

INTRODUCING

FLEXGUARD[®] *Plus...*

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RATE APPROVALS

GOOD SENSE PLAN

A special mailing regarding **Good Sense Plan (GSPI)** rate approvals for individual and UAatWork new business and renewals has been mailed to General Agents working in the following states:

Colorado, Delaware, Hawaii, Indiana, Kansas, Montana, Tennessee, Utah and West Virginia. The new business effective date was December 1, 2006.

A special mailing has also been sent to General Agents working in South Carolina, where the new business effective date is January 15, 2007.

PROCARE

A special mailing regarding **ProCare Medicare Supplement** rate approvals for new business and renewals has been mailed to General Agents working in **Idaho** and **South Dakota**. The new business effective date is **January 1, 2007**.

A special mailing has also been sent to General Agents working in **Ohio** and **Wyoming**, where the new business effective date is **January 15, 2007**.

INTEREST RATES SET

The **Lifestyle Annuity** new money interest rate for the month of **December** is **4.35 percent** and for the month of **January** is **4.20 percent**. Rates will continue to be reviewed and adjusted accordingly.

The **Deposit Fund Rider** new business interest rate for **2006** and **2007** has been set at **3.00 percent**.

FLEXGUARD PLUS APPROVALS

A special mailing regarding approval for sale of the **FLEXGUARD Plus** limited benefit policy has been sent to General Agents working in the following states:

Arizona, Missouri, Oklahoma, Tennessee, Texas, and Wyoming.

If you did not receive this notice, please contact the Agent Service Center at **800-925-7355**. (Please see the center spread on pages 6 and 7 for important information on **FLEXGUARD Plus**.)

INDIVIDUAL LIFE SERIES APPLICATION (MLAP) APPROVALS

A special mailing regarding approval and immediate use of the new Individual Life Series application (**MLAP**) for use with **10-Year Term, Whole Life**, and **21-Pay Whole Life** new business is mailing to General Agents working in the following states:

Arkansas, Colorado, Florida, Louisiana, Missouri, North Carolina, Ohio, Oklahoma, South Carolina, Tennessee, and Texas.

If you have not received this notice, please contact the Agent Service Center at **800-925-7355**. Please see page 9 for additional information.

ADVERTISING REMINDERS

Any type of sales or advertising materials, including print ads, TV or radio scripts, electronic format or email, flyers, or direct mail pieces, must be submitted to the Home Office for written approval **prior** to publication or use. Please allow two to three weeks for the review and evaluation of your piece. If state approval is required, allow additional time.

Some tips for getting your piece approved:

1. Clearly identify the full name of the Company, *United American Insurance Company*, at least once in the body of the advertisement, preferably near the top.
2. If the advertisement is for a Medicare Supplement policy, you must also include the Medicare disclaimer at the end of the piece in no smaller than 10-point type. The disclaimer should read: *United American Insurance Company is not associated with Medicare, Social Security, or any other government agency.*
3. Clearly identify the products and services mentioned in the sales piece by including the policy form number(s).
4. Use words and concepts that your intended audience can clearly understand. Avoid "industry" terms that the average person would not know. Also, avoid using ambiguous terms such as "comprehensive," "the best," or "the only."
5. Use only the most recent facts and figures available when citing general financial information or statistics about the Company, its products, or its ratings. Always provide the source and date for any statistic, and source dates should not be more than two years old.

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Our Holiday Wish

"If I had my way this Christmas, if all that I'd wish could be, of all the great wishes in a wonderful world, I'd only ask for three." Those are the simple lyrics of a song sung many years ago by The New Christy Minstrels. The Minstrels are no longer new, but the words of the song still hold promise, especially at this time of year.

What would you wish for if you had three wishes? One thing we all would wish for would be peace in the world. What a spectacular holiday gift that would be! Our second and third wishes would probably center on our families. We might wish for continuous good health for all our family members and perhaps for financial freedom, so we would never have to worry again about paying the mortgage.

