

GET ROLLIN' WITH...



- **SELLING TO SENIORS**
- **PART D UPDATE**
- **MEDICARE A/B CHARTS**

ATTN: FIRST UA AGENTS: PROCARE HDF+ RATE APPROVAL

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

The new business effective date is **December 1, 2006**. Check your ProCare rate memo for complete information on cut-off dates for business written with old rates. If you did not receive this notice, please contact First UA at 315-451-2544.

ATTN: TEXAS AGENTS: REVISED PROCARE APPLICATION

A special mailing regarding the revised ProCare application is being mailed to Agents working in Texas. The new form numbers are MA14(42)R and DMA14(42)R, and Agents should begin using them immediately. As of December 1, 2006, we will no longer process applications written on old forms. To order additional forms, call Agent Supply at 800-285-3676; fax to 405-752-9341; or e-mail uaagentsupply@torchmarkcorp.com.

MEDICARE PREMIUMS & DEDUCTIBLES UPDATED

Medicare recently released its new premiums and deductibles for 2007. See pages 9 and 10 for new Medicare A/B Charts.

- Part B Standard Monthly Premium: \$93.50
- Part A Annual Premium: \$410 (paid by very small proportion of beneficiaries)
- Part A Deductible: \$992
- Part B Deductible: \$131
- Plan K out-of-pocket limit: \$4,140
- Plan L out-of-pocket limit: \$2,070
- HDF deductible: \$1,860

INTEREST RATES SET

The Lifestyle Annuity new money interest rate for the months of **October** and **November** is **4.50 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**.

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 working in the following states:

FLEXGUARD: Colorado, Georgia, Kentucky, Maryland, Nebraska, and Wisconsin.

Good Sense Plan: Arkansas, Georgia, Michigan, Ohio, and Texas.

The new business effective date is **November 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.

NAIC MODEL LIFE REPLACEMENT REGULATION

A special mailing regarding the adoption of the NAIC Model Life Replacement Regulation and the required use of UA's standard replacement notice REPNOT/00 is being sent to Agents working in **Maine, Rhode Island** and **West Virginia**. Agents in Rhode Island and West Virginia are required to use this form immediately. **Maine's effective date is 1/1/07**. As always, check your state's compliance sheets regularly for changes and approvals. If you have any questions, please contact the Agent Service Center at 800-925-7355.

NO REPROCESSING HDF CLAIMS

If a policyholder does not have adequate funds in his or her Reserve Fund Annuity (RFA) to cover a Medicare Supplement High Deductible Plan F (HDF) claim at the time of initial processing, United American cannot go back and reprocess the claim after the policyholder deposits additional funds into his or her RFA. The policyholder must have adequate funds in the RFA to cover the claims at the initial time of process, or the policyholder will be responsible for paying the claim.

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LARRY STRONG

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

It's All About Focus!

For many years, UA has been honored to be one of the nation's leading providers of individual Medicare Supplements. We were here when Medicare started in 1966 and will continue to be here for our Senior customers for years to come.

The insurance industry revolves around service. Customers want to know the policy they are paying for is going to pay their claims when needed. UA's motto is, "we're the company that does what it says it will do." Backing up promises like that takes focus. It takes commitment to doing it right by providing quality products backed by standard-setting service. Why focus on the Medicare Supplement market? There's no doubt Med-Supp business is one of the best in terms of persistency, after life insurance.

Our Senior prospects and customers are, and always will be, very important to increasing sales, retention and persistency. Once a Senior trusts you, he or she trusts your products. This trust can translate into well-qualified leads. If Seniors have a good experience with you, they willingly share that with friends and family to give those they care about an opportunity to have that same satisfying experience. Seniors are extremely loyal customers, and that loyalty can be a very rewarding asset.

Affordable access to prescription drug coverage is a major concern for every Senior. According to a recent article on www.seniorjournal.com, the cost of the brand name drugs used most by Seniors increased six percent in 2005. The increase was for the sixth year in a row and was almost twice the rate of general inflation for that same year. Obviously, Seniors continue to need our help.

