

# PRESIDENT'S CLUB

Through December 2001, the following producers represent the Top Agents, Unit Managers and Branch Managers with the highest net combined annualized premium for the year. To be listed here, you must have a combined loss of business from cancellation and lapse of less than 50% (or less than 20% cancellation rate for new agents) as determined by the 13th month persistency report.

## BRANCH MANAGERS

**1. Rich Trommer**

Lancaster  
\$5,477,784



**2. Danny Jones**

Raleigh  
\$4,486,923



**3. Del Smith**

Baltimore  
\$3,893,071



- 4. Jack Whittaker, Charlotte .....\$3,633,387
- 5. Michele Mitchell, Houston North...3,547,207
- 6. Robert Giles, Lafayette.....2,782,129
- 7. Dan Allen, Sacramento.....2,526,013
- 8. Phil Dean, Phoenix .....2,375,169
- 9. Autry Freeman, Atlanta.....2,316,793
- 10. Pat Giachetti, Cleveland.....1,966,961

## UNIT MANAGERS

**1. Dennis Mitchell**

Houston North  
\$2,011,325



**2. Bruce Jones**

Baltimore  
\$1,484,431



**3. Floyd Chassereau**

Charlotte  
\$1,162,582



- 4. Connie Smith, Tampa.....\$1,146,023
- 5. Steven Lynch, Raleigh.....1,043,106
- 6. James Heck, Lancaster.....932,615
- 7. David Cutillo, Lancaster.....911,981
- 8. Lance Taylor, Savannah.....901,707
- 9. Ted Yanich, Lancaster .....891,600
- 10. Ron Harshman, Ft. Lauderdale.....889,829

## AGENTS

**1. Lance Taylor**

Savannah  
\$651,241



**2. Sue Gassett**

Orlando  
\$366,342



**3. Karen Bienvenu**

Lafayette  
\$329,130



- 4. Ross Taylor, Savannah .....\$322,022
- 5. Ron Harshman, Ft. Lauderdale.....307,594
- 6. Leslie Sussman, Atlanta.....256,575
- 7. Thomas Doblle, Vancouver .....253,010
- 8. Matt Galan, Sacramento .....249,534
- 9. Kimberley Fultz, Ft. Wayne .....247,625
- 10. Michael Anderson, Fresno-Sacra .....245,774

## HONOR CLUB

Through December 2001, the following Agents, Unit Managers and Branch Managers ranked 11 through 20 in terms of net combined annualized premium for the year. To be listed here, you must have a combined loss of business from cancellation and lapse of less than 50% (or less than 20% cancellation rate for new agents) as determined by the 13th month persistency report.

### BRANCH MANAGERS

- 11. Tim Timothy, Columbia .....\$1,957,404
- 12. Ray Daniel, Roanoke .....1,877,882
- 13. James Taylor, Savannah.....1,836,204
- 14. Jeff Miller, Springfield, MO E.....1,694,256
- 15. Stuart Moss, Ft. Lauderdale.....1,605,724
- 16. Dan Bridges, Hartford .....1,584,815
- 17. Jim Holmquist, Concord.....1,553,678
- 18. Bob Phillips, Kansas City.....1,551,414
- 19. Eric Sellors, Ft. Worth.....1,538,037
- 20. Don Gibbs, CLU, St. George.....1,511,776

### UNIT MANAGERS

- 11. John Whipp, Hartford .....\$861,805
- 12. Kristopher Kendig, Lancaster .....840,768
- 13. Paul Shirley, Ft. Worth .....840,269
- 14. John Webb, Sacramento.....765,923
- 15. Sue Gassett, Orlando .....743,190
- 16. Gary Berke, Kansas City .....668,949
- 17. Gloria Sena, Albuquerque .....643,832
- 18. Paul Wyrick, Springfield, MO E.....637,313
- 19. Dawn Thomas, Columbia.....631,738
- 20. Larry Brewer, Springfield, MO E.....630,648

### AGENTS

- 11. Don Cronin, Cleveland .....\$235,742
- 12. Ben Sanchez, Raleigh .....231,443
- 13. Jennie Lee, Sacramento .....230,628
- 14. Craig Villwock, Cleveland.....219,019
- 15. Charles Cooper, Charlotte.....218,226
- 16. Rick Fruge, Lafayette .....217,873
- 17. John Caswell, Springfield, MO E ....210,363
- 18. Larry Isley, Kansas City East.....204,991
- 19. John Vaillancourt, Hartford.....202,048
- 20. James Taylor, Jr., Savannah.....201,644



## Andrew W. King

President, Exclusive  
Agency Division

“Our ability to focus, and stay focused, is what makes our achievements possible.”