World peace, good health and financial freedom... it doesn't get much better than that, does it? Just imagine if all three wishes were granted! Our society would undergo a dramatic transformation. Everyone would be able to afford whatever they wanted and have the good health to enjoy it.

It would be a true Utopia – an ideal society. As insurance professionals, however, we tend to be rather reality-based. Most of us accept the fact that a Utopian society is only a beautiful wish. But there is one wish we can make this holiday season, which is more within our power to fulfill:

Every man, woman and child in the United States will have adequate, affordable health and life insurance protection.

That is one very powerful wish, and it's a wish that you truly have the ability to grant. You won't be able to do it alone; you'll need to be part of a team. You and your team won't make it happen by the end of 2006 or 2007 or even 2008. But, with perseverance and dedication, you will make it happen one day in the future. Each day when you pick up the phone or ring a doorbell, you are helping to make that wish come true.

This year, as a team we've made great progress toward achieving that wish.

Our outstanding product offerings coupled with your sales skills, hard work, and determination, have brought us a step closer to an insurance Utopia. We still have a long way to go, but with new products such as FLEXGUARD® Plus that we're introducing in our center spread this month, there is no doubt that we'll get there.

We probably don't say it often enough, but thank you for being part of United American and First UA. We appreciate the value and talent that you have consistently brought to our Companies. We are very grateful that you have chosen to make UA and First UA products available to the millions of uninsured people across the United States. Your efforts day in and day out have made us the great Companies we are today. We couldn't do it without you, and we hope we never have to try.

Your Management Team and the Home Office staff wish all of you and your families a very joyous holiday season, and may the year ahead make all your wishes come true!

Kevin D. Harber Larry Strong James A. Saw

"Let's Move Some Dirt!"

Even chilly Fall winds couldn't cool the spirit of excitement that surrounded November 1, 2006 in McKinney. It was a momentous day for United American, First UA and all of Torchmark Corporation's many subsidiaries. City, state and Company officials and dignitaries gathered at the United American Home Office that afternoon for the official groundbreaking of Torchmark's new corporate office.

MONUMENTAL MOVE

Torchmark's move from Birmingham, Alabama to McKinney, which was announced earlier this year, is one of the biggest corporate relocations to occur in the Dallas-Fort Worth Metroplex in several years and will bring up to 500 new jobs to the area. The new 150,000 square foot facility will be constructed on approximately 18 acres adjacent to the UA Home Office and is projected to be complete by December, 2007. Designed by Alliance Architects of Dallas, Texas, the new building will help consolidate the executive sales, IT, and customer service functions to allow all Torchmark companies to continue the tradition of providing the best insurance at the best price.

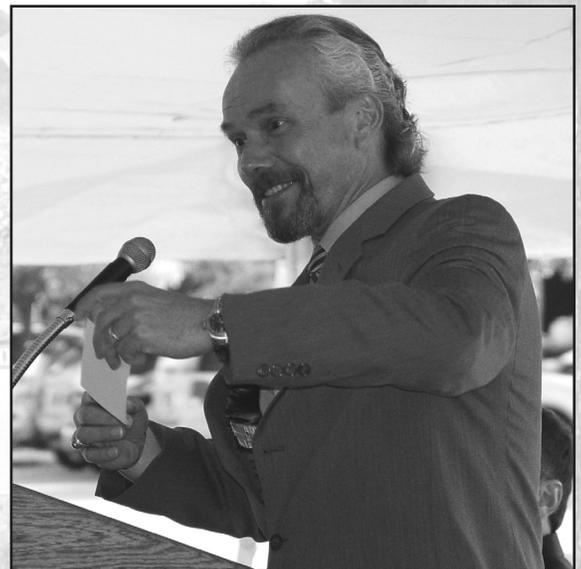
It was a day of celebration for everyone associated with Torchmark, but Mark McAndrew, Torchmark Chairman & CEO, put it best when he said, "It's a great day for Torchmark. Now let's move some dirt!"

