

THE **SUMMIT**

AUGUST 2008

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THE SUMMIT

FOUNDATION SIGNATURE SERIES (MMGAP) APPROVAL FOR WORKSITE

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

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

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

The Foundation Signature Series is offered as Section 125 (pretax) except in Mississippi. Worksite case submission requirements apply. For product training information, go [here](#) and click on your state under 'UAatWork Products'. For case submission forms, go [here](#).

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

MMGAP SUITABILITY REVIEW FORM

Effective Sept. 1, Agents must submit the **MMGAP Policy Suitability Review Form (F6897)** with MGAPB, UAMM, and UAMG applications for individual and worksite sales. MMGAP policies will not be issued without the submission of the MMGAP Policy Suitability Review Form.

Proper completion of this form will help determine the applicant's total out-of-pocket expenses under their primary medical policy, which is needed to determine the appropriate MMGAP policy maximum calendar-year benefit amount. The MMGAP maximum calendar-year benefit amount must be the amount nearest, but not exceeding, the applicant's total out-of-pocket expenses.

MMGAP policy benefits in a calendar year will never exceed:

1. The applicant's maximum out-of-pocket expenses under their primary medical policy in any one calendar year, and/or
2. The maximum annual benefit amount of the MMGAP policy.

The Underwriting Department will decline MMGAP applications with maximum annual benefit amounts that do not adhere to the MMGAP Policy Suitability Review Form requirements.

You can download Form F6897 from the Compliance Sheet for your state [here](#). Click on 'Compliance Sheets, Life and Health Products'.

F6897 is also available for download [here](#).

COMMON SENSE PLAN

The **Common Sense Plan Field Underwriting Guide (CSI UG 0808)** has been updated to include new conversion rules for United American products and signature requirements.

Please go [here](#) to download the updated Guide.

UA LAPTOP SALES PRESENTATION

We have released product presentations for **CSI**, **UA-250**, and **SMXC** in the states where these products are approved. These additions further enhance the value of this dynamic sales tool.

To request the UA Laptop Sales Presentation CD, please e-mail the [Agent Service Center](#) or call **800-925-7355**.

INTEREST RATES SET

The **Lifestyle Annuity rate** for **August** is **4.15 percent**. Rates will be reviewed and adjusted accordingly.

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

If you have questions or do not receive mailings as indicated, please e-mail the [Agent Service Center](#) or call **800-925-7355**.



ANDREW W. KING

President &
Chief Marketing Officer
United American &
First United American

Can It Get Any Better?

OK! I'm guilty. I talk about it all the time. I e-mail about it. I'm obsessed with it. But, it's a magnificent obsession! You know what I'm talking about! The United American Laptop Sales Presentation is the greatest marketing tool in the history of United American! And I am totally and unabashedly passionate about it!

The reason I'm so passionate is obvious to any of you who are using it (and I sincerely hope that all of you will). The Laptop Sales Presentation is literally changing the way we sell.

It allows us to present our Company history and product information to prospects and customers in a logical, uniform, and consistent manner. Having been in the field myself, I am thoroughly convinced that if we give a consistent message to all our customers, our credibility and reputation for excellence will follow us wherever we go. It is important for all of us to be on the 'same page' with prospects. As we stress the same features and benefits and give prospects the same real life examples, they are more likely to reach the same conclusions about UA and what we offer. And that means a more consistent approach to all our interaction with customers. When the message we give is the same all around, we can respond to customers' inquiries and answer customers' questions more easily and effectively. It's the same in any business. Consistency counts! And mixed messages don't cut it!

The one aspect of the Laptop Sales Presentation that excites me more than any other is the dramatic impact it is having on our new Agents. I have received so many e-mails from the field telling me about the wonderful impact it is having on Agents who are new. We're devoting a few more pages this month to the UA Laptop Sales Presentation because I want all of you to be as passionate as I am about this exciting tool. The Laptop Sales Presentation is creating unprecedented excitement among all our Agents, but especially among new Agents. Here's a message I received today. "Hello, Andy. Some of my 'veterans' in the office are slow in adopting the Laptop Sales Presentation. However, I have been insistent that all involved in training new Agents should only use the UA Laptop Sales Presentation. Today, my brand new Agent showed that the Laptop Presentation works, and is EASY! On her first appointment, the new Agent did the FULL Laptop Presentation ... Market Survey, sponsorship requests, etc., to a tee. Her

trainer saw a big smile on his face. When she walked into my office today, she said, 'I love this. It's too easy. I want more' – she had with \$2,200 in annual premium, three more sponsorships, and a very happy new customer."