With the Medicare Part D Prescription Drug Program's annual enrollment period beginning November 15th, we are in an outstanding position to increase our existing customer base. Medicare Part D enrollment provides a perfect reason to contact your existing Med-Supp customers to discuss Part D and/or ask for referrals. With the inclusion of Hawaii and Alaska, we now have a national plan with an even greater

customer base from which to generate prospects. Medicare Part D rates have increased for 2007, but with no required deductible for a UA or First UA plan, benefits still take effect with the very first dollar spent. Our center spread this month is devoted to a mini-review of Part D. Be sure to take particular note of the changes that Medicare has made for 2007.

There is also a lot of untapped potential in the Group retiree health market, and I hope you will take advantage of it. With many employers eliminating employer-sponsored health coverage for retirees, our Group retiree health plans and Group Medicare Part D plans are a comfortable fit for many employers and their retired Seniors.

As we do each year, we are providing the Medicare A/B charts for you on pages 9 and 10. These updated charts will soon be available through Agent Supply. Fax your supply order form to 405-752-9341, or e-mail your request to uaagentsupply@torchmarkcorp.com. You also can download the updated forms now at www.uageneralagency.com/office.

Now that we are in the last quarter of the year, where does the increased focus on under age 65 and the renewed focus on Seniors leave us? In the best of all possible places, my friends!

Baby boomers' numbers are exploding, and they will need Medicare Supplements, prescription drug coverage and life products for decades to come! It's a market that will only get better and better as time goes by.

Let's give our Seniors some special attention in the coming months. From my perspective, our future is bright from every angle – bright enough to thrust you right to the Summit! See you in San Diego!

Larry Strong

Selling to Seniors? Try this 10 Step Program!

Sales are sales, right? Well, yes...and no. There are many generalizations one can make about successful selling. Yet, each particular market segment you target presents its own unique set of differences. But, it's the differences that keep it fun and challenging! Want your Senior sales to flow smoothly? Keep these points in mind:



- Regardless of their age, don't ever think of Seniors as old. They certainly don't. Besides, to an eighty-five year old, seventy is pretty young. So it's all relative anyway!
- Don't use pressure tactics or try to scare someone into buying. You'll find yourself out the door as soon as you get in.
- Treat Seniors as equals. They really aren't that different from the rest of us. They value independence, personal growth and self-expression just as most of us do.
- Never talk down to Seniors. They're not dumb! In fact, in addition to having more life experience, they may be smarter and richer than you.
- Seniors tend to be skeptical, so don't try to pull the wool over their eyes. Be honest, open and forthright in your relationships with them. And remember, if you provide them with credible testimonials from fellow Seniors, they'll be very receptive to what you have to offer.
- Seniors are as diverse in abilities, interests and attitudes as any market segment. Know to whom you're selling and adjust your approach accordingly.
- Many Seniors fear being "taken," perhaps because of a bad past experience. Guarantees are very important to them, but it's best to avoid making promises. However, if you do promise anything, be certain you can back it up and deliver.
- Seniors generally are conservative consumers. Many grew up in the years following the Depression and may have watched their parents experience its after-effects throughout their lives. They aren't especially interested in razzle-dazzle. They prefer simplicity and a straightforward approach.
- Seniors want print advertising to look like print advertising. They don't need fancy fonts. (All those little font feet running around just get in the way!) Type should be at least 12 point with lots of leading.
- Appreciate your Senior customers for their wit, intelligence, charm and warmth. If you're lucky, some day you'll be one of them!

Part D: Employer Group

PRESCRIPTION DRUG COVERAGE FOR:

- **Employer Groups**
- **Labor Organizations**
- **Association Groups**



UA & First UA Offer Employer Group Medicare Part D Prescription Drug Coverage.

To meet the needs of your specific members, we offer a number of prescription drug plan designs, which offer basic coverage to comprehensive protection. Plans are available in all states including D.C., and our plan members can utilize a nationwide pharmacy network of more than 48,000 participating retail pharmacies as well as a mail order program.

