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V

VISION  
Magazine

March 2005

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

**EXTRA! EXTRA!**

*Read All About it!*

UA's New  
**FLEX**  
Product  
Hits the  
Stands!





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.  
[www.uabran.com](http://www.uabran.com)  
[www.unitedamerican.com](http://www.unitedamerican.com)  
Home Office  
(972) 529-5085

### VISION

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### PROCare APPROVALS

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

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 **April** is **3.5 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**.

### ATTN: ALL AGENTS

The Home Office will now accept payment for initial premiums on annual policies in the form of cashier's checks and money orders, in addition to personal checks. We will not accept cash in any case.

### ATTN: LIFE AGENTS

Following a Company actuarial study on life business, UA will limit the total monthly premiums on applications written for the entire household. **Effective April 1, 2005, the following limitations will apply: 1.) If the oldest proposed insured is age 45 or younger, the total of all monthly premiums written in the household cannot exceed \$50/month; 2.) If the oldest proposed insured is age 46 or older, the total of all monthly premiums written in the household cannot exceed \$100/month.**

**Any life application received in the Home Office that does not meet these new guidelines will be pended until the Agent determines how the applicant wishes the allowable premium to be distributed.** The Agent Manual (F4303) will be updated on reprint to reflect this change.

### LTC CORRECTION

**Effective immediately, sale of Long Term Care products will be limited to LTC Gold Plus (not LTC Gold as indicated in February Vision) 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 are temporarily withdrawn.

### UA PARTNERS UPDATE

You may look up pricing for your customers' mail order prescriptions by following these instructions:

1. Go to [www.advancercx.com](http://www.advancercx.com)
2. Log in using the e-mail address [ddswebtest@test.com](mailto:ddswebtest@test.com)
3. Type in the password *password1*
4. Press *Go*

### HDF APPROVAL UPDATE

**The HDF Video (HDF05) is approved for advertising 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	-
AZ	X	ID	-	MI	X	NC	-	TX	X <sup>^</sup>
AR	X	IL	X	MN	-	ND	X	UT	X
CA	X <sup>^</sup>	IN	X	MS	X	OH	-	VA	-
CO	X	IA	X	MO	X	OK	X <sup>^</sup>	VT	-
CT	X	KS	-	MT	X <sup>^</sup>	OR	-	WA	-
DE	X	KY	X	NE	X	PA	X	WI	-
DC	X	LA	-	NV	X <sup>^</sup>	RI	X	WV	X <sup>^</sup>
FL	X <sup>^</sup>	ME	X <sup>^</sup>	NH	X	SC	X	WY	X <sup>^</sup>

**X<sup>^</sup> 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	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	-
CO	-	IA	X	MO	-	OK	X	VT	-
CT	X	KS	X	MT	X	OR	X	WA	-
DE	X	KY	X	NE	X	PA	X	WI	-
DC	X	LA	X	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*

## *Blue Skies Are Ahead with New UA Products!*

It has been an absolutely amazing year so far, and it's only just the beginning. With the development of new Senior and Underage products over the last few months, we now have very exciting opportunities ahead – to bring to as many policyholders as possible the tremendous value these products have to offer and to take our professional goals to a level never before achieved or even imagined!

**A. SENIORS:** I believe our High Deductible Plan F (HDF) is the most exciting Senior innovation we have introduced since the introduction of our unique Automatic Claims Service (ACF), nineteen years ago. United American is the only Med-Supp insurer currently offering this product in conjunction with the optional Reserve Fund Annuity and ACF – as a result, UA is making history and you are all part of it! The initial response from Agents and the Senior community is outstanding, with a 50% to 70% closing rate by new Agents on appointments seen! In the 25 years I have been with this organization, we've never come close to closing rates this high on any product! All that remains is to get HDF in front of as many Seniors as possible. As we initiate methods to spread the word about HDF among as many Seniors as possible, sales will continue to rise dramatically and go through the roof!

We're all excited about HDF, and it shows! Take a look at what our Branch Managers and Agents have to say on page 7. If you weren't inspired before, you will be now! Their enthusiasm is contagious.

In these early stages of HDF sales, it's critical that Branch Managers take a distinct leadership role in the field to put activity systems in place to take advantage of these extremely high closing rates. As a part of a national Branch Tour, we are installing a "Three-Point Marketing Approach," using the laws of large numbers to take advantage of our 50% minimum closing ratio on HDF.

**POINT #1 – "Keep the process simple and set 15 appointments per day":** Del Smith, Manager in Branch C6, recently shared some marketing tips that are definitely worth repeating here. According to Del, "Use premium savings as the incentive to set the appointment." Is there any Senior out there who doesn't want to save money when their income isn't keeping pace with medical and living expense increases? Not likely. Ask the Senior if he or she wants an opportunity to see if they can qualify to save hundreds or thousands of dollars off of current premiums and you're

heading in the right direction. Del also advises, "Keep the sales interview simple. Start with a short warm up and then, if using a video, explain to the prospect what the video covers – Company information, Medicare information, financial problems created by rising costs of living, and the HDF solution UA can offer." Del also advises that Agents maintain a high activity level. "Our Agents who are making consistent HDF sales have full days." Agents need a high number of appointments per day, a minimum of fifteen appointments per day. Approximately five of these may not be home or qualify, leaving ten presentations per day. With a minimum 50% closing ratio on these remaining ten presentations, on average you may close six sales one day and perhaps four sales the next. As Del says, "If you keep the activity level high, however, it will average out."

How does an Agent make 10 presentations per day? First, don't set a specific time, only "morning or afternoon" – this leaves the agent free to move freely from one appointment to the next, without time constraints. Secondly, successful HDF sellers recommend that the presentation averages 45 minutes long. If using the 18 minute HDF video, the rest of the time is spent in warm-up, warm-down and discussing the amount to place in the Reserve Fund Annuity. Third, plot out all appointments on a map before leaving the branch. Set appointments in the same geographical area for that day, then minimize the driving time from one to another based on the greatest concentration (7 in one area of the county, 4 in another, etc. – start where the 7 are first).

