

UA

**YOUR ACE IN
THE HOLE**

PAGE 6

• **REGIONAL SALES
MANAGERS**

• **CRITICAL ILLNESS
CANCER**

• **UA PARTNERS[®]
UPDATE**



Published monthly by United American and First United American Life Insurance Companies for the dissemination of information to their Agents. Prior permission must be obtained from the Home Office for reproduction or other use of material herein.

Home Office
972-529-5085

Managing Editor
Dave Henthorn

Staff Writer
Roberta Boyd King

Graphic Designer
Cal Slayton

Agent Service Center
800-925-7355

Supply Order Information
800-285-3676

Supply Order Fax
405-752-9341

Supply Order E-mail
uaagentsupply@torchmarkcorp.com

Web Sites
www.unitedamerican.com
www.uageneralagency.com/office
www.firstunitedamerican.com

ATTN: UA AGENTS

The **Consumer Form (3728)**, which is required with all under age 65 health plan sales, has been revised with a slightly new design.

The **NAIC** has updated “**A Shoppers Guide to Long Term Care Insurance,**” (LTC-LP) for 2006.

Please place your orders for these revised and updated forms through Agent Supply.

SPECIAL REGULATORY UPDATE

The Telephone Consumer Protection Act of 1991 and the Federal Communication Commission's rules prohibit telephone calls to residences using an artificial or pre-recorded voice to deliver a message without the prior express consent of the called party, unless the call is for emergency purposes or is specifically exempted. The TCPA permits the Commission to exempt from this provision calls which are non-commercial and commercial calls which do not adversely affect the privacy rights of the called party and which do not transmit an unsolicited advertisement.

The Federal Trade Commission recently announced that pre-recorded telemarketing messages of any kind will only be allowed after January 2, 2007 with the express written consent of the recipient.

Given these circumstances, all Agents should avoid the use of pre-recorded messages of any kind, whether directed to prospects or existing customers. In addition, it is a violation of the law for an Agent to send an unsolicited fax advertisement to an individual or business. As a reminder, all advertising must be submitted to the Home Office for approval prior to use.

WELCOME KIT UPDATE

One of the qualities that make UA and First UA Agents so valuable to their customers is the one-on-one Agent service they provide. Part of that service means providing little “extras” such as Welcome Kits to your new customers to help them maintain their insurance information in an organized and easily accessible manner.

Due to a recent cost increase from our supplier for the blue policy jacket vinyl folder, we must slightly increase our price to Agents from 75 cents to 90 cents. The vinyl folder is found on the Agent Supply Order Form on page 3 under sales and training materials.

INTEREST RATES SET

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

Good Sense Plan: Nebraska and North Carolina. The new business effective date is December 15, 2006.

FLEXGUARD: Alabama, Arizona, California, Colorado, Delaware, District of Columbia, Georgia, Iowa, Idaho, Indiana, Kentucky, Louisiana, Maryland, Michigan, Missouri, Montana, Nebraska, New Mexico, Ohio, Oklahoma, South Carolina, South Dakota, Tennessee, Texas, Utah, Wisconsin, and Wyoming. The new business effective date is January 1, 2007.

Check your state(s) **Good Sense Plan** and **FLEXGUARD** 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.

ATTN: ALL AGENTS NEW CASH VALUES FOR LIFE

All life insurers are required by law to implement new cash value schedules for life insurance policies by the end of 2006. The change is due to a prescribed regulatory decrease in the maximum non-forfeiture interest rate. United American and First United American will comply with the requirement for all new life policies issued with effective dates 1-1-07 and thereafter. We will provide additional information over the coming weeks.

THANKSGIVING SCHEDULE

United American and First United American Home Offices will be closed Thursday, November 23rd and Friday, November 24th in recognition and observance of the Thanksgiving holiday. Everyone on the UA and First UA Home Office staff wish you and your families a day filled with many blessings!



LARRY STRONG

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

Why Take Chances? Turn to Critical Illness Coverage!

Critical illness coverage is relatively new in the insurance industry, but its history is well established. It was developed by heart surgeon, Dr. Marius Barnard, brother of Dr. Christian Barnard, who performed the world's first heart transplant. Marius saw first hand the financial devastation that many of his patients faced after surviving heart attacks or by-pass surgeries. They survived the illness only to be thrust into a financial death of sorts. First introduced in South Africa in 1983, critical illness insurance gained followers in several other countries. It has become the most popular kind of insurance sold in the UK and has gained popularity in the United States as well.