Oreo, my Old English sheep dog has A.D.D., which means he has Attention Deficit Disorder. Perhaps it is because he can't see well with all that hair in his eyes that I have to resort to all kinds of attention-getting devices - shouting, waving my hands- just to keep his attention. Like many animals, he has trouble staying focused. Sometimes, we get distracted too. In working with him, I have learned that **focus** is perhaps one of man's greatest attributes. Our ability to focus in sales and management, and stay focused, is what makes our achievements possible.

What could be more worth our attention than focusing on the future? By this, I mean planning for the future of ourselves and our families, especially during the retirement years. In 2001, we were reminded of crucial lessons about planning for the future.

**Lesson One: Sept. 11.** Nothing in years has emphasized that planning for the future is necessary like the tragic events of Sept. 11. As a nation, we were faced with our own vulnerability. In response to the tragedy, many people began to put plans in place for their own families should the unexpected happen. The MIB Life Index, a leading indicator of sales activity for the Life insurance industry, reflects this change in attitude. According to the MIB, the second through fourth quarters of 2001 showed stronger Life sales than the same period in 2000. Additionally, the fourth quarter activity levels were at the highest three-month level since the fourth quarter of 1999 (see page 6 for further information). Clearly, the thoughts of the American people have been focused on the future, and we can help these prospects better prepare for the unexpected.

**Lesson Two: Mortality Rates.** In the United States, women generally outlive men by an average of 5.7 years. The life expectancy of a man averages 72 years, while women average 79. No matter how you consider the stats, the bottom line is still the same: women live longer, with the loss of the spouse's income a negative to the financial health of the survivor. In 2001, this message was heard loud and clear. Families of course have to make financial plans accordingly, which may be another factor in increased Life sales.

**Lesson Three: The Stock Market.** 2001 was a bruising year for investors. The Nasdaq composite fell 21 percent in 2001, the Dow Jones 7.1 percent, and the S&P 13 percent. The year hosted the major indexes' first back-to-back annual decline since 1974. 401(k) investments took the worst beating in ten years, according the MSN's Money Central, hurting retirement funds across the board. As a result, Seniors and younger people alike are extremely interested in reviewing their Life coverage as a part of their financial health.

There are two ideas we should garner from these three scenarios. The first is the significant opportunity to add Life insurance sales to our Health sales. The second is that Life sales provide excellent renewal income, which can be used to successfully fund investments for your retirement years. **I am not suggesting you stop selling Health products; I am simply recommending that you diversify your current sales by adding Life to your present Health sales.**

Why not supplement your Health sales with extra Life sales? You could use the Health commissions to support your lifestyle now, and specifically allocate the long stream of Life renewal income for investing towards retirement income. Not only does selling extra Life offer very high commissions (see chart below), but Life plans have great persistency which mean reliable renewal income. This income could be diverted to a few well-chosen investment tools to provide for you and your family during the retirement years. Learn from the lessons above and see the opportunity presenting itself before you. **Focus on extra Life sales now T.E.A.M.!**

## LIFE: Income Opportunities to Add to Medicare and other Health Sales

RT85; Ages 18-79	Total percent of 1st month PREMIUM PAID in 1st year	Total percent of 1st month PREMIUM PAID on submit	Total percent of 1st month PREMIUM PAID in months 2 & 3	Total percent of 1st month PREMIUM PAID in months 4-12
Unit Manager* ADVANCE	144%	89%	55%	55% (Months 2-12)
<i>Unit Manager paid in addition to Agent advance if business written is personally</i>				
Agent ADVANCE	900%	400%	410%	90%

\*1. Unit Manager advance is paid on the month-end statement.

2. If the UM is also the Agent of record, the Agent advance is received in the Branch.