

THE SUMMIT

SEPTEMBER 2007

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UA
FIRST UA

WE'RE MOVING!
Beginning in October, you can find
Summit exclusively online!
www.uageneralagency.com/summit

THE SUMMIT

ATTN: ALL AGENTS

▶ SUMMIT

This is the last month *The Summit* will be printed and mailed. Beginning in October, we will notify you by e-mail each month when *The Summit* is available online at www.uageneralagency.com/summit. Please bookmark this address. Contact the Agent Service Center at 800-925-7355 if you need to update your e-mail address.

ATTN: UA AGENTS

PROCARE RATE APPROVAL

A special mailing regarding **ProCare Medicare Supplement** rate approvals for new business and renewals is being mailed to General Agents working in Pennsylvania and Rhode Island.

The new business effective date is **October 1, 2007**.

SUPPLY REQUESTS

When placing your orders through **Agent Supply**, be sure to follow the directions indicated at the top of the **Supply Order Form SI 139**. *If licensed in more than one state, order supplies separately for each state.* If you want to order 45 FLEXGUARD applications for Ohio, 45 for Tennessee, and 45 for Arkansas, you must submit three separate order forms ... one form for each state.

HDF DEDUCTIBLE WAIVER

For the remainder of the year, UA will waive a portion of the **\$1,860** calendar-year deductible amount required on our **High Deductible Plan F Medicare Supplement** policies.

For HDF policies with an effective date of October 1, 2007 – December 31, 2007, UA will waive \$1,000 of the 2007 annual deductible amount. The first \$860 must be paid by the policyholder before policy benefits begin for 2007.

The calendar-year deductible is determined by the federal government each year. The new HDF deductible for 2008 will be announced within the next few months.

ATTN: CALIFORNIA AGENTS

UA has designed a new health policy to supplement non-UA comprehensive health insurance policies. It will be especially helpful to individuals with high deductibles. **The new Tradition Signature Series™ – Policy Form INDEMI – is currently available only in California.** Agents can download required forms from the CA compliance sheet, and Tradition rates, SBR, and underwriting manual at www.uageneralagency.com/office.

The Tradition Signature Series offers four maximum hospital benefit levels: \$12,500, \$25,000, \$37,500, and \$50,000. Each is subject to daily dollar limits.

Optional add-ons include cancer, critical illness, and accident riders, physician visits benefit, and term, and whole life policies.

UA will consider applicants with health conditions named in the SBR manual.

California restricts supplemental health policy sales only to individuals with existing comprehensive health insurance.

ATTN: ALL UAATWORK AGENTS

A special mailing and e-mail regarding a UAatWork underwriting change has been mailed to all UAatWork Agents.

Effective immediately, whether writing a Section 125 or a standard voluntary benefits case, you must have a minimum of five eligible employees with three or more employees being billed.

For employers with fewer than five eligible employees, use a worksite bank draft, which will improve persistency on these small cases. Agents will be issued one worksite number for all cases under five employees.

If you have any questions, please contact the **Voluntary Benefits Coordinator** at vbc@torchmarkcorp.com.

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

ATTN: FIRST UA AGENTS

A special mailing regarding general language changes required by the New York Department of Insurance for **ProCare Medicare Supplement** advertising materials is being mailed to all First UA Agents.

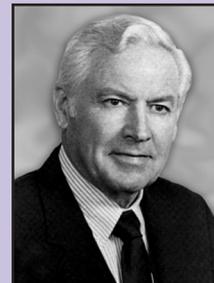
Included in the mailing are revised versions of the **F4931NYR** product brochure and the **NYMSCR** conditional receipt, along with an update to the Agent training information **F3642NY**. Please replace your existing supplies immediately. Revised versions are available for download at www.firstunitedamerican.com/office.

INTEREST RATE SET

The **Lifestyle Annuity** rate for **September** is **4.20 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**.

IN MEMORY ...



It is with great sadness that we acknowledge the recent passing of Jim Sherritt Sr., whose active association with United American lasted almost

20 years. During his tenure as Senior Vice President and Sales Director from 1982 to 1986, United American experienced tremendous growth, much of it attributed to Jim's foresight, hard work, and determination. Jim's passing is a tremendous loss for all of us, who knew and respected him. But, his spirit of energy and accomplishment will inspire us always.



