

THE SUMMIT

NOV/DEC 2007

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THE **SUMMIT****FUNDAMENTAL LIFE SERIES
PRODUCT APPROVALS**

A special mailing regarding **Fundamental Life Series I and II** product approvals has been mailed to General Agents working in **Alabama, Arkansas, Arizona, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Iowa, Indiana, Kansas, Kentucky, Louisiana, Mississippi, Missouri, North Carolina, Nebraska, Nevada, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, and West Virginia.**

Begin writing business immediately! Visit the Fundamental Life Series website at www.uageneralagency.com/fundamentallife to download and print materials.

**STANDARD & POOR'S
RATING UPDATED**

United American's financial strength rating from Standard and Poor's has been updated to AA- "Very Strong."

Please indicate UA's ratings in your advertising materials as follows: *For more than 30 consecutive years, we have earned the A+ (Superior) Financial Strength Rating from A. M. Best Company (as of 6/07). We are also rated AA- "Very Strong" for Financial Strength by Standard & Poor's (as of 11/07).*

**FLEXGUARD PLUS/FLEXGUARD
PRODUCT APPROVALS**

A special mailing regarding **FLEXGUARD Plus (GSP2, RT 10, SWL)** product approvals has been mailed to General Agents working in **Oregon and Rhode Island.**

RATE APPROVALS

A special mailing regarding rate approvals for **FLEXGUARD Plus and UAatWork FLEXGUARD (GSP2)** is being mailed to General Agents working in **Alabama, Alaska, Arizona, Arkansas, Colorado, District of Columbia, Georgia, Idaho, Indiana, Iowa, Kansas, Louisiana, Missouri, New Mexico, Ohio, South Dakota, West Virginia, Wisconsin, and Wyoming.**

The new rate effective date is Jan. 1, 2008.

As new rate approvals for FLEXGUARD Plus are received, the Home Office will no longer accept individual FLEXGUARD (IAGP) applications in those states. FLEXGUARD (GSP2) will be available only for UAatWork and e-App.

Be sure to update your supplies for individual sales to **FLEXGUARD Plus.**

INTEREST RATE SET

The **Lifestyle Annuity** rate for **December** is **4.20 percent.** Rates will be reviewed and adjusted accordingly.

The **Deposit Fund Rider** new business interest rate for **2007** has been set at **3.00 percent.**

E-MAIL ALERTS

Agents can sign up to receive e-mail alerts about the latest product offerings by e-mailing their name and Agent number to uacontracting@tmkmail.com.

SUPPLY REQUESTS

UA applications, administrative forms, etc., are available online for you to print at www.uageneralagency.com/office/downloads.asp.

First UA applications cannot be downloaded, but other forms are available at www.firstunitedamerican.com/office/downloads.htm.

Other materials available include Plexiglas stands, policy jackets, Oral Swab Kits, lead boxes, etc. E-mail **ALL** supply requests to uaagentsupply@torchmarkcorp.com.

Due to the relocation of Agent Supply, all overnight requests must be submitted and received by Agent Supply no later than 9 a.m. Central time for the order to ship overnight. Supply is backlogged with orders but working hard to catch up.

Have questions? Call the Agent Service Center at 800-925-7355.

**'Tis the Season!**

No matter how you celebrate this holiday season, take a few moments to reflect on the blessings you have received. You have a great income, a comfortable place to live, and family and friends with whom to share it. Many people are not so fortunate.

Share your blessings with others this holiday season. Be generous to those who are far away from friends and family or struggling with personal or financial problems. Take time to appreciate your spouse, children, or significant other and the fact that you are together.

Let the true spirit of the holidays fill your hearts and minds with joy and peace, and may the year ahead richly reward you and your families with prosperity and good health. You have our warmest wishes for a safe and joyous holiday season!

Ken D. Harber Andrew King Larry Strong James A. Sans

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SUPPLY ORDER INFORMATION 800-285-3676 | **SUPPLY ORDER E-MAIL** UAAGENTSUPPLY@TORCHMARKCORP.COM

WEBSITES WWW.UNITEDAMERICAN.COM | WWW.UAGENERALAGENCY.COM/OFFICE | WWW.FIRSTUNITEDAMERICAN.COM | WWW.FIRSTUNITEDAMERICAN.COM/OFFICE



LARRY STRONG

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

You're #1...

