the ones to succeed and have a rewarding career.

**Summit:** *Any final thoughts, David?*

DO: Sometimes I look back on the last five years and just marvel at how far this Agency has come. I look at all the companies that have come and gone and thank God we didn't put all our eggs in those baskets. United American has always been with us, and I do believe they will certainly outlast me. I am so thankful to UA for its support...it's GREAT.

Recently, I have been spending quite a bit of time with new Agents, and I love talking about my relationship with Larry Strong. I tell them, 'I carry in my wallet Larry Strong's personal cell phone number, and he has told me to call anytime about anything.' I then say, 'Now what other company will give you that kind of support?' I usually get some kind of gasp from them. Talk about a recruiting tool, huh?

# Persistence is the Foundation for Sales Success!

Sales success comes down to one principle – the business that pays is the business that stays! Ask Agents who have qualified for Convention year after year. Writing quality business that generates outstanding persistency is what makes them consistent award winners and helps them to reach and exceed annual sales goals. How can you achieve that same degree of persistency? The concept is simple – create customers for life. Here are a few principles to aim you in the right direction:

## 1. Address qualification and suitability issues.

Before you ever get to the sales presentation, learn as much as you can about your prospects. Are they financially equipped to pay the monthly premiums? Are they legally able and qualified to make decisions regarding their insurance coverage? Do they have other sources of coverage available which would be better suited to their needs? Prospects will tell you either directly or indirectly what you need to know if you listen.

## 2. When something goes wrong, admit it and apologize.

It's well-documented that, when things go wrong, customers are most sensitive about the treatment they receive from a company or its Agent. A mistake or error can be a blessing in disguise, however. It gives you the opportunity to be a hero in the eyes of your customer. If you handle the problem in a timely manner, sincerely express your regret, and do your utmost to fix the problem, you have a wonderful opportunity to build customer loyalty and goodwill.

## 3. Live by the The Golden Rule.

If you "do unto others as you would have others do unto you," customer loyalty will not be an issue. Return phone calls and e-mails in a timely manner. Maintain regular contact with customers even if it's

just a quick, friendly call to say, "What's new?" Do mid-year reviews with your customers. It reinforces your value to them and may lead to additional sales or renewals. Always let them know personally about rate increases or policy and company issues that arise. Keep them informed!

## 4. Be aware of the little things.

It's those little things that are really the big things to your customers. Whether it's special people in their lives such as children or grandchildren, hobbies they love, or special talents they have – those little things matter most to them. Get to know your customers as people!

## 5. Maintain impeccable ethics.

As a representative of United American, you have a moral obligation to say and do what is truthful and right for yourself, the customer and the Company. Always be totally honest with your prospects and customers, even if it means losing a sale and not getting a referral. It will pay off admirably in the end!

## 6. Build relationships, not just sales.

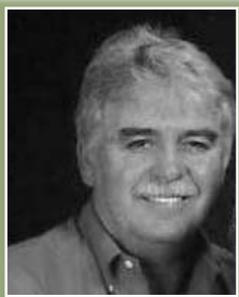
Follow the five principles above, and you'll already have #6. Rate increases and policy and management changes won't adversely affect your customers or their loyalty to you and United American. Because you've taken the time and effort to build and maintain your relationship with them, you'll be well-rewarded!





# INSURANCE FUNNY BUSINESS!

In spite of the precise and serious nature of insurance sales, the process is always full of surprises. You never know how a day in sales might turn out. We asked UA and First UA Agents to share some of their stories. Anything sound familiar?



"Everyone around knew I was in the insurance business. One morning about six o'clock, I was having coffee and heard the alarm go off at my electronic front gate. When I went to check, I discovered a very pregnant lady attempting to scale my fence. Parked nearby was her truck with four flat tires and three children inside. She told me she needed insurance for her baby. When I asked her how far along she was, she said her water had broken about twenty miles up the road. Well, I couldn't give her maternity insurance at that point, so I did the next best thing. I took her and her family to the hospital. We reached the parking lot of the Emergency Room where I helped deliver the baby. She was so grateful for my help, she named the baby Ken. What a way to start the day!"

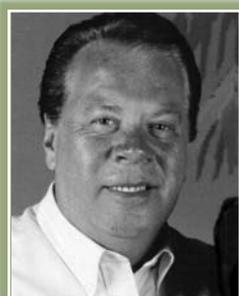
*Ken Bowling, The Benefit Exchange*



"About three years ago I received a yellow-page call from an elderly gentleman looking for a Med-Supp, which he purchased from us. The man turned out to be a multi-millionaire, who, over the next year, purchased over \$40 million in life insurance coverage!!

