

Do you have
The Right Tools?

• **MEET NEW
DIRECTOR
JEFF CRIPPEN**

• **SUN & FUN IN
SAN DIEGO**

• **AROUND THE
WATER COOLER
WITH AGENCY
SERVICE**

PROCARE RATE APPROVAL

A special mailing regarding a ProCare Medicare Supplement Rate Approval for new business and renewals has been mailed to General Agents in Nevada.

Check your state's ProCare rate memo for complete effective date information and cut-off dates for business written with old rates. If you did not receive this notice, please contact the Agent Service Center at 800-925-7355.

PLANS HDF, K, L & DISABILITY APPROVALS

Medicare Supplement Plans HDF, K, L, and Disability have been approved for sale in Alaska, Idaho, Iowa, and Tennessee. A special mailing has been sent to Agents working in these states. If you did not receive notification in the mail of these approvals, please contact the Agent Service Center at 800-925-7355. For additional materials, please contact Agent Supply.

UA MED-SUPP AGENTS

In an effort to help you write new business and maintain high persistency, UA will waive a portion of the \$1,790 calendar year deductible amount required on our High Deductible Plan F Medicare Supplement policies for the last quarter of 2006.

For HDF policies with an effective date of October 1, 2006 – December 31, 2006, UA will waive \$1,000 of the 2006 annual deductible amount. The first \$790 must be paid by the policyholder before policy benefits begin for 2006.

Remember, the calendar year deductible is set by the federal government each year and will most likely increase. The full amount of the 2007 deductible will be required beginning January 1, 2007, before policy benefits are payable.

FLEXGUARD & GOOD SENSE PLAN RATE APPROVALS

A special mailing regarding FLEXGUARD and Good Sense Plan rate approvals for individual and UAatWork new business and renewals has been mailed to General Agents in the following states:

FLEXGUARD: Alabama, Arizona, District of Columbia, Iowa, Kansas, Louisiana, Michigan, Missouri, Montana, Oklahoma, S. Dakota, Tennessee, Texas and Wyoming.

Good Sense Plan: Arizona, Idaho, Louisiana, Missouri, New Mexico, Oklahoma, S. Dakota, Wisconsin and Wyoming.

The new business effective date is October 15, 2006. Check your state(s) FLEXGUARD and Good Sense Plan rate memo for cut-off dates for business written with old rates. If you did not receive this notice, please contact the Agent Service Center at 800-925-7355.

INTEREST RATES SET

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

TOP TWO HIPAA PLANS FOR 2006

In compliance with HIPAA laws, United American's top two health plans available to HIPAA-eligible applicants have been updated for 2006. Go to the website at www.uageneralagency.com/office for the chart and underwriting instructions.

UA/FIRST UA PROMOTIONAL ITEMS AVAILABLE

Providing customers with give-a-way items can help promote sales. These are especially useful at industry trade shows, community events, or group presentations and work well as a "leave behind" gift when you visit a prospect.



United American has a supplier that can provide you with novelty and specialty items. You will find a wide selection of high-quality items from this vendor. Clothing items such as shirts and jerseys are available, and the

vendor also offers an excellent line of accessory items. Here's how to order: Go to www.proteemsports.com/ua. The user name is united; the password is agents. Both are case sensitive, so use lower case for both. You can order online, by e-mail or fax. Or call Tom Bryant, Pro Teem customer service representative, at 336-475-0339.

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www.uageneralagency.com/office
www.firstunitedamerican.com



LARRY STRONG

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

Why Market United American?

When I look at a recent press release from the U.S. Census Bureau, it is very evident to me why you should market United American products. With 46.6 million people currently uninsured in the U.S., there is a tremendous market for our under age 65 products! Our supplemental health products are just what many of these individuals want and need!

