

Expanding

Our Reach Coast-to-Coast

United American is always looking to expand operations in new locations. In fact we have numerous growth opportunities available right now in our Exclusive Agency system, but it takes every single Agent's participation to make it happen. Just as in a football game, it takes every member of the offense and defense, as well as the special teams to score. By doing your part, you create a winning atmosphere and build a stronger Branch Office Team.

Whether you are a Branch or a Unit Manager, your responsibility is to ensure each and every Agent in the organization is helping in the

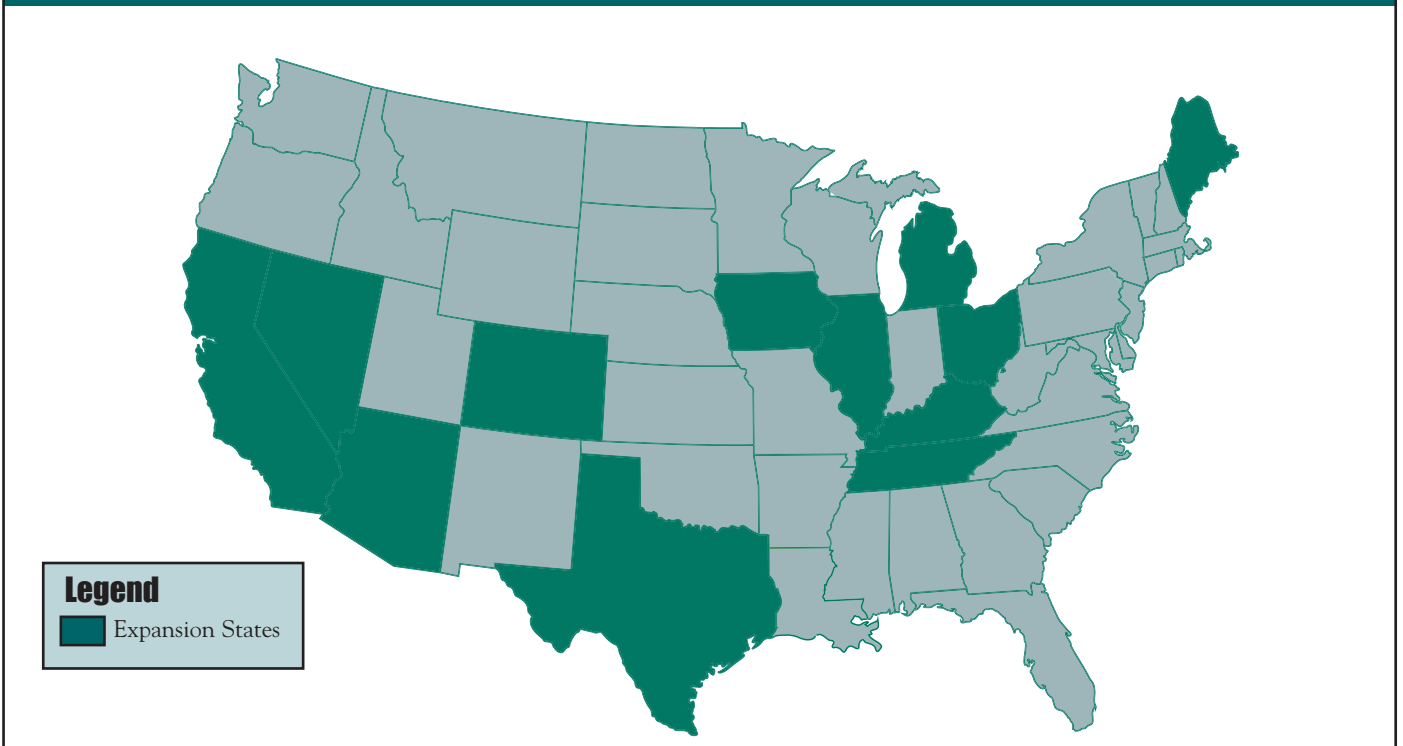
recruiting process. Everyone in each Branch should help UA grow. Your primary recruiting goal should be to expand your Senior market operations and your secondary goal should be to identify and grow your underage health and life markets. In return for your efforts, Branch Managers receive recruiting bonuses for meeting the Company's monthly recruiting requirements and stock options for those Unit Managers you promote to Branch Managers.

In January 2001, UA's Sales Management team met to identify expansion states where we want to open new Branch Offices.

Parameters

Several parameters were taken into consideration: UA would not open a Branch anywhere that would take leads away from an existing operation; and two, there would be enough available leads to grow a new branch and sustain an existing one as well. Based on these parameters, the map below indicates the first set of states identified which would support the lead program growth necessary to sustain and grow offices in each location in the senior market. As we develop marketing efforts in the underage health market and add lead programs in the senior market, other states will also be added in the future.

The map below indicates the first set of states which would support the lead program growth necessary to sustain and grow offices in each location in the senior market.



If you are interested in opening an office in this first group of states, please feel free to e-mail this desire to **Andrew King, President, Exclusive Agency Division** at aking@torchmarkcorp.com.