

THE SUMMIT

AUGUST 2007

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...with
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UA
FIRST UA



THE SUMMIT

ATTN: ALL AGENTS

ADCATALOG

Print ads are still an outstanding marketing tool, and because the ones available through the AdCatalog have already been approved, you can order them to use immediately. There is no waiting for the Home Office to review your ad. It's already been created, reviewed, and approved! Why spend valuable time creating advertising? You have other important things to do. Go to www.unitedamerican.com/office or www.firstunitedamerican.com/office and take advantage of the print ads already available.

WEBSITES

Encourage prospects with access to a computer to get on our websites at www.unitedamerican.com or www.firstunitedamerican.com to learn about our Companies and the quality products and services we can offer them. By learning about the history and financial strength of our Companies, prospects may be more receptive to working with you and feel more comfortable in making a decision to purchase from you.

THE SUMMIT

Don't forget, beginning in October, *The Summit* will only be available online as an electronic publication. Two of the most obvious and immediate advantages will be having the magazine in full color every month and having it available sooner. Once it's approved by the Home Office, it will be posted to www.uageneralagency.com/office and to www.firstunitedamerican.com/office.

ATTN: UA AGENTS

PROCARE RATE APPROVAL

A special mailing regarding **ProCare Medicare Supplement** rate approval for new business and renewals is being mailed to General Agents working in **Missouri**.

The new business effective date is September 15, 2007.

COMPLIANCE SHEETS

In July Editor's Notes, we announced that UA health and life products are now combined on **ONE** compliance sheet, and that the new sheets also contain links for outlines of coverage, Medicare Supplement notices, and replacement forms. We also have now added many state-specific required notices for download.

The volume of material that you can download and print from your own PC is expanding almost daily. The availability of these materials via the website at www.uageneralagency.com/office allows you to restock many of your required supplies 24/7.

Check the website regularly for current rate cards too.

ESERVICE CENTER

One of the best services United American offers customers is access to the **eService Center**. Once they are policyholders, they can access information about their policies, update personal information, and generally keep abreast of policy status. Watch for an upcoming article in *The Summit*, which will highlight the tremendous value the eService Center brings to both you and your customer.

ATTN: FIRST UA AGENTS

PROCARE

Good news! First United American has two new **Medicare Supplement** training materials available.

Go to www.firstunitedamerican.com/office to view the new **Procure Medicare Supplement Agent Training PowerPoint presentation (MSPNY-07)**. You can also order a supply of the new **Side-by-Side Medicare Guide (F2566NY)** from First UA Agent Supply. To order, call **315-451-2544**, or fax your order to **315-451-7679**. You may also e-mail your request to jsavo@torchmarkcorp.com.

COMPLIANCE SHEETS

First UA Medicare Supplements and the Reserved Fund Annuity product are now combined on **ONE** compliance sheet with links to Medicare Supplement Replacement Notices (NYREPMSM and NYU-1366) and the HIPAA Authorization Form (F3978).

INTEREST RATES SET

The **Lifestyle Annuity** rate for **August** is **4.10 percent**. Rates will continue to be reviewed and adjusted accordingly.

The **Deposit Fund Rider** new business interest rate for **2007** has been set at **3.00 percent**.

If you have any questions or do not receive mailings where applicable, please contact the Agent Service Center at 800-925-7355.



LARRY STRONG

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

Reflection...

Are we really more than halfway through the year? Seems like just yesterday it was January, and I was anticipating the coming year and looking forward to expanding our Agent base. The prospect of working with new marketers is always an exciting one. New marketers can show us new approaches to marketing our products. They may share creative ideas about sales presentations. New marketers can view our products and procedures with a fresh perspective and can help us to improve our entire operation. I love new marketers!