Some individuals are uninsured by choice. Yet, cost and availability are still predominant factors in creating the vast number of uninsured in this country. Many individuals who once looked to their employers for health insurance protection are finding the cupboard empty! Every year, more and more employers are dropping their employer-sponsored health insurance programs. Some are exploring other avenues such as Health Savings Accounts or voluntary benefits to at least provide their employees access to health insurance coverage. The supplemental health products we offer can go a long way toward providing needed protection for individuals who have lost employer-sponsored coverage or whose employer does not provide an employer-sponsored insurance program. Our products can also help those who cannot afford major medical, or who cannot qualify for major medical due to existing health conditions. UA can provide a solution for many of these individuals.

In addition, just because individuals already have a major medical policy doesn't mean they don't need United American. We can also provide a solution to those who want to supplement their existing major medical or to supplement their major medical deductible.

The customer base for our under age 65 health products has grown substantially in recent years, and the needs within that customer base are many and varied. That's why our FLEXGUARD policy with three benefit levels, doctor office visits and numerous optional riders is such an exciting product. Whether an individual needs basic coverage or needs to supplement existing major medical, UA may be able to provide the answer!

With such great market potential, why is United American the best choice for you? Where do I begin? First of all, we have an outstanding commission structure, possibly one of the best in the industry. An outstanding advance and renewal program complement our commission structure. We have lower lead acquisition costs, which allows us to make better use of our leads. UA Internet recruiting support is also available for those who qualify. Because of all these positive variables, we can offer higher overall Agent compensation and, as a result, have better Agent retention.

Because of the quality of our products and the one-on-one Agent/customer relationships that our Agents are encouraged to develop, our products offer outstanding persistency. When Agents properly qualify their prospects and treat their prospects with respect, it pays off in long-term persistency, retention, renewals and commissions.

United American offers outstanding Home Office support. Every person in every department is here for one reason and one reason only: to make you the best United American producer you can be. In the process of helping you achieve that status and your personal goals, we achieve success ourselves.

Why market UA products? It's a no brainer! The market is immense. We offer a great product at an affordable price. We treat our Agents like royalty. It just couldn't be any better!

See you at the Summit.

Larry Strong

United American Welcomes Jeff Crippen



Jeff Crippen has joined United American as Vice President of Sales and Director of Agency Development. Jeff brings over three decades of sales management experience to UA and has worked almost exclusively in the area of individual health insurance.

He began his career as an Agent for Washington National Insurance Company and then spent 12 years as Regional Sales Manager for Time Insurance (now called Assurant Health). In the late 1980s, Jeff played a pivotal role with Blue Cross of California in creating and implementing a strategy to recruit, retrain and re-motivate its sales force of Independent Agents. Jeff also led the start-up of Unicare Life and Health (Wellpoint) in the early 1990s and opened markets in Georgia, Illinois, Indiana, Texas and Virginia. Most recently, he led the successful expansion of HumanaOne in nine eastern U.S. states. Jeff holds a LUTCF designation and is an active member of the National Association of Health Underwriters (NAHU) and the Inter-Company Marketing Group (ICMG).

Jeff will be responsible at UA for developing strategic marketing relationships with insurance marketing organizations like ICMG and with independent Agencies. Jeff will also help United American more effectively penetrate the Personal Producing General Agent (PPGA) marketplace to develop a higher profile, quality reputation in the individual health insurance market. UA has been a leading Medicare Supplement provider for a long time, and Jeff will help teach the insurance community at large that United American is much more today.

We recently sat down with Jeff to learn a bit about his philosophy of recruiting and his goals for United American:

Summit: Jeff, what brought you to United American?

JC: Actually, it was who brought me to United American. I was recruited by Larry Strong, but when Larry approached me, I was already well-acquainted with UA.

Summit: What is your immediate goal for United American?

JC: I want to get some IMOs up and running. I'll be recruiting some top-notch Agencies and working to get United American more visible among organizations like the NAHU.

Summit: What is the most important strategy a company can implement to sell successfully?

JC: For sales to be truly successful, I think a company must distribute its products through every possible means. For United American that means selling through PPGAs, General Agents, and IMOs. We must recruit to whatever areas or individuals we can sell profitably.

