

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

V

VISION
Magazine

April 2005



United American: TOOLS FOR 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.
www.uabranh.com
www.unitedamerican.com
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 **Nevada**.

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

PART A WAIVER APPROVAL

The **Part A Deductible Waiver** program has been approved for **Kentucky**. Log on to UAOnline to locate participating hospitals in Kentucky.

INTEREST RATES SET

The **Lifestyle Annuity** new money interest rate for the month of **May** 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 Standard UA Partners Enrollment Form (F3840) will be replaced with a new enrollment form F4300-I. The UA Partners Review (F3844-B) details the UA Partners program and may be left with the applicant.

UA PARTNERS® UPDATE

A new Provider Network has been added to the UA Partners program. Integrated Health Plan, Inc. (IHP) is a national provider network which consists of a large number of credentialed hospitals, physicians, and ancillary healthcare providers available throughout the nation.

Log on to www.competitivehealth.com/uapartners for an updated provider listing for your area.

UAATWORK UPDATE

Effective immediately for Worksite Marketing applications only, a spouse's signature will no longer be required on the Medical Information Bureau (MIB) form. Should a claim occur, UA reserves the right to verify the health history of the spouse. By eliminating this requirement, the turn-around time for applications should be shortened.

IMPORTANT REMINDER FOR ALL AGENTS

When presenting multiple life and health products, be sure the prospective insured understands each product is a separate, individual policy. If the prospect would like to add the UA Partners program, it should be represented as an optional discount services program. The UA Partners program includes an optional Provider Network for select health coverages or "Automatic" Claims Filing® (ACF) for Medicare Supplement customers.

FLEXGUARD UPDATE

The chart below indicates product availability at press time.

FLEXguard is available in states marked with an "X" at press time.									
AK	X	GA	-	MA	-	NJ	-	SD	X
AL	X	HI	-	MD	-	NM	X	TN	-
AZ	-	ID	X	MI	X	NC	X	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	X
FL	X	ME	-	NH	-	SC	X	WY	X

Plans and benefits vary by state.

IMPORTANT VISION ANNOUNCEMENT!

This will be the last printed issue of Vision magazine. Beginning next month, Vision will be available as a download only. Log on to UAOnline or www.uabranh.com/services to print out your copy.



Andrew W. King
*President,
 Branch Office Marketing Division*

HDF and FLEXguard – New Chapters in UA's Presidential Library of Products

Some mornings I wake up feeling like George Bush or John Kerry during last fall's presidential campaign. I'm in a different city than I was yesterday and preparing to face a fresh crowd with a message that can change their lives. Only for me, a seat in the White House isn't my goal. My goal is to spread the word about the amazing income and product opportunities available at United American.

Branch activity is key to the success of "The HDF Campaign Recruiting Tour." Many Agents are being contracted specifically to sell HDF, so it's critical we all help them by doing our very best to lead them in our **"Three Point HDF Marketing Approach"**:

1. **Phone Activity:** Each Agent ideally should set 15 daily, non-specific appointments, which will result in no less than 10 presentations per day with the video — no less than an average of 5-7 HDF sales closed each day. These personal closing rates of 50-70% were shared with me by Unit Managers at our recent recruiting meetings. Phone appointment activity, especially in setting non-specific appointment times and mapping these out to see them in clusters, minimize an Agent's driving time, making sales happen more frequently throughout each day! If anyone happens to be out when you drop by, leave the video in a door hanger bag with an intro letter and pick it up later after they watch the DVD or VHS. Just think, with the "Video Agent" approach, you have many presentations occurring at the same time, even when you aren't even there! How about 20 "Video Agent" presentations per day?

2. **Senior Groups:** The Branch Manager and Unit Managers are encouraged to spend Monday afternoons scheduling at least one Senior Citizen Meeting per week, per unit. "Partner Up" with the Senior Group leaders to build their organization's size and monthly dues, by helping them place free Public Service Announcements on their behalf through TV, Radio, Newspapers, and Senior Publications to advertise their meetings each month. Again, when they see you are serious in "Partnering Up" to help them grow with advertising, they'll have you back again and again as their "partner in growth" every month!