**POINT #2 – Senior Citizen Group Presentations:** Another point to consider when selling HDF is the power of Senior Citizen group presentations. These allow you to present many Seniors at once, to as many as several hundred in some cases. Branch Managers have been sent a list of every Senior Citizen's group in their state and assigned the task each week of setting one meeting for the Branch, for each day of each week. Also, if you get approval from these non-profit groups to use their name, you can place Public Service Announcements (PSAs) advertising your meeting in various media at no cost: newspapers, radio, TV, and senior magazines. This is a perfect opportunity to build membership dues for their group, and increase the size of your meeting.

**POINT #3 – Sponsor a "Free Senior Breakfast Day" in a different location every day of the week.** How many Denny's, Shoney's, Perkin's,

*Continued on pg. 12*

# UA's New HDF Support Materials

## New HDF Lead Mailer Ready to Go!

Aimed at younger Seniors, this personalized mailer hits all the high points of HDF and offers recipients a free copy of the Medicare information booklet, "Guide to Health Insurance For People with Medicare."

Leads may be ordered by contacting the UA Leads Department at 800-201-5299. You must provide them with the SCF's you wish to mail two weeks prior to the mail date. Leads are \$223/1,000. If you have available funds in your lead account, they may be used towards this purchase.

Mailer has been approved for use in all states except Idaho, Kansas, Louisiana, Maine, Montana, North Carolina, North Dakota, New Jersey, Tennessee, Texas, Vermont, Washington and Wisconsin.

**ARE YOU PAYING TOO MUCH FOR YOUR MEDIGAP INSURANCE POLICY?**

If you are in good health, you could be saving money every month with United American's High-Deductible Plan F Medicare Supplement Insurance Policy. United American's HD Plan F pays the same benefits as a regular Plan F policy.

This plan has substantially lower premiums because you are responsible for the yearly deductible if you incur these expenses. In a review of 2003 policyholder claims on United American's Plan F policies, the majority of our policyholders' claims are well below the yearly deductible.

According to Weiss Research, "If you are relatively healthy and currently only incur routine medical expenses, you should purchase a catastrophic or high-deductible health insurance policy."<sup>1</sup> **Why pay for claims you may never have?**

Your affordable monthly rate for this HD Plan F is shown on the front of this card. How does this compare to what you are paying now? Return the postage-paid card today for complete information about United American's HD Plan F Medicare Supplement Insurance Policy. We will also provide you with a copy of the "Guide to Health Insurance For People With Medicare" absolutely FREE.

**Save Money And Benefit From These Guaranteed Features!**

- Freedom to choose your own doctors and hospitals
- Automatic Claims Filing PLUS<sup>SM</sup> - an optional nationwide claims filing system which can virtually eliminate your filing of Part B claims
- Guaranteed renewable policy can never be canceled as long as the premiums are paid
- A+ Superior rated company from A.M. Best

United American Insurance Company is not connected with or endorsed by the U.S. government or the Federal Medicare program. This is a solicitation for insurance and if you request, you will be contacted by a licensed agent representing United American Insurance Company. These policies have limitations and exclusions. \*Rate is based on your estimated age. <sup>1</sup>Included claims (payments) will vary. <sup>2</sup>State is based on your estimated age. <sup>3</sup>State is based on your estimated age. <sup>4</sup>State is based on your estimated age. <sup>5</sup>State is based on your estimated age. <sup>6</sup>State is based on your estimated age. <sup>7</sup>State is based on your estimated age. <sup>8</sup>State is based on your estimated age. <sup>9</sup>State is based on your estimated age. <sup>10</sup>State is based on your estimated age. <sup>11</sup>State is based on your estimated age. <sup>12</sup>State is based on your estimated age. <sup>13</sup>State is based on your estimated age. <sup>14</sup>State is based on your estimated age. <sup>15</sup>State is based on your estimated age. <sup>16</sup>State is based on your estimated age. <sup>17</sup>State is based on your estimated age. <sup>18</sup>State is based on your estimated age. 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<sup>97</sup>State is based on your estimated age. <sup>98</sup>State is based on your estimated age. <sup>99</sup>State is based on your estimated age. <sup>100</sup>State is based on your estimated age.

### HDF Assessment Sheet Makes It Easy!

Show your customers these statistics, and they'll understand right away why an HDF policy could be the right choice for them. This form is not available through Supply, but can be downloaded at [uabranh.com/services](http://uabranh.com/services).

**HDF Assessment Sheet available for states marked with an "X" at press time.**

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

**Plans and benefits vary by state.**

F4590

**united american insurance company**

**Q. Why should you consider an HDF policy?**

**A. Why pay for claims you may never have?**

Policy Form MSHCF

**UA 2003 PLAN F POLICYHOLDER CLAIMS\***

Claim Amount	Age 65-67		Age 68-72		Age 73+	
	% of Policyholders	Average Annual Claims	% of Policyholders	Average Annual Claims	% of Policyholders	Average Annual Claims
Under \$200	37%	\$63	27%	\$97	21%	\$107
Under \$500	59%	\$173	50%	\$205	43%	\$221
Under \$1,000	74%	\$283	67%	\$332	59%	\$356
Under \$1,730 (deductible)	84%	\$412	80%	\$489	74%	\$559

\*per company statistics

**FACT:**  
In 2005, the HDF policy requires a \$1,730 calendar year deductible to be met before policy benefits begin.

**How will you fund your deductible?**

United American Insurance Company is not connected with or endorsed by the U.S. government or the Federal Medicare program. This is a solicitation for insurance and you will be contacted by a representative of United American Insurance Company.

# Can Take Your Sales to New Heights!

## HDF Print Ads Now Available!

All HDF ads are available in two or three column, except for the billboard format. Branch Managers can order today from the UA AdCatalog located on UAOnline.

### HDF1-05

**Looking for a quality Medicare Supplement?**  
**One that is affordable, high in value, and backed by a top-rated Company?**

You may qualify for **United American's High Deductible Plan F**. It offers important protection at an affordable cost!