"I am grateful Torchmark has decided to come here."
– Honorable Ken Paxton, Texas House of Representatives

"Torchmark will certainly make a positive impact on McKinney's economy that will create a positive effect throughout the regional economy." – **David Pitstick, President McKinney Community Development Corporation**

"We are honored and excited to welcome Torchmark to McKinney." – **Ray Eckenrode, Vice-Chairman, McKinney Community Development Corporation**

"United American Insurance Company has been a great corporate citizen in McKinney, and we are thrilled that its parent company, Torchmark, has decided to call McKinney home as well." – **Bill Whitfield, McKinney Mayor**



Torchmark Chairman & CEO Mark McAndrew



Make the Most of Your Holidays!

Whether you celebrate Christmas, Hanukkah, Kwanzaa, Bodhi Day, The Winter Solstice, or simply enjoy the spirit of goodwill that exists at this time of year, these sales tips are the perfect gift for all the sales folks on your list!

Hear what your prospects say! Remember the words of Winston Churchill, “Courage is what it takes to stand up and speak. Courage is also what it takes to sit down and listen.” Sure, you have a lot of wonderful products to talk to them about, but first take the time to truly listen to them. What you don’t hear may tell you just as much about their needs as what you do hear.

Organize your presentation before you get to your appointment, but leave plenty of room for flexibility. You may arrive at your prospect’s home to find circumstances very different than you had anticipated. Make sure you have alternate sales presentations ready to roll. No matter what your prospect’s situation, you can always offer UA Partners®!

Love what you do! Your prospects and customers will quickly sense if you enjoy your job and believe in your products. If you’re going to convince them to buy, you’d better be convinced yourself!

Inform your prospects, but do it with heart. It’s very important to know your products and your facts. But prospects don’t buy information; they buy trust and respect. Connect on a personal level with your prospects, and they’ll soon be your customers.

Don’t scream success, but display it tastefully. If you want prospects to know you’re successful and someone with whom they should want to do business, don’t ever say it in words. Let your appearance, body language, voice, and listening skills communicate your level of success.

Avoid offering your prospect too many choices. Remember, in many cases, less can be more! Giving them too many choices may only confuse them, and they may end up buying nothing. Do your homework, present your recommendations to your prospects and allow them to make the final decision.

You’ll be more successful if you focus on your client from the start. Greet them with a firm handshake when they open the door; then look them in the eye and focus on what they have to say. They will see you as sociable, open and friendly – the kind of person with whom they want to do business.

Sharpener your skills. Selling means continually learning and improving your sales abilities. Read, role play, and take classes to improve your selling, negotiating, and closing skills.

Sources: Independent Agent, August 2006, October 2005, April 2005, December 2004, July 2004.

New Life Series

By the end of this calendar year, all insurers are required by law to implement new cash value schedules for life insurance policies. This change is due to a prescribed regulatory decrease in the maximum nonforfeiture interest rate from 5.75% to 5.00%. **However, this requirement only applies to new issues; policies currently in force are not affected by this change.** New FLEXGUARD Plus 10-Year Term and Whole Life optional life add-ons (app form LCGP where state approved) were designed to meet these new requirements.

WHAT THIS MEANS TO YOU:

Please immediately destroy all of your existing UA life insurance policy materials including Applications (including SLAP), Brochures, Rate Books, Advertising Materials and discontinue the sale of ALL life policies until your state(s) approval is received. See chart below for approvals.

Under no circumstances will the Home Office be able to issue new business on the following UA life plans after December 31, 2006: MOD 304050, One Life Plan, RT-85, 400 Series, Plan 511. In New York, the cut-off date for new issues on the 400 Series is December 15, 2006. After January 1, 2007, the 400 Series in New York will not be available

WHAT THE FUTURE HOLDS:

In response to this requirement, UA will offer three "new" life products that will be written on the new MLAP application form and will use new Male/Female, Tobacco/Non Tobacco rates. Standard issue and Graded/Sub-Standard policies are available in most states.

