

Is The Grass Really Gre



It is human nature to continuously compare our situation to that of others. We want what is best for ourselves and our families and stay on the look out for ways to better our circumstances. This is especially true in our professional lives. They say opportunity knocks but once, and we all want to be listening. However, sometimes we can fail to see the opportunity in what we already have.

United American is a unique company. For more than 50 years, UA has been dedicated to meeting the needs of its customers. UA is a wholly-owned subsidiary of Torchmark Corporation, a publicly-traded, diversified insurance and financial services company with total assets exceeding \$12.4 billion. Torchmark common

stock is traded on the New York Stock Exchange and is included in the Standard & Poor's 500 Index; shareholders' equity is more than \$2.5 billion (as of 12/31/01). For 30 consecutive years, UA has been rated A+ "Superior" by industry analyst A.M. Best.

At United American, we believe we are the best at what we do. We have integrity, and we honor our commitment to our Agents and Managers by offering the best opportunity in the business through our products, services, leads, and training.

Products

UA's emphasis is on a variety of health and life products specializing in the Senior and supplemental markets, and the Company is one of the nation's leading underwriters of individual and group Medicare Supplements. For just about every health and life need, United American offers a defined benefit series of plans. Most of these plans can be underwritten in the field with easy yes/no application questions.

Advance Loans. Advance Loans are paid daily or weekly upon submission of new business — unlike other companies which pay only after the application is processed, issued, and delivered. Another benefit of insurance sales is renewals. Appointed or vested United American representatives earn renewal income on active policies, which means our Agents and Managers have the opportunity to earn a substantial income every month, before any new sales have been closed. Hard work is also rewarded with trips, recognition, and awards.

Services

Although many other companies sell Senior products, what sets United American apart is the service that backs each and every policy we sell. UA pioneered "Automatic" Claims Filing[®] to make Medicare claims virtually paperless and therefore hassle-free for our customers. Our Partners[®] program offers discounts on prescriptions, dental care, eye care, hearing and chiropractic services, as well as a 24-hour Nurse Line and Emergency Travel Service. At UA, our customer service center is second to none.

However, perhaps our best service is the one-on-one relationship that develops between our Agents and policyholders. Agents provide each customer with signature service and are personally available to answer any questions or address any issues the policyholder might have. In a day and age when such personalized service has all but disappeared, customers really do appreciate your help.

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Leads

United American helps ensure an Agent's success by furnishing as many prospect names as possible through our lead programs and interested direct responses. Since 1994, United American has had a dependable, effective lead system which generated 17,500 inquiries per week in 2001. Our objective is to help our Agents have at least 15 appointments each week — and we give them the resources to do so. With our lead program and associated referral system, Agents can spend more time selling and less time prospecting. Leads come from a variety of sources including:

Direct Mail. Since 1974, our sister company, Globe, has been building its direct mail list and lead system. Literally millions of direct mail leads are sent out each week. Globe manages state-of-the-art lead mailings and processes lead responses in a very short time frame. Globe's efficiency allows United American to save a tremendous amount of money, which directly benefits our Agents. Direct mail leads are also obtained, at no cost to our representatives, through outside vendors.

Turning 65. As implied, these leads are lists of individuals who will soon be turning 65 in your area. These leads can be used to get your name in front of potential customers either by sending a pre-approach card, making an appointment via telephone, or simply dropping by. These leads are free to UA representatives.

Radio. In 1999, United American entered into an exclusive lead marketing relationship with popular radio personality Paul Harvey. Weekly ad spots for United American's Medicare Supplements and Long Term Care products are broadcast during Paul Harvey News and Comment. Agents are not asked to pay for these leads.

Magazines. Periodically, an ad for United American featuring a business reply card and/or 800 phone number appears in popular Senior publications. When this avenue is occasionally used by UA, the Agent is not charged for the leads.

Television. Branch Managers are able to purchase spot television advertising on specialized stations. Agents receive any leads generated from these spot ads at no cost.

Training

New Agents who join UA are offered the best training resources possible. Generally, recruits are offered product training in the Branch office, concentrating on product information and local and national market conditions. Agents are also offered field training with their Unit or Branch Manager to learn first-hand how to conduct a sales presentation.

UA encourages success. Outstanding achievements can be rewarded through promotion. There are many opportunities for advancement at UA, from Agent to Unit or Branch Manager to Director or Vice President and beyond! UA provides opportunities for advancement as often as possible, with training towards this goal along the way.

