

Expand Your View!



***Broaden
Your
Market –***

Look at Life

EDITOR'S NOTES

THE SUMMIT

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UAATWORK UPDATE ATTN: TEXAS AGENTS

Critical Illness Accelerated Benefit Rider Approved for UACB Life Sales. Good News! You may immediately resume sales of the Critical Illness Accelerated Benefit Rider (CILACL) with UAatWork Life policy forms UATGC, 20-Year Renewable Term or UAPTL, Term Life to 100.

Always submit completed form ABRICD1 with applications for this rider, and be sure the applicant retains a copy of the form.

UA & FIRST UA Are Still the Best!

On June 8, 2006, A.M. Best, insurance industry rating specialist, reaffirmed its financial strength rating for both United American and First UA. United American has been rated A+ (Superior) for more than 30 consecutive years, and First UA has received the same top rating for more than 15 years. The 2006 A.M. Best mini brochures are now available to order for both UA and First UA Agents. UA Agents may order them through Agent Supply, and First UA Agents may order them from the Home Office in New York. As always, the brochures are free and are an outstanding marketing tool.

INTEREST RATES SET

The Lifestyle Annuity new money interest rate for the month of **August** is **4.75 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**.

REMINDER . . . PLANS K & L

If you are selling Medicare Supplement Plans K or L, you must use an MA14 application. **If Plans K and L have been approved in the state(s) in which you sell, but the MA14 has not been approved, you may not sell Plans K or L until the MA14 application has been approved and released.** A box at the top of the MA14 allows you to select the plan for which your customer is applying: A,B,C,D,F, HDF, G, K or L. Once it is approved in the states in which you sell, the MA14 is the correct application to use for all Medicare Supplement Plans.

MA14 APPROVALS

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	X	WV	X
FL	X	ME	X	NH	X	SC	X	WY	X

ADVERTISING

Any variation on Company-provided material or any individual piece an Agent desires to use for customer solicitation must be submitted to the Home Office for written approval *prior* to publication or use. *Advertising is any material used with potential customers to promote interest in the Company, its products or its producers, such as print ads, TV or radio scripts, Internet advertising or website copy, flyers or direct mail lead pieces.*

Please submit your advertising materials to the Compliance Department, attention Mary Johnson. They may be faxed to 972-569-3728 or e-mailed to mjohnson@torchmarkcorp.com. Advertising materials are reviewed every Wednesday afternoon at 1:30 p.m.

Looking for Opportunity?

What an exhilarating time to be an Agent selling United American and First United American products! Why, you ask? The answer is simple. Opportunity! We offer opportunity to Agents that can't be matched anywhere in the health insurance industry.

The under age 65 individual health insurance market is exploding due to the cost of major medical coverage and the number of people who can't qualify for coverage. Successfully selling to this market is a major focus for UA and is critical to our success as individual Agents and as a Company. To date, our FLEXGUARD product has produced very favorable results. And it looks as if that trend will continue. And why shouldn't it? Without a doubt, FLEXGUARD is one of the most innovative products that we have developed in recent years, and it is comfortably satisfying the supplemental health insurance needs of many individuals in the under age 65 market. Agents who currently sell individual major medical should realize they can greatly enhance their sales by also offering a limited benefit policy like FLEXGUARD. I'm excited and gratified that both our Agents and our policyholders recognize the tremendous value of this outstanding product.

But FLEXGUARD isn't for everyone, and we have other limited-benefit products that serve the under age 65 market well. Basic hospital policies like the Good Sense Plan, SHXC, HXSC, MMXC and medical-surgical policies like the MSXC and SMXC offer enough variety in coverage and pricing to provide supplemental protection to potentially satisfy the needs of most individuals in the under age 65 market. We can also offer hospital insurance with the HIXC and the HMXC-B and Critical Illness coverage with HealthGuard and our Cancer policies.

In addition, consider the potential of the worksite market! Every year, more and more employers are forced to terminate

**LARRY
STRONG**

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



employer-sponsored health coverage or to raise employee contributions to a level that makes participation in the program beyond the reach of many. It's a sad fact for many employees, but employer-sponsored coverage may be going the way of the dinosaur. Soon, it could be completely extinct!

Fortunately, United American can step in. Our UAatWork offering can fill the void for both employer and employee. Given our outstanding and diverse line of voluntary benefits, there are suitable and affordable products for many employees who need them. We offer basic hospital, hospital indemnity, surgical-medical, surgical expense, term life, critical illness, accident compensation, cancer expense or cash cancer. And we also have Retiree Group Products!