LARRY STRONG

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

Making a Difference...

The health insurance crisis is a thorn in the side of America. How can a country that possesses such abundance find so many of its citizens balancing on a precipice of anxiety and concern because they cannot obtain health coverage? According to a recent release from the U. S. Census Bureau:

- The number of people in the United States without health insurance coverage rose to a record high of 47 million in 2006. As a percentage, those without health insurance rose from 15.3 percent in 2005 to 15.8 percent in 2006.
- The number of uninsured children (those under age 18) increased from 10.9 percent in 2005 to 11.7 percent in 2006. Children living at the poverty level were more likely to be uninsured than all other children.
- The percentage of workers covered by employer-sponsored health insurance dropped from 60.2 percent in 2005 to 59.7 percent in 2006. There was also a slight drop between 2005 and 2006 among the number of people covered by government health programs. It went from 27.3 percent to 27 percent.
- Many of the 2.2 million, who were added to the U.S. ranks of the uninsured in 2006, reside there because of last year's further drop in employer-sponsored coverage. It's a trend that has been consistent for several years and is likely to continue.

According to Risa Lavizzo-Mourey, president of the *Robert Wood Johnson Foundation*, a healthcare research and advocacy organization, "Everywhere you turn, in communities, at statehouses, and in Congress, discussions are taking place about how to fix the troubled state of our fractured healthcare system. When millions of hardworking men and women do not have health insurance themselves, and cannot cover their children, it raises serious clinical, economic, and moral concerns about how we as a nation will meet the needs of our people."

And that is what it is all about ... meeting the health insurance needs of every man, woman, and child in this country. When I look at the vast resources of the United States, I feel it's regrettable that we are not doing a better job of providing adequate and affordable health insurance protection for our citizens. Yet, at the same time, I realize this serious issue represents a profound opportunity for change. As Agents of United American and First UA, you are in a position to affect positive change. You *can* make a difference!

You have an opportunity to change the face of the uninsured ... to deplete its ranks ... one satisfied policyholder at a time! That's power, my friends!

In my long industry career, I don't ever remember a time with greater potential for success than now. We literally have millions of prospects all across this nation who need to get acquainted with United American and our outstanding product portfolio. On the drive into your office today, you probably drove by a hundred potential customers and didn't even realize it.

FLEXGUARD, FLEXGUARD *Plus*, and our hospital/medical/surgical plans can provide much-needed protection for those who might otherwise have no coverage. But the insurance crisis goes far beyond a lack of health insurance. Lack of life insurance coverage, though not as hot a topic with the media, is another critical issue we face (see page 8). Statistics involving the lack of life insurance protection in the United States are just as troubling as those surrounding the health insurance crisis. Sixty-eight million people do not have life insurance protection, according to *LIMRA International*. But our country has become so caught up in the health insurance crisis that life coverage has gotten swept under the rug. Well, it's time to push that broom in the other direction! We need to start singing the praises of life insurance protection, and there is not a better time than September, *Life Insurance Awareness Month*, to do it.

The value of adequate life insurance cannot be overstated. Whether you are part of a young family, a baby boomer, or a Senior, you never know when the unexpected will strike. Having adequate life coverage in place is one more safeguard to protect those you love. It is tremendously important to protect ourselves in time of illness. But isn't it just as important to have protection against financial loss for our loved ones when life takes a tragic turn?

What does it all mean? Health and life coverage create a dynamic team. Both need to be in place to give your customer the protection he or she deserves. When you promote health, promote life as well.

I'll see you at the Summit!

Larry Strong

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 7: ACCOUNT MAINTENANCE

Congratulations! You closed the sale. The customer likes you and what you have to offer. Now, all you need to do is make sure they like you for a really, really long time.

START OFF ON THE RIGHT FOOT

The moment you lose a dissatisfied customer, you also risk losing as many as 20 future customers. How is that possible? The customer who leaves you will tell at least 10 people they know about their dissatisfaction. Then the domino effect kicks in. Wouldn't you rather have 20 positive referrals instead? Of course you would. It isn't hard work to keep a customer happy — it just takes a little extra time. But, in the end, it's worth it. After all, which is easier for you — maintaining an existing customer, who renews their policy every year automatically, or prospecting for new customers?