But, what is that old saying about friends? *Make new friends, but keep the old. One is silver and the other gold.* I think the same is true of marketers. I value greatly the talent and expertise our newly contracted General Agents bring to the table, but those General Agents, who have worked tirelessly for many years to bring our quality products to prospects around the country, have special significance for me. Their long-term efforts are what has made this Company prosper. Without their dedication year after year, the success and growth that UA has experienced during the past 60 years would not exist. Their efforts have made United American the Company it is today – large, powerful, financially strong, yet still personable and customer friendly.

It is always heart warming to receive a note of appreciation from a General Agent, especially one who has been around a long time. I know how hard you all work. Taking the time out of your busy day to put pen to paper (or fingers to the keyboard) to express a sentiment of gratitude to me and the Home Office means more than I can ever express.

I recently received an e-mail from Mike Lemar of Sunshine State Agency. It pretty much speaks for itself, and, I hope the sentiments Mike expresses here reflect what other General Agents feel about United American:

Larry,

Well, fall is almost here with football season, cooler weather, and the start of my 24th year with United American. Those are all great things in my book. I just wanted to let you and everyone at UA know how much I appreciate our relationship.

I look back on my career and am thankful for the friendships I've been fortunate enough to build by being associated with UA ... and the peace of mind knowing UA would be there when I and my clients needed them.

I think that's the one thing most Agents with other companies never get the benefit of knowing. They're always waiting for the other shoe to drop or the company to go in a totally different direction. With UA, I know what is going on. With the development of new products faster than most of us long timers are used to, we know the Home Office is looking to enhance our relationship and bottom line by giving us more products and tools to use. Couple this with the best claims service, a management team who listens, and a great compensation package for those who produce and keep the business on the books. There is no better time to be a UA Agent!

As one of the three wise men (yes, your predecessor Gene Grimland) once told me, "Proper pricing is easier to explain than poor quality." So, from the bottom of my and my family's hearts, thank you, Larry, for giving us the quality in products, service, and compensation that allows us to live the quality of life of which most only dream.

Sincerely,

Michael Lemar & Family

Thank you, Mike. Your note simply affirms what I have believed for many years ... United American truly is in a class by itself, both in terms of products and marketers. You represent the caliber of individuals and Agencies whom we want long term on the UA team. I am here for the long haul, and I want to work with General Agents, PPGAs, and organizations that have the same quality of commitment to United American and First UA.

The insurance industry has seen many changes in recent years. The industry dynamic is shifting continuously. What was true last year, may not be true next year. The industry has been highly scrutinized and criticized by many individuals and organizations. But, in spite of shortcomings and imperfections, it is still the best system we have for protecting from financial loss the people who are most important to us. So, thank you to both our long timers and our newbies, who, like Mike Lemar, continue to represent the best of UA and First UA.

I'll see you at the Summit!

Larry Strong

HAPPY 60TH ANNIVERSARY UNITED AMERICAN!

1947–2007



UA C.L. Dunlap
Founder and First
President of
United American

Yeah, UA! It's our Diamond Anniversary - 60 years and still going strong. Thousands of Agents in the field nationwide and more than 700 people working at the Home Office make up United American today. But, ever wonder how it all began?

It started as one person's American dream - Founder and first President of UA - C.L. Dunlap.

Upon graduation from high school, C.L. Dunlap briefly worked for a casualty company in Dallas, which gave him an introduction to the insurance industry. An enthusiastic and determined young man, Dunlap left the working world for four years to study law at the University of Texas in Austin. When he returned to Dallas, C.L. started his new career as a practicing attorney.

C.L. was also an experienced pilot with a commercial pilot's license. When World War II broke out, he joined the U.S. Navy to put his flying experience to work for our country. Dunlap served as a Naval pilot and flight instructor during his service in the Pacific theater. It was during this time overseas that C.L. became particularly interested in the Life, Accident, and Health fields. A dream was born!