With advancements in medical technology, nearly 75 percent of individuals who face a critical illness like cancer, heart attack, or stroke survive. But the price tag of survival can be a very high one. Trying to pay off medical bills can bankrupt families. The continuing cost of recovery can limit care, and lost income just adds to the financial stress. The worst part of the entire scenario is the overwhelming likelihood of experiencing this type of illness. A 40-year-old has a 20 percent chance of having a heart attack, stroke, cancer or requiring dialysis sometime during the next twenty years. By age 50, the probability increases to 40 percent.* Based on these types of statistics, it's crucial that every family in the United States is protected from the financial ruin a critical illness can bring. As United American Agents, you have the potential to bring that protection to them.

A recent article on *AdvisorToday.com* sites a Harvard University study, which concluded half of all personal bankruptcies in the United States are triggered by a critical illness like cancer or stroke, but only seven percent are triggered by a death in the family. According to the same study, three fourths of Americans who file for medical bankruptcy had health insurance when struck down by the critical illness. But the months of ongoing medical bills, the inability to return to work quickly or at all, and the subsequent loss of income, left these folks with no way to pay off their debts. If the Harvard study is accurate, it appears our chances of being on firm financial footing are better if we're dead than alive.

That's a pretty sad state of affairs, but a real eye-opener for the insurance industry. Many of us spend great amounts of time and energy selling life insurance, annuities, and final expense coverage to protect our customers from financial ruin in case of untimely death. Those coverages are definitely needed. Perhaps, however, we need to think just as much about protecting our customers in the event of timely living.

*<http://asset-aid.com/critical-illness-probability.html>

In past decades, saving for a rainy day was as much a part of the American experience as baseball games and 4th of July parades. But, times have changed. Normal inflation can't even keep pace with rising medical costs, increasing insurance premiums, and through-the-roof energy costs. The average family can barely make it from paycheck to paycheck. There's nothing left for a rainy day or to deal with a serious illness.

Based on statistics from the American Cancer Society, the American Heart Association and the American Stroke Association, there are thousands of individuals across the U.S. who need this coverage now and for generations to come. Cardiovascular disease is the number one cause of death, and cancer is the number two cause of death in this country. The statistics are sobering, and it's very clear we should routinely offer cancer and critical illness coverage to all our customers. According to the American Cancer Society, over three-fourths of all cancers are diagnosed in persons 55 and older. Every Med-Supp presentation we give to younger Seniors should be accompanied by one for *First Cash Cancer* and critical illness.

United American's *First Cash Cancer Plan* or *HealthGuard*, our critical illness policy, can help make an important difference for someone dealing with a critical illness. Your customer can apply for up to \$50,000 coverage on each policy or a combined total of \$50,000 if purchasing both policies. Should cancer or critical illness strike, insureds receive the financial benefits they need to help deal with the many expenses they face. Benefits are not tied to any type of treatment for the illness, which means the insured can spend the cash in whatever way he or she wants or needs.

Be sure to review our center spread this month on *HealthGuard* and the *First Cash Cancer Plan*. If you haven't actively been offering these to your customers, please reconsider for both your customer's benefit and your own. Death of the breadwinner can ruin a family's financial future, but surviving a critical illness can too. Both these policies can help families avoid the financial devastation that can result from catastrophic illnesses.

Give a strong end-of-year push with the *First Cash Cancer Plan* and *HealthGuard*, and we'll see you at the Summit.

Larry Strong



JEFF CRIPPEN
Vice President and
Director of Agency
Development

Regional Sales Managers Hit the Road... at Home!

United American's management team recently introduced a new and exciting approach that will increase UA's potential to contract with new Agencies and provide improved service to help our seasoned veterans write the most profitable premiums possible.

The Regional Sales Manager (RSM) program institutes a "home grown" approach to contracting and working with new and existing General Agents and Agencies to improve production. The Regional Sales Manager position puts effort, money and focus into placing a UA Home Office representative directly into the Agent's or Agency's market. Those individuals and Agencies will know that we care about them and are interested enough in their market to have a full time UA rep nearby to answer questions, help with product knowledge and provide training support. The individuals we hire as RSMs will already live in the territory to which they're assigned. We already have three RSMs in place, and I hope to have 10 in place by mid 2007. As with any new program, there is a learning process involved, but I have implemented this type of approach in other companies, and I know it works. We're all very excited about its potential to generate growth for United American.