ATTENTION TO DETAIL

One of the first things you should do after closing your sale is to send a thank-you note to your new customer. Sure, it's easy to type out a quick letter and sign your name to it. But, go a step further. Handwrite your note. A personalized letter means so much more to your customer than a form letter. A handwritten note lets your customers know that they are important enough for you to take time out of your busy day to write something personal. Think of how much junk mail the average American gets every day. Seeing a handwritten note among the coupons, flyers, and advertisements will brighten your customer's day, and you can be sure your letter will be read first!

FOLLOW THROUGH

Customer service is crucial in any market these days. If customers are unhappy with the service they receive, there are plenty of other options from which they can choose. Do not give your customers a chance to even think of ever leaving you. A simple phone call every now and then will let your customers know you care about them. But, if you don't call, it gives customers an opportunity to wonder if they've made the wrong choice by choosing you and United American or First UA.

DIFFERENT STROKES FOR DIFFERENT FOLKS

Some customers need more handholding than others. Some customers might expect you to check in with them every month. If so, put them on your calendar and call them on the same day every month. Other clients may say they'll call you if they need anything. If this is the case, do not call them every month on the same day, but do call them regularly just to check in. Adapt your account maintenance to the needs and personality of each individual customer.

WE'RE ALL HUMAN

It is human nature for people to want to talk about themselves. Remember when your customer mentioned that they recently became grandparents? What a great reason for you to call them! Call and ask about that new grandbaby. Then, after you've gotten them in a good mood, ask how the new product is working for them. This may also be the perfect time to discuss other products. You never know, they may want or need something and not even realize it.

This concludes our Sales Series. We hope you've found the information helpful, because we are only as successful as you are.



WANT YOUR ADVANCE *FASTER THAN A FERRARI?*



There's a shiny, new, red Ferrari sitting in your driveway ... and it's all yours. This car's worth a lot of money — your hard-earned money. You take excellent care of it. You detail it by hand with a Q-tip! You avoid rain puddles, no matter how small, and you never, ever park too close to other vehicles to protect the integrity of its exterior. And the interior — man, this car is fully loaded! No options were overlooked and no concessions made when you went shopping. This car is a reflection of you! **So are the new business applications you send to the Home Office.**

MORE THAN JUST THE BASICS

When you paid cash for your shiny, red Ferrari, you expected the salesperson to deliver it fast and in mint condition. Think how disappointed you would be if there was a scratch on the outside or no power windows! You expected everything you wanted and needed to be there. The hardworking men and women in our new business area are no different. When they receive your new business applications in the mail, they want and expect everything they need to be there. If applications are not accurate or are incomplete, they're disappointed, too. The application process is held up if it is incomplete, just the way the purchase of your new, red Ferrari would be.

HOME OFFICE HAS YOUR BACK

Last year Vince Young was the rookie quarterback for the Tennessee Titans.

Although it was Vince's first year in the NFL, Coach Fisher had faith that Vince could lead the team.

Why? Because the whole team had Vince's back. One person cannot win a game alone, and neither can you alone get application approval and policy issue. You need the expertise of the Home Office staff just as much as they need your dynamic sales skills.

IT ALL BEGINS WITH YOU

Agents really are the quarterbacks of the Underwriting Team. They set the plays and provide the means to accomplish them. The team will only be as successful as you lead them to be. When preparing your new business applications for the Home Office, take the time to execute all the steps in the Underwriting Game Plan.

UNDERWRITING GAME PLAN

- Mark the correct **Line of Business**.
- **Balance** the payments.
- Send the appropriate form of **premium payment**.
- Get all required signatures on all forms.
- Send all forms, payments, and required paperwork.
- **Do not mix** in other mail for the Home Office with your applications.
- **Do not staple or tape pages** of the application if you separate the pages. Do not staple anywhere on the PASS form.
- Use **blue or black** ink only.
- **Send only originals** of the application or PASS form. **DO NOT SEND PHOTOCOPIES!!**
- Have another Agent, your spouse, or an associate **proofread** your application for accuracy before submitting to the Home Office.
- When filling in an application, **NEVER list the prospect's occupation as self-employed**. Be specific as to what the individual does for a living.
- **Always include the New Business Transmittal Form** (S1080 R04) with your application submissions. The form can be downloaded at www.uageneralagency.com/office under administrative forms.
- **Check the compliance sheet routinely** to cross-reference any and all forms needed for the sale.