UA and First UA also are poised to take advantage of one of the largest and most affluent markets in the history of the United States. The Senior market is already an influential force in society and is growing larger with every passing day. With so many baby boomers hitting retirement during the next 25 years, the Medicare Supplement market will go through the roof for decades to come. That's a lot of folks who need what we can provide!

But Seniors need more than just our ProCare policies. Our whole life and term life products, annuities, final expense coverage, and long term care products are all part of the total package of protection that we can offer our Senior customers. And don't forget Medicare Part D prescription drug coverage or UA Partners®, our optional discount health services program!

What you do as a UA or First UA Agent is critical to the well being of our society. You truly are here to serve and protect. You've been given a gift – the gift of opportunity. Use it to the best of your abilities.

And as always, I'll see you on the Summit!



HDF:

Solving Problems for Seniors & Agents

Problem:

Seniors are being squeezed from every direction. Prescription drug costs are rising. Gasoline prices are skyrocketing, and the overall cost of living is steadily climbing. What makes the situation even more difficult for Seniors is that COLAs (Cost of Living Adjustment) from Social Security are not even coming close to meeting their financial needs. Many Seniors are struggling. They need a Medicare Supplement plan that offers them the protection they need, but at a price they can afford.

Solution:

HDF to the rescue! An HDF policy offers Seniors all the benefits of a regular Plan F, but its higher calendar-year deductible results in a reduced premium.

Company records show that the vast majority of our Medicare Supplement policyholders have annual claims that add up to substantially less than the \$1,790 deductible amount for 2006. An HDF policy makes great sense for those individuals whose claims are small. They achieve premium savings and cap their risk at \$1,790. Once the policyholder has paid out-of-pocket the total amount of the deductible, full policy benefits kick in.

Customers can, in most states, also purchase a separate, optional Reserve Fund Annuity to enhance the features of their HDF. When the customer adequately funds the RFA to cover the deductible, United American and First UA can pay providers' claims from the RFA until policy benefits take effect.

Problem:

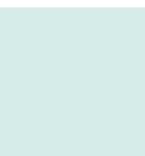
Agents are experiencing sluggish Med-Supp sales, which prevents them from being on target for Club qualification and from generating the volume of commissions they want.

Solution:

Try improving your production by focusing on our High Deductible Plan F. Seniors pay an initial deductible before policy benefits take effect, and you can therefore offer them a lower premium. Lower premiums mean greater affordability for more Seniors. Greater affordability means more sales and larger commission checks for you.

HDF is a great door-opener too. Every Senior wants to save on premiums. When you tell them you have a policy that will give them the protection they need at a price they can afford, the doors will swing wide open!

With the face of the Senior population changing dramatically in recent years, just as many of your Senior prospects may be heading for the tennis court as the rocking chair. Because they lead healthier lives for a longer period of time, their claims may be small. An HDF policy may be the perfect fit! An HDF policy will also give them the cost savings they need to lessen the financial squeeze many are experiencing in most areas of daily life. If suitable for your customer, HDF can be a great solution for both of you.



Retiree Benefits:

Perfect for Budget-Minded Employers!

If you haven't been active in Retiree Group Sales, you are missing a golden opportunity! Employers today are seeking cost-effective ways to offer their retirees the insurance protection they deserve.

United American's Retiree Health Plan is designed to provide employers and their Medicare-eligible retirees with an economical and flexible approach to retiree health benefits. As a longtime leader in Medicare Supplement sales for individuals, United American's Retiree Group offering is a natural and positive alternative. Given the high cost of retiree health benefits for many employers, our long standing, total commitment to the Senior market is now more important than ever.

