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VISION
Magazine

February 2005

The news and ideas magazine for UA's Branch Office Division.

UA RECRUITING:

*Share
Your
Success!*





VISION
Magazine

UNITED AMERICAN

For over a half century, United American Insurance Company has been meeting the public's life and health needs. We are a leader in individual life and health protection. We are totally committed to meeting customer needs through personal one-on-one Agent service and complete Home Office customer support. You can count on UA to do what it says it will do.
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Home Office
(972) 529-5085

VISION

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VISION STAFF

VICE PRESIDENT

Judy Hans
jhans@torchmarkcorp.com

EDITOR

Robin Woods
rwoods@torchmarkcorp.com

ASSISTANT PUBLICATIONS

WRITER

Roberta Boyd King
rking@torchmarkcorp.com

GRAPHIC DESIGNER

Monica Maloy
mmaloy@torchmarkcorp.com

PRODUCT COORDINATOR

Shere Avrett
savrett@torchmarkcorp.com

PROCare APPROVALS

A special mailing regarding **ProCare Medicare Supplement** rate approvals for new business and renewals has been mailed to Branch Offices in **Oregon**.

Check your state(s) ProCare rate memo for complete effective date information and cut-off dates for business written with old rates.

INTEREST RATES SET

The **Lifestyle Annuity** new money interest rate for the month of **March** is **3.25 percent**. Rates will continue to be reviewed and adjusted accordingly.

The **Deposit Fund Rider** new business interest rate for 2005 has been set at **3.00 percent**.

IMPORTANT NOTICE FOR ALL BRANCHES

Effective immediately, sale of Long Term Care products will be limited to LTC Gold and LTC Gold Max policies that include the Home Health Care Rider and the Home Health and Community Care Riders. LTC Classic and LTC Gold policies will be temporarily withdrawn. Check *Vision* for updated product availability.

GOOD NEWS!

The \$400 limit on combined Daily Room Benefits (DRB) has been increased to \$600. An insured can purchase a Basic Hospital plan (GSP, HSXC, MMXC) AND a Hospital Indemnity (HIXC or HMXC) so long as the combined DRB does not exceed \$600.

MEDICARE GUIDE UPDATE

The NAIC publication, *2005 Guide to Health Insurance for People With Medicare*, will be available to Branch Managers through Agent Supply beginning in early Summer of this year. Check *Vision* each month for an update on availability.

ATTN: NEW JERSEY AGENTS

Effective immediately, LTC is no longer available for sale in New Jersey.

ATTN: IDAHO AGENTS

Effective immediately, the use of the Select Benefit Rider (SBR) is approved for GSP1, MMXC, MSXC, and SMXC. There is no reduction of benefits, and sub-standard rates apply.

NEW MARKETING TOOL!

A new Final Expense Presentation Book (FEXP05) is now available to Branch Managers through Agent Supply. The presentation has been formatted into a side-by-side, spiral-bound book and can be used to present the 400 Series and RT-85 policies. The new presentations are \$5 per book.

HDF UPDATE!

Effective immediately, when the optional Reserve Fund Annuity (RFA) is sold in conjunction with the High Deductible Plan F (HDF), a minimum initial deposit of \$50 and a minimum monthly deposit of \$50 will be required. RFA applications that do not meet these new minimum requirements will be declined. Annuities previously issued are not included in this requirement.

HDF APPROVAL UPDATE

The HDF Video (HDF05) is approved for advertising in states marked with an "X" at press time.

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

X^A State Special Version

HDF with RFA is available in states marked with an "X" at press time.

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

Plans and benefits vary by state.



Andrew W. King
 President,
 Branch Office Marketing Division

I'm so excited . . . **I just can't hide it!**

I don't know which has me more excited about the future of United American...the dynamic way in which our recruiting program is moving ahead or the phenomenal reception our NEW HDF is receiving from customers in the marketplace. For Agents presenting HDF to qualified customers, they're seeing an average 50% closing rate. In addition, Worksite Marketing is taking off in a big way. We just got NEW advances for United Investors Life products, and we will release a NEW Underage product in April! All of our pistons are moving into high gear now with no place to go but up, and the excitement on all of this is feeding our recruiting to new levels! Recruits see we are upside-down in the market opportunities, and managers see the greatest multiple opportunities in UA's history!

GOALS: Our Division's goal is to increase production in 2005 by at least 20 percent. I see this goal as one that is not only within our grasp, but will be far exceeded - you'll see why below. To have more sales, you need more distribution too; so to reach our goal, we must increase recruiting by no less than 30 percent over 2004. That means increasing our average number of recruits to a minimum of 500 each month nationwide. With 85 active Branches and many more coming, we need only appoint six new Agents each month. But, as seen in the weekly recruiting reports, recruiting is skyrocketing as some BMs see that six is far too low with new product opportunities unfolding. They are exceeding 12 to 20 recruits in only 2-3 weeks!