One day, this client called to inquire about purchasing Long Term Care insurance. I told him that with his extreme wealth he did not need it. Three months later, he called again with the same question. I responded by asking if his wife instructed him to ask me about LTC insurance. He said yes; it was his wife. I then asked, 'How long have you been married?' He said, 'Fifty years,' to which I responded, 'Would it be worth your while to spend several thousand dollars a year to keep your wife OFF YOUR BACK? Because that is what a good LTC insurance policy can cost both of you.' He said, 'Write it up!' By the way, he just paid us his third renewal premium."

*Peter Gelbwaks, Gelbwaks Insurance Service, Inc.*



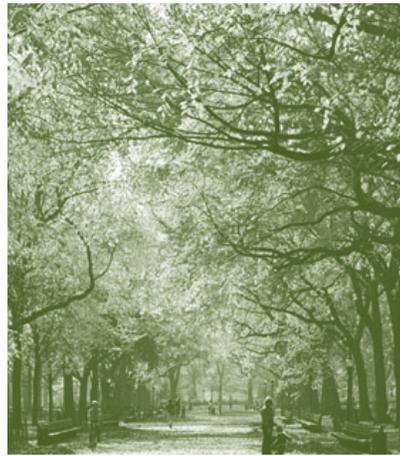
"This is indeed a true story. I was making my calls from new lead cards and called a man who lived about 90 minutes away (total driving time three hours). He was very nice on the phone. After a brief time, he told me he had only Medicare and *DID* know he needed a supplement and that he could afford one. I made arrangements to see him the following morning after he passed the phone to his female friend to give me the very complicated directions.

Upon arriving at his very nice home, which was in the middle of nowhere, his friend greeted me and showed me to the kitchen table where I started my presentation. The prospect seemed fully ready to sign up when his friend stopped me and asked if she could speak to me alone in the next room. She asked me if I was aware that he had severe Alzheimer's and did not have the ability to even know what coverage he had? It turned out that he was a retired state employee and was fully covered for most everything. The female friend was actually the caregiver, who had been hired by the man's son to look after him.

As I started to leave, he wished me good luck and asked me to stop by the next time I was near!!!! Talk about anticipating objections! I went over in my mind what I could have done differently to have avoided this three-hour trek. The answer was always the same – nothing! Some you win and some you lose!!!"

*Chet Iwanski, Iwanski Insurance Agency*

**Are you  
ready  
for  
the  
Conference  
of a  
Lifetime?**



## **It's New York City –** *the Capital of the World!*

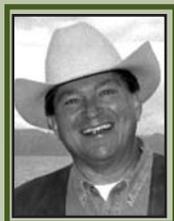
It goes by a multitude of nicknames, is visited by people from every corner of the globe, offers dining experiences unequalled by the gourmet restaurants of Europe, and provides shopping extravaganzas that rival those of Paris or Milan. Tony Bennett may have left his heart in San Francisco, but yours will be securely attached to the many wonders that are New York City. No matter what you call it, New York City is simply the most exciting city in the world. Its energy is undeniable! Massive skyscrapers, world-famous cultural facilities, spectacular hotels, and on-going displays of both the sublime and the ridiculous make a visit to New York City an experience you will never forget.

Are you on track to attend our 2005 Sales Conference to this fabulous metropolis? It's not too early to start that extra push. With the introduction of new products like HDF and FLEXGUARD, you are definitely in a position to take New York City by storm!

**See you in The Big Apple, June 8-11, 2006!**

## PRESIDENT'S CLUB

Through July 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. HANI S. RIHAN**  
American Insurance Agency of Florida, Inc.