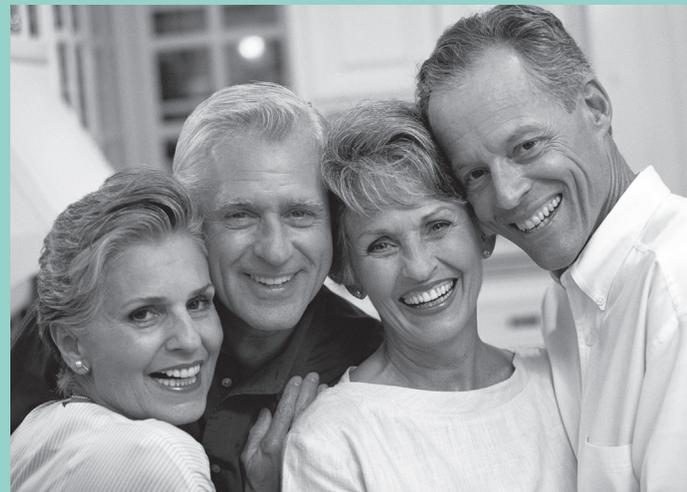
United American's Retiree Group programs are a perfect solution for many employers. Like our individual policies, our Group programs are specifically designed to complement Medicare's benefits. Employer groups, labor organizations and their retirees find our plans to be cost-effective and efficient.

United American's Retiree Group Sales have grown steadily through the years. However, with current health cost trends for retirees, there now are untapped opportunities around every corner. With the first round of baby boomers about to retire, the potential for Retiree Group Sales will skyrocket in the coming years!

What's So Great About Retiree Group?

Everything!

- Group employers select ONE of six Medicare Supplement plans (A,B, C, D, F and G) for ALL retirees. UA provides each group with its own composite rate, which is guaranteed for 12 months.
- Larger groups can select more than one plan.
- Group coverage is guaranteed issue with full coverage for ALL conditions.
- No individual applications.
- No waiting period for pre-existing conditions.
- Complete freedom to choose doctors and hospitals with no provider lists or networks to consider.
- Employers can have as few as 25 covered participants if the employer or group sponsor pays a portion of the cost, maintains a group list bill and remits gross premiums to UA.
- Availability of Medicare Part D prescription drug coverage with different benefit levels from which to choose.



If you want to be part of this exploding market, contact **Terri Slinkard** or **Doug Gockel** at **1-800-353-6926** or fax them at **972-569-4041** or e-mail your request to tslinkard@torchmarkcorp.com. Terri and Doug can help you expand your Agency's productivity and income!

Ask about United American's \$500 Medicare Part B Deductible rider option that can substantially reduce plan rates for your customer!

Making the Most of Life!!!



September is Life Insurance Awareness Month. If you aren't currently making life products a focus of your sales efforts, it's time to spread your wings!! Life insurance sales are taking off, so why not take advantage of the most potentially productive market in the United States?

Who needs life insurance?

Almost everyone!

According to LIMRA International's Life Insurance Ownership Study:

75%

of American families agree that life insurance is the best way to protect against the financial hardship from the death of a primary wage earner. Of those who have life insurance,

40%

feel they need more.

29%

of Americans want to discuss life insurance with a financial professional.

70%

of Americans think a periodic review of existing coverage is needed.

Yet, that same study shows:

22%

of U.S. households have no life insurance at all!

75%

of Americans who need more insurance think they can't afford the premiums. Consumers consider the purchase of life insurance an important and complex decision. Over

40%

worry about making the wrong decision.

33%

of consumers say no one has ever approached them about buying life insurance.

What do these statistics mean?

Given the number of individuals who are uninsured or under insured, almost everyone you come across is a prospect and a potential sale. But, the LIMRA study also points out some issues we need to consider when working with some insurance-shy prospects:

1. How can we show prospects that premiums are affordable?

That's a no-brainer! Simply offer them a life policy from United American or First UA. Our whole life and term policies make life insurance coverage affordable for just about anyone.

2. How can we simplify the complexity of life insurance for prospects?

Try comparing life insurance to something more common to everyday life. Basically, there are two types of life insurance – term and whole life. Buying a term policy is like renting a house. A term policy is for a limited time (like the lease on a house) and gives you no cash value or equity when the term of the policy is over. Buying a whole life policy is like buying a house. A whole life policy is in effect for your entire life as long as you pay the premiums (like a monthly home mortgage) and builds a savings element called the cash value (like home ownership). Ultimately, of course, your prospects' stage of life and individual needs and life goals will dictate which type is best for them.

3. How can we take the fear out of buying life insurance?

Before you ever start talking about term life, whole life, annuities, final expense or anything even remotely related to life insurance, take the time to form a relationship with your customers. Get to know them and get to know their needs. Fact find with them to determine what they want to accomplish by purchasing life insurance. Give them the time to get to know you too, and you'll remove their fear of buying!

How much life insurance is enough?