MANY NEW BRANCHES: To keep in line with the increase in Agent recruitment, the Home Office also will increase the number of Branch Managers by no less than 20 percent in 2005. I believe we'll exceed this goal as well, because most of these new Branches are now being opened in existing Branch cities, without requiring the new BM to uproot spouses from valued jobs and remove children from schools. Why can we do this in

current areas? Because UA now has so many more lead and recruiting resources for each product line, as well as expansion opportunities within UA's four primary markets: Medicare, Underage, Worksite and Life. These extra markets, leads and RMS recruiting access affords tremendous opportunity in professional growth for Unit Managers and Agents, who are moving up in the ranks to accept new and exciting income and marketing opportunities. For those who want to get ahead in renewals, there's definitely never been a better time to be a United American, Unit Manager or Branch Manager!

PROMOTERS PROMOTING: Those who attended the recent Branch Managers' Meeting in Dallas had the opportunity to hear Orlando Branch Manager, Ron Seroka, share his ideas and goals about recruiting. Ron has a dynamic philosophy about recruiting and promoting people, and his presentation was so impressive, we asked him to share his thoughts again this month in *Vision*. For those who missed him at the meeting, now's your chance to be inspired! Recently, Ron has promoted 3 Branch Managers in his area and set a personal goal to promote 5 BMs by year's end. What's great is that his new Branch Managers see things the same way - one is already promoting a UM to BM close to his branch, and the others have new ones under development. How goes the parent, so go the offspring.

Atlanta Branch Manager, Autry Freeman, is another recruiting and promotion champion, who has inspired so many BMs, including Ron. Autry also has some inspiring and humorous words to share. Autry just promoted his 13th Branch Manager and has just promoted another BM into his area, with his sights set on another. Just as in the examples set by other Managers, these two men provide the best possible examples of the recruiting mindset needed to grow your Branch, by promoting the interests of Agents and UMs who want their own branch.

Continued on pg. 13

How Compliant Are You?

At United American, we have a commitment to provide you with the training and materials you need to do your job successfully. We also help you do everything necessary from a compliance and regulatory standpoint to make your sales flow smoothly and efficiently. That means attention to compliance on a Company level as well as on a state-by-state level. Properly completing all your paperwork and submitting all required forms with appropriate attachments to the Home Office makes the *entire* sales process flow faster and easier for you, your customer and United American!

Branch Managers must utilize the **new business template** to assure proper and complete submission of new business. It includes, complete step-by-step instructions for new business turn-in to the Home Office, including directions on the proper order in which to submit your materials. The template can be downloaded from UAonLine. Says Donna Walton of Branch Services, "I always suggest to the Branch Office that the template be saved on the desktop, so that, if there is a problem, it can be e-mailed to me for assistance. If a Branch Manager has a problem understanding or using the template, he or she can call Branch Services for assistance. We want *all* Branches working in a consistent manner with new business submissions."

Continues Walton, "For new business submission, it's absolutely critical that Agents make certain the amount indicated on the back of the application reflects *all* fees paid by the applicant, not just the amount of the premium. In addition, the order in which materials are submitted and attached must be consistent. Since new business applications and their attachments move through numerous departments within the Home Office, consistent material submission is very important to ensure proper and timely processing. If material is not properly submitted, we have to return it to the Branch, and that can delay policy issue by days or weeks. Finally, Branch Managers must remember to *submit no more than 25 applications* on a turn-in."

To avoid additional delays in processing, keep up-to-date with changing compliance issues in your state. United American does everything possible to make that easy for you. Check Vision, UAOnline & UABranch.com for updates.

New Business Turn-In Tips

- **Make certain the amount indicated on the back of the application reflects all fees paid by the applicant, not just the amount of the premium.**
- **The order in which materials are submitted and attached must be consistent.**
- **Branch Managers — submit no more than 25 applications on a turn-in."**



Attention to Procedures and Compliance Pay Off for Everyone!

What an Opportunity!!! UA MARKETS ARE GROWING!

In 2000, the population of the United States was 282 million. During the next ten years, the population is expected to grow to 322 million – a whopping 14 percent increase. What does that mean for United American? It means a substantial increase in prospects for all markets – Senior Health, Underage Health, Life and Worksite.



- **Senior Health:** Due to all those wonderful Baby Boomers approaching retirement, there will be spectacular growth in the Medicare Supplement market. The U.S. Census Bureau predicts that by 2030, there will be 69 million people in the United States over the age of 65. One in five Americans will be a Senior. The vast majority of those will need supplemental health insurance. The playing field for Medicare Supplements will be wide open for many decades to come.



- **Underage Health:** With over 44 million individuals in the U.S. currently uninsured, there is a critical need to provide some form of health insurance coverage for these individuals. Most of the uninsured are employed, but many of their employers, especially those in small companies, do not provide health insurance. Our Underage policies fit the bill, offering needed coverage at an affordable cost.



- **Life:** Individual life, which has grown four percent annually since 1993, is the most widely purchased form of life insurance protection. It constituted 56 percent of all life insurance in force in the U.S. at the end of 2003 and translates into \$9.4 trillion in coverage. In 2003, Americans purchased \$2.9 trillion in new life coverage, bringing the total life coverage to \$16.8 trillion. Many Seniors who have had life policies through their employers may lose that coverage when they retire. For many, life protection will become more important as they age, due to concern for their spouses. Both Underage and Senior Life have amazing potential!