This crazy, wonderful, sometimes frustrating, always exhilarating business of insurance sales begins with you. You are numero uno, number one, top priority, top dog, most important person, and every other primary adjective I can think of! Without your day in and day out efforts, UA wouldn't exist. For that reason, we are always looking for ways to improve support for our hardworking field force.

What's that old saying ... 'Go with the flow'? Well, it doesn't take a brain surgeon to know that the flow today is toward doing business electronically. That can encompass a multitude of processes, whether it's downloading and printing your own marketing materials or sending your customers' applications to the Home Office while you sit at their kitchen table.

We've come a long way since the days we hauled around overstuffed briefcases full of applications and brochures to support our sales presentations. Now, it's laptops with minimal paperwork tucked in a thin briefcase or folder.

For some of us, the transition to e-business has not always been easy. But, we realize that we have to develop our electronic capabilities to the fullest if we are to remain competitive with other insurers. We want to make selling as easy as possible for you, and, at the same time, make buying as easy as possible for your customers.

An important factor in selling is speed. You want to make the sale quickly before your competition has an opportunity to visit with our prospect. You want to process the sale quickly, so you can receive your commission just as quickly. Yet, because insurance is a state-regulated industry, speed is not its middle name. It takes large blocks of time to get product approvals, rate approvals, marketing material approvals, etc. Yet, once those approvals are in place, you want to be ready to roll, right? Now you can! We've put applications and support materials online to speed the process.

Turn on your personal computer, go to www.uageneralagency.com/office/downloads.asp and print what you need to complete the sale. It's all there: forms for individual or worksite sales; Agent Manuals; rate information;

administrative, underwriting, or replacement forms. Download applications and marketing brochures via your state's compliance sheets. Never again wonder if you have the most up-to-date form. It's the right one if it's on the website ready for download. There's no reason to have the wrong application used and returned by the Home Office.

We are rapidly going in the direction of electronic business. Download, print, sell! It's that simple. You can still order forms through Agent Supply, and items such as Plexiglas stands, Oral Swab Kits, lead boxes, presentation folders, and policy jacket vinyl folders will still be available.

There is tremendous value in printing your own forms. You don't have to maintain a stockroom of inventory. You can print materials when you need them. It's faster and more efficient. Be sure to read the center spread about the value UA's new virtual reality can offer you!

You've had a few weeks to dig into the Fundamental Life Series I and II. As with any new product, there is a period of adjustment. Review the underwriting article on page 4, which addresses some specific issues about submitting the ILAP. Check out our life article on page 9 to find out how other Agents look at the life market. Selling life policies with higher dollar face values can be a major boost to help you qualify for the upcoming Sales Convention in sunny Puerto Rico.

I am excited about the direction United American is going, and I'm glad that you all are traveling that route along with me. Watch for changes that are just around the corner for *The Summit* ... changes that will make it a more timely publication.

Good selling, and I'll see you at the Summit!

Larry Strong

Word on the Street is ...

Life is good. Fundamental Life, that is.

The Fundamental Life Series II (ILAP) is doing great — thanks to our Agents in the field! To get your commissions quickly, be sure to submit accurate ILAPs and the correct required forms. *To view and download applications and required forms for state-approved policies and riders, visit www.uageneralagency.com/fundamentallife.*

Agents are required to administer an **Oral Swab Test** for some policies (refer to the Underwriting Guide, pg. 8). Oral Swab Tests should be completed at the same time you fill out the ILAP application.

Be sure to select **United American Ins. Co.** on the **Clinical Reference Laboratory (CRL) Oral Fluid**

Authorization Form (as shown above). Also, be sure to attach the signed and dated **Tamper Evident Tape** over the cap of the vial. The complete set of Oral Swab Test Instructions as well as a training video can be downloaded at www.uageneralagency.com/fundamentallife.

ILAPs submitted to the Home Office are scanned into UA's system. However, when applications are filled out incorrectly, a domino effect occurs and everything gets delayed — the New Business Department, the policy, and YOUR commissions. Visit www.uageneralagency.com/fundamentallife to download ILAPs and other tools needed to sell the Fundamental Life Series I and II. For questions on the ILAP, refer to the Underwriting Guide or call the Agent Service Center at 800-925-7355.