Another wrote, "I admit, I had fears about transitioning and fully committing to the UA Laptop Sales Presentation. However, I gave you my word that I would 'press the button'. When I went to a prospect's home, I simply asked her, 'May I show you something?' She said, 'Sure.' And then I did it. I pressed the button. I showed her the Supplemental Health Presentation. By the time I left, she had purchased a family cancer policy and a critical illness policy for a total of \$836 annual premium. All this took place in only 15 minutes! I love the button!!!"

And another, "My Agent decided that his first Laptop Presentation that generated \$1,716 AP was so good he went out and sold another four applications for a total of \$12,352 AP. How is that for the power of the Laptop Sales Presentation?"

What more can I say? Based on the e-mails I've been getting ... a lot. However, those of you out in the field, who use this dynamic tool daily, say it better than anyone. Be sure to read pages 4 and 5. These comments can't help but inspire. But, they also demonstrate that the Laptop Sales Presentation can take the fear out of selling, especially for new Agents. Once a new Agent presses that button, their whole attitude changes. No fears or uncertainties remain, only confidence in themselves and the products they offer. Agents have more time to concentrate on building relationships with customers because the Laptop Sales Presentation thoroughly covers the features and benefits along with providing real-life examples. Good relationships build trust, which creates long-term persistency. You've got to love the Laptop!

PUSH AND PLAY THE LAPTOP WAY!!

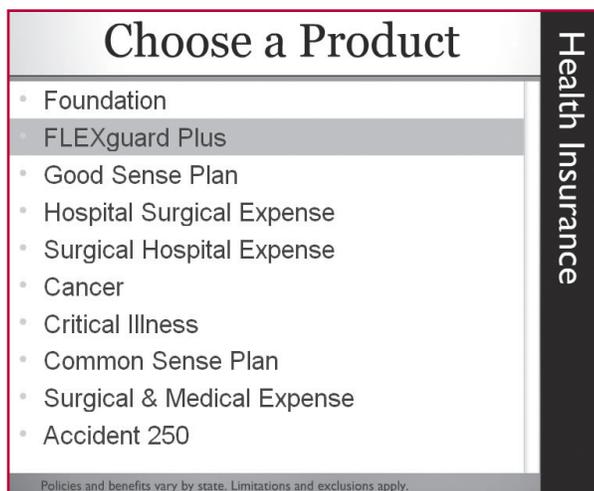
We knew we had created an outstanding marketing tool when we developed the United American Laptop Sales Presentation. But, we didn't anticipate what a tremendous impact it would have on numerous areas of our operation.

It's a Sales Tool: The UA Laptop Sales Presentation is a way to help Agents present UA product information to prospects and customers in a clear, consistent manner. The presentation spells out in easy to understand language and graphics the important features and benefits of each product. It leaves few, if any, questions unanswered. Prospects no longer hear only an Agent's words. They see a graphic representation of those words as well. The Laptop Sales Presentation illustrates the need for our products using the faces of everyday people and the places and situations with which prospects are familiar. Prospects see themselves in those faces and situations, and the value and need for our products become real to them.

selling cancer and critical illness coverage as you are about selling Medicare Supplements!

It's the Great Equalizer: When you're a new Agent, it's difficult *not* to feel intimidated by the veteran producer sitting across the room. You know ... the one who has qualified for and attended every UA Annual Sales Convention since its inception. How can you ever hope to achieve that kind of success yourself? With the Laptop Sales Presentation, it's easier than you think.