If you have a retiree health group of 25 lives or more that is needing prescription drug coverage, contact our Group Department toll-free at:

1.800.353.6926

You can also request more information at: tslinkard@torchmarkcorp.com
Visit our Group Part D website at: www.uagrouppartd.com

Part D: COMING SOON..

PART D OPEN ENROLLMENT!

The Center for Medicare and Medicaid Services (CMS), along with United American and First United American, are gearing up for 2007. Annual open enrollment for Part D begins November 15th and runs through December 31st. This will prove to be a particularly exciting year for us, as United American's Part D plan is now national with the addition of Alaska and Hawaii as part of our service area.

There have been some rate changes, so be sure to check the updated rates in the 2007 Summary of Benefits (S5755_07SB F5437) (S5580_07SB N5439 in NY) available for download on the Part D Agent websites:

www.uamedicarepartd.com/agents • www.firstuamedicarepartd.com/agents

PART D "DO's":



Review the November 2005 issue of *The Summit* at www.uageneralagency.com/office:

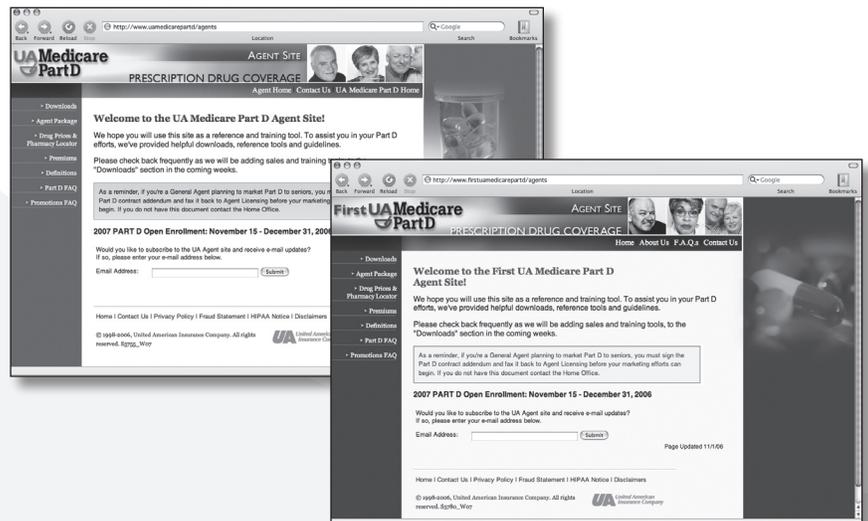
This issue introduced you to the basics of Part D. It discussed the fundamental design of the plan, the spending phases, monthly rates by state, Medicare Marketing Guidelines, Agent Guidelines, how to sell Part D, and the numerous sales tools we have available. Most of the information is still applicable, but there are a few notable Medicare updates:

	2006	2007
Medicare Deductible	\$250*	\$265*
Coverage Gap Begins	\$2,250	\$2,400
Catastrophic Coverage Begins	\$3,600 out-of-pocket	\$3,850 out-of-pocket

*The deductible for UA and First UA is waived.

Review the Part D Agent Websites: Go to www.uamedicarepartd.com/agents or www.firstuamedicarepartd.com/agents.

Download forms, Agent training materials, Agent guidelines, Summaries of Benefits, formularies, CMS handouts, worksheets, etc. Training and support materials have been updated for 2007.



PRESIDENT'S CLUB

Through September 2006, these 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. CHARLES R. MANKAMYER
American Life & Health Group, Inc.