- **Worksite:** The market for worksite is experiencing tremendous growth as more and more employers are forced to look for alternatives to traditional employer-sponsored coverage. They want to provide insurance benefits for their employees, but are unable to pay the ever-increasing premiums. The need for supplemental medical policies in smaller companies is the area which, up to now, has been neglected. United American is changing that. With the additional individual health products that we will introduce in the coming months, United American will offer a portfolio of voluntary products that will meet all these critical needs. The future of UAatWork couldn't be better!

As new recruits and Branches are added, UA is poised to accept the challenges of these expanding markets. We have the best of the best – outstanding products and the talented men and women to stand behind them. The future has never looked brighter for United American Agents!

Sources: U.S. Census Bureau; <http://research.aarp.org/health>; <http://longtermcareinsurance.org>; www.iom.edu (The Institute of Medicine); American Council of Life Insurers, "Life Insurers Fact Book, 2004"

Recruiting . . .

Think It, Breathe It, Live It!

Branch growth, Branch production, Branch retention . . . none of it happens without recruiting. It's a continuous process and must be a priority for everyone! Ongoing Branch recruiting not only helps you achieve your

Branch's goals, but is crucial to achieving the Company goals. The whole can only be as successful as the sum of its individual parts, and the individual Branch success is the foundation of the Company's success.

At the Branch Managers' Meeting, the goals for the UA Branch family were formally announced for this year. Here's our mission:

UA's Branch Division Goals for 2005:

- Increase production by 20 percent.
- Increase recruiting by 30 percent over 2004.
- Increase average number of monthly recruits from 384 to over 500.
- Appoint six new Agents each month in each Branch.
- Increase the number of Branch Managers nationally by 20 percent.

New Branch expansion and recruitment has been outstanding this past year and will only get better! New Branch Managers are living the United American dream and are enthusiastically sharing that dream with others. But, it's not just the "new kids on the block" who have the potential for tremendous growth and increased production. With rapidly expanding markets, especially in the area of Medicare Supplements, the opportunities at UA are limitless for all of us. Be open to the recruiting challenge in 2005. If we think it and believe it, we will achieve it – together!



Recruiting Management System...

A Real Treasure!

Branch Managers have many recruiting sources available to them: newspaper responses, internet ad responses, internet resume responses and licensed Agent records. Our new Recruiting Management System (RMS), located on UAOnline, allows us to make the best use of all of it. RMS offers Branches efficient data management, mass e-mail and accurate reporting of production per recruiting source – by Agent, Unit Manager and Branch Manager.

Agent recruitment efforts are now centralized in Oklahoma City, which allows UA to take an objective look at our recruiting efforts and results. Initial centralization created a staff headed by Glenn Williams and Maurice Hoover, who have 30 years combined Globe Life experience.

RMS allows the numerous Torchmark companies to share information on job seekers and resume downloads. Now effectiveness between companies on RMS can be shared for success, quickly and easily.

Over the past months, UA has made many changes in the areas of job postings, job seekers, and resume pulls and distribution. These changes have resulted in an 18

percent increase of job seeker responders and a 200 percent increase in resume downloads. In addition, a daily e-mail to Branch Managers began in January, which provides them with additional information on the numbers for both new and previous job seekers and resume downloads.

Branch input is critical to the success of RMS – the System is MANDATORY. Branches must provide us with the feedback we need to evaluate the changes and the new programs we implement.

But don't just take our word for it – here's what several President's Council Branch Managers have to say!



Jack Curtis,
Branch 25

“RMS reminds me of the mosquito sitting on the post overlooking a nudist colony who said, ‘The opportunity is so vast, I hardly know where to begin.’ Don't wait for perfection using the system; the more you work with it, the more recruits you will get. The system works for us if we work the system!”



Pat Giachetti,
Branch 63

“The RMS allows us to streamline the prospecting side of the recruiting process. The ‘Today's Follow-Up’ disposition lets us stay on track to ensure we are keeping up with phone calls and e-mails to potential recruits, a process that was rather time consuming prior to RMS. The ‘Resume Keyword’ option allows us to search for licensed agents who have worked for other insurance companies to target a specific zipcode.”



Michael Kiser,
Branch E4

“The RMS has been quite the time saver and is helping my team become more productive in recruiting. The ability to track where most of our recruits come from will benefit everyone.”



Rex Smedley,
Branch B7

“Managing leads and resumes with RMS makes my job as Branch Manager easier now. Because Unit Managers now have access to the System, it is going to be even better. I can e-mail hundreds of responders with the touch of a button and invite them to an information seminar. I arrive at the designated time and share our excellent opportunity. There's never been a better time to be with UA than NOW!”

Ask the Experts: Recruiting



Ron Seroka,
Branch 90 Manager

What separates the great recruiters from the average recruiters? Quite simply, it is the way great recruiters do

recruiting in contrast to the way average recruiters do recruiting. For this article, I will present some distinctions and characteristics of a great recruiter in contrast to an average recruiter.

Recruiting is a Lifestyle

Great recruiters recruit because they love it. Average recruiters recruit because they are afraid not to. Managers who love to recruit don't seem to lack anything. They are not full of excuses or complaints. They just love going to work everyday. I have been around individuals who do not love what they do and their lack of recruiting is consistent with their lack of numbers. I also have noticed that great recruiters are a lot more fun to be around than average recruiters. They're less stressed! The only concern great recruiters have is how they can get more recruits! The more recruits they have the more optimistic the future looks for everyone.