For more information call:

**UA**  
 united american insurance company

United American Insurance Company is not associated with Medicare, Social Security or any other government agency. This is a solicitation for insurance. You may be contacted by an agent representing United American Insurance Company. Additional Medicare Supplements available which may be better suited to customer's needs.

HDF1-05

**HDF Print Ads are 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	-	TX	-
AR	X	IL	X	MN	-	ND	X	UT	X
CA	X	IN	-	MS	X	OH	X	VA	-
CO	X	IA	X	MO	-	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 <sup>A</sup>	ME	-	NH	X	SC	-	WY	X

**Plans and benefits vary by state.  
 X<sup>A</sup> State Special Version.**

### HDFAD-05

**Why pay higher premiums for claims you may never have?**  
**With United American's Medicare Supplement High Deductible Plan F (HDF) You Shouldn't!**

Our HDF policy is valuable protection at an affordable cost and is backed by an insurer rated by A.M. Best as A+ "Superior" for financial strength for over 30 consecutive years.



For more information call:

**UA**  
 united american insurance company

United American Insurance Company is not associated with Medicare, Social Security or any other government agency. This is a solicitation for insurance. You may be contacted by an agent representing United American Insurance Company. Additional Medicare Supplements available which may be better suited to customer's needs. Ratings as of 6/04.

HDFAD-05 Policy Form MSHDF

**We Love Seniors!**

**That's why we work hard to give you high-quality Medicare Supplement protection at an affordable cost!**

Ask us about **High Deductible Plan F**. It's the latest addition to United American's portfolio of Medicare Supplement insurance products and could save you precious premium dollars!



For more information call:

**UA**  
 united american insurance company

United American Insurance Company is not associated with Medicare, Social Security or any other government agency. This is a solicitation for insurance. You may be contacted by an agent representing United American Insurance Company. Additional Medicare Supplements available which may be better suited to customer's needs.

HDF2-05

### HDF2-05

**Attention Seniors!**  
**Save Premium Dollars with UA's High Deductible Plan F**

For more information call:

**UA**  
 united american insurance company

United American Insurance Company is not associated with Medicare, Social Security or any other government agency. This is a solicitation for insurance. You may be contacted by an agent representing United American Insurance Company. Additional Medicare Supplements available which may be better suited to customer's needs.

HDF3-05 Policy Form MSHDF

### HDF3-05 (Billboard)

# Reserve Fund Annuity FAQs:

## *And the Answer Is . . .*

Whenever we introduce a new product, we also generate a variety of questions from Branches about proper procedures to follow and appropriate forms to use. Many of these we anticipate and answer in training seminars. Selling High Deductible Plan F (HDF) with the optional Reserve Fund Annuity (RFA) presents the inevitable learning curve. Let's review typical Q & As related to the Reserve Fund Annuity:

**Q:** *On the annuity enrollment sheet under beneficiary, estate is pre-stamped. Can the policyholder choose who his or her beneficiary will be, or must the estate be the beneficiary?*

**A:** At policy issue, the beneficiary has to be the annuitant's estate. Do not write anything in the beneficiary field on the enrollment form. After the policy is issued, the policyholder can send a request to change the beneficiary.

**Q:** *Is the \$4,000 maximum on the annuity yearly or lifetime?*

**A:** The \$4,000 amount is the maximum the policyholders can deposit at issue. If they want to deposit more than \$4,000, they would need to submit a Senior Suitability form (ANNREV) in CA, FL, UT, and WI. The maximum they can deposit is \$70,000 over the life of the policy for the RFA annuity.

**Q:** *Is there a minimum deposit?*

**A:** Yes. If an annuity is sold with the HDF, a \$50 minimum initial deposit is required, and, if making a monthly deposit, a \$50 minimum is required. If a customer wishes to deposit a large sum, you may want to recommend the Flexible Premium Annuity, which offers a higher rate of return.

**Q:** *Does UA require separate checks for a husband and wife? For instance, can the Agent collect one check and split it up on the turn-in?*

**A:** No, you do not need to obtain separate checks for a husband and wife. The check just needs to total the amount for each application when added together.

**Q:** *How is interest on the annuity calculated – daily, monthly or yearly?*

**A:** The interest accumulates daily, but is compounded on an annual yield.

**Q:** *Can we access a sample of the quarterly statement sent to Seniors regarding their balance and annuity activity?*

**A:** We do not have a sample statement available at this time. Customers are scheduled to begin receiving quarterly statements on April 1.

**Q:** *Can the annuitant put \$4,000 in a joint annuity and have the money deducted for whichever spouse needs it? In other words, can the claims of two people on ACF be taken out of one joint annuity?*

**A:** No, you can not have a joint annuity for two applicants. Each applicant must have a separate annuity for his or her HDF policy.



If Branch Managers have other questions about HDF or RFA, don't hesitate to e-mail Branch Services!

# HDF KEEPS COST DOWN AND PERFORMANCE HIGH!

We're only in first gear with HDF sales, but already Branch Managers and Unit Managers are singing the praises of this terrific new product. And why shouldn't they? It's the best Med-Supp offering to come down the pike in a long time and could very well

revolutionize the way Seniors purchase Medicare Supplements. Strap on your seatbelt and get ready for the sales ride of your life! The road is smooth and the acceleration is absolutely amazing! Branch Managers and Unit Managers around the country agree!



**JOHN HAMILTON:**  
*Branch Manager, 61*

"We're just getting started with HDF, but I believe it is going to be an incredible market for us. It is going to open doors for United American in ways that have not been available for some time."



**MICHAEL KISER:**  
*Branch Manager, E4*

"When recruits come into the office, I ask them, 'Have you ever sold a product that everyone who saw and qualified for bought?' Of course, their response is 'no.' Then I come back with, 'I haven't either until two months ago.' HDF is a no-brainer! Our customers even tell the Agents how HDF makes good sense. One client put it this way, 'Why would you want to put money into a vacuum when you can put it into fertilizer instead?' What a great analogy!"