Dunlap spent many hours dreaming of starting his own insurance company. When he returned home from the war, C.L. took his life's savings, as well as the help of relatives and friends who had faith in his abilities, and turned his vision into a reality. United American Insurance Company, or UAICO as it was known in 1947, started

as a one-man operation. The official founding date of our Company was June 23, 1947, however, business did not officially begin until August. During the first year of operation, two people came on board to work with Mr. Dunlap - W.H. Coleman Jr., a CPA, and Kay Holt, their secretary.

Since its humble beginning, United American has thrived, outgrowing several of its buildings. Not only is 2007 our 60th anniversary, it is also the year our new building at the Home Office will be completed. Growth is good. So is the American dream.

On both the 20th and 30th anniversaries of United American, the Company's magazine back then - *The News Flash* - ran a personalized letter from C.L. Dunlap. We believe his message, changed only to include this year's anniversary, still holds true today:

"For I have found that, although good policies are necessary in the insurance industry, it is really the people involved who make a company. It is you, and those like you, who have made United American what it is today, whether you have been associated with the Company for a matter of days or for many years. And so, the celebration of our 60th anniversary is really a salute to you. Without you, it would not have been possible. To you, on behalf of the many others of us in both the field and the Home Office, I would like to extend a very heartfelt ... many thanks."

— C.L. Dunlap

Seven Steps to Success

SEVEN STEPS TO SELLING SUCCESS:

1. Generating Leads
2. Qualifying Leads
3. Preparing the Presentation
4. Delivering the Presentation
5. Handling Objections
- 6. CLOSING THE SALE**
7. Account Maintenance

STEP 6: CLOSING THE SALE

Selling is what you do best! You're savvy, sharp, and sales-driven. It's time to turn your latest prospect into your newest customer. Just one three-letter word is all you need. YES!

READ THEIR MIND

Your prospect considers the following two questions:

1. Should I buy this product?
2. Should I buy from this Agent?

Their answers should be:

1. Yes. I need this product.
2. Yes. I like this person. He is sincere, knowledgeable, and understands my individual needs.

TEETER-TOTTER

Don't be afraid to ask for the sale. You and the prospect both know that is why you are there. Avoid being overly aggressive, but keep the process moving forward. Be proactive and present them with the application for your product. Ask them if they'd like to get started filling it out. If they keep going up and down and back and forth, it's your job to balance them out and propel them toward YES! Reinforce all the reasons you know that this product is the right one for them and get your prospect off the teeter-totter!

WHOA NELLIE

What if your prospect asks for some time to think it over? First, don't panic. The sale is not lost. Some people are more analytical and need a little extra time before making a decision. However, do not wait for them to call you back. Right then and there, while you are with the prospect,

schedule a follow-up appointment. Make it sooner rather than later. The longer you wait, the more time you give prospects to change their minds.

GREEN LIGHT

Woo Hoo! They said yes! They like you, and they like what you have to offer. Resist hugging your new customer and don't give them a high-five. But man, you did it! You achieved your goal. Now, remain professional – you are still working. Don't get swept away by the thrill of victory just yet. Make sure you and your new customer complete all the paperwork you need to send to the Home Office. Red-carpet customer service begins right now. Review and proofread their application and all required materials. Make sure all questions are answered accurately. If you don't, your customer's policy may be delayed, and that may reflect poorly on you.

NEW BEST FRIEND

Tell your customer you truly appreciate their business. Reassure them that they have made a wise decision to choose you and United American. Treat them like your new best friend and let them know you value their trust. They should feel you'll be there for them whenever they need you. Remind them that they can call on you for any question, issue, or concern, no matter how big or small. Leave brochures, your business card, and any other required forms with the customer before leaving. Offer a warm smile and a handshake as you congratulate them on their new purchase.

BE A GOOD SPORT

Obey all traffic signs on your way back to the office. Once you step foot inside the door, it is now perfectly acceptable to do the "**Sales Shuffle!**" After all, you just closed a sale (the touchdown of the insurance industry)! Shuffle until it's out of your system and then get back to work. Closing the sale with your new customer is only the beginning!