Summit: How do you see United American's direction in the future?

JC: With all the fierce competition in today's Med-Supp marketplace and all the recent government changes in the Medicare program, UA is looking more and more to the under age 65 market. We have a tremendous opportunity today with under age. We have good products, a good image and a good reputation within the industry in general. We have lots of potential for growth on the GA side of the Company, but we need to implement better means to attract those Agencies and Agents. Not only do we need the right product, we also need the right mechanisms and processes to sell those products. General Agents today are very computer saavy. We need good Point of Sale (POS) material, and we need to have an absolutely outstanding website as well. We need to put more emphasis into making it easier for Agents and Agencies to do business with us. We've made a great start, and the UA team we have in place is outstanding. I have no doubt that in the years to come United American will have an industry reputation as a superior provider of under age 65 supplemental health products. It's a great challenge, and I'm excited to be a part of it.

Become a UA Groupie!

Discover how United American's creative solutions for group retiree healthcare needs can provide employers and their Medicare-eligible retirees with a cost-effective and flexible approach to retiree health benefits – and boost your bottom line in the process!

UA's retiree group health plans are fully insured and offer these valuable features:

- Small group eligibility (as few as 25)
- Very competitive rates
- Guaranteed-issue policies with pre-existing condition waiver
- Simple enrollment process — no individual applications
- Electronic claims filing in all states
- No provider lists — Participants can freely choose their doctors and hospitals



For more information, call **Terri Slinkard** or **Doug Gockel** at **1-800-353-6926**; fax them at **972-569-4041**; or e-mail your request to tslinkard@torchmarkcorp.com.

Be sure to ask about our \$500 Medicare Part B deductible rider that can be used to significantly reduce rates for your customer. Make Group Sales a priority in 2006!

Do you have **The Right Tools?**

Marketing tools help you to spread the UA and First UA message in a clear, consistent, and professional manner. We've already done the hard work of creating these under age health and life tools and getting approval by the individual states. So why reinvent the wheel? Take advantage of all the tools that we've already created to help you be the best producer you can be! And if your prospect doesn't need health insurance, explore life!

Check the AdCatalog at www.uageneralagency.com/office or www.firstunitedamerican.com/office for a current list and preview of all available print ads and to place your order. And don't forget Plexiglas stands and inserts, vinyl policy jackets, presentation folders, and welcome kits. All lend style and polish to your prospecting and selling! Always check the marketing tools chart for state advertising approval before ordering. Use the Agent Supply Order Form for a complete list of all marketing materials that are currently available and to place your order.

Here's a sample of what's available...

BROCHURES give your prospecting a professional look and make great "leave behind" material.

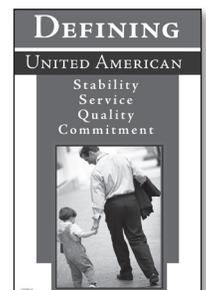
1. A.M. Best Mini-Brochure (UAAMB) & FUA (FUAAMB)
2. "A Story Worth Telling" (F2777) & FUA (N3423)
3. Defining UA (DEFUA)
4. Underage Health Brochure (F3781)
5. Cash Benefit Cancer Policy (F4131)
6. "Secure" Life (F3725R) & FUA (F4412)



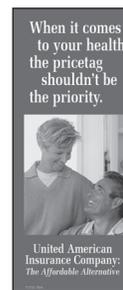
1



2



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6

LEAD BOXES & KITS let your prospects take the initiative in the sales process.

7. Child Safe Lead Box (UACSLB) \$6 each
8. Under Age Health Lead Box \$6 each
9. Child Safe ID Kit (F4224) \$.50 each
10. MedFacts Kit (F4323) \$.50 each



7



8



9



10

PRINT ADS & RADIO SCRIPTS reach a wide audience and provide outstanding exposure for you, UA and First UA.

FLEXGUARD
Hospital and surgical protection designed to fit the needs of your family.