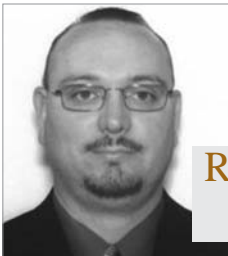
**SOLOMON POHLER:**  
*Unit Manager, F3*

"What a truly innovative product. Working Senior lists with the HDF produces amazing results. I have written all my HDF applications strickly knocking on doors! Everyone is a prospect, and United American is unmatched in terms of competition."



**TERESA POHLER:**  
*Branch Manager, F3*

"Medicare Supplements have great persistency and develop strong residual checks. They also open the door to other strong renewal products such as our LTC products. What a great income opportunity we have to offer Agents with HDF. Strong renewals are what make possible six-figure incomes. Persistent business and strong renewals also help us retain Agents and increase our Branch Office inforce premium. I'm excited about HDF and all it has to offer both policyholders and Agents!"



**ROBERT PURTELL:**  
*Unit Manager, 90*

"Consistency of renewals is the basis for sales success. The HDF cost-sharing aspect between the client and the Company will keep the customer happy and the business on the books. Keeping business on the books is what it's all about. We don't get paid for what we write, but for what stays. Medicare Supplement sales have always produced very good persistency, but with HDF it is absolutely amazing."



**CONNIE SMITH:**  
*Branch Manager, G4*

"I think HDF is the greatest product to come along in the fourteen years I've been in the insurance business. It is the ultimate product for Seniors; it gives them the best in coverage and also allows them to save money. They are very receptive to it. Agents also love it because it gives them more opportunities for appointments and, therefore, more opportunities for sales. It's absolutely the best product for Seniors and Agents. My advice on HDF? Keep presentations simple. Seniors understand savings!"

# Introducing UA's new FLEX product ...

United American is again pleased to announce the introduction of our new FLEX underage health product. It will provide excellent protection and greater coverage flexibility to your underage customers.

## WHY FLEX?

Statistics show the odds are one in seven that your customer or a member of his or her family will be hospitalized this year, and that those odds increase with age.\* Hospitalizations are not only emotionally and physically debilitating, they can be financially debilitating as well. Even a short hospital stay of only a few days can cost thousands of dollars. Our FLEX product can relieve some of the anxiety that accompanies hospitalization and ease the financial burden, so your policyholder or family member can concentrate on getting well.

## HAVE CUSTOMERS WHO CAN'T ACCESS OR CAN'T AFFORD MAJOR MEDICAL?

With insurance premiums on the rise for all segments of our population, many individuals and families are scrambling to find dependable, affordable coverage. Many employers are dropping company-sponsored insurance plans or raising employee contributions beyond a reasonable and affordable amount. **FLEX products are the answer!** It allows your customer the flexibility to design basic hospital protection that meets their individual family needs at an affordable cost. Remember, this is an individual, limited benefit policy, which at no time should replace major medical coverage.

## COVERAGE THAT COUNTS

Policyholders can choose from three benefit levels – \$50,000, \$75,000 and \$100,000 – and optional riders for Critical Illness (including cancer), additional doctor visit benefits, and accident protection.

After the policyholder meets a \$500 deductible, benefits are paid based on actual, incurred costs for each covered illness or injury. There are no lifetime maximums, and the benefit schedule begins again with each new illness or injury.

Our FLEX product takes our hospital/surgical offering to a new level and is a wonderful addition to the UA portfolio. It will be available for immediate sale in select states April 15, 2005 where state approved, and will be released to additional states as approvals are received. As with any policy, plans and benefits vary by state. Be sure to check your compliance sheet (located on UAOnline) for appropriate forms and your Agent Manual (F4303) for underwriting instructions.

\*Source: U.S. Department of Labor

## FLEX OFFERS:

- Issue ages 0-63
- Coverage for individuals & families
- Guaranteed renewability
- Flexible Benefits: Basic coverage or supplemental coverage.
- Freedom of Choice: Freedom to visit any doctor or hospital without networks or provider lists.
- Portability: Policy goes where your customer goes.



### UA'S FLEX PRODUCT WILL BE AVAILABLE IN STATES MARKED WITH AN "X" IN APRIL 2005.

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

### PLANS AND BENEFITS VARY BY STATE.

To help you make the most of this exciting new product, UA is developing support materials to assist your marketing and selling efforts. See page 10 for currently available print ads.