BASES ARE LOADED

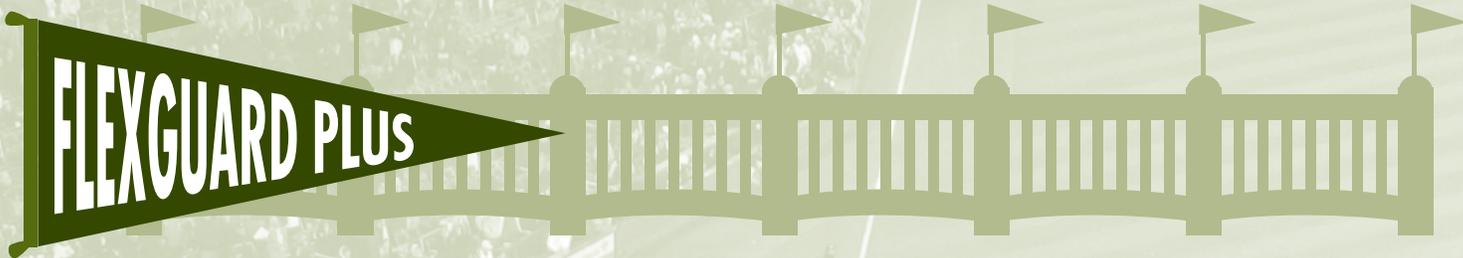
with FLEXGUARD *Plus* and FIRST CASH CANCER

It's August already. Soon the leaves will be changing colors, and we'll be settling in for the winter. But first arrives that time-honored tradition called the World Series. It's still a few months away, but before long the top teams of the National and American Leagues will be suiting up for the final best of seven.

Successfully selling insurance really is a lot like putting together a winning baseball team. A team's manager tries to blend a group of individuals who will complement each other's strengths and diminish each other's weaknesses. As insurance Agents, you want to offer products to your customers that will work together to provide the most appropriate and affordable

insurance protection for them and their families. With United American standing behind you, anticipate a Grand Slam almost every time.

What are the best products to offer your prospect? Obviously, each prospect is different and has individual needs, and the products sold should be suitable to those needs. But, no matter what your particular prospect's requirements, consider presenting at least three products – a health offering, a life offering, and a cancer and/or critical illness product. **FLEXGUARD *Plus* (GSP2, RT10, SWL)** covers all these bases. It satisfies three important needs for your prospect and does it with the ease of one application.



FLEXGUARD (GSP2) has three maximum benefit levels* of \$50,000, \$75,000, or \$100,000.

Optional Health Benefits & Riders:

- Additional outpatient non-surgical benefit of \$500 or \$1,000
- Physician's outpatient visit benefit for double the coverage
- Cancer Benefit Rider (R-CANR) up to \$50,000 lump-sum cash benefit
- Critical Illness Benefit Rider (R-CIX) up to \$50,000 lump-sum cash benefit
- Accident Benefit Rider (R-ACC2) up to \$30,000 lump-sum cash benefit

Optional Life Add-ons:

- Life policy qualification for up to \$20,000 whole or term life
- Whole Life (SWL) or Term Life (RT10) from \$1,000 to \$20,000
- Child Term Life Rider (U4272) of \$5,000 or \$10,000

*Benefits are subject to daily dollar limits and hospital expense benefit deductible.