- 6. RAY GRIFFIN**
Union Benefit Corp.
- 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. ASSURECOR, INC.**
- 11. KENNETH R. BOWLING**
The Benefit Exchange
- 12. FRANKLIN D. CARBONE**
Assured Benefits Corp.
- 13. AMERICAN EAGLE CONSULTANTS, INC.**
- 14. CATHERINE HATTON**
Hatton Insurance Agency
- 15. DONALD C. VINCENT**
- 16. TODD W. MCLANE**
The McLane Agency
- 17. KEN PARKER**
Parker & Associates, P.A.
- 18. WAYNE S. GOSHKARIAN**
Goshkarian Insurance Agency
- 19. ROY L. TUCKER**
Tucker Insurance Agency
- 20. USHEALTHGROUP**
- 21. RON CONCKLIN**
Rosenberg-Concklin, Inc.
- 22. PAMELA G. RANDALL**
P.R.'s Insurance Solutions
- 23. GERALD R. STEVENS**
Stevens & Associates Insurance Agency
- 24. ANTHONY M. ANTIN**
Affiliated Health Insurers
- 25. VINCE NUTT**
Employer Benefits Group, Inc.
- 26. MICHAEL O. BENKE**
Benke Insurance Agency
- 27. INTERNATIONAL INSURANCE SERVICES, INC.**
- 28. WILLIAM T. BREWER**
Brewer Insurance Agency
- 29. ROY J. AUTREY**
Autrey Insurance Agency
- 30. WAYNE CARROLL**
Wayne Carroll Insurance Agency

PACESETTERS CLUB

Through September 2006, these 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 W. WALTERS



5. TIMOTHY J. AHLBUM

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

2007 MEDICARE PART A

Part A is Hospital Insurance and covers costs associated with confinement in a hospital or skilled nursing facility.

WHEN YOU ARE HOSPITALIZED FOR:	MEDICARE COVERS	YOU PAY
1-60 DAYS	Most confinement costs <u>after</u> the required Medicare Deductible	\$992 DEDUCTIBLE
61-90 DAYS	Most confinement costs <u>after</u> the required Medicare Deductible	\$248 A DAY COPAYMENT as much as: \$7,440
91-150 DAYS	All eligible expenses, <u>after</u> patient pays a per-day copayment (These are Lifetime Reserve Days which may never be used again.)	\$496 A DAY COPAYMENT as much as: \$29,760
151 DAYS OR MORE	NOTHING	YOU PAY ALL COSTS
<p>SKILLED NURSING CONFINEMENT:</p> <p>When you are hospitalized for at least 3 days and enter a Medicare approved skilled nursing facility within 30 days after hospital discharge and are receiving skilled nursing care.</p>	All eligible expenses for the first 20 days; then all eligible expenses for days 21-100, <u>after</u> patient pays a per-day copayment	After 20 days \$124 A DAY COPAYMENT as much as: \$9,920

2007 MEDICARE PART B

Part B is Medical Insurance and covers physician services, outpatient care, tests, and supplies.

ON EXPENSES INCURRED FOR:	MEDICARE COVERS	YOU PAY \$131 ANNUAL DEDUCTIBLE PLUS
<p>MEDICAL EXPENSES Physicians' services for inpatient and outpatient medical/surgical services; physical/speech therapy, diagnostic tests</p>	80 percent of approved amount	20 percent of approved amount
<p>CLINICAL LABORATORY SERVICES Blood tests, urinalysis</p>	Generally 100 percent of approved amount	Nothing for services
<p>HOME HEALTHCARE Part-time or intermittent skilled care, home health aide services, durable medical supplies, and other services</p>	100 percent of approved amount; 80 percent of approved amount for durable medical equipment	Nothing for services; 20 percent of approved amount for durable medical equipment
<p>OUTPATIENT HOSPITAL TREATMENT Hospital services for the diagnosis or treatment of an illness or injury</p>	Medicare payment to hospital, based on outpatient procedure payment rates	Coinsurance based on outpatient payment rates
<p>BLOOD</p>	After first three pints of blood, 80 percent of approved amount	First three pints plus 20 percent of approved amount for additional pints



POST OFFICE BOX 8080
MCKINNEY, TEXAS 75070

On all Medicare-covered expenses, a doctor or other healthcare provider may agree to accept Medicare "assignment." This means the patient will not be required to pay any expense in excess of Medicare's "approved" charge. The patient pays only 20% of the "approved" charge not paid by Medicare.