UNDERWRITING GAME PLAN

E-APPLICATIONS ...

making life better one click at a time!



Point ... click ... point ... click. It has become a matter of routine for most of us. Many of us can't remember life without computers. Using a keyboard and mouse is as much a part of our day as savoring our first cup of coffee in the morning.

The value of technology is truly a no-brainer. Whether or not we are technologically skilled, we all can appreciate the tremendous value technology brings to our lives at home and at work. Technology makes life easier and presents us with more possibilities, challenges, and opportunities. The goal at United American is to help each of you achieve your best, which helps UA achieve its best. The e-App System is one step in that ongoing process.

What is the E-App System?

It's a fast and efficient way for Agents to write UA individual health insurance in an electronic format. It's completed face to face with the customer using a web-based version when Internet access is available, or a download laptop version when Internet access is not available. **Currently, the e-App is used only for individual FLEXGUARD sales and is available in all states where the FLEXGUARD product is approved.** The system also includes an automated **Select Benefit Rider (SBR)** to determine premiums for substandard health conditions and provides quick rate quotes for FLEXGUARD.

Getting Started

- Actively appointed UA Agents access UAOnline at www.unitedamerican.com/logon and click 'Register Now.'
- Type Agent name, SSN, DOB, password, and e-mail address.
- Once registered, Agents logon with their e-mail address and password and click the 'FLEXGUARD' link on the left side of the next page to access the e-App. *If Agents are not actively contracted with UA, they will be denied access to the system.*

How Does the System Work?

The e-App System works with a web browser or via a download version. Download the laptop version with a 'click' on *UAOffline* on the e-App welcome page while you have Internet access. Complete the downloaded laptop version and save it for future transmittal if you are without Internet access during your sales presentation.

What's the Process?

Proceed with a basic rate quote for the prospect once you access the e-App. Then complete the application electronically answering all health questions and select any optional riders the customer wants. The system automatically calculates the total premium.

What's the Next Step?

A click of your mouse submits the e-App to the new business department, where the Home Office team works hard to get the application processed and the policy issued. **All e-applications must include a valid e-mail address for the applicant.**

What's Needed?

If you have a computer with an Internet connection, you can use the e-application. Whether you access it via the Internet or use the download version, e-applications help the sales process flow more smoothly and professionally ... not to mention showing your customer that United American is on the cutting edge of first-class customer service!

ADVANTAGES OF THE E-APP:

- Faster submission means less pending and more issued business, which generates more commissions faster.
- Automated rate calculator means no math computations for the Agent.
- Automated SBR means no manual search for named conditions and rated-up premiums.
- System format means no chance of missing information or paperwork. The system doesn't allow you to proceed to the next section until everything is complete.

E-APPLICATION TRAINING:

Using the new e-application with confidence is important to your success. To facilitate the process and get you up to speed on this technology, United American is holding a series of training webinars hosted by Jon Erbe, Vice President & Director of Agency Development. Jon takes participants step by step and screen by screen through the e-App process using a demo link. During the coming months, as we increase the use of individual e-applications, Jon's one-on-one training program may be expanded. Access the webinar schedule at www.onlinewithua.com/cal.

E-APP SYSTEM FAQ:

What payment options are available with the e-App?

Customers have a choice of two payment options: bank draft or Visa/MasterCard. However, if the Visa/MasterCard is declined, the new business department notifies the Agent that the applicant may select either bank draft or direct bill. The Visa/MasterCard is then no longer an available option. **Note: Visa/MasterCard is charged or bank account drafted upon submission of the application to the Home Office, NOT upon issue of the policy.**

Is telephone verification part of the e-App process?

Yes, UA conducts application verification calls on all e-App FLEXGUARD submissions and obtains an electronic verbal signature from the applicant. The process takes place from the Home Office.

What's the difference between the web browser and the download versions?

The web browser is the most convenient way to access the system. Updates are automatic, so it requires no maintenance on your part. Type in the web address (www.unitedamerican.com/lonon) and then your e-mail and password. Click the FLEXGUARD link on the next screen, and the application pops up. After you've completed the application, click 'Submit' and the application and accompanying forms in the file are sent to UA's Home Office for processing.