"If you want a fulfilling opportunity, learn to love recruiting."

Recruiting is THE #1 PRIORITY

Recruiting is absolutely and positively the number one most important activity for a Branch. Great managers know this and arrange all of their activity around this one single purpose. Average recruiters, on the other hand, spend more time shuffling paper than recruiting and drown themselves in "busy work." If you are a Branch Manager, do yourself a favor and delegate administrative work. Please remember that the best administrators do not do it all themselves. They share the work load. Great recruiters have TIME to recruit.

Recruiting with Purpose

It makes no difference whether you are a Unit Manager or a Branch Manager, recruiting must be on your schedule every week. Recruiting is your religion. Practice your religion often and with purpose.

Recruiting to Large Numbers

Great recruiters understand that volume is important. However, it is futile to recruit in large numbers without having a plan to integrate these recruits into the field and make them productive. It is just as important to immediately get your recruits licensed, trained, and in the field making money as it is to recruit large numbers. Average recruiters can recruit large numbers BUT have a low conversion rate. Great recruiters, however, recruit large numbers AND have a high conversion rate, because they have systems in place to convert large numbers into producers. In my mind, a recruit is not counted as a recruit until he or she is converted into a producer. Of course, the reverse is also possible. Average recruiters can recruit low numbers and convert high, but their success will be limited. **We must have HIGH VOLUME and HIGH PRODUCER CONVERSION RATES! My goal for recruiting in 2005 is to recruit 20 Agents per month and convert at least 65% to 10k producers.** We are now retooling our recruiting efforts to make this happen.

Recruiting is a Passion

If you had told me when I began with United American that I would achieve the financial success I now have for my family, I would not have believed you. I feel extremely blessed by God to have been given this gift, and it is my deepest desire to share it with other people. Nothing pleases me more than seeing the people I recruit become extremely successful, move into management and have their dreams come true. This inspires me. My job is so much more than making money. It is creating a legacy that can be passed on. Having an impact upon other people and helping them improve their lifestyle is very satisfying to me.

Ask the Experts: Recruiting

Autry Freeman, Branch 77 Manager



I met Ted Poynter for the first time at the 1979 year-end Managers Meeting held at the Six Flags Over Texas Hotel in Dallas. I asked Ted who he was and where his office was located. He said he was a Manager in Louisiana and was currently rebuilding his office. I didn't understand what he meant, so I asked if there had been a storm that damaged his office. Ted laughed and explained that he started building his office the minute he arrived at his Branch and had never quit building it. Ted told me the moment we think we have it built would be the day we begin dying as a Branch. Through more conversation, Ted explained that recruiting was the life blood of a Branch, and if we ever quit recruiting, we would cease to grow. Ted had the top Branch in the nation for many years running, and I figure his knowledge about recruiting and his understanding of its importance is what made Ted's office so strong. In fact, if memory serves me correctly, other Managers deemed Ted "Manager Of The Decade."

Many years after that first encounter with Ted Poynter did those truths ring clear for me. When I was named "Manager of the Year" in 1990, I thought I had arrived. I had made it to the pinnacle. I had built an operation that took us to the top and thought I had it made. Nothing had ever been further from the truth. A couple of changes and a few years later, I was out of the top 20. I was off the President's Council for the first time in eight consecutive years, and my in-force premium was declining along with my income. **I had forgotten the greatest lesson a Manager can learn – if you're not growing, you're dying. There is no in-between.**

Managing recruiting in my Branch through the **Recruiting Management System (RMS)** is incredible!! As we continue to get better using all this new technology, we are becoming an even better recruiting machine and will make the dreams of thousands come to life as my dreams have with United American. My office averaged about 11 new appointments per month in 2004. I believe with the new **RMS** and the ability to separate response resumes from the resume lead bank that average will increase dramatically.

I made a statement at our recent Branch Managers' meeting in Dallas that my Branch's recruiting goal for 2005 will be an average of 20 appointments per month. However, I prefer to not be limited to that number, especially after learning how I receive even more responses through the system each week from my own e-mail blasts! It seems to get better each day!

I especially want to thank Andy & Vern for their vision which incorporated these online resume sources to help the Branch Offices grow. Their efforts, in conjunction with Randy Holmes' long hours of hard work and expertise in the development of RMS, make everything possible. Randy's continued dedication to the Branch Offices and his willingness to "tweak" the system to make it more user-friendly for those of us who struggle with technology has been a true blessing. Great thanks go to Jerry Colliver for his hard work in bringing us UAOnline, so programs like the RMS, Submitted/In-Force Business, Commission Statements, etc., are available with the click of a mouse. And last, but certainly not least, thanks to Mark & C.B. for having enough faith in the Branch Offices to appropriate funds for such an endeavor!

"Place recruiting at the 'Center' of what you do. This, more than any single act you perform, will make you successful."

We've all heard of "The Perfect Storm" where various weather conditions exist that pave the way for nature to show us a rare glimpse of its enormity and power. I predict that 2005 will be the "The Perfect Year" at United American. Market conditions, products, and recruitment in large numbers will converge and the Field Force, our customers, our Company, and our shareholders will all witness a unique event where all parties will become benefactors!