The job of the Regional Sales Manager is to BE United American for those Agents and Agencies who market our products in their areas. The RSM will personally visit six to eight Agents daily, will help recruit, train, and motivate new Agents and will rejuvenate our existing base of Agents. These personal visits also will tell us which Agents are not active, perhaps due to retirement or illness, and help us streamline our producer base. RSMs will submit weekly activity reports to the Home Office, which will help determine the program's effectiveness, and what we can do over time to increase its value to both the Company and our Agents. Since the RSMs will work locally, expenses are low for United American, while productivity potentially is very high.

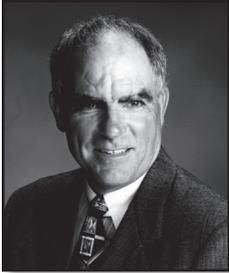
People want to do business with people they know and people they like. Insurance Agents are no different. They want to work with people in their own area who

understand their particular markets, someone local they can call on for training, marketing support and a fast response when they need it. This "neighborly" approach gives Regional Sales Managers the opportunity to develop strong, trusting relationships with Agents and Agencies. That bond will build lifetime relationships and greatly increase the potential for generating success for our Agents as well as increasing sales on a long term basis for United American.

It's important for all UA Agents to get acquainted with their area's Regional Sales Manager. As we bring new RSMs on board during the coming months, we'll introduce them to you via *The Summit* (see facing page). Please give them a warm welcome when they stop by to get acquainted!



Introducing... UA's Regional Sales Managers!



Tom Cocagne – Kentucky and Ohio

Tom Cocagne brings to United American almost 30 years of experience in the insurance industry. He has focused his energies mainly on sales and marketing and has an extensive background in district and regional sales. Tom has recruited hundreds of independent Agents during his career, and UA is very fortunate to have his expertise working for us.

According to Tom, "I will be recruiting and training new UA Agents in their respective offices, and I will be motivating Agents to do business with United American. One of my goals is to turn non-producers into active, producing Agents, because at United American we have the skill to help the average Agent become very successful while bringing many individuals the security of having health insurance benefits in place. My overall goal is to help United American become the #1 limited benefit health and life producer in the U.S!"



Natalie Webb Cummings – Tennessee

Natalie Webb Cummings comes from an insurance family. Both her father and her brother have been Regional Sales Managers for large health insurance companies in Tennessee and Mississippi. Says Natalie, "I grew up working in the family Agency and assisting my father in his position as RSM until I went to college." Natalie graduated from Mississippi State University with a BBA degree emphasizing insurance and marketing and became a licensed independent Agent after graduation.

Says Natalie, "I'm familiar with the problems independent Agents experience – finding products that are affordable and getting applications issued and policies placed. When I saw the opportunities that United American brings to the marketplace with its broad array of products and high issue ratios, I truly felt UA is a company that more Agents need to know about. I am very excited to be part of United American, and am eager to help Agents become more successful by offering good insurance products with a financially strong company."