The Laptop Sales Presentation is helping new Agents be successful, beginning with their initial sales call. Even if a new Agent has no



It's a Training Tool: Whether it's your first day in the Agency or your 25th year, training and learning never stop. If you're a new Agent and know little about United American's history or UA products, the Laptop Sales Presentation can show you and tell you. If you've been around awhile but concentrated your sales efforts on one, two, or three products, the Laptop Sales Presentation is an easy way to help you broaden your personal product knowledge.

For instance, you've sold UA for several years with a focus on Medicare Supplements. But, with the media attention breast cancer and heart disease receives, many of your prospects and customers have indicated an interest in cancer or critical illness coverage. Your experience with those products has been limited. How do you change that? The Laptop Sales Presentation makes it easy.

Want to know more about our cancer and critical illness coverage? Open the Laptop Presentation and review the Cash Cancer and HealthGuard presentations just as your prospect would. Before you realize it, you'll be as excited (and as knowledgeable) about

previous sales experience, he or she can feel an immediate sense of competence using the UA Laptop Sales Presentation. The presentation leaves nothing to chance. Features and benefits of products are clearly spelled out and appropriately illustrated. It's almost impossible for a new Agent to make a mistake. That immediate sense of competence puts the new Agent on equal footing with the veterans. And, if the new Agent is more computer-savvy than the veteran, the Laptop Sales Presentation may give him an edge.

With the recent addition of the Common Sense Plan (CSI), the Accident Compensation Plan (UA-250), and the Surgical/Medical Expense Plan (SMXC), the UA Laptop Sales Presentation has even more to offer. Use it on every sales call and watch your production soar!

Andy King, United American's President and Chief Marketing Officer, is still receiving a string of daily e-mails from people around the country detailing the amazing success this tool is creating among their Agents. We included some of these in the last issue of *Summit*, but have more to share with you this month. This is genuine feedback from real people experiencing unprecedented sales success. This can be your success too!

"Our new slogan is '100% Laptop to the Top!!! We are pumped and there is no limit!! One hundred percent of our sales in the last two weeks has come from Laptop Presentations. Sales are increasing with \$43,000 in Laptop Presentation-based sales last week alone!! The Agents have learned so many ways to use the new Laptop Sales Presentation. The presentations allow us to add credibility to the Company, provide a professional presentation, show the need for life insurance through the dramatization, demonstrate the need for health insurance, provide an overview of products, generate referrals, and create a comfortable and stimulating sales experience for our prospects and customers. The bottom line is a higher closing ratio and more money in the Agent's pocket. We are asking all Agents to use the Laptop Sales Presentation. What's more exciting is the mix of products we're selling from these presentations. Sales are heading up, Agents are excited, and you can feel the energy in the office. We now have everyone on board with the fact that even the best of Agents cannot duplicate the credibility of the professional audio-visual presentation UA has provided for us. After all, if people see it on screen, they are much more inclined to accept its truth. The next step is to market our way into every home and business in town, because we have something for everyone. What a great Company to work with! The new UA Laptop Sales Presentation and the UA product line are truly an Agent's dream come true."

"I had a prospect call late one afternoon wanting to schedule an appointment that evening. The only Agents still in the office were new ones. I told one I would go with her to the appointment. On the way, a lightbulb went off in my head – The UA Laptop Sales Presentation! I probably could have sent her alone, had her 'push and play' and she would have been fine. However, we were already halfway there, and I wanted to witness for myself a new Agent using the presentation. Upon starting the presentation, when the customer began asking a number of questions, my new Agent politely said, 'I'll gladly answer all your

questions at the end of the Laptop Sales Presentation video'. When the presentation was over, **there were no questions.** My new Agent sold the customer both a health and life policy for a total of \$2,988 AP along with our new Partners Plus® optional discount medical plan. Life's great!"

"I went with a new Agent yesterday for his first day in the field. He used the Laptop Sales Presentation and wrote five apps for \$4,512 AP. Another Agent, who was a struggling veteran, used the Laptop Sales Presentation for the first time yesterday and closed \$2,488 AP, including Partners Plus®."

"Today, one of my Agents who had two appointments used the Laptop Sales Presentation, closed four applications totalling \$6,544 in AP. He is new and by using the tools we have given him, he is our No. 1 Agent for the month with a little more than \$15,000 AP already."