The industry rule is five to seven times annual income. Based on that standard, just about every person you know is under insured! Consequently, the life market is very broad. People from every age group, life style and income level need life coverage and more of it! Having an individual life policy in place can mean the difference between living well financially or barely surviving in the event of the loss of the family breadwinner.

What's THE hottest market for life?

Consider the worksite arena. Until recently, one of the most under-served life markets was the voluntary benefits market. According to the *Insurance Information Institute*, sales of life products constituted 24 percent of overall sales for voluntary benefits in 2005. That's a large percentage, but it's not surprising. The high cost for employer-sponsored health insurance seems to have spilled over into the life market as well. According to an article in *The Wall Street Journal* in April of 2005, fewer and fewer employers each year are offering employer-sponsored life insurance. In 2004, fewer than half of U.S. workers had life insurance through their employer. Yet, for many employees, the only life coverage they ever receive or purchase is at the worksite. That's one reason buying life coverage on a voluntary basis at the worksite makes great sense for employees. If it is a voluntary benefit, the employee doesn't have to lose the coverage if he or she switches jobs. Coverage can be maintained, and families can be protected.



Always remember you are United American or First UA in the eyes of your prospects and customers. Start the sales process by selling yourself and the value you personally can bring to the table. Successful selling is much more a question of who you are than what you have to sell. If prospects feel they can trust you, they will also feel they can put their faith in the products you offer.

Whatever market segments you choose to address, always approach your prospects from the perspective of selling solutions to their problems or providing a method to help them achieve their goals. The number of products we have is limited, just as it is with any insurer. But the variety of needs your prospects have and the circumstances in which they live are limitless. Your job is to find the best term or whole life product we have that will come as close as possible to meeting their needs and achieving their goals. Successfully selling life is seeing the big picture and deciding the best way to help your prospects achieve it.

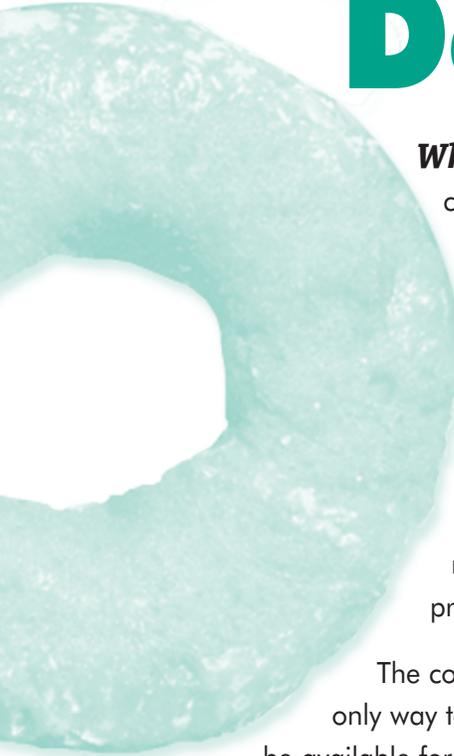
Life is for Everyone! Growing families need life insurance to...

- Cover the cost of funeral expenses.
- Cover immediate bills after the main breadwinner dies unexpectedly.
- Continue the family's normal lifestyle after the loss of the main breadwinner.
- Generate cash value to pay for future college tuition.
- Guarantee financial maintenance for a special-needs child.

Seniors need life insurance to...

- Provide for a spouse if one partner should die unexpectedly.
- Generate cash value for retirement income.
- Generate cash value to pay for a grandchild's education.
- Leave a legacy for loved ones.
- Include a substantial donation to a favorite charity in their will.

Medicare Part D: From Discounts to Doughnut Holes!



What do doughnuts have to do with Part D? No, we're not talking about the center of your favorite jelly doughnut – we're talking about Medicare Part D Prescription Drug Coverage...of course! Confused? Some of your Seniors are too – that's why we want to explain.

The biggest area of confusion, misunderstanding, and frustration concerning Medicare Part D is the coverage gap known as the "doughnut hole." According to a recent article in *The Dallas Morning News*, "Analysts expect 3.4 million to 6.9 million of Medicare's 38.2 million drug beneficiaries to 'hit the hole' at some point this year." Now that we are more than half way through the year, it's starting to happen with regularity. Many Seniors can't understand why a plan, which paid a large portion of their prescription costs a few months ago, is now unwilling to pay any portion of that cost.

The coverage gap was built into the program by the government for a good reason. It was the only way to provide coverage for every eligible Senior. Medicare wanted at least some coverage to be available for all Seniors and to provide a safety net for those with very high prescription drug costs.