A new Individual Life Series Advertising Brochure (F5579) highlights the features of the updated base policies: **10-Year Term (RT-10), Whole Life (SWL), 21-Pay Whole Life (URL-CBP)** and a host of desirable optional riders: **Disability Waiver of Premium Rider, Child Term Rider, Accidental Death Benefit Rider and Deposit Fund Rider.**

HOW TO GET STARTED:

In states where approved, you may begin writing applications for these new products with effective dates January 1, 2007 or after using the new Individual Life Series application (MLAP).

You may need to order supplies for your non-resident states. If you need to order materials, or need additional information, please contact **Agent Supply** at uaagentsupply@torchmarkcorp.com or fax 405-752-9341 to order materials for your non-resident states.

Individual Life Series
Life Insurance Policies from \$1,000 to \$20,000

United American Insurance Company has been one of the nation's leading providers of life insurance products for over half a century. You can purchase United American's life insurance with confidence that it is from a company that does what it says it will do.

F5579

United American Insurance Company

APPLICATION FOR LIFE INSURANCE - UNITED AMERICAN INSURANCE COMPANY
A DELAWARE STOCK CO., WASHINGTON, D.C. ADMINISTRATIVE OFFICE, MCKINNEY, TX

Requested Effective Date (mm-dd-yyyy) -- -- -- -- -- --

Payment Mode Identify Quarterly Semi Annual Annually Draft Day (01 to 28 only)

Payment Type Bank Draft Direct

LIFE PLAN

Primary Insured 10 Year Term Whole Life 21 Pay Whole Life

OPTIONAL RIDERS

Waiver of Premium Rider Child Term Rider Accidental Benefit Rider 1.5 face 2.5 face 3.5 face 4.5 face

Spouse 10 Year Term Whole Life 21 Pay Whole Life

Child 1 Whole Life 21 Pay Whole Life

Child 2 Whole Life 21 Pay Whole Life

Child 3 Whole Life 21 Pay Whole Life

Total Premium \$ -----

Total Collected with Application \$ -----

Applicant if other than Insured/Owner
Name: _____ Relationship to Proposed Insured _____
Address: _____ City: _____ State: _____ ZIP: _____
Is Applicant to be Owner of all Policies? If "No", Owner shall be Primary Insured. Yes No

Best time to call: Home Phone No. -----
 8 AM - Noon Noon - 4 PM 4 PM - 9 PM
Work Phone No. -----

MLAP (Application Continued)

MLAP is Approved for Use in the States Marked with a "✓" at Press Time.

AK	GA	MA	NJ	SD
AL	HI	MD	NM	TN ✓
AZ	ID	MI	NC ✓	TX ✓
AR ✓	IL	MN	ND	UT
CA	IN	MS	OH ✓	VA
CO ✓	IA	MO ✓	OK ✓	VT
CT	KS	MT	OR	WA
DE	KY	NE	PA	WI
DC	LA ✓	NV	RI	WV
FL ✓	ME	NH	SC ✓	WY

To All Our Retiree Group First Timers!!

Those of us at United American and First United American who are deeply involved in Group Retiree Benefit Sales understand and appreciate what a great product United American and First UA offers. A lot of you do too!

Thanks to You...

As the year draws to a close, we want to extend a special “thank you” this holiday season to the many of you around the country who, for the first time this year, started working with the Group Retiree Market and have come to United American and First UA for your quotes. Many of you closed your first Group Medicare Supplement sale in 2006 with our Companies, and we hope you are looking forward as much as we are to doing more business together in 2007.

Unlimited Market...

The market for Group Retiree Sales is absolutely unlimited. It seems almost every day when we open the newspaper we read about another company that is cutting back benefits to its retirees. Those who have served their employers faithfully for many years and are very deserving of insurance coverage are being left out in the cold. Fortunately, it doesn't have to be that way. Once employers realize there is an affordable alternative to dropping coverage for retirees, United American's and First UA's Group coverage almost sells itself!