Here are a few reminders to help you submit accurate ILAPs and receive commissions faster:

1. Fundamental Life Series I (MLAP) is for life policies with face amounts from \$1,000 to \$20,000. **Fundamental Life Series II (ILAP)** is for life policies with face amounts from **\$25,000 to \$500,000**.
2. The maximum life insurance any one person can have with UA is \$500,000. For example, any one person can have \$250,000 in term life and \$250,000 in whole life. There is no limit to the number of life policies any one person can have with UA, as long as their total UA life insurance amount does not exceed \$500,000. Keep this in mind when submitting new ILAPs. Also, medical requirements are based on UA insurance already in force plus new ILAPs. For example, if an applicant already has \$20,000 whole life insurance with UA, but they want to add \$100,000 in term life, you may have to submit an Oral Swab Test or the applicant may have to complete medical testing before the policy can be issued (refer to the Underwriting Guide, pg. 8).
3. If an applicant answers 'YES' to Questions 1 – 6 on the ILAP, they must also provide physician and health condition information directly following Question 6 (see pg. 2 of the ILAP).
4. When a rated premium is required, a letter of explanation, including the higher premium amount, is generated with the policy. The letter and policy are sent to the Agent to deliver to the applicant unless otherwise requested. Be certain the new premium rates and the amount of coverage are suitable for the applicant. The Home Office will accept changes to the benefit amount in order to accommodate the applicant. Additional premium should be collected and returned to the Home Office when you deliver the policy. Provide the applicant with a conditional receipt (**F3520**). **NEVER ACCEPT CASH.**
5. Provide estimates using the Life Rate Calculator (download at www.uageneralagency.com/fundamentallife) or the Build Charts (pgs. 9-14 in Underwriting Guide) for applicants whose height/weight exceeds standard guidelines. Tell the applicant eligibility and final rates are determined by underwriting and are based on application responses and required medical tests.
6. Review Question 9 carefully (pg. 2 of ILAP). It says, "Supplemental Questions 9a through 9d if Face Amount Applied for is \$100,000 or greater." If the applicant is applying for a face amount of \$100,000 or greater, complete Questions 9a, 9b, 9c, 9d, Questions 10, 11, 12, etc., **must** be completed by all applicants, regardless of face amount.
7. Use correct required forms. For example, Agents must use the **Privacy & Disclosure Instructions Booklet (UAPD I 2007)**.
8. If you make an error on the paper application, start over. Do not cross out your mistake. Any foreign marks or scratch-outs will disrupt the scanning process and delay processing of applications and commission payments.
9. *Do not write replacements for Torchmark subsidiaries, which include American Income Life, Globe Life And Accident, Liberty National, and United Investors.*

Embr@ce Electronic Ch@nge

The following excerpt appeared in **United American's Agent** magazine, *The News Flash*, April 1967:

"More and more, paper is becoming the medium of exchange in our society. We would certainly be hard-pressed to do without paper."

- C.C. Brown, Editor

A lot has changed over the past 40 years. E-mail. Cell phones. iPods. Everyday new technology makes things faster, more efficient, and more cost-effective. Embrace the multiple electronic tools UA has to offer you and your customers. Don't miss out on opportunities to speed up your selling process or to enhance a presentation to customers!

Are you using these tools?

ADCATALOG

www.unitedamerican.com/adcatalog/index.asp
www.unitedamerican.com/adcatalog/index.asp?ID=firstua

Preapproved ads enable you to advertise immediately. The UA AdCatalog contains advertisements (newspaper, radio, lead cards, flyers, etc.,) that carry the seal of approval from Compliance, Legal, and Marketing Departments, so you can begin promoting products today!

ESERVICE CENTER

www.unitedamerican.com

Policyholders can register with UA's eService Center to view their policy details online, 24/7, for free! Customers can also use the eService Center to:

- Check claim status
- Enroll in 'automatic' bank draft
- Update their mailing address

E-APP

Get your commissions quicker when you write new business. Once you complete an e-App, your customer's information is transmitted instantly via the Internet to the New Business Department. The e-App also helps you avoid inaccuracies — the system won't allow you to move on until all fields are complete. If you aren't using the e-App, contact the Agent Service Center at 800-925-7355 to get more information.