The download version requires you to download the e-App system one time from the Home Office website and place it on your laptop. (Agents must connect to the Home Office website to refresh the e-App files every seven (7) days.) When you don't have an Internet connection at the time of the sale, complete the downloaded application on your laptop and save it. Upload it to the Internet and transmit to the Home Office for processing when you get back to your home or office.

What does the customer receive from UA?

Typically, within 24 hours after you transmit the e-App, the customer is sent:

1. HIPAA notice
2. Replacement form if applicable
3. Password to register with and access the eService Center so they may check the status and see a facsimile of the application.
4. A welcome letter, ID card, policy, and rider paperwork when the policy is issued.

LOVE LIFE!!



Love life! Those are wonderful words to live by whether you're talking about the time you spend on Mother Earth or the insurance you sell. Loving life makes great sense from every perspective! September is *Life Insurance Awareness Month*, and there's not a better time to review the importance of selling life insurance.

WHY?

According to LIMRA International, in 2006, the sale of life insurance policies neither increased nor decreased from 2005. Why? The answer is twofold:

1. Death and dying are uncomfortable issues for many of us. To a great degree, we're like the ostrich with its head in the sand. Until someone pulls our head out with a dose of reality (such as a death in the family), we're content to avoid the issue. And by then, it's too late.
2. For several years now, substantial media attention has been directed to the millions of people in the United States who are without health insurance. At first glance, health issues have an immediacy that life issues don't have. After all, we get sick a lot more often than we die! Yet, in many instances, death is more sudden and unexpected than illness.

WHAT'S THE SOLUTION?

Educate your prospects! Help them to understand the necessity and importance of life insurance. Testimonials are an effective way to hit home. Molly Shannon, well-known comedienne and actress, is the national spokesperson for *Life Insurance Awareness Month*. Her mother, sister, and cousin were killed in an auto accident when Molly was only four years old. Her mother had been a financially contributing member of the family, but had no life insurance. After her mother's death, Molly's father struggled for years to provide for Molly and her remaining sister. Life insurance could have made a difference!

Adequate life insurance protection gives your customers and their families greater control in their lives. When a death occurs, survivors will have fewer financial worries. The loved one who is gone can still continue to care for his or her family and provide protection from life's financial burdens. Life insurance is a valuable legacy, and that value can never be emphasized enough.

According to LIMRA International's *Facts About Life 2007*, the potential for life insurance sales is massive. Look at the facts related just to families:

- **28%** of wives have **NO LIFE INSURANCE**.
- **15%** of husbands have **NO LIFE INSURANCE**.
- **10%** of families with children under the age of 18 (3.6 million households) have **NO LIFE INSURANCE**.
- **56%** of married parents believe their current life insurance coverage is inadequate to protect their families.
- Insured adults are more likely to have lower-benefit group insurance than individual life protection.
- **68%** of parents in the United States have no personal life insurance Agent to advise them.
- Parents find buying life insurance complex and confusing. Half of them don't know how much to buy, and **39%** worry about making the wrong decision.
- **25%** of married parents say they haven't purchased life insurance because **no one has ever contacted them**.
- **45%** of married parents would like to speak with a professional about life insurance products.
- Compared with the general U.S. population, fewer minority-group individuals have life insurance protection.
- Among insured households, many, if not most, are underinsured.

Increase your commitment to selling life with the optional life add-ons of FLEXGUARD Plus or the RT10 Renewable Term, SWL Whole Life, and URL-CBP 21-Pay. Help your prospects to embrace life to its fullest!

What's your CONVENTION SITE IQ?