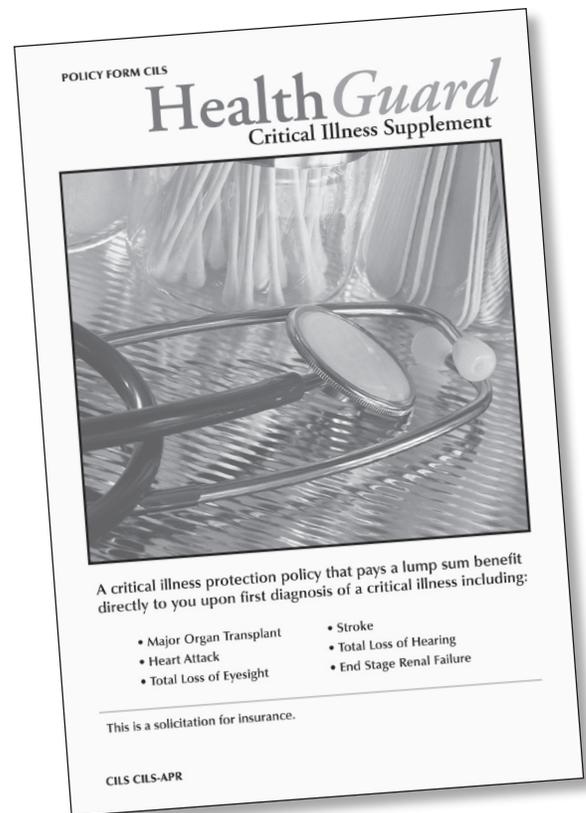
Mario Olivarez – South Texas

Mario Olivarez brings to the table over 20 years of insurance industry experience. He began his career in 1983 and has made relationship building with producers through mentoring and teaching the foundation of his business ever since. Mario is a member of the National Association of Health Underwriters and the National Association of Alternative Benefit Consultants and has 22 years of regional sales management experience.

Mario has great expectations for the future of United American. He says, "the unique thing about United American is the value we place on long term relationships and the value we place on a producer's independence and financial success. UA is on the ground floor of the next evolution of health insurance product delivery, and I am very excited to be a part of it."

HealthGuard & First Cash Cancer Plan... Better than a Royal Flush when serious illness strikes!

Some types of cardiovascular diseases (CVD) and cancer can be prevented, and you should always encourage the value of a healthy lifestyle with your customers and prospects. Your job as a UA Agent, however, is to help them get financial protection in place *before* a critical illness or cancer strikes. Statistics indicate that CVD claims more lives each year than the next four leading causes of death combined (cancer, chronic respiratory diseases, accidents and diabetes). But, UA's **HealthGuard**, our critical illness policy, and **First Cash Cancer Plan** can lighten the policyholder's financial burdens and allow the policyholder to concentrate his or her energy on getting well. Benefits can go toward paying outstanding medical bills, deductibles, the monthly mortgage, routine household expenses, college tuition – whatever financial obligations the policyholder needs to meet. In addition, because these policies have no restrictions on how benefits are spent, both return to policyholders a sense of control at a time when most patients feel they have none. When dealing with a devastating illness like a stroke or cancer, that's a very important added benefit.



According to The American Heart Association and the American Stroke Association:

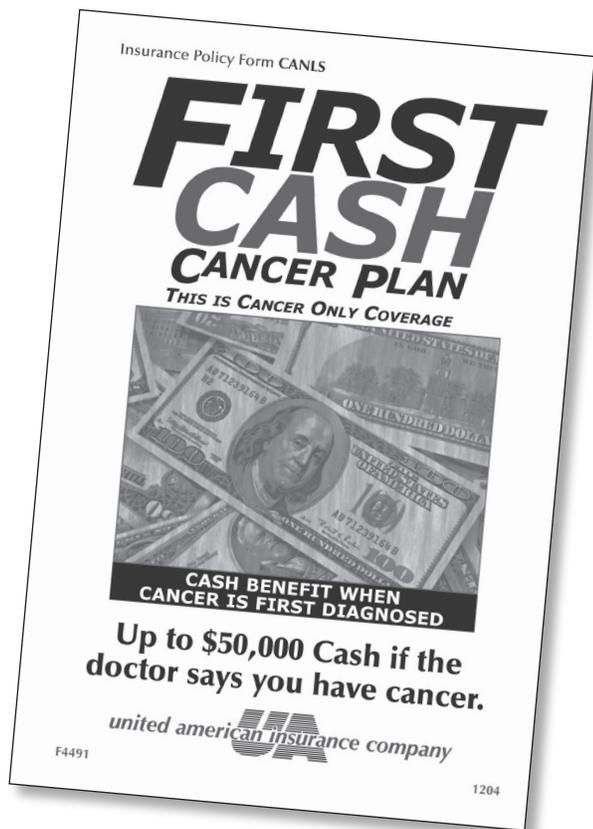
1. One in three adults has some form of cardiovascular disease.
2. One in every 2.7 deaths in the U.S. results from CVD.
3. Someone in the U.S. suffers a stroke every 45 seconds.
4. Each year approximately 700,000 people experience a new or recurrent stroke.
5. If all forms of major CVD were eliminated, the average U.S. life expectancy would increase by almost seven years.

HEALTHGUARD*

HealthGuard (CILS), United American's critical illness policy, can help ease financial worries while recovering from a critical illness. The policy pays a one-time, lump-sum payment directly to the policyholder upon written satisfactory proof (by a licensed physician in the U.S.) of first diagnosis of a covered critical illness. Policyholders have complete control of the funds received, and there are no restrictions on how they use the benefits. They can pay household expenses, medical bills, buy a new car or put money away for a child's education – it's up to them!