Introducing . . .

FIRST CASH CANCER PLAN (CANLS)

United American is pleased to introduce its **FIRST CASH CANCER PLAN (CANLS)** for immediate sale where state approved. Why is this such an important new product for UA? Cancer is the second leading cause of death in the United States – surpassed only by heart disease. According to the American Cancer Society, there will be 1,372,910 new cancer cases in the United States in 2005. Cancer accounts for 23 percent of all deaths and is the leading cause of death in Americans under the age of 85.¹

Lifestyle choices can certainly affect one's potential for getting this disease. We've all heard the recommendations – eat lots of fruits and vegetables; keep your weight down; exercise and, above all, don't smoke. Even when we do all the "right things," however, there is still no guarantee we will not be affected by this disease – either personally or through a family member or friend. When cancer strikes, it shows no favoritism – children, teens, middle-aged or Seniors. Everyone is a candidate.

United American can't eradicate the disease, but we can make its financial effects less devastating. The first and best line of defense against a first-time cancer diagnosis is UA's **FIRST CASH CANCER PLAN**. This new plan **provides FULL benefits to all family members listed in the policy**. Because First Cash Cancer provides our customer with improved benefits, it will replace the CANB in all states as approvals are received. The Home Office will no longer accept CANB applications for approved states beginning March 31, 2005 and thereafter.

¹www.cancer.org

²The diagnosis must be made in the United States by a qualified health professional, and pathological proof must be submitted to the Company before any claim is paid.

FIRST CASH CANCER is a supplemental cancer-only policy with all these great features:

- Policy pays a one-time, lump-sum benefit of up to \$50,000 directly to the policyholder upon first diagnosis of internal cancer or malignant melanoma.²
- Full benefits to each family member listed on the policy.
- Payment is not tied to treatment or hospitalization and comes directly to the policyholder.
- There are no restrictions or limitations on how the policyholder spends the cash.
- No physical exam is required – a few health questions determine qualification.
- Policy pays in addition to any existing coverage.
- Issue ages are 0-69 (0-64 in CA).
- There is no reduction in benefits at age 65.
- Policy is guaranteed renewable until policyholder's one-time benefit is paid.

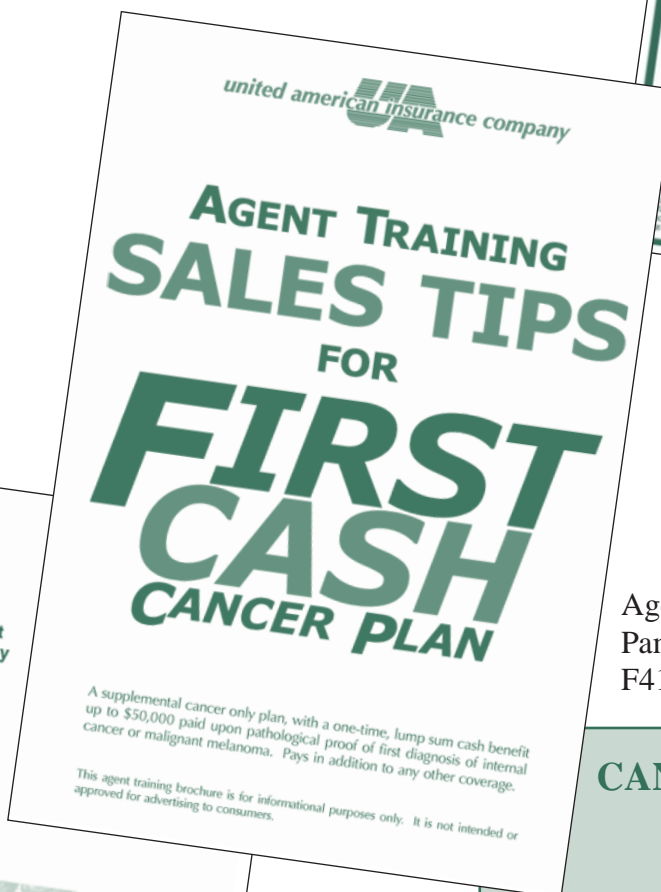


MARKETING TOOLS

Because United American is committed to your success with this exciting new product, we offer great marketing materials to give you the edge on the competition. In addition to using the correct state-specific application, rate card and outline of coverage, your training, prospecting and selling will be easier and much more effective with these additional tools! **Branch Managers may contact Supply at (fax) 1-405-752-9341 or send an e-mail to uaagentsupply@torchmarkcorp.com to place your order.**



Print Ad
AD-166



Agent Training
Pamphlet
F4132

Lead Card
L-61



CANLS is available in states marked with an "X" at press time.

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

Plans and benefits vary by state.

Be sure to check the approval chart for the states in which you sell.

UA's 2004 Service Performance Record

1 Total Claim Transactions **8,392,683**
Med-Supp Claim Checks Issued **3,116,128**

2 Policies Issued **155,428**

3 Customer Telephone
Calls Handled **1,253,942**

4 Telephone Answer Time **95%**
(for all customer calls) answered in first 30 seconds

5 Turnaround Times

Med-Supp Claims Processed	2.9	Calendar Days
Med-Supp Policies Issued	8.3	Calendar Days
All Policies Issued	12.5	Calendar Days

All information was based on company records at press time.