"I want to give you an update on my Agent's progress for the week. He finished with 16 apps and \$5,006 in AP. He was nine for nine using the Laptop Sales Presentation. That's a 100 percent closing rate."

"We're definitely on board with the UA Laptop Sales Presentation. It has made ALL the difference in our office ... last week was our best week to date closing \$18,355 in AP. That's not too bad considering we averaged \$7,000 to \$10,000 weekly before using the Laptop Sales Presentation."

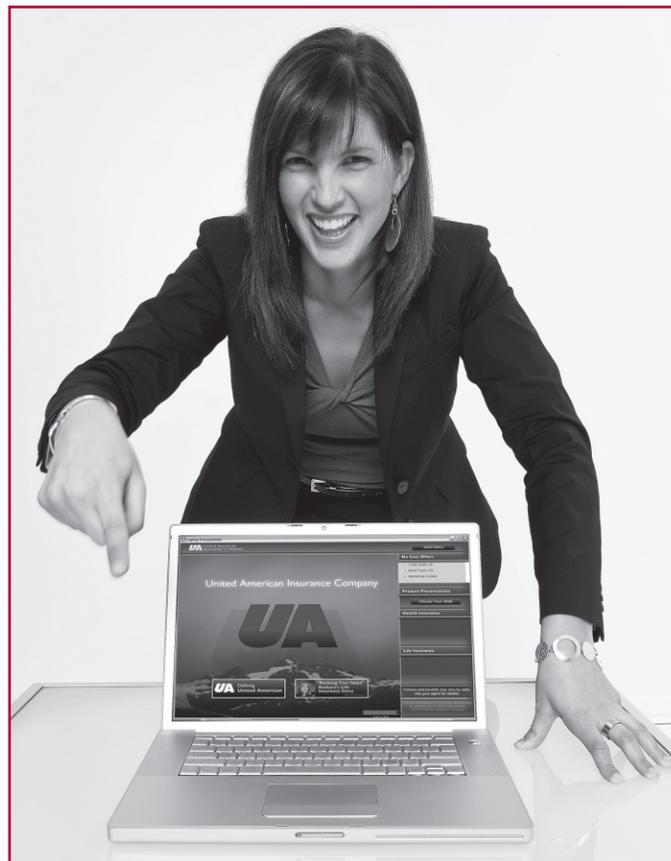
"The Laptop Sales Presentation works!!! It's only Wednesday and one Agent has 13 apps for a total AP of \$3,902. He is experiencing a 100 percent closing rate!!!"

"A new Agent went out in the field by herself for the first time. Her prospect was a gentleman

whose English was somewhat limited. She showed him the Laptop Sales Presentation for cancer and critical illness. Halfway through, he interrupted her saying, 'I want both'. He paid attention to the presentation, understood it, and purchased. The Agent came back to the office showing every tooth in her head."

"The Laptop Sales Presentation ... what a concept. The 'Barbara story' works!! You can experience great success using the 'push and play' method. You don't have to be an expert with years of experience to sell life insurance today."

You don't have to be an expert either to experience this kind of success. All you have to do is use the tools we've given you! To receive your free copy of the UA Laptop Sales Presentation, contact the Agent Service Center at 800-925-7355.



Customers get more with

Last month we introduced you to Partners Plus®, our newest optional, noninsurance discount medical plan available to GSPI, GSP2, CSI, and HSXC policyholders (available in all states except Kansas, New Jersey, New York, South Dakota, and Vermont).

This month we want to show you what sets Partners Plus apart from our other discount medical plans:

1. THE EXPANDED PROVIDER NETWORK

Partners Plus members can save from 5% to 25% on network physician charges and from 5% to 32% on network hospital charges. And, with the expanded provider network, Partners Plus members can gain access to more providers.

There are four provider networks included with the Partners Plus Discount Medical Plan. Members can realize discounts from participating providers in any of the four networks. However, provider discounts may vary depending on which provider and network is utilized:

PHCS Network

PHCS is the largest of the four provider networks and can give members average savings from 27% to 62% on physician and hospital services.