# sensible underage health protection for today's lifestyles

POLICY FEATURES	BENEFIT AMOUNT		
<b>Maximum Benefit Per Accident Or Sickness:</b>	<b>\$100,000</b>	<b>\$75,000</b>	<b>\$50,000</b>
<b>Daily Hospital Expense Benefit (after \$500 deductible) *</b> For days 1-10 policy pays incurred expenses For the next 30 days policy pays incurred expenses	80% up to \$4,000 per day 80% up to \$2,000 per day	80% up to \$3,000 per day 80% up to \$1,500 per day	80% up to \$2,000 per day 80% up to \$1,000 per day
<b>Daily Intensive Care Benefit</b>	Daily and Maximum benefits are increased \$1,000 each day for up to 10 days in the ICU.		
ADDITIONAL POLICY FEATURES	BENEFIT		
<b>Hospital Admission Benefit</b> If you or your insured family member is hospitalized, the policy will pay an admission benefit.	\$100 per hospital stay - benefit is not tied to incurred expenses - it can be used how you see fit.		
<b>Outpatient (Non-Surgical) Benefit</b> Policy pays incurred expenses for outpatient services including: outpatient hospital expenses like emergency room or clinics, diagnostic imaging such as x-rays, MRIs, etc. and radiation treatment such as for cancer.	80% up to \$500	80% up to \$400	80% up to \$300
<b>Surgical Expense Benefit</b> Policy pays 100% of surgical charges up to the benefit amount listed in the policy schedule whether inpatient or outpatient. The largest applicable surgical benefit will be paid for any one accident or sickness.	Up to \$10,000	Up to \$7,500	Up to \$7,500
<b>Physician Charges</b> INPATIENT: Policy pays for one doctor visit each day during an inpatient hospital stay for each accident or sickness.	+ up to 20% of surgical benefit for Assistant Surgeon + up to 25% of surgical benefit for Anesthesiologist 80% of the doctor's fee, up to \$50 per day Maximum of \$2,000		
<b>Physician Charges</b> OUTPATIENT: Policy pays for doctor visits at a doctor's office, clinic, or your home for each accident or sickness, plus one physical exam each year. Total benefits paid for office visits and exam cannot exceed maximum benefit.	80% up to \$25 per visit 80% up to \$50 for one physical exam per year \$250 maximum per year NOTE: you may choose to double the benefit amount as shown below.		
<b>Registered Nurse Benefit</b> Policy pays incurred expenses for full-time care from a registered nurse during a hospital stay.	80% up to \$100 per 8-hour shift Up to three (3) shifts per day for no more than 90 days		
<b>Ambulance Benefit</b> Policy pays incurred expenses for ambulance service to or from a hospital.	80% up to \$200		
<b>Return of Premium Benefit</b> In the event the insured family member's death is due to an accident, we will refund double the premiums paid for the insured family member.	Double premiums refunded		
OPTIONAL BENEFITS			
<b>A. Additional Physician Charges Benefit</b> You may double the benefits paid for outpatient physician charges and the annual physical exam. Age 0-63	80% up to \$50 per visit 80% up to \$100 for one physical exam per year \$500 maximum per year		
<b>B. Critical Illness Benefit (including cancer)</b> <i>Applicants must qualify for this optional benefit rider.</i> <i>See the Agent Manual for rules.</i> Choice of \$10,000, \$20,000, \$30,000 or \$50,000 benefit amount. Age 18-63 Rider Form R-CILS2	Eligible Applicants may add a rider which pays a one-time cash benefit of up to \$50,000 for first diagnosis of critical illness including: heart attack, stroke, end stage renal failure, major organ transplant (heart, lung, liver, kidney, pancreas or bone marrow), complete paralysis of two or more limbs, third degree burns to 20% or more of the body, loss of two limbs, total loss of eyesight. In addition the rider covers first diagnosis of cancer (leukemia, Hodgkin's disease, malignant neoplasm). The benefits for this rider will reduce by half at age 65.		
<b>C. Accident Benefit</b> <i>Applicants must qualify for this optional benefit rider.</i> <i>See the Agent Manual for rules.</i> Choice of \$10,000 or \$20,000 benefit amount. Age 0-63 Rider Form R-ACC2	Eligible Applicants may add a rider which pays ONE of the following accident benefits: accidental death benefit (up to \$20,000), a lump sum amount for specified injuries (up to \$20,000), a weekly hospital stay benefit (up to \$500) for no more than 25 weeks for any one accident, or a first aid medical care benefit (up to \$80) for any one accident.		

\* For inpatient and outpatient surgeries

# UA's FLEX Product Print Ads get you off to a fast start!

An important aspect of any new product introduction is to help Agents quickly make prospects aware of the product's features and availability. There's no better way than through print ads. We have several new ads available in both two and three column to help you gain customers and recruits. These may be ordered by Branch Managers through the UA AdCatalog by logging on to UAOnline.

## FLXCR 03-05

Health insurance not available or affordable?  
United American Insurance Company has a solution –

### FLEXGUARD

FLEXGUARD is a valuable hospital/surgical health insurance policy that provides coverage to suit the needs of your family at an affordable price. FLEXGUARD offers individually designed benefits and freedom to choose your doctor and hospital. Choose from three benefit levels and several optional riders.

For more information call:



**UA**  
united american insurance company

This is a solicitation for insurance. You may be contacted by an agent representing United American Insurance Company. Policy benefits may vary by state. Limitations and exclusions do apply.

FLXCR 03-05

Policy Form GSP2

## FLXCR 01-05

### FLEXGUARD

Hospital and surgical protection  
designed to fit the needs of your family.

- Benefit levels of \$50,000, \$75,000 or \$100,000
- Coverage for individuals & families
- No lifetime maximums
- Freedom to choose your doctor & hospital
- Optional Riders for critical illness (including cancer), additional doctor visits, and accident protection



For more information call:

**UA**  
united american insurance company

This is a solicitation for insurance. You may be contacted by an agent representing United American Insurance Company. Policy benefits may vary by state. Limitations and exclusions do apply.

FLXCR 01-05

Policy Form GSP2

The odds are 1 in 7 that you  
or a family member will be  
hospitalized this year.\*  
Are you financially prepared?

FLEXGUARD, United American Insurance Company's valuable new hospital/surgical policy, is designed to fit your family's needs at an affordable price.



Choose from three benefit levels and several optional riders.

For more information call:

**UA**  
united american insurance company

\* U.S. Dept. of Labor. This is a solicitation for insurance. You may be contacted by an agent representing United American Insurance Company. Policy benefits may vary by state. Limitations and exclusions do apply.

FLXCR 02-05

Policy Form GSP2

## FLXCR 02-05

## FLXCR 04-05 (Recruiting)

Are you a licensed agent  
not making what you're worth?

- Do you want to earn a six-figure income?
- Do you want to offer a flexible new underage health product that could take your professional goals to a new level?
- Do you want to work with a financially stable and well-respected company?
- Do you want comprehensive training by talented professionals using state-of-the-art materials?

*Look no further. We have it all!*

For more information

**UA**  
united american insurance company

FLXCR 04-05

FLEX ads are available for states  
marked with an "X" at press time.

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

Plans and benefits vary by state.

# HDF Lead Box Is Now Available

## This "Silent Salesman" makes it easy for prospects to get the information they need and the lead you want!

United American's lead boxes are a superior advertising tool, because they let your prospect take the initial step in the sales process. Prospects get what they want and you, the Agent, receive the lead you want. Everyone wins! If you haven't been using this tool, now's the time to start.

With the recent introduction of our High Deductible Plan F (HDF), we are pleased to now offer a lead box aimed at Medicare Supplement customers and HDF. After all, there's not a Senior alive who isn't interested in learning about a Medicare Supplement that can save them premium dollars!

Two additional lead boxes, Child Safe and Underage Health (pictured below), are also available.