- 6. CHARLES R. MANKAMYER**  
American Life & Health Group, Inc.
- 7. JONATHAN AHLBUM**  
The Ahlbum Group
- 8. MICHAEL LEMAR**  
Sunshine State Agency
- 9. THOMAS STATKEWICZ**  
Sylvan-James Associates, Inc.
- 10. TINA HENSON**  
American Eagle Consultants, Inc.
- 11. PAMELA G. RANDALL**  
P.R.'s Insurance Solutions
- 12. PHILIP B. ORTEZ JR.**  
Phil & Kathy Ortez Insurance Agency, Inc.
- 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. RON CONCKLIN**  
Rosenberg-Concklin, Inc.
- 18. JOHN STAMPER**  
Choice Plus Benefits
- 19. IVAN M. SPINNER**  
Insurance Specialist Group, Inc.
- 20. GERALD R. STEVENS**  
Stevens & Associates Ins. Agency
- 21. JO M. SCOTT**  
Scott Insurance Agency
- 22. DWAYNE A. MOODY**  
Moody Insurance Agency
- 23. WILLIAM F. WISE JR.**  
Wise Insurance Agency
- 24. FRANKLIN D. CARBONE**  
Assured Benefits Corp.
- 25. ROBERT L. POLLIER JR.**  
Senior Management Services
- 26. PETER S. GELBWAKS**  
Gelbwaks Insurance Service, Inc.
- 27. STEPHENS-MATTHEWS MARKETING, INC.**
- 28. MARK W. LAFAVRE**  
Universal Benefit Plans
- 29. WILLIAM T. BREWER**  
Brewer Insurance Agency
- 30. JANICE LUCAS**  
Lifton Insurance Agency, Inc.

## PACESETTERS CLUB

Through July 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. STEPHEN O. HYLES**



**3. DIANA R. PERKINS**



**4. JONATHAN CLARKE**



**5. THOMAS J. COUGHLIN**

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

## LIFE GENERAL AGENTS

1. **KEN PARKER**  
Parker & Associates, P.A.
2. **FARM & RANCH HEALTHCARE, INC.**  
Mike Stevens, President
3. **WILLIAM B. COLLINS JR.**  
Collins Insurance Agency
4. **BRIAN MCLAUGHLIN**  
McLaughlin Insurance Agency
5. **BARRY L. WESTMORELAND**  
Westmoreland Insurance Agency
6. **TONY MCDOUGLE**  
Assurecor, Inc.
7. **PAMELA G. RANDALL**  
P.R.'s Insurance Solutions
8. **STANDARD INTERNATIONAL UNDERWRITERS, INC.**
9. **MATTHEW U. THOMPSON**  
Thompson Insurance Agency
10. **BORK AGENCY, INC.**
11. **DAVID K. DANIELS**  
David K. Daniels & Associates
12. **KRISHNA K. SINGH**  
Singh Insurance Agency
13. **TINA HENSON**  
American Eagle Consultants, Inc.
14. **CHARLES R. MANKAMYER**  
American Life & Health Group, Inc.
15. **STEPHEN E. FREY**  
Frey Insurance Agency
16. **STEPHEN DUFFANY**  
Duffany Insurance Agency
17. **THOMAS STATKEWICZ**  
Sylvan-James Associates, Inc.
18. **ALBERT R. MCKENZIE**  
McKenzie Insurance Agency
19. **WALTER L. JONES**  
Jones Insurance Agency
20. **CHARLES E. FIELDS**  
Fields Insurance Agency
21. **DAN L. ARTHURS**  
Carolina Insurance Marketing
22. **BANTEE L. HALL**  
Hall Insurance Agency
23. **ANN VANCE**  
Eagle Insurance Group
24. **ROBERT H. GREGORY**  
Gregory Insurance Agency
25. **WINN A. COFFMAN**  
Coffman Insurance Agency
26. **CHRIS AROUSIDIS**  
Arousidis Insurance Agency
27. **SHAHIR M. HAMDIAH**  
Hamdiyah Insurance Agency
28. **JESSE E. BROWN**  
Brown Insurance Agency
29. **CECIL A. PRUITT JR.**  
Pruitt Insurance Agency
30. **FRED RICHARDSON**  
Richardson Insurance Agency