Beech Street

Average savings up to 25%.

TRPN

Average savings from 10% to 25%.

First Access

Average savings of 20%.

To select a provider, members may [go here](#) or call the toll-free **Patient Concierge Service number (888-561-5759)** to speak to a representative (Mon. – Fri., 8am – 6pm Central time zone). Members can search for a conveniently located provider according to their ZIP code.

2. PATIENT CONCIERGE SERVICE

This new and convenient feature is intended to help members avoid confusion as well as understand the Provider Network features of the Partners Plus Discount Medical Plan. A Patient Concierge representative can answer questions about the Partners Plus provider network, provide members with a list of participating doctors and hospitals, and verify participation by calling providers before members make

appointments. Please note that the Patient Concierge does not set provider appointments for Partners Plus members.

Nowadays, consumers are often frustrated when they receive an automated response instead of a live person. But, with the Patient Concierge Service, members are guaranteed to speak to a live person to get quick answers to their questions about Partners Plus.

3. DIRECT LAB SERVICES (DLS).

DLS has contracts with major clinical labs and has negotiated special pricing on wellness panels and other popular blood tests. Many of the tests are offered at up to 70% off typical laboratory charges. In addition, Partners Plus members can receive an **Annual Wellness Profile** once per year, which is a \$400 value. The Annual Wellness Profile blood test consists of the following panels:

- Complete Blood Count
- Thyroid Profile w/ Thyroid Stimulating Hormone
- Lipid Profile
- Liver Profile
- Kidney Panel
- Minerals and Bone
- Fluids and Electrolytes
- Diabetes

Members can call the Patient Concierge to order any blood test or contact DLS online or by phone or fax. A requisition form is sent via e-mail to the member within two hours after the order is placed. Confidential results are e-mailed within 24 to 48 hours following the blood test.