The HDF box with everything (box, label, lead pads and velco strips) is available for \$6 and can be easily modified to Child Safe or Underage with a new label and lead pads. Four-color box labels are \$1.25 and lead pads (100 sheets each pad) are two pads for \$1.00. All materials can be ordered by Branch Managers from Supply.

**HDF lead boxes can be used in states where HDF is available and approved for sale.**

### Lead Boxes Available

Child Safe Complete:  
UACSLB  
Label: F4385  
Lead Pads: F4386

HDF  
Label: F4625  
Lead Pads: F4626

Underage  
Label: F4616  
Lead Pads: F4617



Golden Corral, etc. are there in all of the small towns in your areas? Hundreds! Ask the manager if he would like to build “senior traffic” to his restaurant one day per week. Negotiate a discount rate for the breakfast (\$3.95 rather than \$4.95), and ask them to place a sign on the register and front window, advertising a “Free Senior Breakfast” seminar by UA! Any Agent can do this at 7:00 or 8:00 AM on Tuesday at Shoney's, Wednesday at Denny's, Thursday at Perkins and Friday at Golden Corral – all have back rooms to use for the meeting, at no cost! For Seniors in attendance, ask for their Medicare Card and Drivers License, and record this information on a list. Once Seniors have visited the buffet and are seated, play the video or make your presentation. Once finished, set individual appointments for the rest of the day – you already know where they live from their Drivers License. The agent repeats the process in the same locations each day the following week, keeping track of which Seniors received the free breakfast on a “snowball list”. These are the most inexpensive and effective leads you'll ever work, resulting in lots of activity and large commissions – it is a built-in, repetitive daily lead system!

We also have some excellent new print ads on page 15 that will give you a jump-start to create customer awareness for this exciting new Med-Supp plan. And it truly is a new product approach, because United American is the only Med-Supp insurer to utilize an HDF policy in conjunction with the optional Reserve Fund Annuity, with our Automatic Claims Filing tie-in to the fund. Only United American sells HDF, with the RFA and ACF options.

**B. UNDERAGE:** What else is new and exciting at United American? **Beginning April 15 in approved states, we're introducing a new FLEX product!** The FLEX product is a new, underage health product that will bring our hospital/surgical offering a whole new dimension. And all benefit options are on one app, with one bank draft - you asked for this, and UA delivered!

This is the perfect time to introduce our FLEX product. With so many families and individuals struggling just to make ends meet each month, health insurance coverage may be a luxury they think they cannot afford. For some, health insurance coverage is no longer available through their employers, or, for others, employee contributions to employer-sponsored coverage has increased to the point employees can no longer afford to contribute to their company's plan. Basically, these workers have the same problem as Seniors – their incomes did not grow as fast as their medical and living expenses, sending them to the ranks of our nation's 45 million uninsured. The FLEX name implies why UA does so well in this market – it offers flexible affordability, with prospects still able to design their own benefit mix.

FLEX represents a new opportunity for these individuals and families to once again, or maybe for the first time, have basic hospital/surgical

protection at an affordable price. FLEX provides three quality benefit levels with greater maximum limits, and several expanded optional riders including covering the doctor's office from the first call! It is available for both families and individuals, so you can help your customer choose the policy features that will best fit their needs and the needs of their families.

With 45 million Americans currently uninsured, the need for a product like FLEX is critical. The FLEX product offers an opportunity to expand your Underage Marketing beyond our lead programs, whether individuals or Section 125 Worksite Marketing. With 10-15 appointments per day on small business lists, and using many of the same group methods in our 3-pronged approach as above (Chamber of Commerce, Small Business Associations, Trade Shows, etc.), UA is at your service - you have the markets, and UA has the products. Print ads are also an excellent way to spread the word about our FLEX product. See our center spread on pages 8 and 9 and the print ads shown on page 10 for more details.

With all our new and exciting product offerings, this year is truly a year of rebirth for United American. Not only do these new products provide your customers with appropriate and affordable coverage, they put additional commissions in your pockets. But, just as important, the development and implementation of new products is a tremendous boost to our recruiting efforts, very appealing to potential recruits. They equate product expansion to a forward thinking approach to business. Presenting this image to potential recruits goes a long way to attracting a high caliber individual, who's not afraid to think “outside the box.”



Keep your recruiting efforts active and strong. Remember, we're aiming for a 30 percent increase Company-wide in 2005. Based on the feedback I get from Branch Managers and Unit Managers, we are well on our way!

The opportunities of 2005 will only be met by the amazing activities by which we have to meet them. Exciting new product introductions and dedicated and enthusiastic recruiting efforts will help United American maintain its leadership role in the insurance industry. It's already been a very exciting year, and it's getting better all the time.

# Timing is everything when you order supplies!

With the many new products United American has introduced in the last few months, everyone is anxious to be well supplied with the right materials to get out and sell! United American appreciates your enthusiasm! However, with your desire to get the word out about UAatWork, HDF, FIRST CASH Cancer and FLEXcare, the established schedule for ordering supplies has frequently been forgotten. It's challenging enough under normal circumstances for Supply to get all your materials to you in a timely manner, but when everyone orders them today and wants them yesterday, it's downright impossible.

Supply has all Branch offices set up on an assigned order schedule. During a specific week each month, and only during that week, certain Branches may order supplies. *Orders placed at other times will be held until the Branch's assigned week or mailed only if the Branch has made arrangements to pay for the entire shipment.* The only time this schedule will be modified is when a Branch opens or closes. Please temper your selling enthusiasm with some thoughtful planning. Both your Branch and Supply will appreciate it!