WEBSITES

www.unitedamerican.com
www.firstunitedamerican.com
www.uamedicarepartd.com
www.uamedicarepartd.com/agent
www.firstuamedicarepartd.com
www.firstuamedicarepartd.com/agent
www.uageneralagency.com/office
www.firstunitedamerican.com/office

United American and First UA have several websites geared toward Agents, customers, and products. The Internet provides instant and easy-to-find information. You can download a wide variety of printed materials at www.uageneralagency.com/office/downloads.asp or www.firstunitedamerican.com/office/downloads.htm.

SUMMIT

www.uageneralagency.com/summit

UA has provided an Agent magazine for more than 55 years. In 2007, we made *Summit* available for download. Receive the latest information about product releases, rate changes, selling tips, the annual Sales Convention, and other important Company news.

E-MAIL ALERTS

UA and First UA Agents can sign up to receive e-mail alerts about the latest product offerings by e-mailing their name and Agent number to uacontracting@tmkmail.com.

Technology in our world changes daily; stay tuned as our Company evolves too. We'll do our best to keep you informed, but anytime you have questions feel free to contact the Agent Service Center at 800-925-7355.

AGENT SUPPLY A VIRTUAL REALITY!

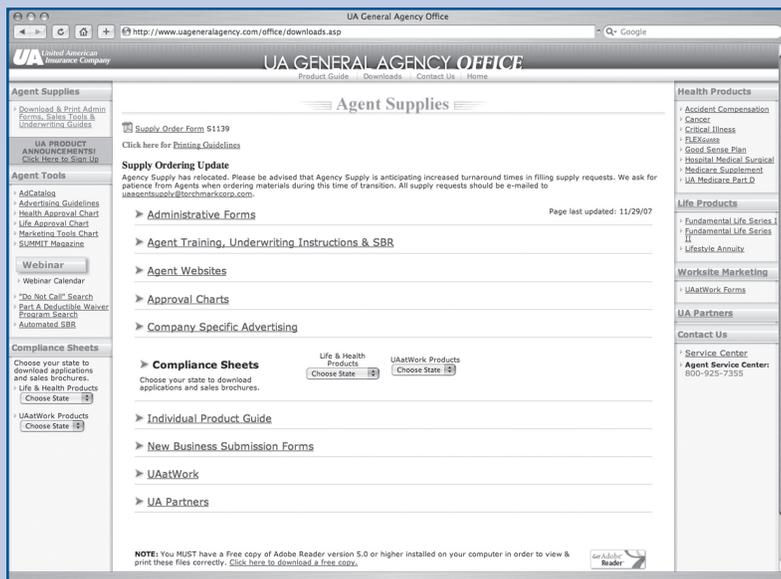
United American's Agent Supply has officially expanded to the Internet. Materials like policy applications, administrative forms, and sales tools are available online for you to download and print. You can still order forms from Agent Supply, and items such as Plexiglas stands, vinyl policy jackets, lead boxes, Oral Swab Kits, etc., are available too. *Due to its recent relocation, Agent Supply is backed up filling supply requests, so please be patient when ordering materials during this transitional phase.*



WEBSITE CHANGES

We've made changes to the General Agency website, www.uageneralagency.com/office/downloads.asp, to make the download process easier and more convenient. Along with new **Printing Guidelines** for policy applications, we have reorganized general forms and materials into these categories:

- **Administrative Forms**
- **Agent Training & Underwriting Materials**
- **Agent Websites**
- **Approval Charts**
- **Company Specific Advertising**
- **Compliance Sheets**
- **Individual Product Guide**
- **New Business Submission Forms**
- **UAatWork**
- **UA Partners**



KEEP TABS ON COMPLIANCE SHEETS

You can download the forms you'll need from the above categories. *You also can access your state's Compliance Sheet to download and print product applications, product brochures, and any state-required forms.*

YOU'RE IN CHARGE!