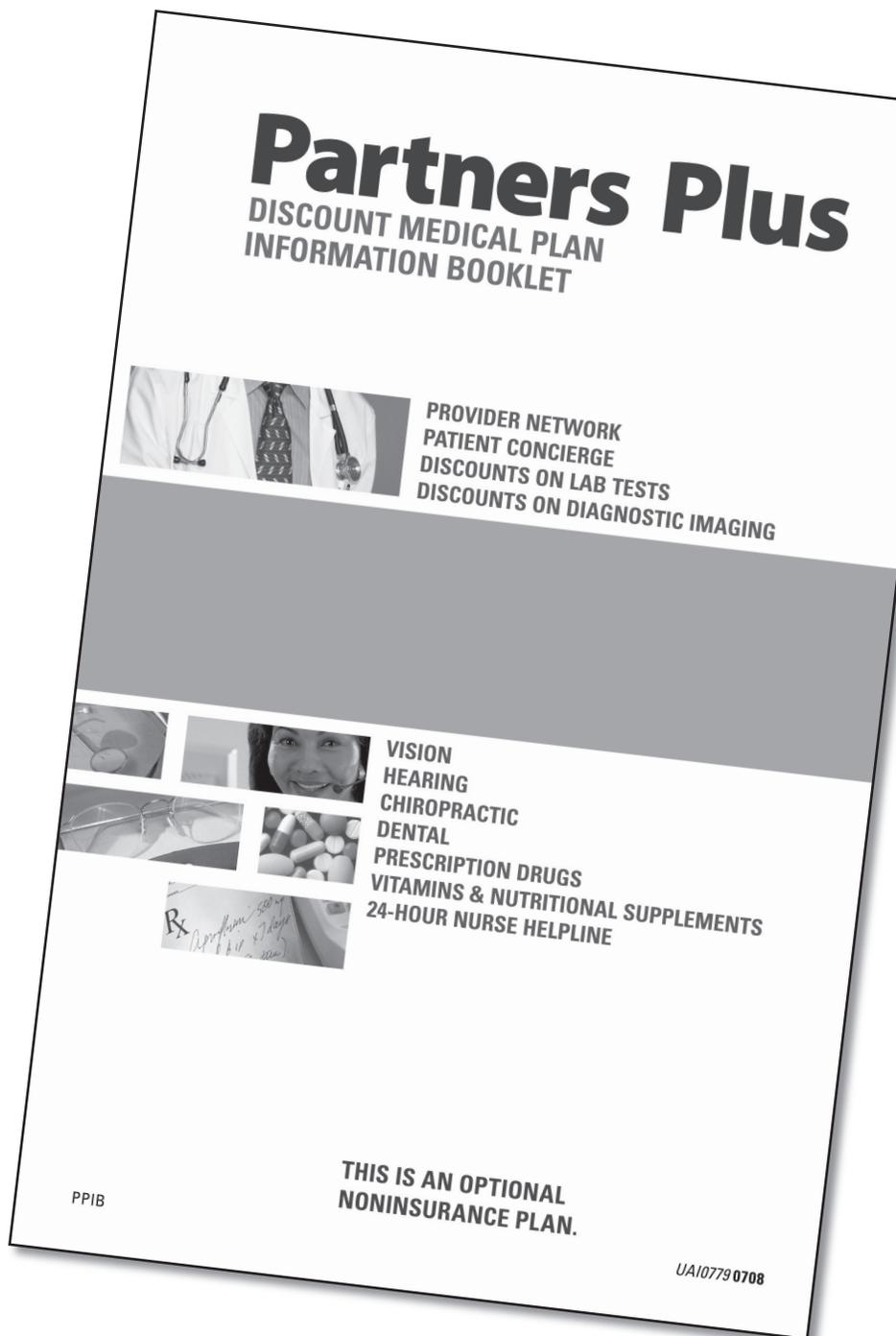
– Not approved for advertising use –

PARTNERS PLUS®!!!

4. MEDLINK

MedLink is the nation's leading provider of diagnostic imaging services. Through MedLink, members can gain access to discounts on diagnostic imaging, radiology, neurodiagnostic testing, functional capacity exams, nuclear medicine, and pain management services. Considering the accepted recommendation for women age 40 and over to have mammograms every one to two years, the radiology discount could be of particular value to your female customers who are in this age range*. And, people with arthritis often seek pain management treatment, so this discount could also be of interest to customers with arthritis.

Partners Plus was designed to help your customers save money. If your customers save money, that means they have more money to spend on additional coverage – from you! Helping your customers save money makes them happy. Happy customers refer you to others and their business is more likely to stay on the books, which increases your renewal income. Next time you show the UA Laptop Sales Presentation for GSP1, GSP2, CS1, or HSXC, be sure to tout the cost-saving potential of the Partners Plus Discount Medical Plan.



* National Cancer Institute Fact Sheet, Sept. 4, 2007.

IN THE WORKS:

The UA Laptop Sales Presentation is about to get even better with the addition of a Partners presentation! Your customers will be able to learn about the cost savings available with each of our optional discount medical plans. Also, Agent training on our discount medical plans will be added online. The field will be notified when these resources become available.

68 MILLION NEED LIFE!

We hear and read so much about the millions of uninsured in the United States. But, generally, those statistics refer to health insurance. What about LIFE? According to the *Life and Health Insurance Foundation for Education*, 68 million Americans have no life insurance. That is a staggering number and far larger than the number of people without health insurance. With *Life Insurance Awareness Month* on the horizon for September, there isn't a better time than NOW to start whittling down that number.