3. **Free Breakfasts:** Branch and Unit Managers are asked to assist each Agent in scheduling one "Free Senior Breakfast Meeting" each week in restaurants with back rooms, like Shoney's or Denny's and local cafeteria-style restaurants like Luby's. Management should assist the Agents in getting these sites set up and then repeat the meetings each week at the same sites using signage and ads to announce it – "Tuesday is Free Senior Breakfast Day at Shoney's" or "Wednesday is Free Senior Breakfast Day at Denny's." With this approach, you can cover the city in a week's time, getting additional high-closing rate appointments! The idea is to "Partner Up" with the restaurant's manager here too, to help build the restaurant's Senior business each week. The cost at \$4 per meal for 20 Seniors is only \$80. If you sell one case at \$60 per month, then the agent makes \$120 for a \$40 profit. With a closing rate of at least 50%, the agent can make \$1,200 per day, for a profit of \$1,120! **THINK BIG** – and ask: "How many sets of eyes should I get on my plan each day with a minimum 50% closing rate?" How about leaving a pad for the waitstaff to give Seniors throughout the week to drive them into your meeting? How about offering a "lead fee" to the waitress for every Senior presenting a slip with their name on it?

Agents who have high-activity marketing are absolutely the most exciting people in the world to me, especially those who have no preconceived notions on "How high is high?" Branch Managers and Unit Managers are in the perfect position to direct, teach and guide our newest Agents right into the same six-figure incomes that our other Agents enjoy too, even before renewals. These Agents succeed because of a willingness to follow the paths shown by management to the highest activity possible and progress into management very quickly. Branch and Unit Managers who encourage the Three Point Program's high level of activity know it has the potential to result in a minimum of \$150K per year for a new Agent. When Agents realize the high closing rate on HDF, then combine it with the 3-Point Program's high activity, their incomes go way off the charts! Remember, serious people will do as they're asked to make this type of income, and it is our job to lead them to go get it every day! Just think of how many direct response leads will be funded for their accounts with this activity!

Up to now in my "campaign travels" I have gotten outstanding feedback concerning HDF closing rates. All high-activity training Managers and Agents are excited about HDF. Dennis Mitchell of Branch 80 says, "HDF has made us even more competitive in the Medicare market. I'm very excited about this new product. The closing rate is 50% to 70% (*right on target, Dennis!*) and the persistency will be awesome as well. It is just a matter of getting in front of the people."

Branch 90 Agent Chris Moore is just as enthusiastic, "For the majority of Seniors who have enjoyed relatively good health, this product has almost sold itself. Coupled with United American's reputation for quality, it just becomes a matter of getting in front of as many Seniors as possible to have great success. This has been and will remain my strategy in the future." This approach is working for Chris and, apparently for others in Branch 90, because they work together in one of the top HDF producing branches in the country! Congratulations to Ron Seroka, Chris and the entire Branch 90 team! Give them a call for their ideas!

Jimmy Watson, a new Agent in our new H1 Branch sees HDF this way, "Many times all my clients want to hear is the bottom line...what will it cost them each month. It helps in competing with the lower premiums offered by the HMOs in my area. HDF together with the UA Partners® optional discount services program adds up to outstanding value at a price that is hard to turn down. They want 'Catastrophic Coverage' at a much lower cost each year, and HDF offers this excellent opportunity to those who have it presented to them. Present it as often as possible!" Great work, Jimmy – you know the point well – get as many "eyes" as possible on a product with a 50% to 70% presentation closing rate, every day!

FLEXguard seems to be off to a strong start too, though after only one week it's a bit early to have much feedback – but what feedback we have is superb! All the Agents I've spoken with are very excited about it and see it as having a great future in the UA portfolio. I do know Jeff Miller's team in Branch 50 is already having great success with this terrific new FLEXguard product, and I am sure his team is the first of many more success stories. How does this sound from Branch 50 - \$64,000 in FLEXguard sales alone, the very first week? Pretty darned good I think. Don't you TEAM? As our high-activity marketing campaign continues to roll, I'll keep you apprised of all the other great things happening at United American that we discover!