You decide when to handle your supply needs. Have some extra time on a Saturday morning? Set down that second cup of coffee next to your computer, turn it on, fill your printer with paper, access the website, and let those forms flow! You're no longer at the mercy of bad weather, trips to the office, Post Office delays, holidays, Agent Supply backlogs, or anything else that could interfere with receiving materials in a timely manner. You're in charge!

PRINT'EM WHEN YOU NEED'EM

Ever discover you were out of an application or other required form as you headed out the door to a sales presentation? Dumb question, right? It's happened to every salesperson at one time or another. But it need not prevent you from making the sale. Turn your computer back on and go to www.uageneralagency.com/office/downloads.asp. Point ... click ... print ... and you're ready to hit the road, arrive at your appointment on time, and make that sale.

SAVE SPACE AND MONEY

Everyone's office space is at a premium. Printing materials only when you need them means you need less space for inventory. You can put valuable office space to better use (such as displaying all those awards you've won for outstanding production) or adding desk space for new, enthusiastic recruits. More usable space can mean more production.

Even though you print your own forms and materials, you could save money in the process:

- You won't need to drive to the office if you run out of something; you can print it at home on your personal computer. With the high cost of gas, that can save big bucks.
- You'll never have to pay excessive overnight shipping charges to replenish missing supplies.

BLACK AND WHITE OR COLOR?

You want your basic forms to be clean and crisp and your marketing materials colorful. Invest in a quality color printer. You should also check into professional printing stores to see how inexpensively you can have materials printed. It may not cost much more than doing it yourself.

IT'S UNCHARTERED WATERS

We're embracing a new way of doing business with our prospects, customers, and each other. But Virtual Supply will let you work faster and more efficiently. No more waiting for the mail to come, or the delivery truck to stop! It's all up to YOU!



One Agent's SECRET TO SUCCESS



United American's Pacesetters Club is comprised of top Writing Agents with the highest net combined annualized premium. Tim Ahlbum, Vice President of The Ahlbum Group of Margate, Fla., is the leader of UA's Pacesetters Club. Tim also has been the monthly Pacesetters Club leader and No. 1 health Writing Agent since June 2007.

Tim joined his father, Jon Ahlbum, to expand the family business after graduating from the University of Central Florida in 2002 with a degree in finance. Tim's desire to become an Agent came from watching his father's passion and success in the insurance industry. Tim devotes much time to mentoring and training new Agents, in addition to his consistent presence as one of UA's top performers. He has truly discovered the secret to success.

Summit: What attracted you to United American and how long have you contracted with us?

TA: I've been with UA for five years now, and I guess you can say I've grown up with United American. I watched how my father, and General Agents like Mike Lemar, truly enjoyed selling for and being a part of United American. UA also offers great products to fit any income, so the marketplace is unlimited.

Summit: As UA's leading health Writing Agent, do you focus solely on selling health products?

TA: The best way for me personally to succeed in the business is to specialize in one area, but that may not be appropriate for other Agents. I focus on Medicare Supplements and under age 65 health products, which allows me to market to Seniors and people under age 65 looking for coverage. For others, diversification may be the key.

Summit: What products do you find easiest to sell?

TA: FLEXGUARD is my highest demand product and accounts for about 70% of my production.

After all, all people need quality, affordable health coverage. I also really enjoy working with Seniors and believe UA's Medicare Supplements are the best in the business.

Summit: What motivates you to achieve success as an Agent?

TA: The potential to earn great income is Number 1, but I am really competitive and love the feeling you get after closing a sale. Building strong relationships with my clients is also a part of this business I really enjoy.

Summit: Can you share any tips on how you have successfully overcome objections?

TA: Always be up front and professional with your clients. As long as you are placing the right product with the right candidate, there should be few objections.

Summit: What kind of advice can you give to a new Agent just starting in the industry?

TA: Know your products, know your market, build relationships, and be willing to drive anywhere there's business!

Promote Life!

The timing of UA's Fundamental Life Series I and II is perfect! Go to www.uageneralagency.com/fundamentallife.

A survey in the September 2007 issue of *Insurance Marketing* gives insight into the practices of life insurance Agents. The magazine wanted to learn what Agents think about the life industry and what carriers like United American and other marketing associations can do to improve service to Agents.



WHERE DOES LIFE FIT IN?