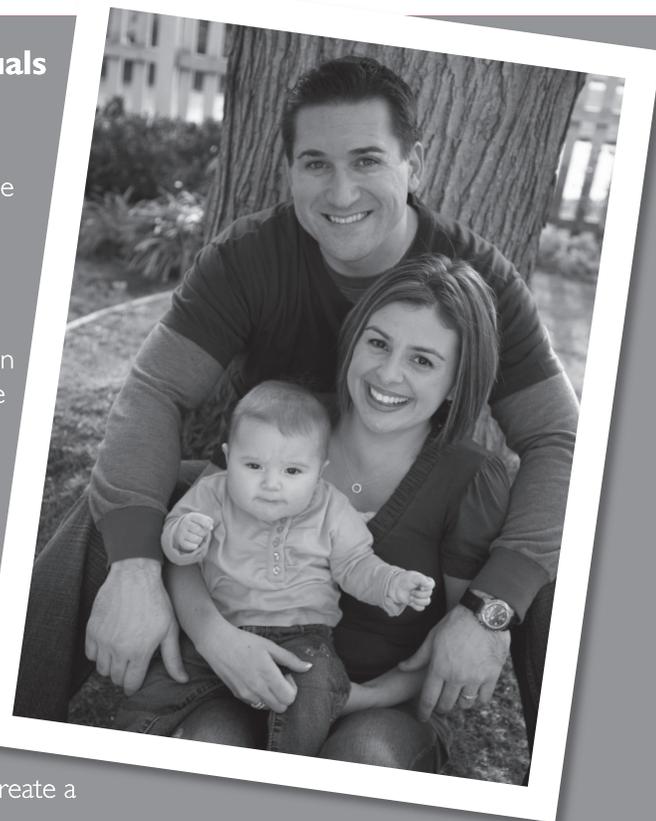
Here are some interesting statistics about life insurance. According to *LIMRA International's Facts About Life 2007*:

- **28%** of wives have no life insurance.
- **15%** of husbands have no life insurance.
- **56%** of married parents believe their current life insurance coverage is inadequate to protect their families.
- **68%** of parents in the United States have no personal life insurance Agent to advise them.
- **44%** of households say they don't have enough life insurance.
- **50%** of parents don't know how much life insurance to buy.
- **39%** worry about making the wrong decision when selecting a life insurance policy.
- **24%** of married parents say they haven't purchased life insurance because no one has ever contacted them.
- **22%** of families with dependent children say they will have immediate trouble meeting everyday living expenses if a primary wage earner dies.
- **26%** of families with dependent children can cover expenses for only a few months if a primary wage earner dies.
- **81%** of Americans say they need life insurance, but only 61% have any form of life insurance protection.
- **Among insured households, many, if not most, are underinsured.**

Where do these statistics leave millions of individuals and families in the United States?

Vulnerable! Individuals and families without adequate life insurance coverage are vulnerable to the uncertainties of everyday life. And those uncertainties can be devastating. A family's hopes and dreams can be shattered forever in an instant. As Agents contracted with United American, you don't have the power to predict the future, but you do have the power to alter its outcome for those who lose a loved one. Proper life insurance coverage can literally mean the difference between rising above tragedy or falling victim to it. Although nothing can replace the loss of a mother or father within a family, adequate life insurance coverage on that individual can make the reality of moving on with life more bearable and comfortable for those left behind.

Talk about life insurance to all your prospects ... young, old, male, female, married, or single. No matter what their personal or financial circumstances, we have a product that can help to ease the uncertainties of their lives. Contact your existing customer base to initiate a review of their current coverage. UA's Fundamental Life Series I and II, the optional life policy add-ons of FLEXGUARD Plus, and the Foundation Signature Series (MMGAP) provide prospects with a wide range of benefit levels from which to choose and should create a comfortable fit for almost any prospect.



EMBRACE LIFE!



How many times have you driven down a road and found a row of signs following the same path? Stuck in the ground along a shoulder or stapled to a telephone pole, these signs advertise home builders, singles' websites, home remodelers, and almost any other profession or interest you can imagine. One of the most popular signs is for insurance sales. Why are insurance signs so popular? BECAUSE THEY WORK!!

United American has developed new signage, which is now available on the UA Ad Catalog. Simple in design and inexpensive to create, signage gets people's attention quickly and easily.

The Ad Catalog offers 11 different signs, which you can personalize with your Agency phone number. We have signage specific to cancer, critical illness, life, the Child Safe ID Kit, the MedFacts Kit, and the Memorial Guide. Go [here](#) to view all the signs that are available.

You can download a sign by clicking the 'Download This Sign' button. To edit the phone number field, your computer must have CutePDF Form Filler software. The software can be purchased and downloaded [here](#).

If you want to order a finished sign from the Ad Catalog, contact our approved vendors. Visit [All Quality Signs](#) or [Worldwide Graphics & Sign Company](#).