Policy Features:

- HealthGuard covers major organ transplant, heart attack, stroke, total loss of eyesight, total loss of hearing, and end-stage renal failure.
- Policyholders can choose from a lump-sum benefit amount of \$10,000, \$20,000, \$30,000, \$40,000 or \$50,000.
- The policy is available for issue ages 18-64.
- HealthGuard pays in addition to any other life, medical or hospital coverage that is in place.
- The policy is guaranteed renewable until age 80 or until the policyholder's one-time cash benefit is paid.
- The benefit amount reduces by 50% at age 65.



FIRST CASH CANCER PLAN*

First Cash Cancer Plan (CANLS) provides valuable protection for your customer. The policy will pay up to \$50,000 cash upon written satisfactory proof (by a licensed physician in the U.S.) of first diagnosis of cancer. The policyholder receives the total cash benefit due, whether or not he or she is hospitalized or receives any type of cancer treatment. The money is paid directly to the policyholder. The cash can be used for anything – experimental cancer treatments, childcare expenses, deductibles for other insurance, income replacement, car payments, or a longed for vacation in the mountains of Colorado. The choice is totally theirs.

Policy Features:

- *First Cash Cancer Plan* pays lump-sum benefit amounts from \$10,000 to \$50,000, in addition to any other existing health insurance.
- Only the health of the proposed insured is considered for eligibility. Family history is not an issue and no physical exam is required.
- The policy is available for issue ages 0-69.
- There is no benefit reduction at age 65.
- Premiums are issue-age, so there is no premium increase due to aging. Premiums only increase on a class basis by state.
- The policy is guaranteed renewable until the policyholder's one-time cash benefit is paid.
- There is only a 30-day waiting period before eligibility kicks in for payment of benefits.

Sources: American Heart Association and American Stroke Association, Heart Disease and Stroke Statistics – 2006. American Cancer Society, Cancer Facts & Figures 2006

* Some limitations and exclusions apply. Plans and benefits vary by state.

According to the American Cancer Society:

1. Cancer is the second most common cause of death in the United States and accounts for one in every four deaths.
2. The ACS estimates that this year 170,000 cancer deaths will result from tobacco use. Scientific research also indicates that one-third of cancer deaths are related to nutrition, physical inactivity and overweight or obesity and could be avoided by lifestyle changes.
3. In the U.S., men have slightly less than a one in two lifetime risk of developing cancer.
4. In the U.S., women have slightly more than a one in three chance of developing cancer.
5. If all forms of cancer were eliminated, the average life expectancy in the U.S. would increase by three years.



FROM THE DESK OF Terri Slinkard



GROUP RETIREE HEALTH ...Look to United American!

The retiree population is rapidly expanding across the United States. Providing health insurance coverage for this growing population is one of the biggest challenges facing employers today. How can they properly provide for their retirees while still providing for their active employees? How can employers cover payroll and pay their suppliers too? For many employers, keeping their business in the black has become a daily juggling act.

United American can help!

Consider UA's Group retiree health plans. UA's plans can provide an affordable approach for many employers with the Company's strength and longevity to stand behind them.

Why should you contract with United American to sell our Group retiree health plans?

- **Experience:** United American has been active in Senior health insurance protection since the inception of Medicare over 40 years ago. For many years, UA has been one of the nation's largest producers of individual Medicare Supplements.* We definitely know Seniors!
- **Flexibility:** United American offers more than a dozen plans from which your Group customers can choose. We understand employers and their retirees have very specific needs.
- **Stability:** United American has been rated A+(Superior) by A.M. Best** for financial strength for more than 30 consecutive years. That says a lot about the long term stability of UA. Retirees want a company that will be there when they

need it. There's no doubt that United American is that company.

The number of retirees is increasing daily for almost every employer, and numbers will continue to grow as baby boomers reach retirement age over the next 20 years. What can employers do to provide their retirees with the health insurance protection they deserve? They can turn to Group retiree health plans from United American. Remember, United American can also satisfy the prescription needs your Group retirees have. Open Enrollment for Medicare Part D Prescription Drug coverage runs from November 15th until December 31st, so take advantage of this time when many retirees may have questions and concerns about their prescription coverage.