Physicians who do not accept assignment of a Medicare claim are limited as to the amount they can charge for covered services. In 2007, the most a physician can charge for services covered by Medicare is 115% of the approved amount for non-participating physicians. *Note: In New York, the most a physician can charge for services covered by Medicare is 105% of the approved amount for non-participating physicians. For routine office visits covered by Medicare, a non-participating physician can charge up to 115% of the fee schedule amount.*

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 September 2006.

LIFE GENERAL AGENTS		HEALTH GENERAL AGENTS	
1. FARM & RANCH HEALTHCARE INC. Mike Stevens, President	16. JANE L. HUMMEL Cenco Services Insurance	1. FARM & RANCH HEALTHCARE, INC. Mike Stevens, President	16. TODD W. MCLANE The McLane Agency
2. KEN PARKER Parker & Associates, P.A.	17. MEL SCHLESINGER Schlesinger 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. JESSE E. BROWN Brown Insurance Agency	3. HANI S. RIHAN American Ins. Agency of FL., Inc.	18. ROY L. TUCKER Tucker Insurance Agency
4. DAVID K. DANIELS David K. Daniels & Associates	19. CHARLES R. MANKAMYER American Life & Health Group, Inc.	4. JONATHAN AHLBUM The Ahlbum Group	19. USHEALTHGROUP
5. AMERICAN EAGLE CONSULTANTS, INC.	20. FRED RICHARDSON Richardson Insurance Agency	5. CHARLES R. MANKAMYER American Life & Health Group, Inc.	20. RON CONCKLIN Rosenberg-Concklin, Inc.
6. WILLIAM B. COLLINS JR. Collins Insurance Agency	21. CURTIS SCOTT Scott's Insurance Cells	6. RAY GRIFFIN Union Benefit Corp.	21. PAMELA G. RANDALL P.R.'s Insurance Solutions
7. BRIAN H. MCLAUGHLIN McLaughlin Insurance Agency	22. ROY L. TUCKER Tucker Insurance Agency	7. MICHAEL LEMAR Sunshine State Agency	22. GERALD R. STEVENS Stevens & Associates Ins. Agency
8. LARRY A. ACKER Acker Insurance Agency	23. MARK A. NEISS Neiss Insurance Agency	8. THOMAS STATKEWICZ Sylvan-James Associates, Inc.	23. ANTHONY M. ANTIN Affiliated Health Insurers
9. MICHAEL P. KOETTING Koetting Insurance Agency	24. MELVIN M. WILLIAMS Williams Insurance Agency	9. PHILIP B. ORTEZ JR. Phil & Kathy Ortez Insurance Agency, Inc.	24. VINCE NUTT Employer Benefits Group, Inc.
10. RICKY D. ANDERSON Anderson Insurance Agency	25. CHARLES E. FIELDS Fields Insurance Agency	10. ASSURECOR, INC.	25. MICHAEL O. BENKE Benke Insurance Agency
11. H.U.B. FINANCIAL	26. LARRY J. ACKER Acker Insurance Agency	11. KENNETH R. BOWLING The Benefit Exchange	26. INTERNATIONAL INSURANCE SERVICES, INC.
12. STEVEN P. DUFFANY Duffany Insurance Agency	27. PERRIN R. MARBURY Marbury Insurance Agency	12. FRANKLIN D. CARBONE Assured Benefits Corp.	27. WILLIAM T. BREWER Brewer Insurance Agency
13. CHRIS AROUTSIDIS Aroutsidis Insurance Agency	28. RAY GRIFFIN Union Benefit Corp.	13. AMERICAN EAGLE CONSULTANTS, INC.	28. ROY J. AUTREY Autrey Insurance Agency