## HEALTH GENERAL AGENTS

1. **FARM & RANCH HEALTHCARE, INC.**  
Mike Stevens, President
2. **JIMMY K. WALKER II**  
America's Insurance Consultants, LLC
3. **TONY MCDOUGLE**  
Assurecor, Inc.
4. **HANI S. RIHAN**  
American Ins. Agency of FL., Inc.
5. **CHARLES R. MANKAMYER**  
American Life & Health Group, Inc.
6. **JONATHAN AHLBUM**  
The Ahlbum Group
7. **MICHAEL LEMAR**  
Sunshine State Agency
8. **THOMAS STATKEWICZ**  
Sylvan-James Associates, Inc.
9. **TINA HENSON**  
American Eagle Consultants, Inc.
10. **PAMELA G. RANDALL**  
P.R.'s Insurance Solutions
11. **PHILIP B. ORTEZ JR.**  
Phil & Kathy Ortez Insurance Agency, Inc.
12. **RAY GRIFFIN**  
Union Benefit Corp.
13. **KENNETH R. BOWLING**  
The Benefit Exchange
14. **ANTHONY M. ANTIN**  
Affiliated Health Insurers
15. **CATHERINE HATTON**  
Hatton Insurance Agency
16. **RON CONCKLIN**  
Rosenberg-Concklin, Inc.
17. **JOHN STAMPER**  
Choice Plus Benefits
18. **IVAN M. SPINNER**  
Insurance Specialist Group, Inc.
19. **GERALD R. STEVENS**  
Stevens & Associates Insurance Agency
20. **JO M. SCOTT**  
Scott Insurance Agency
21. **DWAYNE A. MOODY**  
Moody Insurance Agency
22. **WILLIAM F. WISE JR.**  
Wise Insurance Agency
23. **FRANKLIN D. CARBONE**  
Assured Benefits Corp.
24. **ROBERT L. POLLIER JR.**  
Senior Management Services
25. **PETER S. GELBWAKS**  
Gelbwaks Insurance Service, Inc.
26. **STEPHENS-MATTHEWS MARKETING, INC.**
27. **MARK W. LAFAVRE**  
Universal Benefit Plans
28. **WILLIAM T. BREWER**  
Brewer Insurance Agency
29. **JANICE LUCAS**  
Lifton Insurance Agency, Inc.
30. **JEFFREY M. ZITO**  
Zito Insurance Agency

## LIFE WRITING AGENTS

1. **CHARLES R. CLARK**
2. **JESSICA L. ASKINS**
3. **JAMES L. DODD IV**
4. **DAVID L. GINSKI**
5. **ELLEN S. NICODEMUS**
6. **BRIAN H. MCLAUGHLIN**
7. **DENNIS W. BOYCE**
8. **BARRY L. WESTMORELAND**
9. **TERRY B. MCINTYRE**
10. **CHRISTOPHER A. WILSON**
11. **TERRY L. LAMBETH**
12. **MARVIN B. CHISOLM JR.**
13. **RONALD A. COPELAND**
14. **STEPHEN W. BENNETT**
15. **KENNETH P. HARRIS JR.**
16. **TONI G. GALLIO**
17. **STEVEN R. MCCAIN**
18. **TIFFANY S. BOWE**
19. **CARLTON R. LAFFERTY**
20. **JEFFREY A. HEYBROCK**
21. **JAMES A. THRIFT**
22. **MICHAEL A. WATKINS**
23. **ROBERT C. ETHRIDGE**
24. **JERRY L. LEE**
25. **TOBIN J. MERGENTHALER**
26. **LARRY A. WEINER**
27. **PAUL RENFROE**
28. **JONATHAN K. COLE**
29. **DAR H. OVERBEY**
30. **PAULETTE H. PILON**

## HEALTH WRITING AGENTS

1. **JERROLD J. POSTIN**
2. **STEPHEN O. HYLES**
3. **DIANA R. PERKINS**
4. **JONATHAN CLARKE**
5. **THOMAS J. COUGHLIN**
6. **TIMOTHY J. AHLBUM**
7. **HAROLD E. GIPSON**
8. **DAVID R. OLIVER**
9. **JAMES E. MAYNER**
10. **MICHAEL A. JOHNSON**
11. **DELORES A. DAY**
12. **LOUIS J. GRAGNANO**
13. **G.K. REYNOLDS**
14. **MICHAEL LEMAR**
15. **JUDITH M. LITTLE**
16. **RICHARD R. ZEIS**
17. **KENNETH R. WARD**
18. **PHILIP B. ORTEZ JR.**
19. **PHILIP J. SPECTOR**
20. **BILLY W. WINN**
21. **GARY A. SAUNDERS**
22. **JEFFREY D. LEGGETT**
23. **PAUL A. PANNELL**
24. **WILLIAM T. CORPORON**
25. **MATTHEW CLARK**
26. **DEXTER R. SAYLOR**
27. **CAMERON M. KIRCHOFF**
28. **GERALD R. STEVENS**
29. **RONE M. DOLPH**
30. **MATTHEW BROWN**



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>   |                       |

\* First United American Life Insurance Company

**SUPPLY ORDER INFORMATION**

Toll Free: 800-285-FORM or 800-285-3676  
Fax: 405-752-9341 • E-mail: [uaagentsupply@torchmarkecorp.com](mailto:uaagentsupply@torchmarkecorp.com)

**UA**  
**FIRST UA**  
POST OFFICE BOX 8080  
MCKINNEY, TEXAS 75070-8080

**ADDRESS SERVICE REQUESTED**

Presorted Standard  
U.S. Postage  
**PAID**  
McKinney, Texas  
Permit No. 75