A no-gap plan would have meant tightening the Medicare belt for eligibility and leaving out some needy Seniors. Consequently, the coverage gap is a part of all Prescription Drug Plans (PDP) offered by all companies.

How the "Doughnut Hole" Works:

- A Senior hits the hole when the Senior and his or her drug plan have spent a total of \$2,250 on prescriptions in the calendar year.
- While in the "doughnut hole" or coverage gap, the Senior's drug plan will not pay any amount toward prescriptions until the Senior has paid a total of \$3,600 out-of-pocket. (Money, which the Senior paid out-of-pocket during the initial coverage phase, counts toward the \$3,600.)
- Once the Senior has paid that \$3,600, the drug plan's catastrophic coverage kicks in. Coverage restarts and picks up 95 percent of the prescription costs for the rest of the calendar year.
- The whole process starts over again the following year with new coverage limits set by Medicare.

Reminder:

- Part D is offered independently from standard Medicare Supplement Plans. If a Senior is not currently insured with UA or First UA for his or her Med-Supp, he or she can still purchase our Medicare Part D.
- When a Part D policyholder hits the doughnut hole, he or she may still find some help. Suggest your customer ask his or her doctor about generics or lower-cost drugs. Suggest the customer look into free physician samples or apply for a program that offers free or low-cost medications (these won't count toward the \$3,600 he or she needs to spend to get beyond the coverage gap, however). Surviving the "doughnut hole" is possible for both you and your customer!

Give your prospecting **PUNCH!** ...with **First UA ProCare Print Ads**

First United American has just released three new ProCare print ads to help you boost your Medicare Supplement sales. Print ads placed in your local newspaper or community bulletin are an excellent and cost-effective way to reach Senior prospects and increase your bottom line.

The new ads all reference Medicare Part D in addition to other desirable features of our Medicare Supplements. First UA Agents can order them through the First UA AdCatalog located at www.firstunitedamerican.com/office.

For your convenience, each ad is available in a two or three column format.

NYPROC3-06

Looking for a committed relationship? You've found it!



For almost 20 years, thousands of New York-area Seniors have trusted First United American Life Insurance Company's Medicare Supplements. Our insurance policies offer:

- Competitive rates
- Superior Company rating by A.M. Best*
- Freedom to choose doctors and hospitals
- Standard-setting service by a local agent

First UA also offers:

- Medicare-approved Part D prescription drug coverage

Medicare is changing, but our commitment to Seniors remains the same.

To learn more call:



These policies meet the minimum standards for MEDICARE SUPPLEMENT INSURANCE as defined by the New York State Insurance Department. The expected benefit ratio for these policies is 65%. This ratio is the portion of future premiums which the Company expects to return as benefits, when averaged over all people with these policies. IMPORTANT NOTICE – A CONSUMER'S GUIDE TO HEALTH INSURANCE FOR PEOPLE ELIGIBLE FOR MEDICARE MAY BE OBTAINED FROM YOUR LOCAL SOCIAL SECURITY OFFICE OR FROM THIS INSURER. First United American Life Insurance Company is not associated with Medicare, Social Security or any other government agency. This is a solicitation for insurance. You may be contacted by an Agent representing First United American Life Insurance Company.

NYPROC3-06

Confused about Medicare Supplements? *Don't be!*



First United American Life Insurance Company has answered Seniors' questions about Medicare Supplements for over 20 years. Our insurance policies offer:

- Competitive rates
- Fast guaranteed policy issue
- Freedom to choose doctors & hospitals
- Personal service by a local agent

First UA also offers:

- Medicare-approved Part D prescription drug coverage

To learn more call:



These policies meet the minimum standards for MEDICARE SUPPLEMENT INSURANCE as defined by the New York State Insurance Department. The expected benefit ratio for these policies is 65%. This ratio is the portion of future premiums which the Company expects to return as benefits, when averaged over all people with these policies. IMPORTANT NOTICE – A CONSUMER'S GUIDE TO HEALTH INSURANCE FOR PEOPLE ELIGIBLE FOR MEDICARE MAY BE OBTAINED FROM YOUR LOCAL SOCIAL SECURITY OFFICE OR FROM THIS INSURER. First United American Life Insurance Company is not associated with Medicare, Social Security or any other government agency. This is a solicitation for insurance. You may be contacted by an Agent representing First United American Life Insurance Company.