Perfect Solution...

What makes United American's and First UA's creative approach for group retiree healthcare such a great solution for so many employers?

- Available for Employer Groups, Labor Organizations, and Association Groups
- Small groups with as few as 25 retirees or participants are eligible
- No provider lists – participants can freely choose their doctors and hospitals
- Competitive rates
- Guaranteed-issue policies with pre-existing condition waiver
- Simple enrollment process – no individual applications
- Electronic claims filing in all states
- Group Medicare Part D Prescription Drug coverage available

We are excited that you realize the tremendous potential Group Sales offers. Our outstanding Home Office staff is here to do everything in its power to help you reach your goals. Based on your achievements this year, we know you will be enthusiastic about expanding your relationship with United American and First UA in the year ahead. In the meantime, all of us in the Group Sales and Special Markets Division wish each of you and your families a wonderful and blessed holiday season and a very prosperous New Year.

Doug Gockel, *Senior Vice President*

Mike Majors, *Vice President*

Terri Slinkard, *Assistant Vice President*



Sensible Insurance for Today's Lifestyles

WHAT'S THE BEST WAY TO SELL FLEXGUARD Plus?

1. When helping your prospects to decide which of the three maximum benefit levels (\$50,000; \$75,000; \$100,000) is best for them, present the benefit levels in terms of a "per day" benefit, not just a total benefit amount. If your customers have a hospital stay of only a few days, they need to understand that there is a per day dollar limit imposed, which is determined by the maximum benefit level they choose. The larger the maximum they choose, the larger the per day dollar benefit will be. This approach may help to avoid confusion later when your customers file claims.
2. Emphasize the value of automatic eligibility for the Whole Life and Term Life add-ons for prospects who qualify for a standard issue FLEXGUARD Plus policy. That means there is no additional underwriting, which means faster policy issue.
3. Sell the value of one-stop shopping to your prospects and customers. FLEXGUARD Plus is health and life coverage in one affordable package.

WHAT'S THE Plus?

OPTIONAL HEALTH BENEFITS:

- **Additional Outpatient Benefit:** Choose an additional \$500 or \$1,000 in outpatient non-surgical coverage. (Premium subject to SBR Rates).
- **Additional Physician's Outpatient Visits Benefit:** Choose to double the standard benefit amount for your doctor visits and annual physician exam.
- **Cancer Benefit Rider (R-CAN):** Choose a cash benefit amount between \$10,000 and \$50,000. Prospects must qualify for this rider, and a 30 day waiting period applies. Benefits are reduced by half at age 65.
- **Critical Illness Benefit Rider (R-CIX):** Choose a cash benefit between \$10,000 and \$50,000. Prospects must qualify for this rider. It is not available for children (17 or under) and benefits are reduced by half at age 65.
- **Accident Benefit Rider (R-ACC2):** Choose a benefit amount of \$10,000, \$20,000, or \$30,000. Prospects must qualify for this rider.

OPTIONAL LIFE ADD-ONS:

- **Life Policy Qualification:** Prospects are automatically eligible for up to \$20,000 whole or term life if they qualify for a standard issue FLEXGUARD Plus policy without a Select Benefit Rider (SBR), exclusion riders or rated premium notice.
- **Whole Life (SWL) or Term Life (RT-10) Policy:** Choose a face amount from \$1,000 to \$20,000 for either type of coverage. Tobacco/non-tobacco rates are available.
- **Child Term Life Rider (U4272):** Choose a face amount of \$5,000 or \$10,000. It is only available with the purchase of an adult whole life or term life policy. Available for ages 0-23.

YOUR FLEXGUARD Plus POLICY

of protection you want and can afford. Plus any additional features or policies you would like to add.