KEEP THESE IMPORTANT POINTS IN MIND WHEN SELLING FLEXGUARD *Plus*:

1. Present the GSP2 benefit levels in terms of a "per day" benefit, not just a total benefit amount. If your customer purchases a \$75,000 maximum benefit and spends three days in the hospital, they must understand that there is a \$3,000 per day dollar limit imposed for daily and miscellaneous expenses incurred (not including Surgical Expense Benefit).
2. Emphasize the value of automatic eligibility for the whole and term life adds-ons. That means no additional underwriting and faster policy issue.
3. Sell the value of convenience to your prospects. UA offers health, life, and lump-sum critical illness or cancer coverage on ONE application, for which prospects receive ONE bill.
4. FLEXGUARD *Plus* is not a policy. It is three separate policies (GSP2, RT10, SWL) and a series of riders that are combined on a single application (LCGP), and for which your customer receives one bill. Help your customers understand that they will receive a separate policy for any life add-ons.

FLEXGUARD *Plus* is currently approved for use in Alabama, Alaska, Arizona, Arkansas, California, Colorado, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Carolina, Ohio, Oklahoma, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, West Virginia, Wisconsin, and Wyoming. Some approved states require state-special applications and/or have not approved certain riders. Please check the Health Reference Chart at www.uageneralagency.com/office under Agent Tools for current approvals in your state.

FIRST CASH CANCER

Babe Ruth, Mickey Mantle, Roger Maris, Ted Williams ... what do they have in common?

Besides being four of the greatest sluggers to ever walk onto a baseball diamond, they all died of cancer.

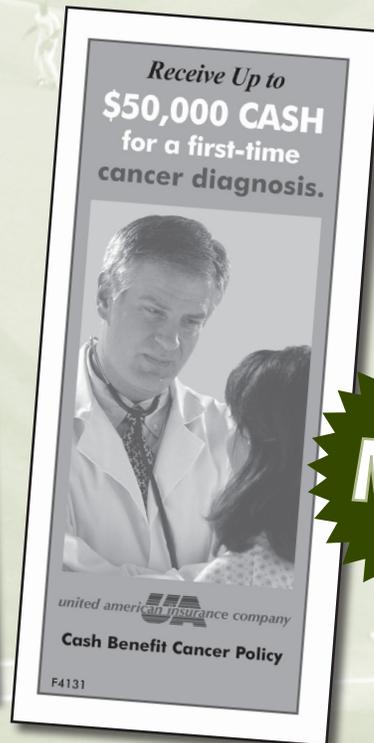
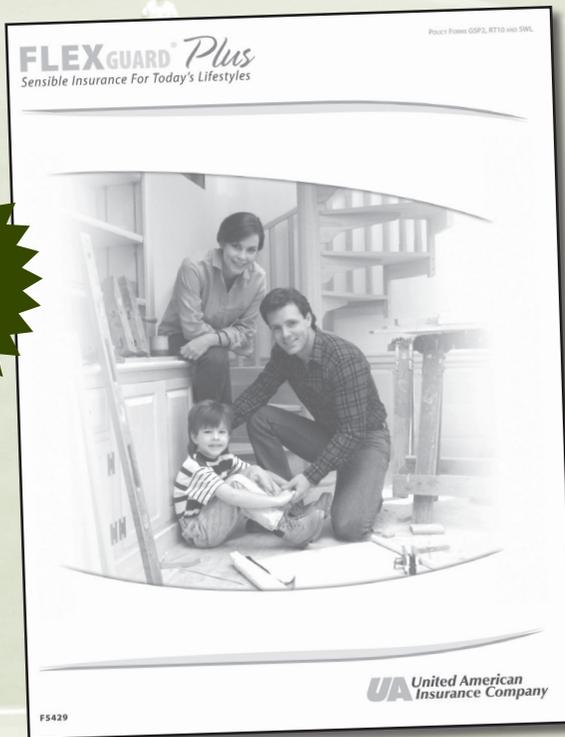
For many people, critical illness equates to cancer. Even though cardiovascular disease kills more people annually in the United States than cancer, cancer receives more media attention. The underlying reason may be in part because cancer appears to strike more randomly than heart disease. People like Lance Armstrong, who are in excellent health and doing all the "right things," can develop cancer. But, you don't have to be a famous athlete to understand the need to protect your financial security from the ravages of this disease.