- Benefit levels of \$50,000, \$75,000 or \$100,000
- Coverage for individuals & families
- No lifetime maximums
- Freedom to choose your doctor & hospital
- Optional Riders for critical illness (including cancer), additional doctor visits, and accident protection

For more information call:

United American Insurance Company

This is a solicitation for insurance. You may be contacted by an agent representing United American Insurance Company. Policy benefits may vary by state. Limitations and exclusions do apply.

FLEXCR 01-05 Policy Form G92

No One Is Immune.

A critical illness can strike anyone at anytime. Often, the road to recovery is not only long, but also expensive.

United American Insurance Company's HealthGuard policy is critical illness protection which pays a lump sum benefit directly to the policyholder upon first diagnosis of a covered illness.

Covered illnesses include:

- Major Organ Transplant • Heart Attack • Total Loss of Eyesight • Stroke • Total Loss of Hearing • End Stage Breast Failure

While HealthGuard cannot prevent a critical illness, it can go a long way towards easing the stress of treatment and recovery. HealthGuard puts a family's focus where it should be — away from finances and on recovery.

For more information call:

United American Insurance Company

These policies have some limitations and exclusions. This is a solicitation for insurance and you will be contacted by a salesperson agent representing United American Insurance Company.

Up to \$50,000 CASH if the doctor says you have cancer.

When cancer strikes, it shows no favorites. Everyone is a candidate — infants, teens, single, married, middle-age, seniors.

That's why your first and best line of defense against a first-time cancer diagnosis is **United American's First Cash Cancer Plan.**

UA's supplemental First Cash Cancer Plan will pay you up to \$50,000 upon first cancer diagnosis!

- Money is yours — all of it, one-time full payment
- No hospitalization or treatment required.
- You decide how to spend the money — no restrictions.
- No physical exam required — a few health questions will determine if you qualify!
- Pays in addition to existing coverage.

*Pays upon first diagnosis of breast cancer or malignant neoplasm only. For benefits only to apply, there is a requirement cancer-free policy. You decide... UA can help! Call today to find out how United American's First Cash Cancer Plan can help.

Agency Name: _____
Address • City, State, Zip: _____
Phone: _____

UNITED AMERICAN INSURANCE COMPANY

*This is a solicitation for insurance. You may be contacted by an agent representing United American Insurance Company. Policy benefits may vary by state. Limitations and exclusions do apply.

11 12 13

- 11. FLEXGUARD (FLEXCR01-05)
- 12. Critical Illness/HealthGuard (AD 164)
- 13. Cancer (AD 166)
- 14. Whole Life (AD 137) & FUA (AD 137-NY)
- 15. Under Age Radio Scripts (I-49 to I-53)

Have You Protected Your Loved Ones?

UNITED AMERICAN FINAL EXPENSE PLAN

Cries when a loved one dies is enough to face! Take this opportunity to find out how to remove the financial burden of funeral costs and other last-minute expenses from loved ones' shoulders.

- **PERMANENT WHOLE LIFE INSURANCE** — (from age 18)
- **CHOICE OF BENEFIT** — Level Off increasing — increasing benefit grows 3% each year for 20 years until it doubles. Grand benefit available when first approved.
- **NO PHYSICAL EXAM** — Immediate qualification. (subject to health screening)
- **LIVING BENEFIT** — available on Whole Life Final Expense Plan — exception: Grand Benefit.
- **FAST CLAIM SETTLEMENT** — one week approval! With The United American Final Expense Plan, you are in control — only you can change it.

UNITED AMERICAN INSURANCE COMPANY

*This is a solicitation for insurance. You may be contacted by an agent representing United American Insurance Company. Policy benefits may vary by state. Limitations and exclusions do apply.

United American Insurance Company
Title: Underage Health
:30 Spot
Form Number: 149

Announcer:

People without health insurance can be fact, living without health insurance can be a fact, according to the Institute of Medicine, room patients are 40% less likely to survive. United American Insurance Company is rated "A+" for over 100 years of business since 1947. For affordable XXXX. (Toll Free) XXX-XXX-XXXX.