According to survey respondents:

- 70% expect to sell more life insurance in 2008 than in 2007.
- 41% write less than \$25,000 in annualized first-year premium.
- More than 30% write between \$25,000 and \$50,000.
- Term Life is the most popular product.

According to Brian Ashe, past president of the *Million Dollar Round Table* (MDRT), the premier association of financial professionals, "In general, I think that a number of insurance companies are focusing on life insurance more than they have in the relatively recent past, and certainly one of the reasons is profitability."

WHAT ARE THE BIGGEST CHALLENGES SELLING LIFE?

Life insurance sales can add big bucks to your bottom line, but there are challenges along the way:

- **62% said prospects who procrastinate buying life insurance are the biggest challenge.** It's important to discuss the potential uncertainty of life with prospects. They don't know what the future holds, but have to be prepared to meet it just the same.
- **45% said many prospects don't recognize the need for life insurance.** It's the Agent's job to educate prospects to the value of having adequate life insurance in place. Sharing personal experiences helps to connect with your prospects. You can also find sources of sales inspiration from material available through *Life Insurance Awareness Month* (LIAM). It's held each September, but the information and resources are useful year-round.
- **42% said prospecting is the hardest part of selling life.** It may also be the easiest part of selling life. Almost everyone you meet is a potential prospect for life insurance.
- **44% said referrals are the most effective way to gain new prospects.** If you've made the sales presentation a positive experience for prospects, they'll be receptive to offering referrals, whether or not they buy from you.
- **34% said they can effectively sell life insurance to existing customers.** Cross-selling to existing customers is a no-brainer. They already know the value you and UA provide and are more likely to buy additional coverage.

WHERE AND HOW DO AGENTS WANT INFORMATION?

- 32% prefer to read about new products and services via e-mail.
- 27% said the Home Office is their most useful source of life insurance information.
- 18% indicate industry publications are the most helpful.

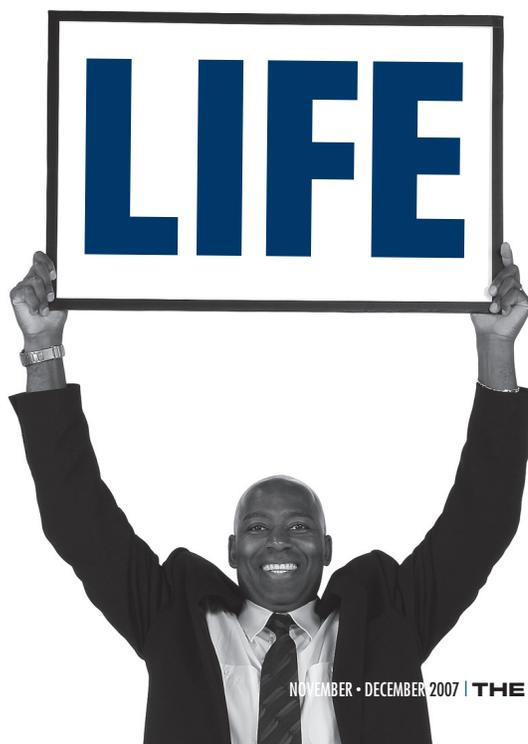
UNITED AMERICAN AIMS TO PLEASE!

The Agent Service Center at 800-925-7355 answers questions and solves problems. Agents' needs are its top priority!

United American sends regular mailings and e-mails to Agents announcing new products, product revisions, rate revisions, industry news, etc.

The Summit is online 24/7 to fill in the gaps!

**We have the products. You have the skills to sell them.
Make 2008 a banner year for LIFE!**



PRESIDENT'S CLUB

Through November 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. JONATHAN AHLBUM
The Ahlbum Group