Many people fear the possibility of developing cancer. If there is a family history, that fear increases. As United American Agents, your job is to understand that fear and to assure your prospects that you have products that can help ease their financial burden should their fears materialize.

What if you have a prospect who isn't receptive to health insurance or interested in life coverage? Don't give up! UA's stand-alone individual *First Cash Cancer* (CANLS-2) or UAatWork's Cash Cancer (CANB) or even the Cancer Expense (CAXC) could save the sale for you.

The simplicity of lump-sum policies is always attractive to prospects. Receipt of benefits is not tied to doctors, hospitals, clinics, X-rays, blood tests, etc. The benefit is paid directly to the policyholder upon receipt of written satisfactory proof of a first time cancer diagnosis. That's a major psychological boost for someone suffering from cancer. Receipt of the lump-sum benefit gives them a degree of control in their lives and lets them see something positive resulting from this devastating illness. In addition, they'll more easily be able to handle the "other side of cancer," the part that has nothing to do with the disease itself, but everything to do with handling routine financial commitments such as rent, mortgage payments, utility bills, car payments, college tuition, and taxes. A lump-sum cancer policy can lighten their financial load so they can concentrate on recovery.

ALL STAR!



MVP!

Hit a Grand Slam with health, life, and cancer/critical illness sales, and you may pack your bags for Puerto Rico in 2008. But, if you only hit a single to first with a stand-alone cancer policy, don't be discouraged. You'll be rounding the bases in no time at all!

Source: www.google.com

LOOK TO UNITED AMERICAN FOR GROUP RETIREE HEALTH



With the number of retirees rapidly increasing, providing health insurance coverage for this growing population is one of the biggest challenges facing employers today. How can they provide health insurance for their retirees, and still provide it for their active employees? How can they cover payroll and pay their suppliers too? For many employers, keeping their business in the black has become a daily juggling act.

Q

What Can Employers Do to Provide Retirees with the Health Insurance Protection They Deserve?

A

They Can Turn to United American. UA's plans can provide an affordable approach for many employers with the Company's strength and longevity to stand behind them.

WHY CONTRACT WITH UNITED AMERICAN TO SELL RETIREE GROUP?

- **Experience:** United American has been active in Senior health protection since the inception of Medicare more than 40 years ago. For many years, UA has been one of the nation's largest producers of individual Medicare Supplements.* We know Seniors!

- **Flexibility:** We understand employers and their retirees have very specific needs. United American offers many plans from which your Group customers can choose, and groups as small as 25 are eligible.

- **Stability:** United American has been rated A+ (Superior) by A.M. Best** for financial strength for more than 30 consecutive years. That speaks volumes about the long-term stability of UA. Retirees want a company that will be there when they need it. There is no doubt that United American is that company!

There are thousands of retirees around the country who need quality, supplemental health insurance protection. Group Retiree Health benefits are a wonderful way for employers to give back to those who have given so much to them through the years.

Want to know more? Please give **Terri Slinkard** a call at **800-353-6926** or e-mail her at **tslinkard@torchmarkcorp.com**. She will be glad to visit with you about the tremendous potential for Group Retiree Health sales and the creative solutions United American can offer to satisfy your Group Retiree Health insurance needs!

* National Association of Insurance Commissioners 2005 Medicare Supplement Insurance Experience Report, 6/06

** A.M. Best rating 6/07



SHIP YOUR ADVANCES TO THE BANK *QUICKER!*

WHAT CAN BROWN DO FOR YOUR ADVANCE?

Did you know that UPS delivers 15.6 million packages daily?*

Ever stop and think about how Wal-Mart gets all of those products from thousands of suppliers onto its shelves? No matter the industry, product, or company location, businesses cannot function without shipping. But what's the big deal about mailing a package, and what does it have to do with getting your advance quicker? More than you think. *How you send your new*

business applications to the Home Office can affect the processing time frame, which impacts how quickly you get your advance.