I'm so excited . . . **I just can't hide it!**

Houston Branch Manager Dennis Mitchell is just as enthusiastic about our new HDF. According to Dennis, "HDF is the best thing since "Automatic" Claims Filing® (ACF). We are sending brand new Agents into the field, and they are coming back with apps and making money." The UM Dennis promoted to BM, Justin White of Houston West, has turned his new Branch into an HDF "Beehive of Activity", with Agents coming in to get their checks at 10:00 at night! Many others are in motion too, even before approval. In Atlanta and Roanoke, since their states aren't approved for HDF yet, the BMs are appointing Agents in adjoining states to write HDF, just as Baltimore did! These Managers have recognized HDF as their single most important sales opportunity since the advent of ACF 19 years ago.

HDF MARKETING OPPORTUNITIES: Why are Managers so excited? With Seniors' COLA income increases so small for several years (2.5% per year), drug costs climbing (55% in 4 years), Med-Supp premiums up (7.5% per year), Part B premiums up (17.5% this year alone), and basic housing expenses and energy costs dramatically higher too, many Seniors now find themselves in a mad scramble to quickly locate supplemental coverage that is comprehensive and affordable, so they don't outlive their savings. HDF is a simple and cost-effective way for Seniors to find the coverage they need at a price they can easily afford. In just the first few weeks, UA has sold nearly 500 HDFs and the volume is increasing rapidly as Agents have begun setting seminars for Senior groups. Some are even hosting events in town restaurants, inviting Seniors to see how they can address their high premium/low income concerns. For example, our Dallas team has set up a 50-member Senior auxiliary in a small town; they are fixing breakfast themselves at a total cost of only \$120 (\$2.40

each, eggs are cheap). They set up another in a Senior retirement community that promises no less than 1000 attendees! There's no doubt that HDF has tremendous potential for Seniors, Agents and Managers, as well as for shareholders – everyone is winning!

THE GOLDEN AGE OF INCOME EXPANSION:

Remember to always be certain that the HDF meets the suitability criteria for your customers. As you can see, recent activity in these Branches has set the bar high for UA's HDF sales. There is no doubt in my mind, that we will all reach unheard heights, as organization is applied to these activities, just like Henry Ford dominated the auto industry with his novel approach – an assembly line – as we have in our other marketing successes. All new Agents deserve the opportunity to learn to sell this new product in the same increasing high volume as those in the Branches mentioned above, so be sure to utilize the success we're experiencing with HDF when recruiting. In our HMO dis-enrollments a few years ago recruiting went through the roof as we tripled our Division's production overnight. New Agents and veterans alike wrote as many as 10-17 apps per day, with Seniors inviting their neighbors over for presentations. But, at that time, dis-enrollments were limited to the last several months of the year, and not all Branch states could participate. This time it is much bigger. We find ourselves engaged in an All-Year-Long, Nationwide, 24/7, Multi-Year, Voluntary Med-Supp Purchasing Opportunity, the likes of which we've never seen! We have a dead-cinch winner in HDF and, as you know, nothing attracts winners like a winner, whether they be customers or new Agents. Welcome to the Golden Age of HDF! Hang on tight to this bucking bronco, because you are all in for a wild income ride again!

V

ACHIEVEMENT PRESIDENT'S CLUB

Through January 2005, the following producers represent the Top Agents, Unit Managers and Branch Managers with the highest net-net premium for the year. To be listed here, you must have a Quality of Business rate of at least 61% as determined by the 4th month persistency report (or Decline/Cancellation rate of less than 25% from the convention report if no CLOB rate is available), be above minimum standards, have a credit balance on your personal account (Branch Managers must have credit in the Z account as well), and have growth of inforce premium over 12/04.

BRANCH MANAGERS

1. Kevin Elam
Branch G6
\$161,927



2. Justin White
Branch G7
\$135,750



3. John Hamilton
Branch 61
\$134,661



- 4. Dennis Mitchell, Branch 80 \$118,807
- 5. Robert Giles, Branch 40 108,439
- 6. Ross Taylor, Branch 92 105,223
- 7. Andy Laudenslager, Branch F2 92,233
- 8. John Paul Caswell, Branch 6 84,875
- 9. Greg Gorman, Branch 86 84,705
- 10. Don Gibbs, Branch C9 76,565

UNIT MANAGERS

1. Antoine Hicks
Branch G6
\$104,122



2. Penney Frazier-Parham
Branch 61
\$79,606



3. Richard Byrd
Branch 74
\$71,566



- 4. James Handy, Branch F8 \$66,696
- 5. Michael Castellano, Branch G7 63,208
- 6. David Barbee, Branch 6 60,719
- 7. Chris Villwock, Branch H1 58,576
- 8. Robert Purtell, Branch 90 58,144
- 9. William Gray, Branch F9 56,678
- 10. Laura Prestridge, Branch F2 54,233