## Branch Office Division Monthly Ship Schedule

<u>WEEK 1</u>	<u>WEEK 2</u>	<u>WEEK 3</u>	<u>WEEK 4</u>
Branch C6	Branch G6	Branch 60	Branch F2
Branch B2	Branch B7	Branch 77	Branch 87
Branch A8	Branch 39	Branch 63	Branch 94
Branch 20	Branch 46	Branch 66	Branch G4
Branch 17	Branch 45	Branch 30	Branch A4
Branch 80	Branch 38	Branch G5	Branch 28
Branch D8	Branch F8	Branch F9	Branch F3
Branch 12	Branch 91	Branch 53	Branch 89
Branch 92	Branch F6	Branch 21	Branch 49
Branch 10	Branch 47	Branch 69	Branch 74
Branch 01	Branch G7	Branch 76	Branch 97
Branch E1	Branch 40	Branch F4	Branch C5
Branch 23	Branch A1	Branch C3	Branch 86
Branch 61	Branch F1	Branch 02	Branch 15
Branch E9	Branch 62	Branch D9	Branch 90
Branch G1	Branch E4	Branch G8	Branch 93
Branch 54	Branch G9	Branch C8	Branch 18
Branch D5	Branch 50	Branch 55	Branch G2
Branch 22	Branch 09	Branch 59	Branch L3
Branch C9	Branch 31	Branch 33	Branch E6
Branch 08	Branch 25	Branch 68	Branch H1
Branch 06	Branch 43	Branch 73	Branch H2

# V

## ACHIEVEMENT PRESIDENT'S CLUB

Through February 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 QOB 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. Justin White**  
Branch G7  
\$449,557



**2. John Hamilton**  
Branch 61  
\$322,770



**3. Ross Taylor**  
Branch 92  
\$305,192



- 4. Ron Seroka, Branch 90 . . . . . \$297,849
- 5. Andy Laudenslager, Branch F2 . . . . . 253,117
- 6. Jason Gsoell, Branch F8 . . . . . 242,701
- 7. Dennis Mitchell, Branch 80 . . . . . 229,670
- 8. Alan Spafford, Branch 60 . . . . . 221,342
- 9. Greg Gorman, Branch 86 . . . . . 185,778
- 10. Kevin Elam, Branch G6 . . . . . 168,622

### UNIT MANAGERS

**1. Richard Byrd**  
Branch 74  
\$207,689



**2. Michael Castellano**  
Branch G7  
\$180,380



**3. Penney Frazier-Parham**  
Branch 61  
\$164,100



- 4. Joshua Byrd, Branch 74 . . . . . \$154,822
- 5. Bonnie Coffel, Branch G8 . . . . . 153,449
- 6. James Handy, Branch F8 . . . . . 142,609
- 7. Laura Prestridge, Branch F2 . . . . . 140,431
- 8. Michele Sellors, Branch 49 . . . . . 140,147
- 9. Gene Love, Branch 92 . . . . . 134,074
- 10. Charles Dotson, Branch 53 . . . . . 133,684

### AGENTS

**1. Michael Giordano**  
Branch 92  
\$56,055



**2. Mark Tames**  
Branch G7  
\$54,190



**3. David Cantu**  
Branch G9  
\$54,129



- 4. Bobbie Mohon, Branch G2 . . . . . \$48,204
- 5. Zane Miller, Branch 92 . . . . . 45,507
- 6. Levi Dendy, Branch 74 . . . . . 41,159
- 7. Debra Lee, Branch G7 . . . . . 40,123
- 8. Brian Verch, Branch 63 . . . . . 39,545
- 9. Benjamin Blackwell, Branch 74 . . . . . 38,203
- 10. Mark Wofford, Branch 50 . . . . . 36,234

## HONOR CLUB

Through February 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 QOB 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. John Paul Caswell, Branch 06 . . . . . \$168,429
- 12. Darrell Timmons, Branch 47 . . . . . 164,246
- 13. Sheryl Sisler, Branch G8 . . . . . 156,965
- 14. Eric Sellors, Branch 49 . . . . . 154,061
- 15. James Settle, Branch 53 . . . . . 153,211
- 16. Don Shears, Branch F9 . . . . . 139,046
- 17. Irene Burns, Branch G9 . . . . . 135,256
- 18. Peter Schettini, Branch 39 . . . . . 126,762
- 19. Connie Smith, Branch G4 . . . . . 121,793
- 20. Paul Etheredge, Branch D9 . . . . . 120,314

### UNIT MANAGERS

- 11. Stewart Ross, Branch 68 . . . . . \$131,067
- 12. Robert Purtell, Branch 90 . . . . . 123,992
- 13. William Gray, Branch F9 . . . . . 123,325
- 14. Gary Freeman, Branch 77 . . . . . 109,100
- 15. James Short, Branch 61 . . . . . 108,351
- 16. Chris Villwock, Branch H1 . . . . . 107,734
- 17. David Barbee, Branch 06 . . . . . 103,824
- 18. Chris Fox, Branch G7 . . . . . 99,848
- 19. Karen Dolan, Branch 63 . . . . . 99,806
- 20. Gary Deese, Branch F1 . . . . . 94,692

### AGENTS

- 11. Rhonda Overstreet, Branch G7 . . \$35,608
- 12. Christopher Johnson, Branch F9 . . . 35,601
- 13. Gregory Propps, Branch G7 . . . . . 35,526
- 14. Macon Hughes, Branch G7 . . . . . 35,496
- 15. Joanne Hoffman, Branch F8 . . . . . 35,438
- 16. Juan Ramirez, Branch 89 . . . . . 35,354
- 17. Eugene Lowther, Branch F2 . . . . . 34,178
- 18. Ira Barber, Branch F2 . . . . . 33,178
- 19. Ronald Baney, Branch 50 . . . . . 32,980
- 20. Gary Freeman, Branch 77 . . . . . 32,783

# QUALIFIERS ON SCHEDULE

## LAKE TAHOE, NEVADA

### BRANCH F2

Ira Barber  
Andy Laudenslager, Mgr  
Eugene Lowther  
Laura Prestridge, U. Mgr.  
Sherry Young

### BRANCH 60

Christopher Loveless, U. Mgr.  
Alan Spafford, Mgr.  
Joann Spafford-Paak, U. Mgr.

### BRANCH 77

Patricia Everette, U. Mgr.  
Gary Freeman, U. Mgr.  
Leslie Sussman

### BRANCH G6

Kevin Elam, Mgr.