2004 Convention Qualifiers, Cancun: June 30 - July 3, 2005

BRANCH 06

John Paul Caswell, Mgr.

BRANCH 09

Mickey Tolliver, Mgr.

Travis Tolliver, U. Mgr.

BRANCH 10

James Bishop, U. Mgr.

BRANCH 15

Mark Fountain, Mgr.

Duane Groves

Brian Pederson, U. Mgr.

BRANCH 18

James Lapradd

James Taylor Jr., U. Mgr.

Lance Taylor, Mgr.

BRANCH 20

Preston Eisnaugle, Mgr.

BRANCH 22

Wendy Hawk, U. Mgr.

Kevin Lords

BRANCH 23

Janet Tumminia, U. Mgr.

BRANCH 25

Thomas Abney, U. Mgr.

Thomas Botts

Peggy Chrestman

Jack Curtis, Mgr.

Jo Ann Fitzsimmons, U. Mgr.

James Hardin

Stephanie Harris

Jimmy Hicks

Joyce Waddle, U. Mgr.

BRANCH 33

Bernard Ellebrecht

Tim McGuire, Mgr.

Shaun Meoak, U. Mgr.

BRANCH 39

Peter Schettini, Mgr.

Donald Spray

Luis Suarez

BRANCH 40

Douglas Dowell, U. Mgr.

Barbara Pete

Kevin Vincent, U. Mgr.

BRANCH 43

Keith Benton, Mgr.

Gail Ross, U. Mgr.

BRANCH 46

Marion Parker, Mgr.

Marion Parker Jr., U. Mgr.

BRANCH 47

Don Couch

Darrell Timmons, Mgr.

Jeff Tole, U. Mgr.

BRANCH 49

Jeremy Berg

Eric Sellors, Mgr.

Michele Sellors, U. Mgr.

BRANCH 50

Ronald Baney

Jason Everett, U. Mgr.

Brandon Gross

BRANCH 50 (CONT.)

Tracy Manners, U. Mgr.

Jeff Miller, Mgr.

Timothy Nuckolls

Pamela Pate

Lenora Reynolds

Cody Webster, U. Mgr.

Mark Wofford

BRANCH 53

Charles Dotson, U. Mgr.

BRANCH 54

James Ford, U. Mgr.

Grey Yates, Mgr.

BRANCH 55

Will Quantrell, U. Mgr.

Scott Rollins

BRANCH 60

David Burns

Mark Hargis

Christopher Loveless

Loren Olguin

Gloria Sena

Alan Spafford, Mgr.

JoAnn Spafford-Paak, U. Mgr.

Barbara Zettel

BRANCH 61

Steve Carlisle

Penney Frazier-Parham, U. Mgr.

John Hamilton, Mgr.

Stevie Mauldin

James Short

Marilyn Williams

BRANCH 62

Jenny Lee

Thomas Patson, U. Mgr.

BRANCH 63

Lea Ames

Don Cronin

Karen Dolan, U. Mgr.

Pat Giachetti, Mgr.

Michael McKinney

Don Saltis, ABM

Brian Shipley

Brian Verch

BRANCH 66

Rick Krout, Mgr.

BRANCH 68

Julie Beale

George Muse, Mgr.

Stewart Ross, U. Mgr.

BRANCH 69

John Biehl, U. Mgr.

David Cutillo

Linda Personette

BRANCH 73

Lynn Giachetti, U. Mgr.

BRANCH 74

Joshua Byrd, U. Mgr.

Randy Byrd, Mgr.

Richard Byrd, U. Mgr.

Victor Moore

Mark Perkins

BRANCH 76

Janie Barrett, U. Mgr.

Patricia Meservey

Robert Plowman

BRANCH 77

Patricia Everette

Autry Freeman, Mgr.

Gary Freeman, U. Mgr.

David Millaway

Karen Sanchez, U. Mgr.

Leslie Sussman

BRANCH 80

Raymond Miller

Dennis Mitchell, Mgr.

Sumer Walker

Terry Watson, U. Mgr.

BRANCH 86

Greg Gorman, Mgr.

Julie Gorman, U. Mgr.

BRANCH 87

George Lukens

BRANCH 89

Jim Heineman, U. Mgr.