NYPROC1-06

NYPROC1-06

Are Medicare changes tossing you into a sea of confusion?



For two decades, First United American Life Insurance Company's Medicare Supplements have been an anchor of strength and stability for New York-area Seniors. Our insurance policies offer:

- Competitive rates
- Superior Company rating by A.M. Best*
- Freedom to choose doctors & hospitals
- Standard-setting service by a local agent

First UA also offers:

- Medicare-approved Part D prescription drug coverage

If you're looking for a calm harbor, we know just the place!

To learn more call:



These policies meet the minimum standards for MEDICARE SUPPLEMENT INSURANCE as defined by the New York State Insurance Department. The expected benefit ratio for these policies is 65%. This ratio is the portion of future premiums which the Company expects to return as benefits, when averaged over all people with these policies. IMPORTANT NOTICE – A CONSUMER'S GUIDE TO HEALTH INSURANCE FOR PEOPLE ELIGIBLE FOR MEDICARE MAY BE OBTAINED FROM YOUR LOCAL SOCIAL SECURITY OFFICE OR FROM THIS INSURER. First United American Life Insurance Company is not associated with Medicare, Social Security or any other government agency. This is a solicitation for insurance. You may be contacted by an Agent representing First United American Life Insurance Company. * A.M. Best rating 6/05.

NYPROC2-06

NYPROC2-06

PRESIDENT'S CLUB

Through July 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. JONATHAN AHLBUM
The Ahlbum Group



5. RAY GRIFFIN
Union Benefit Corp.

- 6. MICHAEL LEMAR**
Sunshine State Agency
- 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. ASSURECOR, INC.**
- 13. FRANKLIN D. CARBONE**
Assured Benefits Corp.
- 14. DONALD C. VINCENT**
- 15. TODD W. MCLANE**
The McLane Agency
- 16. AMERICAN EAGLE CONSULTANTS, INC.**
- 17. WAYNE S. GOSHKARIAN**
Goshkarian Insurance Agency
- 18. KEN PARKER**
Parker & Associates, P.A.
- 19. PAMELA G. RANDALL**
P. R.'s Insurance Solutions
- 20. USHEALTHGROUP**
- 21. GERALD R. STEVENS**
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- 22. RON CONCKLIN**
Rosenberg-Concklin, Inc.
- 23. ROY L. TUCKER**
Tucker Insurance Agency
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- 27. ANTHONY M. ANTIN**
Affiliated Health Insurers
- 28. TOMMIE S. LANE**
Health Care Marketing
- 29. CHARLES W. CARROLL**
Carroll Insurance Agency
- 30. IVAN M. SPINNER**
Insurance Specialist Group, Inc.

PACESETTERS CLUB

Through July 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. JERROLD J. POSTIN



2. STEPHEN O. HYLES



3. WILLIAM E. GORSKI



4. KENNETH R. BOWLING



5. DEXTER R. SAYLOR

- 6. HAROLD E. GIPSON**
- 7. TIMOTHY J. AHLBUM**
- 8. DELORES DAY-DAVIS**
- 9. JAMES E. MAYNER**
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- 11. JAMES H. LAUGHLIN**
- 12. KENNETH R. WARD**
- 13. TIMOTHY R. WOFFORD**
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- 22. CHAD W. MCLANE**
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- 24. ROY L. TUCKER**
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- 26. JERRY D. JOLLEY**
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- 28. KAYLA L. RANKIN**
- 29. MATTHEW BROWN**
- 30. BRENT JENSEN**

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Brown Insurance Agency
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Tucker Insurance Agency
18. **STEPHEN P. DUFFANY**
Duffany Insurance Agency
19. **MARK A. NEISS**
Neiss Insurance Agency
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21. **CURTIS SCOTT**
Scott's Insurance Cells
22. **AMERICAN EAGLE CONSULTANTS, INC.**
23. **MICHAEL P. KOETTING**
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24. **MATTHEW U. THOMPSON**
Acker Insurance Agency
25. **PERRIN R. MARBURY**
Marbury Insurance Agency
26. **MELVIN M. WILLIAMS**
Williams Insurance Agency
27. **DANNY R. HUFF**
Huff Insurance Agency
28. **LARRY J. ACKER**
Acker Insurance Agency
29. **JONATHAN AHLBUM**
The Ahlbum Group
30. **CHARLES W. HOCKING**
Hocking Insurance Agency

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