Puerto Rico means warm temperatures, blue skies, year-round sunshine, and a welcoming environment in which to kick back and relax. The 2007 UA/First UA Sales Convention* location at the Westin Rio Mar Beach Golf Resort & Spa will provide that and more. But, Puerto Rico is a whole lot more than just white sandy beaches, friendly inhabitants, and luxury hotels. Here are some interesting or unusual facts about this tropical paradise:

- The deepest point in the Atlantic Ocean (27,493 feet), is only about 100 miles northwest of Puerto Rico.
- Because of Puerto Rico's latitude, the sun is high overhead all year long, which results in little variation between the times of sunrise and sunset each day.
- Almost 4 million people inhabit Puerto Rico, which is only 110 miles long and 35 miles wide. It has approximately 1,000 people per square mile, a ratio greater than within any of our 50 states.
- Roberto Clemente was the first Puerto Rican named to The Baseball Hall of Fame in Cooperstown, N.Y. The usual five-year waiting period was waived for Clemente, who was killed in a small plane crash while transporting relief to earthquake victims.
- Puerto Rico was ceded to the United States following Spain's withdrawal from the island in 1898 and is one of only two commonwealths (the other is the Northern Mariana Islands) controlled by the United States.
- Bats are the only mammal native to Puerto Rico.
- The Rio Camuy caves, located a short distance from San Juan, is the third largest cave system in the world and home to an unusual species of blind fish.
- The island of Puerto Rico was originally named San Juan, and the city of San Juan was originally named Puerto Rico. When Ponce de Leon founded the city in 1508, he switched the names.
- Cock fighting is legal and commonplace in Puerto Rico, unlike the United States. Tickets to view this unique entertainment are as little as \$10.
- San Juan is the oldest city under the U.S. flag.
- The Bacardi Rum Distillery, located just a 15-minute drive from San Juan, is the largest in the world and produces 100,000 gallons of rum daily.
- The temperature in this comfortable climate rarely goes above 90 degrees or below 60 degrees.
- The coqui tree frog is the national symbol of the island because Puerto Rico is its only remaining habitat. Many of these bulging-eyed creatures live in El Yunque, the only tropical rainforest in the area.
- Puerto Rico is often referred to as the "51st state."
- The island hosts 5 million tourists annually, one-third of which are cruise ship passengers.

* See *The Summit January 2007* for Convention qualifications.



JOIN US APRIL 24 – 27, 2008, AND LEARN A WHOLE LOT MORE!

Sources: www.topuertorico.org; www.interesting.vaty.net/2006; www.zilvan.com/funny_facts; www.sanjuan.ichotelsgroup.com; www.daphe.palomar.edu; www.voanews.com/specialenglish/archive/2006; www.stockpickr.com/problog/279.

PRESIDENT'S CLUB

Through August 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. INSURANCE PRODUCERS OF AMERICA AGENCY**
- 11. PHILIP B. ORTEZ JR.**
Phil & Kathy Ortez Insurance Agency, Inc.
- 12. UNION BENEFIT CORP.**
- 13. AMERICA'S HEALTH TEAM**
- 14. CATHERINE HATTON**
Hatton Insurance Agency
- 15. KENNETH R. BOWLING**
The Benefit Exchange
- 16. AMERICAN EAGLE CONSULTANTS, INC.**
- 17. FRANKLIN D. CARBONE**
Assured Benefits Corp.
- 18. ROY L. TUCKER**
Tucker Insurance Agency
- 19. LUKE A. ELLIOT**
Elliot Insurance Agency
- 20. ANTHONY M. ANTIN**
Affiliated Health Insurers
- 21. GERALD R. STEVENS**
Stevens & Associates Insurance Agency
- 22. RON CONCKLIN**
Rosenberg-Concklin, Inc.
- 23. PIERCE A. STEVENS JR.**
Stevens 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. JOSE C. TRUJILLO**
Trujillo Insurance Agency
- 29. CHARLES W. ROPER**
Roper Insurance Agency
- 30. LARRY L. BRYAN**
Larry L. Bryan Insurance Services, Inc.

PACESETTERS CLUB

Through August 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. PHILIP B. ORTEZ JR.



4. THOMAS J. COUGHLIN



5. DEXTER R. SAYLOR

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

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 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. FRANKLIN D. CARBONE Assured Benefits Corp.
2. ROBERT D. BOULTER Boulter Insurance Agency	17. HENRY L. LANE Lane Insurance Agency	2. JIMMY K. WALKER II America's Insurance Consultants, LLC	17. AMERICAN EAGLE CONSULTANTS, INC.
3. ASSURECOR, INC.	18. JACOB P. ANDERSON Anderson Insurance Agency	3. HANI S. RIHAN American Ins. Agency of FL., Inc.	18. ROY L. TUCKER Tucker Insurance Agency
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