CHOOSE THE QUICKEST SHIPPING METHOD

There are many different carriers available these days – UPS, FedEx, etc. Most of them offer several different service options. Air shipments cost more, but they get your packages to the Home Office faster. Ground transportation costs less, but it takes longer. So, if you want a quick advance, choose a quick shipping method like “next day.” But, just because it is delivered “next day,” does not mean it will be processed that day, especially if it does not arrive at the Home Office until the late afternoon. *(Electronic Funds Transfer (EFT) can speed advances too. If available to you, it will allow both advance and renewal checks to be directly deposited to your account. Contact Agent Licensing at swaters@torchmarkcorp.com, or call Agent Services at 800-925-7355 for details.)*

TRACKING NUMBERS

Most carriers offer tracking numbers, which enable you to monitor the status of your package en route to the Home Office. Each carrier has a website where you can type in your tracking number to see where your package is at any given time. While the odds of losing packages are slim given the high-tech automation carriers use for sorting, packages can still get lost due to the large volume handled each day.

WEATHER, HOLIDAYS, AND GEOGRAPHY

Just because it's sunny where you live, doesn't mean it's sunny at the Home Office. If you live farther North where snow is a common issue in the winter, expect delays. If you live in Texas, hopefully this summer you owned a golf umbrella and a good pair of rain boots. Weather matters, and it can delay the transportation of your applications.

Holidays impact the receipt of your applications at the Home Office too. Because shipping carriers observe federal holidays, they have to play catch up the next day. This may overload the Home Office mailroom when it too resumes operations after a holiday. Winter is the busiest time of year for all shippers because of the holiday season. Did you know that UPS forecasts the delivery of between 15 million and 21 million packages a day between Thanksgiving and Christmas?*

Reality is, your envelope is just one among millions being shipped. Think of it like standing in line at the grocery store. Your packages have to wait their turn just like you do.

Factor in distance when choosing a shipping method. Lexington, Kentucky, is 869 miles from McKinney, Texas. Plano, Texas, is 12 miles from McKinney, Texas. Which package will arrive faster? Geography matters. If you live farther away from the Home Office, factor that into your selection of a shipping method.

Did you know ... ?

- Monday is the heaviest mail day at the Home Office.
- As many as 27 to 30 trays with 200 to 300 pieces per tray are received on Mondays!
- All incoming mail goes to the mailroom first to be sorted by department.
- There are 31 departments on the mailroom sorting/delivery list at Home Office.
- There are more than 700 employees at the Home Office.
- The mailroom delivers mail to all departments three times a day.

Before you send your next batch of applications to the Home Office, do a little research to make sure you are using the quickest method available.

Next time: A fast car, football, and your advance ...

*<http://www.pressroom.ups.com/mediakits/factsheet>

PRESIDENT'S CLUB

Through July 2007, 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. JIMMY K. WALKER II
America's Insurance Consultants, LLC



