



'How Sweet It Is!'

Jackie Gleason's character Ralph Kramden of "The Honeymooners" used to say, "How sweet it is!" And this strong year of growth is positive proof of "How sweet it is!" This is a great time to be an insurance professional and aligned with United American. Our partnership has pushed third quarter Life and Medicare Supplement sales into growth at double-digit rates while administrative expenses continued to decline as a percentage of premium. For an update on our quarterly results and other Torchmark news see page 5. All this points to continued growth in 2001 and for many years to come. Our growth momentum continues as we start the fourth quarter with efforts like that of Mike Stevens' team.

The group at Farm & Ranch Healthcare deserve a lot of credit for what they have accomplished, during the opening week of the fourth quarter, with their first-time ever, *record-setting million dollar week*. Read about this Farm & Ranch achievement on page 4 and see if this type of program might work for your Agency. Mike Stevens tells us the million dollar week was made possible by having their Agents focus on UA products and the positives that make UA a sound customer choice. Congratulations Mike!

Take a few moments to completely check out this issue of *UA News*; there is much to capture your attention. An overview of the new Medicare Supplement application, the MA12, is located on pages 8 and 9. This article provides information on changes coming up in January 2001. Each of us knows how important momentum can be and how positive juices can be further enhanced by new marketing life and health sales tools. Check out the new marketing tools pictured on pages 10 and 11. And don't miss the Partners update on page 12, as well as the updated Medicare A/B chart on pages 13 and 14. Carefully note the changes in language on Part B under Outpatient Hospital Treatment (see Editor's Notes page 2).

Don't lose track of the *New Business Production* qualifications to ensure that you are with us in Bermuda. Remember there is still time to mount a push and qualify before the December 24, 2000 deadline. Win your place at the beautiful Fairmont Southampton Princess Hotel, March 22-25, 2001.

There's strength in having the energetic, solid relationship we have with you, and as Independent Agents you've made a choice to represent the best . . . not the rest!

*f*rom the desk of
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Are You Connected?

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