5. ASSURECOR, INC.

- 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. CATHERINE HATTON**
Hatton Insurance Agency
- 11. PHILIP B. ORTEZ JR.**
Phil & Kathy Ortez Insurance Agency, Inc.
- 12. INSURANCE PRODUCERS OF AMERICA AGENCY**
- 13. LUKE A. ELLIOT**
Elliot Insurance Agency
- 14. AFFILIATED HEALTH INSURERS**
- 15. UNION BENEFIT CORP.**
- 16. AMERICA'S HEALTH TEAM**
- 17. KENNETH R. BOWLING**
The Benefit Exchange
- 18. AMERICAN EAGLE CONSULTANTS, INC.**
- 19. ROY L. TUCKER**
Tucker Insurance Agency
- 20. GERALD R. STEVENS**
Stevens & Associates Insurance Agency
- 21. BARBARA GONZALEZ**
Assured Benefits Corp.
- 22. RON CONCKLIN**
Rosenberg-Concklin, Inc.
- 23. PIERCE A. STEVENS JR.**
Steven's Insurance Agency
- 24. ROBERT D. BOULTER**
Boulter Insurance Agency
- 25. WILLIAM T. BREWER**
Brewer Insurance Agency
- 26. LAK C. CHUNG**
Chung Insurance Agency
- 27. INSUREONE BENEFITS, INC.**
- 28. JOSE C. TRUJILLO**
Trujillo Insurance Agency
- 29. THOMAS STATKEWICZ**
Sylvan-James Associates, Inc.
- 30. LARRY L. BRYAN**
Larry L. Bryan Insurance Services, Inc.

PACESETTERS CLUB

Through November 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. DEXTER R. SAYLOR



5. DANIELLE PEELER

- 6. JAMES E. MAYNER**
- 7. WILLIAM E. GORSKI**
- 8. DELORES A. DAY-DAVIS**
- 9. CATHERINE HATTON**
- 10. KENNETH W. WALTERS**
- 11. ROY L. TUCKER**
- 12. THOMAS J. COUGHLIN**
- 13. GERALD R. STEVENS**
- 14. MATTHEW BROWN**
- 15. LAURO DIAZ**
- 16. GARY A. SAUNDERS**
- 17. RICHARD R. ZEIS**
- 18. LUKE A. ELLIOT**
- 19. WILLIAM T. BREWER**
- 20. LUCIAN A. BLACKBURN**
- 21. CASEY V. PALMER**
- 22. ROBERT D. BOULTER**
- 23. BILLIE F. ROBERTS**
- 24. FRED W. LEMAR JR.**
- 25. MICHAEL H. PHILLIPS**
- 26. PHILLIP K. SEIDEMAN**
- 27. JOHN R. BURROWS**
- 28. JORDAN M. MARTIN**
- 29. MICHAEL LEMAR**
- 30. BYRON A. WELSH**

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 November 2007.

LIFE GENERAL AGENTS		HEALTH GENERAL AGENTS	
1. FARM & RANCH HEALTHCARE INC. Mike Stevens, President	16. FRED RICHARDSON Richardson Insurance Agency	1. FARM & RANCH HEALTHCARE, INC. Mike Stevens, President	16. AMERICA'S HEALTH TEAM
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. KENNETH R. BOWLING The Benefit Exchange
3. KENNETH R. BOWLING The Benefit Exchange	18. CRAIG A. STEPHENS Stephens Insurance Agency	3. HANI S. RIHAN American Ins. Agency of FL., Inc.	18. AMERICAN EAGLE CONSULTANTS, INC.
4. ASSURECOR, INC.	19. CLYMOTH R. MASSEY Massey Insurance Agency	4. JONATHAN AHLBUM The Ahlbum Group	19. ROY L. TUCKER Tucker Insurance Agency
5. EDWARD L. SHACKELFORD The Assurance Group	20. OWEN E. METTS Metts Insurance Agency	5. ASSURECOR, INC.	20. GERALD R. STEVENS Stevens & Associates Insurance Agency
6. GERALD R. STEVENS Stevens & Associates Insurance Agency	21. MICHAEL L. WHITE White Insurance Agency	6. CHARLES R. MANKAMYER American Life & Health Group, Inc.	21. BARBARA GONZALEZ Assured Benefits Corp.
7. PHYNESTA D. HILLIE Hillie Insurance Agency	22. JACOB P. ANDERSON Anderson Insurance Agency	7. MICHAEL LEMAR Sunshine State Agency	22. RON CONCKLIN Rosenberg-Concklin, Inc.
8. LARRY L. SANDERS Sanders Insurance Agency	23. EDWIN D. WILSON Wilson Insurance Agency	8. CHAD W. MCLANE McLane Insurance Agency	23. PIERCE A. STEVENS JR. Stevens Insurance Agency
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