AGENTS

1. Darrell Morgan
Branch G6
\$35,224



2. Scott Rollins
Branch 55
\$30,225



3. Mark Tames
Branch G7
\$28,258



- 4. James Short, Branch 61 \$27,110
- 5. David Barbee, Branch 6 26,800
- 6. Levi Dendy, Branch 74 25,101
- 7. Barbara Pete, Branch 40 24,672
- 8. Michael Giordano, Branch 92 23,897
- 9. Brian Verch, Branch 63 23,882
- 10. Christopher Johnson, Branch F9 22,184

HONOR CLUB

Through January 2005, the following Agents, Unit Managers and Branch Managers ranked 11 through 20 in terms of net-net premium for the year. To be listed here, you must have a Quality of Business rate at least 61% as determined by the 4th month persistency report (or Decline/Cancellation rate of less than 25% from the convention report if no CLOB rate is available), be above minimum standards, have a credit balance on your personal account (Branch Managers must have credit in the Z account as well), and have growth of inforce premium over 12/04.

BRANCH MANAGERS

- 11. Miles Dalton, Branch 91 \$75,306
- 12. Paul Etheredge, Branch D9 63,636
- 13. Don Shears, Branch F9 58,130
- 14. Eric Sellors, Branch 49 57,280
- 15. Del Smith, Branch C6 57,115
- 16. Connie Smith, Branch G4 54,522

UNIT MANAGERS

- 11. Stewart Ross, Branch 68 \$53,811
- 12. Gene Love, Branch 92 50,416
- 13. Michele Sellors, Branch 49 48,145
- 14. Gary Freeman, Branch 77 47,005
- 15. Bonnie Coffel, Branch G8 46,559
- 16. Charles Dotson, Branch 53 43,349
- 17. Jason Everett, Branch 50 43,112
- 18. Floyd Chassereau, Branch 94 42,972
- 19. Brian Luke, Branch 94 41,986
- 20. Kevin LaFrance, Branch D9 40,632

AGENTS

- 11. David Ross, Branch 92 \$21,853
- 12. James Jackson, Branch F1 20,225
- 13. Zane Miller, Branch 92 18,547
- 14. Ronald Baney, Branch 50 17,209
- 15. Judith Gindle, Branch G4 17,136
- 16. Billy Sears, Branch 74 17,088
- 17. Kerry Laughman, Branch 38 16,750
- 18. Gregory Propps, Branch G7 16,128
- 19. Robert Holker, Branch C9 16,063
- 20. Karen McKinney, Branch G8 15,990



Rookie Manager

The Top Rookie Manager has been a manager for less than one year and is recognized by United American for the Branch's combined net-net premium.

KEVIN ELAM, of Branch G6 is January's **ROOKIE MANAGER OF THE MONTH**. The team produced **\$161,927** of net-net annualized premium in January.

Way to Go G6!!

Welcome

Jerry Stolly has been promoted to Branch Manager of the Branch D8 office. Jerry was previously a Unit Manager in the Branch F2 office.

First Year Agent Production

Through January 2005, the following represent the Top Five Branch and Unit Managers with the highest First Year Agent production for the year.

Top 5 – 1st Yr. – Branch Manager		Top 5 – 1st Yr. – Unit Manager	
1. Kevin Elam, Branch G6	\$155,067	1. Antoine Hicks, Branch G6	\$101,986
2. Justin White, Branch G7	132,030	2. James Handy, Branch F8	66,378
3. Dennis Mitchell, Branch 80	91,915	3. Michael Castellano, Branch G7	59,488
4. Robert Giles, Branch 40	88,662	4. Richard Byrd, Branch 74	58,721
5. John Hamilton, Branch 61	84,348	5. William Gray, Branch F9	56,418

The year is looking great so far! Recruiting and training new Agents is paying off big!

Production Goals

When the monthly combined net annualized premium for your Branch exceeds the established record, a new goal will be established at the next \$25,000 increment above the actual production.

Branch	Production	New Goal
G6	\$161,927.....	\$175,000
G4	\$54,522.....	\$75,000

Way to Go T.E.A.M. Branches G6 & G4!!

Million Dollar Milestones

as of January, 2005

Dennis Mitchell.....	Branch 80	\$3,081,037
Jason Gsoell	Branch F8	\$1,003,172

Outstanding Achievement, Dennis and Jason!!

QUALIFIERS ON SCHEDULE

LAKE TAHOE, NEVADA

BRANCH F2

Ira Barber
Andy Laudenslager, Mgr
Eugene Lowther
Michael McGrath, U. Mgr.
Laura Prestridge, U. Mgr.

BRANCH 60

BRANCH 77

Gary Freeman, U. Mgr.
Leslie Sussman

BRANCH G6

Silbert Dyer
Kevin Elam, Mgr.
Keegan Gates
Antoine Hicks, U. Mgr.
Theresa McCord
Darrell Morgan

BRANCH B7

BRANCH C6

Del Smith, Mgr.

BRANCH 87

BRANCH 39

BRANCH 46

BRANCH 94

Floyd Chassereau, U. Mgr.
Brian Luke, U. Mgr.

BRANCH B2

BRANCH 45

BRANCH 38

Kerry Laughman

BRANCH G4

Judith Gindle, U. Mgr.
Connie Smith, Mgr.