INPATIENT BENEFITS OR OUTPATIENT SURGICAL BENEFITS	\$50,000 maximum * <small>(for days one through 30)</small>	\$75,000 maximum * <small>(for days one through 30)</small>	\$100,000 maximum * <small>(for days one through 30)</small>
Daily Hospital Expense Benefits apply in an inpatient setting or outpatient surgical setting. \$500 deductible must be met before benefits begin.	80% up to \$2,000 per day for days 1-10; 80% up to \$1,000 per day for the next 30 days	80% up to \$3,000 per day for days 1-10; 80% up to \$1,500 per day for the next 30 days	80% up to \$4,000 per day for days 1-10; 80% up to \$2,000 per day for the next 30 days
* Up to the allowable policy, for surgeon's surgical benefit will vary or sickness.	100%, up to \$7,500	100%, up to \$7,500	100%, up to \$10,000
** Up to 20% of Surgical Expense Benefit for Assistant Surgeon + up to 25% of Surgical Expense Benefit for Anesthesiologist			
*** Daily Hospital Expense Benefits limits apply (see above)			
**** 80% of incurred expenses for ambulance services, up to \$200			
* Allowable surgical benefit amounts are specified in the Surgical Schedule within the policy. ** Plus in addition to the Surgical Expense Benefit.			

INPATIENT ONLY BENEFITS

Benefit	Covered under Hospital Expense Benefits
Benefit	Hospital Expense benefits increased by \$1,000 per day for days 1-10
Benefit	\$100 to be used as you see fit
Benefit	80% up to \$100 per 8-hour shift; up to 3 shifts per day, 90 days maximum
Benefit	80% up to \$50 per visit; maximum of \$2,000 for any one injury or sickness

OUTPATIENT ONLY BENEFITS

Benefit including: expense, rays, MMR, etc.	60% up to \$300	80% up to \$400	80% up to \$500
Benefit	You can increase coverage by \$300 or \$1,000 with the Optional Additional Outpatient (non-surgical) Benefit		
Benefit	80% up to \$25 per visit; 80% up to \$50 for one annual exam each year; \$250 maximum per year.		
Benefit	You can double this benefit amount with the Optional Additional Physician's Visits Benefit		

Plus THIS OPTIONAL HEALTH COVERAGE
These health add-ons are available at an additional cost. The health coverage will not continue if you cancel your FLEXGUARD Plus policy.

- **Additional Outpatient Benefit:** Choose an additional \$500 or \$1,000 in outpatient non-surgical coverage.
- **Additional Physician's Outpatient Visits Benefit:** Choose to double the benefit amount for your doctor visits and annual physical exam. 80% of the doctor's fee, up to \$50 per visit; 80% of the annual physical exam fee, up to \$100 for one annual exam per year; annual maximum of \$500.
- **Optional Cancer Benefit Rider (Rider Form R-CAN):** Choice of cash benefit amount of \$10,000 up to \$50,000. Benefit is payable upon written satisfactory proof of a first diagnosis of cancer or malignant melanoma (leukemia, Hodgkin's disease, malignant neoplasm). You must qualify for this optional rider. 30-day waiting period applies. Benefits will be reduced by half at age 65.
- **Optional Critical Illness Benefit Rider (Rider Form R-CIX):** Choice of cash benefit amount of \$10,000 up to \$50,000. Benefit is payable upon a first diagnosis of critical illness including heart attack, stroke, end stage renal failure, or major organ transplant. You must qualify for this optional rider. Not available for children. Benefits will be reduced by half at age 65.
- **Optional Accident Benefit Rider (Rider Form R-ACC2):** You choose a benefit amount of \$10,000, \$20,000, or \$30,000. The Rider pays ONE of the following: Accidental death benefit; Lump sum amount for specified injuries; Weekly hospital stay benefit; or First aid medical care benefit. You must qualify for this optional rider.

Plus THESE OPTIONAL LIFE POLICY ADD-ONS
These life add-ons are available at an additional cost. You will receive a separate policy for any life insurance purchased with your FLEXGUARD Plus policy.