### BRANCH B7

### BRANCH C6

### BRANCH 87

### BRANCH 39

Peter Schettini, Mgr.

### BRANCH 46

Marion Parker Jr., U. Mgr.

### BRANCH 94

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

### BRANCH B2

Howard Semones

### BRANCH 45

### BRANCH 38

Kerry Laughman

### BRANCH G4

Wendy Diaz, U. Mgr.  
Connie Smith, Mgr.

### BRANCH 63

Donald Cronin  
Karen Dolan, U. Mgr.  
Brian Verch

### BRANCH 66

Steven Lauer, U. Mgr.

### BRANCH A4

Debra West

### BRANCH 30

### BRANCH A8

Kathy Rushton, U. Mgr.

### BRANCH 28

### BRANCH 20

### BRANCH F8

Donna Divito  
Jason Gsoell, Mgr.  
James Handy, U. Mgr.  
Joanne Hoffman  
Donna Loupe

### BRANCH 91

Miles Dalton, Mgr.

### BRANCH 17

### BRANCH F6

### BRANCH G5

### BRANCH 89

Jim Heineman, U. Mgr.  
Juan Ramirez

### BRANCH 47

Darrell Timmons, Mgr.  
Jeff Tole, U. Mgr.  
Shawn Woodard, U. Mgr.

### BRANCH F3

### BRANCH 49

Jon Baggett  
Jeremy Berg  
Timothy Green  
Eric Lardner  
Eric Sellors, Mgr.  
Michele Sellors, U. Mgr.

### BRANCH G5

### BRANCH 80

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

### BRANCH D8

### BRANCH G7

Michael Castellano, U. Mgr.  
Christopher Fox, U. Mgr.  
John Fox, U. Mgr.  
Macon Hughes  
Debra Lee  
Rhonda Overstreet  
Gregory Propps  
Lindsay Robertson  
John Rundlof, U. Mgr.  
Mark Tames  
Justin White, Mgr.

### BRANCH 12

### BRANCH F9

### BRANCH F9 (CONT.)

Jeffrey Abshire  
William Gray, U. Mgr.  
Christopher Johnson  
Don Shears, Mgr.

### BRANCH 74

Benjamin Blackwell  
Joshua Byrd, U. Mgr.  
Richard Byrd, U. Mgr.  
Levi Dendy  
Sharon Sheffield  
Michael White  
Judy Wooley

### BRANCH 92

Craig Fortner, U. Mgr.  
Michael Giordano  
Gene Love, U. Mgr.  
James McNelis  
Zane Miller  
David Ross  
Jimmy Swindall, U. Mgr.  
Ross Taylor, Mgr.

### BRANCH 10

James Bishop, U. Mgr.  
Scott Peterson

### BRANCH 97

Jason Brewer, U. Mgr.

### BRANCH 01

### BRANCH E1

### BRANCH 53

Lee Cate  
Charles Dotson, U. Mgr.  
Christopher Lawson  
Gailen Porter  
Jim Settle, Mgr.

### BRANCH 21

### BRANCH 40

Ryan Rogers

### BRANCH 69

Daniel Doane, U. Mgr.

### BRANCH 23

### BRANCH 61

Penney Frazier-Parham, U. Mgr.  
Jeana Halter  
John Hamilton, Mgr.  
James Short, U. Mgr.

### BRANCH C5

### BRANCH 86

Ashley Anderson  
Greg Gorman, Mgr.

### BRANCH 76

### BRANCH A1

Fred DiVittorio, U. Mgr.

### BRANCH E9

### BRANCH F4

Gary Hays

### BRANCH C3

### BRANCH 02

### BRANCH 15

Brian Pederson, U. Mgr.

### BRANCH D9

Paul Etheredge, Mgr.  
Kevin LaFrance, U. Mgr.

### BRANCH 90

Sue Anne Gassett, U. Mgr.  
Melissa LeBlanc  
Robert Purtell, U. Mgr.  
Ron Seroka, Mgr.  
Thomas Worcester

### BRANCH G8

Bonnie Coffel, U. Mgr.  
Jeffrey Daniels  
Melissa Marte  
Karen McKinney  
John Serio  
Brenda Simons  
Sheryl Sisler, Mgr.

### BRANCH G1

Jennifer Whittaker

### BRANCH 54

### BRANCH C8

### BRANCH F1

Gary Deese, U. Mgr.

### BRANCH D5

### BRANCH 93

Justin Brooks, U. Mgr.  
Michael Evans  
Anthony Veit, U. Mgr.

### BRANCH 55

James Greene

### BRANCH 59

Peter Johannesen

### BRANCH 62

### BRANCH 22

### BRANCH E4

Billy Davidson

### BRANCH E4 (CONT.)

Paul Price  
**BRANCH G9**  
Irene Burns, Mgr.  
David Cantu  
John Holmes, U. Mgr.

### BRANCH 33

Shaun Meoak, U. Mgr.

### BRANCH 18

Lewis Hook

### BRANCH G2

Charles Bridges, Mgr.  
Tammy Edwards  
Bobbie Mohon  
Donna Stargell, U. Mgr.

### BRANCH 50

Ronald Baney  
Tony Difilippo  
Jason Everett, U. Mgr.  
Timothy Nuckolls, U. Mgr.  
Cody Webster, U. Mgr.  
Mark Wofford

### BRANCH 09

### BRANCH C9

Reed Gempeler, U. Mgr.

### BRANCH 08

### BRANCH 68

Stewart Ross, U. Mgr.

### BRANCH L3

### BRANCH 73

Lynn Giachetti, U. Mgr.  
Douglas Wrucke

### BRANCH 31

### BRANCH E6

### BRANCH 06

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

### BRANCH 25

Thomas Abney, U. Mgr.  
Peggie Chrestman  
Laura Curtis  
Jo Ann Fitzsimmons, U. Mgr.

### 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 February, 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 — \$19,166; Unit Managers — \$13,000 First Year / \$52,000 Total;  
and Branch Managers — \$26,000 First Year / \$104,000 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 QOB rate is not available), have inforce premium growth over 12/04, 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.