Announcer:

This is a solicitation for insurance and American Insurance Company.

14 15

LEAD CARDS & DOOR HANGERS generate interest when you can't be there in person.

- 16. Under Age Health Door Hanger Lead Card (UADH2)
- 17. Life Lead Card (NYLC-48)
- 18. "Sorry we missed you" card and plastic door hanger bag (F4592) \$1.00 per 50

Sorry We Missed You!

Providing you with information on health care options, and how United American can help, is important to us. If you need immediate assistance call the Agent below. Thank you for your interest.

USLIC616

All UA, our mission is to provide quality, affordable health insurance and offer our customers:

- Freedom to choose their own providers
- Guaranteed renewable policies as long as premiums are paid on time.

United American Insurance Company has an array of plans to fit just about any individual's need.

YES! I WOULD LIKE MORE INFORMATION.

DON'T OFFER TIMEWORN EXCUSES...

"Planning, Planning, Planning! There's plenty of time to make arrangements before I die!"

"Who cares? Let someone else deal with it!"

"Who wants to think about death on a beautiful day like today?"

INSTEAD, CHECK OUT THIS SMART, EASY AND INSPIRING SOLUTION!

First United American Life's Supplemental Life Plan

- Permanent Whole Life Insurance (coverage to age 95 depending on plan selected)
- Your Choice of Benefit... Level Off increasing, increasing benefit that grows 3% of total face covered each year for 20 years until it doubles. Grand benefit available.
- Only A Few Health Questions Required To Determine Eligibility — no physical exam to qualify.
- Cash and Loan Value.

And so much more that we can show you! Mail the attached card today. Of course there is no obligation!

Time spent today can save loved ones' worries tomorrow!

P.O. BOX 8080 • MCKINNEY, TEXAS 75070

*This is a solicitation for insurance. You may be contacted by an agent representing United American Insurance Company. Policy benefits may vary by state. Limitations and exclusions do apply.

Sorry we missed you!

United American Insurance Company

16 17 18

CDS & DVDS tell our story in the most visually effective way possible.

- 19. FLEXGUARD Video DVD (FLEX05) \$1.10
- 20. FLEXGUARD PowerPoint CD (UAUHFx) \$3
- 21. Under Age Health PP CD (UAUHP_05) \$3
- 22. Final Expense PP CD \$3

19

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WEBSITES let prospects learn about UA and First UA at their leisure and enhance your credibility and that of the Company:

- 23. www.unitedamerican.com
- 24. www.firstunitedamerican.com

23

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Around the Water Cooler with Agency Service



Agency Service is the primary liaison between UA Agents and the Home Office. Most Agent calls come to this department, and the staff is expertly trained to handle commission questions, compliance issues, claims information, product information and much more. We recently sat down with **Jerry Laney**, Agency Manager, and **Janet Babb**, Agency Supervisor, to talk about some of the issues and concerns that impact Agents. Following these suggestions could mean faster policy issue and faster commission checks!



Summit: When an Agent has a question, what can he or she do that might save a phone call to your department?

AS: Basically, there are two things. First, check the Agent Manual. It provides a wealth of information and resources. The Agent Manual, which can be ordered from Agent Supply or downloaded, is the most important reference tool an Agent can have. Always make sure you have the most current addition. Secondly, check the Agent website at www.uageneralagency.com/office. This is a very valuable tool that offers information on every aspect of our product portfolio. For instance, if you need to know if a product is approved in your state, check the approval chart under "Agent Tools." If you're not sure what forms are required to sell that product, check the "Compliance" section. In addition to the Agent Manual, Agents also can download many required forms from the website, which is a big time saver when they need a certain form from Supply. Check out the "Download" section at the top of the page.

Summit: Are there some questions you receive that you can't completely answer or are difficult to answer?