- **Optional Life Policy Qualification:** If you qualify for a standard issue FLEXGUARD Plus policy, without select benefit or exclusion riders or rated premium notice, you are automatically eligible for up to \$20,000 Whole Life or Term Life insurance.
- **Optional Whole Life Policy (Policy Form SWL) or Term Life Policy (Policy Form RT-10):** You can select either Whole Life or Term insurance and choose a face amount from \$1,000 up to \$20,000. Tobacco/non-tobacco rates available.
- **Optional Child Term Life Rider (Rider Form U4272):** Available with the purchase of an adult Whole Life or Term Life policy. Choose \$5,000 or \$10,000 of coverage for children age 0-17.

PRESIDENT'S CLUB

Through November 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. UNION BENEFIT CORP.**
- 8. ASSURECOR, INC.**
- 9. THOMAS STATKEWICZ**
Sylvan-James Associates, 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. DONALD C. VINCENT**
- 15. CATHERINE HATTON**
Hatton Insurance Agency
- 16. KEN PARKER**
Parker & Associates, P.A.
- 17. TODD W. MCLANE**
The McLane Agency
- 18. WAYNE S. GOSHKARIAN**
Goshkarian Insurance Agency
- 19. ANTHONY M. ANTIN**
Affiliated Health Insurers
- 20. ROY L. TUCKER**
Tucker Insurance Agency
- 21. VINCE NUTT**
Employer Benefits Group, Inc.
- 22. USHEALTHGROUP**
- 23. GERALD R. STEVENS**
Stevens & Associates Insurance Agency
- 24. RON CONCKLIN**
Rosenberg-Concklin, Inc.
- 25. PAMELA G. RANDALL**
P.R.'s Insurance Solutions
- 26. INTERNATIONAL INSURANCE SERVICES, INC.**
- 27. ROBERT L. JONES**
Jones Insurance Agency
- 28. WILLIAM T. BREWER**
Brewer Insurance Agency
- 29. KEVIN P. KOOYMAN**
Kooyman Insurance Agency
- 30. MICHAEL O. BENKE**
Benke Insurance Agency

PACESETTERS CLUB

Through November 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. JAMES E. MAYNER

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

LIFE GENERAL AGENTS		HEALTH GENERAL AGENTS	
1. FARM & RANCH HEALTHCARE INC. Mike Stevens, President	16. JESSE E. BROWN Brown 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. CHRIS AROUTSIDIS Aroutsidis 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. STEPHEN E. FREY Frey Insurance Agency	3. HANI S. RIHAN American Ins. Agency of FL., Inc.	18. ANTHONY M. ANTIN Affiliated Health Insurers
4. AMERICAN EAGLE CONSULTANTS, INC.	19. JANE L. HUMMEL Cenco Services Insurance	4. JONATHAN AHLBUM The Ahlbum Group	19. ROY L. TUCKER Tucker Insurance Agency
5. DAVID K. DANIELS David K. Daniels & Associates	20. MEL A. SCHLESINGER Schlesinger Insurance Agency	5. CHARLES R. MANKAMYER American Life & Health Group, Inc.	20. VINCE NUTT Employer Benefits Group, Inc.
6. LARRY A. ACKER Acker Insurance Agency	21. FRED RICHARDSON Richardson Insurance Agency	6. MICHAEL LEMAR Sunshine State Agency	21. USHEALTHGROUP
7. BRIAN H. MCLAUGHLIN McLaughlin Insurance Agency	22. EDWARD L. SHACKELFORD The Assurance Group	7. UNION BENEFIT CORP.	22. GERALD R. STEVENS Stevens & Associates Insurance Agency
8. WILLIAM B. COLLINS Collins Insurance Agency	23. MARK A. NEISS Neiss Insurance Agency	8. ASSURECOR, INC.	23. RON CONCKLIN Rosenberg-Concklin, Inc.
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