BRANCH 63

Karen Dolan, U. Mgr.
Brian Verch

BRANCH 66

Steven Lauer, U. Mgr.

BRANCH A4

Thomas Hallman
Joseph Sorg, U. Mgr.

Debra West

BRANCH 30

BRANCH A8

Kathy Rushton, U. Mgr.

BRANCH 28

Belinda Riley, U. Mgr.
Charles Yoas

BRANCH 20

BRANCH F8

James Handy, U. Mgr.
Joanne Hoffman

BRANCH 91

Brian Batts
Miles Dalton, Mgr.
Damon Hammock, U. Mgr.
Justin Larson

BRANCH 17

BRANCH F6

BRANCH 89

Juan Ramirez

BRANCH 47

Jeff Tole, U. Mgr.

BRANCH F3

BRANCH 49

Jeremy Berg
Eric Sellors, Mgr.
Michele Sellors, U. Mgr.
Stephen Walker

BRANCH G5

BRANCH 80

Caren Gertner Fritts
Raymond Miller, U. Mgr.
Dennis Mitchell, Mgr.
Leroy Mobley
Rebeca Tipton
Terry Watson, U. Mgr.

BRANCH D8

BRANCH G7

Michael Castellano, U. Mgr.
John Fox, U. Mgr.
Rhonda Overstreet
Gregory Propps
Lindsay Robertson
Mark Tames

BRANCH G7 (CONT.)

Justin White, Mgr.

BRANCH 12

Keith Kuehl

BRANCH F9

Jennifer Buskov
William Gray, U. Mgr.
Christopher Johnson
Don Shears, Mgr.

BRANCH 74

Richard Byrd, U. Mgr.
Billy Sears
Michael White
Judy Wooley

BRANCH 92

Craig Fortner, U. Mgr.
Michael Giordano
Gene Love, U. Mgr.
Zane Miller
David Ross
Ross Taylor, Mgr.

BRANCH 10

BRANCH 97

BRANCH 01

BRANCH E1

BRANCH 53

Charles Dotson, U. Mgr.
Darla Ramsey
Carol Settle

BRANCH 21

BRANCH 40

Douglas Dowell, U. Mgr.
Rick Fruge
Robert Giles, Mgr.
Barbara Pete
Christopher Rubin

BRANCH 69

BRANCH 23

BRANCH 61

Steve Carlisle
Penney Frazier-Parham, U. Mgr.
John Hamilton, Mgr

BRANCH 61 (CONT.)

Stevie Mauldin
James Short, U. Mgr.

BRANCH C5

BRANCH 86

Ashley Anderson
Greg Gorman, Mgr.

BRANCH 76

BRANCH A1

BRANCH E9

BRANCH F4

BRANCH C3

BRANCH 02

Kim Holder, U. Mgr.

BRANCH 15

Brian Pederson, U. Mgr.

BRANCH D9

Paul Etheredge, Mgr.
Kevin LaFrance, U. Mgr.
Stephen Merrill
Mitchell Ogas

BRANCH 90

Charlotte Colby
Sarah Dizney, U. Mgr.
Sue Anne Gasset, U. Mgr.
Robert Purtell, U. Mgr.

BRANCH G8

Bonnie Coffel, U. Mgr.
Karen McKinney

BRANCH G1

BRANCH 54

BRANCH C8

BRANCH F1

Gary Deese, U. Mgr.
James Jackson
Scott Sutton, U. Mgr.

BRANCH D5

BRANCH 93

Michael Evans

BRANCH 55

Scott Rollins

BRANCH 59

David Klein, U. Mgr.

BRANCH 62

BRANCH 22

BRANCH E4

Paul Price

BRANCH G9

David Cantu
Christopher Trevino

BRANCH 33

BRANCH 18

BRANCH G2

Donna Stargell, U. Mgr.

BRANCH 50

Ronald Baney
Jason Everett, U. Mgr.
Justin Newland
Cody Webster

BRANCH 09

BRANCH C9

Don Gibbs, Mgr.
Brian Holker

BRANCH 08

James Marsh

BRANCH 68

Stewart Ross, U. Mgr.

BRANCH L3

BRANCH 73

BRANCH 31

BRANCH E6

Neil Carlson, U. Mgr.

BRANCH 06

David Barbee, U. Mgr.
John Paul Caswell, Mgr.
D R Wilkerson

BRANCH 25

BRANCH 43

Gail Ross, U. Mgr.

BRANCH H1

Chris Villwock, U. Mgr.

United American recognizes Agents, Unit Managers and Branch Managers who are on schedule, as of January, for the 2005 National Sales Convention. **The Convention will be held June 29 - July 2, 2006.**

You must have the following net-net production to qualify.*

**Agents — \$9,583; Unit Managers — \$6,500 First Year / \$26,000 Total;
and Branch Managers — \$13,000 First Year / \$52,000 Total.**

*To be listed, you must have a Quality of Business rate of at least 61% from the 4th month persistency report (or a Decline/Cancellation rate of less than 25% from the convention report if a CLOB rate is not available), have inforce premium growth over 1/2/04, have a credit balance in your personal account (Branch Managers must have a credit in the Z account as well) and be above minimum standards.