AS: Agents often want to know how to rate a policy because of a particular health condition. We can't give a final answer over the phone; only the underwriter can make that decision. Agency Service cannot guarantee rates or if claims will be paid. We can give you guidance through the process, but we don't make those decisions. Agents often call regarding the insurability of a specific condition. We must have the correct spelling of the condition and the full details of the applicant's particular situation if we're going to help

you. Many, many conditions are listed in the Agent Manual, so you should definitely check there first. Agents also ask about reprocessing HDF claims when the customer does not have adequate funds in their RFA to cover the claim at the initial process time. The money must be there before the claim is processed. **We cannot go back and reprocess claims.** An insured must keep adequate funds in his or her Reserve Fund Annuity if claims are to be paid from it.

Summit: Is there one particular element of the application process with which Agents can more effectively help?

AS: Without a doubt, it's "Quality Assurance Calls." You need to "sell" these calls as much as you do the policy. You need to help the applicant understand these calls are for the applicant's benefit as much as for the Company's. Making sure all the information shown on the application is correct is critical to timely policy issue and to avoiding possible claims' problems in the future. Quality Assurance Calls help guarantee a quality sale and persistency for both you and your customer.

When submitting new business:

- Plan ahead. Make sure you have correct rates, correct applications and all required forms before you meet with your prospect. The Company can't issue a policy without ALL required forms. Remember, we cannot accept photo copies and faxed copies of applications.
- When dating a policy, allow time to get the information to the Home Office and to get the policy issued. Remember, monthly issues are effective the date the application is approved by Underwriting, not the date on the application or the date it is received in the Home Office.
- Review all material before leaving the applicant's home or business and before submitting to the Home Office. Be sure all questions are answered on the application for all applicants and that you have obtained all necessary signatures. Bubble-response areas must be completely filled in.
- ALWAYS submit a check from the applicant with the application.
- Make the applicant aware that the Company will cash their check immediately.
- Do not accept a post-dated check.
- Applications must be received by the Home Office by 10 a.m. Monday to be eligible for advance commissions that week. Be careful on holiday weeks; the Advance Cycle may change.

SUN & FUN IN SAN DIEGO...

Blessed with over 70 miles of Pacific ocean coastline, San Diego beaches are a mecca for sunbathing, surfing, snorkeling, sailing, swimming and long, leisurely walks. Whether you visit La Jolla Shores, Pacific Beach, Coronado Beach, Mission Beach, Ocean Beach, or every one in between, the beaches of San Diego are a Conventioneer's paradise.

Remember the 1965 box office sensation, *Beach Blanket Bingo* starring Frankie Avalon and Annette Funicello? (If you don't remember, ask your Mom and Dad.) Sunshine, big waves, beautiful girls, muscled guys, and rock 'n' roll combined to make all of us wish we sang like Frankie and looked like Annette. And what about those Beach Boys? Who hasn't enjoyed dancing to the rhythms of *Fun, Fun, Fun, Surfin' USA, Help Me, Rhonda* or *Good Vibrations*? Sun, fun and music is what it's all about, and United American wants you to enjoy every bit of it as you take in the sights and sounds of San Diego. Whether you rock the night away in some local nightspot dancing to the Oldies, take a relaxing harbor cruise, read a book beachside, or simply enjoy a spectacular sunset from your balcony, your San Diego visit will be a memorable one!

See the February 2006 issue of *Summit* for Convention qualification details.