3. HANI S. RIHAN
American Insurance Agency of FL, Inc.



4. ASSURECOR, INC.



5. JONATHAN AHLBUM
The Ahlbum Group

- 6. CHARLES R. MANKAMYER**
American Life & Health Group, Inc.
- 7. MICHAEL LEMAR**
Sunshine State Agency
- 8. CHAD W. MCLANE**
McLane Insurance Agency
- 9. ROBERT L. JONES**
Jones Insurance Agency
- 10. AMERICA'S HEALTH TEAM**
- 11. UNION BENEFIT CORP.**
- 12. INSURANCE PRODUCERS OF AMERICA AGENCY**
- 13. PHILIP B. ORTEZ JR.**
Phil & Kathy Ortez Insurance Agency, Inc.
- 14. CATHERINE HATTON**
Hatton Insurance Agency
- 15. KENNETH R. BOWLING**
The Benefit Exchange
- 16. ANTHONY M. ANTIN**
Affiliated Health Insurers
- 17. FRANKLIN D. CARBONE**
Assured Benefits Corp.
- 18. AMERICAN EAGLE CONSULTANTS, INC.**
- 19. ROY L. TUCKER**
Tucker Insurance Agency
- 20. GERALD R. STEVENS**
Stevens & Associates Insurance Agency
- 21. RON CONCKLIN**
Rosenberg-Concklin, Inc.
- 22. PIERCE A. STEVENS JR.**
Stevens Insurance Agency
- 23. LUKE A. ELLIOT**
Elliot Insurance Agency
- 24. ROBERT D. BOULTER**
Boulter Insurance Agency
- 25. INSUREONE CORPORATE BENEFITS, INC.**
- 26. WILLIAM T. BREWER**
Brewer Insurance Agency
- 27. THOMAS STATKEWICZ**
Sylvan-James Associates, Inc.
- 28. CHARLES W. ROPER**
Roper Insurance Agency
- 29. ROY J. AUTREY**
Autrey Insurance Agency
- 30. LARRY L. BRYAN**
Larry L. Bryan Insurance Services, Inc.

PACESETTERS CLUB

Through July 2007, 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. TIMOTHY J. AHLBUM



2. JERROLD J. POSTIN



3. THOMAS J. COUGHLIN



4. WILLIAM E. GORSKI



5. DEXTOR R. SAYLOR

- 6. JAMES E. MAYNER**
- 7. DANIELLE PEELER**
- 8. DELORES A. DAY-DAVIS**
- 9. PHILIP B. ORTEZ JR.**
- 10. LOUIS J. GRAGNANO**
- 11. JONATHAN CLARKE**
- 12. GERALD R. STEVENS**
- 13. CYNTHIA L. WARD**
- 14. KENNETH W. WALTERS**
- 15. PHILLIP K. SEIDEMAN**
- 16. FERN A. COWEN**
- 17. GARY A. SAUNDERS**
- 18. MATTHEW BROWN**
- 19. LUKE A. ELLIOT**
- 20. ROY L. TUCKER**
- 21. LAURO DIAZ**
- 22. RICHARD R. ZEIS**
- 23. JORDAN M. MARTIN**
- 24. CHAD W. MCLANE**
- 25. FRED W. LEMAR JR.**
- 26. WALTER S. BISCHOFBERGER**
- 27. SCOTT W. LONG**
- 28. JOHN R. BURROWS**
- 29. HAROLD E. GIPSON**
- 30. BYRON A. WELSH**

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 July 2007.

LIFE GENERAL AGENTS		HEALTH GENERAL AGENTS	
1. FARM & RANCH HEALTHCARE INC. Mike Stevens, President	16. OWEN E. METTS Metts Insurance Agency	1. FARM & RANCH HEALTHCARE INC. Mike Stevens, President	16. ANTHONY M. ANTIN Affiliated Health Insurers
2. ROBERT D. BOULTER Boulter Insurance Agency	17. JACOB P. ANDERSON Anderson Insurance Agency	2. JIMMY K. WALKER II America's Insurance Consultants, LLC	17. FRANKLIN D. CARBONE Assured Benefits Corp.
3. GERALD R. STEVENS Stevens & Associates Insurance Agency	18. MICHAEL L. WHITE White Insurance Agency	3. HANI S. RIHAN American Ins. Agency of FL., Inc.	18. AMERICAN EAGLE CONSULTANTS, INC.
4. ASSURECOR, INC.	19. CAFFEY CONSULTING GROUP, INC.	4. JONATHAN AHLBUM The Ahlbum Group	19. ROY L. TUCKER Tucker Insurance Agency
5. KENNETH R. BOWLING The Benefit Exchange	20. FRED RICHARDSON Richardson Insurance Agency	5. ASSURECOR, INC.	20. RON CONCKLIN Rosenberg-Concklin, Inc.
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