Do you want to know more? Please give me a call at 1-800-353-6926 or e-mail me at tslinkard@torchmarkcorp.com. There are a lot of retirees around the country who need quality, supplemental health insurance protection. Group Sales is a wonderful way for employers to give back to those who have given so much to them through the years. I'd love to visit with you about the tremendous potential for Group retiree health sales and the creative solutions United American can offer to satisfy your Group retiree health insurance needs.

*National Association of Insurance Commissioners 2005 Medicare Supplement Insurance Experience Report, 6/06

**A.M. Best rating 6/06

Important News Regarding the UA Partners® Program!

UA Partners is a terrific way to offer additional non-insurance discount services and savings to our customers through access to an extensive provider network.

Effective immediately, customers who purchase a UA Partners membership in addition to a FLEXGUARD policy will be given access to an even larger number of providers from which to choose.

• NEW WEBSITE AND ID CARD DESIGN!

New FLEXGUARD customers can access the list of network providers by logging on to:

<http://www.providerlocator.com/uap>

They can do this by entering their UA Partners member number found on their newly designed UAP ID card. Existing customers will have access to the same expanded network with the old card, but will not be notified of the expansion.

You can also look up the list of providers by logging on to the Agent site at <http://www.providerlocator.com>. If you want

AGENT - <http://www.providerlocator.com>

to access a provider list for a FLEXGUARD customer, your access code is UAPFLEX. To find providers for customers with other health policies, your access code is UAP.

• NEW INFORMATION BOOKLET!

Customers will be receiving a newly updated version of the Provider Network Information booklet to answer questions about the product.

To clarify, members of UA Partners who do not have the FLEXGUARD product will still receive the same discounts they are used to by using the established provider network.

For more information regarding this important update, contact the Agency Service Center at 800-925-7355.

The screenshot shows the Provider Locator website interface. At the top, there is a search bar with the URL <http://www.providerlocator.com/>. Below the search bar, there is a section titled "Provider Locator" with a "MEMBERS" tab. The main content area displays the UA Partners logo and a search form. The form includes fields for "Access Code:" and "SUBMIT". Below the form, there is a section titled "UA Partners" with the text "Sponsored by United American Insurance Company". The section lists "Doctors & Hospitals" and "Members" information. It also lists "Participating Discount Health Services" including Caremark Rx Prescription Benefit Services, UNI-CARE Dental, Coast to Coast Vision, UNI-CARE Chiropractic, and National Ear Care Plan. A sample ID card is shown with the following information: Name: Paula C. Holder, Rx Group Number: J2061001, Effective Date: 06-23-2005, I.D. Number: [redacted], UAUC-02 1006, and the text "THIS IS NOT INSURANCE".

The image shows the "PROVIDER NETWORK INFORMATION" booklet and a UA Partners ID card. The booklet cover features a photo of a family and the text "PROVIDER NETWORK INFORMATION". The ID card is titled "UA Partners" and "Sponsored by United American Insurance Company". It provides the following information: "PROVIDING ACCESS TO A NETWORK OF OVER 300,000 PHYSICIANS AND 4,100 HOSPITALS ACROSS THE COUNTRY." and "AVAILABLE WITH SELECTED UA SUPPLEMENTAL HEALTH PLANS". The contact information is "1-800-236-3609 CUSTOMER SERVICE". The ID card also lists "Doctors & Hospitals" and "Members" information, and "Participating Discount Health Services" including Caremark Rx Prescription Benefit Services, UNI-CARE Dental, Coast to Coast Vision, UNI-CARE Chiropractic, and National Ear Care Plan. A sample ID card is shown with the following information: Name: Paula C. Holder, Rx Group Number: J2061001, Effective Date: 06-23-2005, I.D. Number: 123456789, UAUC-02 1006, and the text "THIS IS NOT INSURANCE".