PRESIDENT'S CLUB

Through August 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. CHARLES R. MANKAMYER**
American Life & Health Group, Inc.
- 7. MICHAEL LEMAR**
Sunshine State Agency
- 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. ASSURECOR, INC.**
- 12. FRANKLIN D. CARBONE**
Assured Benefits Corp.
- 13. CATHERINE HATTON**
Hatton Insurance Agency
- 14. DONALD C. VINCENT**
- 15. AMERICAN EAGLE CONSULTANTS, INC.**
- 16. TODD W. MCLANE**
The McLane Agency
- 17. KEN PARKER**
Parker & Associates, P.A.
- 18. WAYNE S. GOSHKARIAN**
Goshkarian Insurance Agency
- 19. USHEALTHGROUP**
- 20. PAMELA G. RANDALL**
P. R.'s Insurance Solutions
- 21. ROY L. TUCKER**
Tucker Insurance Agency
- 22. RON CONCKLIN**
Rosenberg-Concklin, Inc.
- 23. VINCE NUTT**
Employer Benefits Group, Inc.
- 24. GERALD R. STEVENS**
Stevens & Associates Insurance Agency
- 25. ANTHONY M. ANTIN**
Affiliated Health Insurers
- 26. INTERNATIONAL INSURANCE SERVICES, INC.**
- 27. MICHAEL O. BENKE**
Benke Insurance Agency
- 28. WAYNE CARROLL**
Wayne Carroll Insurance Agency
- 29. TOMMIE S. LANE**
Health Care Marketing
- 30. WILLIAM T. BREWER**
Brewer Insurance Agency

PACESETTERS CLUB

Through August 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. WILLIAM E. GORSKI



2. JERROLD J. POSTIN



3. STEPHEN O. HYLES



4. KENNETH R. BOWLING



5. DEXTER R. SAYLOR

- 6. DELORES A. DAY-DAVIS**
- 7. CHRISTOPHER L. LEWIS**
- 8. TIMOTHY J. AHLBUM**
- 9. KENNETH W. WALTERS**
- 10. HAROLD E. GIPSON**
- 11. TIMOTHY R. WOFFORD**
- 12. LOUIS J. GRAGNANO**
- 13. RICHARD R. ZEIS**
- 14. STEWART ALLEN**
- 15. JAMES H. LAUGHLIN**
- 16. PHILIP B. ORTEZ JR.**
- 17. JAMES E. MAYNER**
- 18. CHAD W. MCLANE**
- 19. WAYNE S. GOSHKARIAN**
- 20. ROY L. TUCKER**
- 21. KENNETH R. WARD**
- 22. DANA E. ROSE**
- 23. GERALD R. STEVENS**
- 24. MICHAEL A. MORRIS**
- 25. SHANNON DEVANEY**
- 26. G.K. REYNOLDS**
- 27. JERRY D. JOLLEY**
- 28. BILLIE F. ROBERTS**
- 29. BILLIE W. WINN**
- 30. DAVID O. MILLER**

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 August 2006.

LIFE GENERAL AGENTS		HEALTH GENERAL AGENTS	
1. FARM & RANCH HEALTHCARE INC. Mike Stevens, President	16. CHARLES R. MANKAMYER American Life & Health Group, Inc.	1. FARM & RANCH HEALTHCARE, INC. Mike Stevens, President	16. TODD W. MCLANE The McLane Agency
2. KEN PARKER Parker & Associates, P.A.	17. FRED RICHARDSON Richardson Insurance Agency	2. JIMMY K. WALKER II America's Insurance Consultants, LLC	17. WAYNE S. GOSHKARIAN Goshkarian Insurance Agency
3. KENNETH R. BOWLING The Benefit Exchange	18. STEVEN P. DUFFANY Duffany Insurance Agency	3. HANI S. RIHAN American Ins. Agency of FL., Inc.	18. USHEALTHGROUP
4. DAVID K. DANIELS David K. Daniels & Associates	19. JESSE E. BROWN Brown Insurance Agency	4. JONATHAN AHLBUM The Ahlbum Group.	19. PAMELA G. RANDALL P.R.'s Insurance Solutions
5. WILLIAM B. COLLINS JR. Collins Insurance Agency	20. CURTIS SCOTT Scott's Insurance Cells	5. RAY GRIFFIN Union Benefit Corp.	20. RON CONCKLIN Rosenberg-Concklin, Inc.
6. BRIAN H. MCLAUGHLIN McLaughlin Insurance Agency	21. ROY L. TUCKER Tucker Insurance Agency	6. CHARLES R. MANKAMYER American Life & Health Group, Inc.	21. ROY L. TUCKER Tucker Insurance Agency
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