14. PHYNESTA D. HILLIE Hillie Insurance Agency	29. JONATHAN AHLBUM The Ahlbum Group	14. CATHERINE HATTON Hatton Insurance Agency	29. WAYNE CARROLL Wayne Carroll Ins. Agency
15. STEPHEN E. FREY Frey Insurance Agency	30. MATTHEW U. THOMPSON Thompson Insurance Agency	15. DONALD C. VINCENT	30. JOHN W. STAMPER Choice Plus Benefits
LIFE WRITING AGENTS		HEALTH WRITING AGENTS	
1. KENNETH R. BOWLING	16. TIMOTHY L. RIAL	1. WILLIAM E. GORSKI	16. RICHARD R. ZEIS
2. MICHAEL A. MORRIS	17. DESIREE C. EVANS	2. JERROLD J. POSTIN	17. ROY L. TUCKER
3. MARK A. SIMPKINS	18. MICHAEL R. SMITH	3. STEPHEN O. HYLES	18. CHAD W. MCLANE
4. CHARLES R. CLARK	19. CAMERON M. KIRCHOFF	4. KENNETH W. WALTERS	19. WAYNE S. GOSHKARIAN
5. G.K. REYNOLDS	20. MICHAEL B. DENSON	5. TIMOTHY J. AHLBUM	20. BRENT JENSEN
6. MARVIN B. CHISOLM JR.	21. AUGUSTINE S. SIMPKINS	6. DEXTER R. SAYLOR	21. DANA E. ROSE
7. THOMAS H. ELDER III	22. TIMOTHY J. CHARRON	7. HAROLD E. GIPSON	22. GERALD R. STEVENS
8. JOHN P. MILLS	23. RONNIE A. LANG	8. DELORES A. DAY-DAVIS	23. KENNETH R. WARD
9. GREGORY M. FALLIN	24. JOEL R. SMITH	9. PHILIP B. ORTEZ JR.	24. BILLIE F. ROBERTS
10. WILLIAM B. COLLINS JR.	25. NATHAN M. SMITH	10. CHRISTOPHER L. LEWIS	25. SHANNON DEVANEY
11. BRIAN H. MCLAUGHLIN	26. RICKY D. ANDERSON	11. LOUIS J. GRAGNANO	26. WALTER S. BISCHOFBERGER
12. SCOTT E. HUNT	27. JERRY EVINS	12. KENNETH R. BOWLING	27. MICHAEL A. MORRIS
13. WILLIAM T. CORPORON	28. CHARLES B. COTHRAN	13. JAMES E. MAYNER	28. BILLY W. WINN
14. LARRY A. ACKER	29. TRACIE A. WOOD	14. TIMOTHY R. WOFFORD	29. JERRY D. JOLLEY
15. RICHARD W. CHALKER	30. BRAD D. KRANER	15. STEWART ALLEN	30. G.K. REYNOLDS



HEADQUARTERS OF UNITED AMERICAN INSURANCE COMPANY

ABOUT YOUR COMPANY

United American and First United American Life Insurance Companies have a tradition of meeting the public's life and health insurance needs. We are a leader in individual life/health protection. We are totally committed to meeting customer needs through personal one-on-one Agent service and complete Home Office customer support.

TERRITORY

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CANADA
UNITED STATES OF AMERICA

District of Columbia	Illinois	Montana	Rhode Island
Alabama	Indiana	Nebraska	South Carolina
Alaska	Iowa	Nevada	South Dakota
Arizona	Kansas	New Hampshire	Tennessee
Arkansas	Kentucky	New Jersey	Texas
California	Louisiana	New Mexico	Utah
Colorado	Maine	New York*	Vermont
Connecticut	Maryland	North Carolina	Virginia
Delaware	Massachusetts	North Dakota	Washington
Florida	Michigan	Ohio	West Virginia
Georgia	Minnesota	Oklahoma	Wisconsin
Hawaii	Mississippi	Oregon	Wyoming
Idaho	Missouri	Pennsylvania	

* First United American Life Insurance Company

SUPPLY ORDER INFORMATION

Toll Free: 800-285-FORM or 800-285-3676
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