CUSTOMER - <http://www.providerlocator.com/uap>

PRESIDENT'S CLUB

Through October 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. MICHAEL LEMAR**
Sunshine State Agency
- 7. RAY GRIFFIN**
Union Benefit Corp.
- 8. THOMAS STATKEWICZ**
Sylvan-James Associates, Inc.
- 9. ASSURECOR, INC.**
- 10. PHILIP B. ORTEZ JR.**
Phil & Kathy Ortez Insurance Agency, 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. KEN PARKER**
Parker & Associates, P.A.
- 17. TODD W. MCLANE**
The McLane Agency
- 18. WAYNE S. GOSHKARIAN**
Goshkarian Insurance Agency
- 19. ROY L. TUCKER**
Tucker Insurance Agency
- 20. USHEALTHGROUP**
- 21. ANTHONY M. ANTIN**
Affiliated Health Insurers
- 22. RON CONCKLIN**
Rosenberg-Concklin, Inc.
- 23. VINCE NUTT**
Employer Benefits Group, Inc.
- 24. PAMELA G. RANDALL**
P.R.'s Insurance Solutions
- 25. GERALD R. STEVENS**
Stevens & Associates Insurance Agency
- 26. INTERNATIONAL INSURANCE SERVICES, INC.**
- 27. MICHAEL O. BENKE**
Benke Insurance Agency
- 28. WILLIAM T. BREWER**
Brewer Insurance Agency
- 29. KEVIN P. KOOYMAN**
Kooyman Insurance Agency
- 30. ROY J. AUTREY**
Autrey Insurance Agency

PACESETTERS CLUB

Through October 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. TIMOTHY J. AHLBUM



5. DELORES A. DAY-DAVIS

- 6. JAMES E. MAYNER**
- 7. KENNETH W. WALTERS**
- 8. DEXTER R. SAYLOR**
- 9. CHRISTOPHER L. LEWIS**
- 10. HAROLD E. GIPSON**
- 11. KENNETH R. BOWLING**
- 12. PHILIP B. ORTEZ JR.**
- 13. LOUIS J. GRAGNANO**
- 14. TIMOTHY R. WOFFORD**
- 15. RICHARD R. ZEIS**
- 16. DANA E. ROSE**
- 17. STEWART ALLEN**
- 18. MICHAEL A. MORRIS**
- 19. SHANNON DEVANEY**
- 20. CHAD W. MCLANE**
- 21. ROY L. TUCKER**
- 22. BILLIE F. ROBERTS**
- 23. WALTER S. BISCHOFBERGER**
- 24. GERALD R. STEVENS**
- 25. BRENT JENSEN**
- 26. WAYNE S. GOSHKARIAN**
- 27. SCOTT E. HUNT**
- 28. BILLY W. WINN**
- 29. KENNETH R. WARD**
- 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 October 2006.

LIFE GENERAL AGENTS		HEALTH GENERAL AGENTS	
1. FARM & RANCH HEALTHCARE INC. Mike Stevens, President	16. STEPHEN E. FREY Frey Insurance Agency	1. FARM & RANCH HEALTHCARE, INC. Mike Stevens, President	16. TODD W. MCLANE The McLane Agency
2. KEN PARKER Parker & Associates, P.A.	17. CHARLES R. MANKAMYER American Life & Health Group, Inc.	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. JANE L. HUMMEL Cenco Services Insurance	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. MEL A. SCHLESINGER Schlesinger Insurance Agency	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. ANTHONY M. ANTIN Affiliated Health Insurers
6. LARRY A. ACKER Acker Insurance Agency	21. ASSURECOR, INC.	6. MICHAEL LEMAR Sunshine State Agency.	21. RON CONCKLIN Rosenberg-Concklin, Inc.
7. BRIAN H. MCLAUGHLIN McLaughlin Insurance Agency	22. CURTIS SCOTT Scott's Insurance Cells	7. RAY GRIFFIN Union Benefit Corp.	22. VINCE NUTT Employer Benefits Group, Inc.
8. WILLIAM B. COLLINS Collins Insurance Agency	23. MARK A. NEISS Neiss Insurance Agency	8. THOMAS STATKEWICZ Sylvan-James Associates, Inc.	23. PAMELA G. RANDALL PR'S Insurance Solutions
9. MICHAEL P. KOETTING Koetting Insurance Agency	24. ROY L. TUCKER Tucker Insurance Agency	9. ASSURECOR, INC..	24. GERALD R. STEVENS Stevens & Associates Insurance Agency
10. RICKY D. ANDERSON Anderson Insurance Agency	25. PERRIN R. MARBURY Marbury Insurance Agency	10. PHILIP B. ORTEZ JR. Phil & Kathy Ortez Insurance Agency, Inc.	25. INTERNATIONAL INSURANCE SERVICES, INC.
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