Before you create and distribute any signage, always confirm that the sign is approved for use in your state. In addition, always check with local municipalities or city authorities concerning any limitations or restrictions on placing signs in the area.

Signs are an inexpensive way to attract attention and spread the word about the value UA offers. Use them often!

**AFFORDABLE
INSURANCE**
Life • Cancer • Critical Illness
999-999-9999
**UA UNITED AMERICAN
INSURANCE COMPANY**

Affordable Insurance: F6982

**AFFORDABLE
CANCER
INSURANCE**
999-999-9999
United American Insurance Company

Cancer 2: F6984

Do you need Critical Illness
protection you can count on?
CALL US TODAY
999-999-9999
**UA UNITED AMERICAN
INSURANCE COMPANY**

Critical Illness 1: F6986

MEDFACTS KIT
NO COST
Without obligation
999-999-9999
**UA UNITED AMERICAN
INSURANCE COMPANY**

MedFacts Kit: F6992

MEMORIAL GUIDE
NO COST
Without obligation
999-999-9999
**UA UNITED AMERICAN
INSURANCE COMPANY**

Memorial Guide: F6841

**NO COST
CHILD I.D. KIT**
Protect your children today!
999-999-9999
**UA UNITED AMERICAN
INSURANCE COMPANY**

No-Cost Child ID Kit: F6985

PRESIDENT'S CLUB

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



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



2. JONATHAN AHLBUM
The Ahlbum Group



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



4. MICHAEL LEMAR
Sunshine State Agency



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

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

PACESETTERS CLUB

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



1. JERROLD J. POSTIN



2. TIMOTHY J. AHLBUM



3. LUKE A. ELLIOTT



4. MARK A. SIMPKINS



5. G. K. REYNOLDS

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

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 2008.

LIFE GENERAL AGENTS		HEALTH GENERAL AGENTS	
1. FARM & RANCH HEALTHCARE, INC. Mike Stevens, President	16. JAMES D. HOWELL Howell Insurance Agency	1. FARM & RANCH HEALTHCARE, INC. Mike Stevens, President	15. INSURANCE PRODUCERS OF AMERICA AGENCY
2. ROBERT D. BOULTER Boulter Insurance Agency	17. STUART E. MOSS Moss Insurance Agency	2. JONATHAN AHLBUM The Ahlbum Group	16. HANI S. RIHAN American Ins. Agency of FL, Inc.
3. KENNETH R. BOWLING The Benefit Exchange	18. JOHNNIE D. SNIDER Snider Insurance Agency	3. JIMMIE K. WALKER II America's Insurance Consultants, LLC	17. GERALD R. STEVENS Stevens & Associates Insurance Agency
4. LUKE A. ELLIOTT Trinity Insurance Group	19. EDWIN D. WILSON Wilson Insurance Agency	4. MICHAEL LEMAR Sunshine State Agency	18. BARBARA GONZALEZ Assured Benefits Corp.
5. MICHAEL JOHNSON Johnson Insurance Agency	20. LONNIE D. OLSON Olson Insurance Agency	5. CHARLES R. MANKAMYER American Life & Health Group, Inc.	19. ROY L. TUCKER Tucker Insurance Agency
6. MANUEL M. LARIOS Larios Insurance Agency	21. JOHN W. MURRAY Murray Insurance Agency	6. ASSURECOR, INC.	20. AMERICA'S HEALTH TEAM
7. CARLTON R. HAWKINS SR. Hawkins Insurance Agency	22. JOYCE A. WADDLE Waddle Insurance Agency	7. DAVID R. OLIVER Affiliated Health Insurers of America	21. WORLD WIDE COVERAGE CORP.
8. ASSURECOR, INC.	23. TERRANCE E. OLSON Olson Insurance Agency	8. CATHERINE E. HATTON Hatton Insurance Agency	22. WILLIAM T. BREWER Brewer Insurance Agency
9. TRACY D. GOLLIHUGH Golliugh Insurance Agency	24. HAROLD NORMAN Norman Insurance Agency	9. LUKE A. ELLIOTT Trinity Insurance Group	23. MANUEL A. LARIOS Larios Insurance Agency
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