Juan Ramirez

Dirk Werner

BRANCH 90

Jason Agate

James Amilcar

Douglas Biss

Sue Anne Gassett, U. Mgr.

Shaun Guske

Donald Kirkendall

James Moore, U. Mgr.

Robert Purtell, U. Mgr.

Ron Seroka, Mgr.

BRANCH 91

Miles Dalton, Mgr.

Charles Hess

BRANCH 92

Craig Fortner

Michael Giordano

Gene Love, U. Mgr.

Daniel Midura

Zane Miller

Jimmy Swindall, U. Mgr.

Ross Taylor, Mgr.

Aubrey Vance

BRANCH 93

Larry Harrelson, U. Mgr.

Vester Walker, ABM

BRANCH 94

Floyd Chassereau, U. Mgr.

Brian Luke, U. Mgr.

Laura Tate

Jack Weaver

BRANCH A1

Anthony Fowler

BRANCH A4

Dawn Thomas, U. Mgr.

BRANCH A8

Jim Holmquist, Mgr.

Thomas Holmquist, U. Mgr.

BRANCH B7

Rachel Fenz

Barbara Lyons, U. Mgr.

Rex Smedley, Mgr.

BRANCH C5

Ron Randle, Mgr.

BRANCH C6

Edward Hanson

BRANCH C9

Donald Arnett

Reed Gempeler, U. Mgr.

Don Gibbs, Mgr.

Robert Holker

BRANCH D8

Jerry Stolly, Mgr.

BRANCH D9

Paul Etheredge, Mgr.

Kevin LaFrance

Denice Merrill

BRANCH E4

Kelly Hines, U. Mgr.

Cheryl Hopkins

Michael Kiser, Mgr.

BRANCH E6

Neil Carlson, U. Mgr.

Jim Grigsby, Mgr.

BRANCH E9

Ray Jetton, Mgr.

BRANCH F1

Gary Deese, U. Mgr.

Dan Shea, Mgr.

BRANCH F2

Ira Barber

Andy Laudenslager, Mgr.

Michael McGrath

Laura Prestridge, U. Mgr.

Sherry Young

BRANCH F3

Solomon Pohler, U. Mgr.

Albert Roberts

BRANCH F8

Andrew Bliss

Darwin Childs

Jason Gsoell, Mgr.

James Handy, U. Mgr.

Joanne Hoffman

Johnathon Jett

BRANCH G2

Charles Bridges, Mgr.

Tammy Edwards

BRANCH G4

Connie Smith, Mgr.

BRANCH G7

Michael Castellano, U. Mgr.

Jon Fox

John Rundlof

Justin White, Mgr.

BRANCH G8

Sheryl Sisler, Mgr.

BRANCH G9

Irene Burns, Mgr.

Robert Connell

BRANCH H1

Chris Villwock, U. Mgr.

Craig Villwock, Mgr.

BRANCH H2

Terry McAfee, Mgr.

BRANCH L3

Louis Wake, Mgr.

Choose High Deductible Plan F (HDF) For Catastrophic Protection

“If you are **relatively healthy and currently only incur routine medical expenses**, you should purchase a catastrophic, or high-deductible health insurance policy that would kick in when your medical bills exceeded a pre-determined level.”

Weiss Research – Consumer Advocate for Financial Safety

Selling your prospects on the tremendous value of an HDF policy need not be difficult. Even if they are not familiar with this type of product in the health insurance arena, the vast majority have experience with automobile or homeowners' insurance and understand how deductibles work. Simply draw an analogy between HDF and these other types of insurance protection.

For instance, some of your healthy prospects may question their need for *any* supplemental coverage beyond Medicare. You probably have all heard, “But, I have a nice little nest egg put away, and I’m a very healthy person. The odds are in my favor that my claims will be low. Do I really need supplemental coverage?”

After your resounding “YES!” ask them to consider the following: “Do you carry automobile insurance for the periodic flat tire or the broken tail light?” No, those you take care of yourself, rather than incur a deductible. You carry automobile insurance for the catastrophic losses – a stolen vehicle or a serious accident with substantial damage to your vehicle and/or bodily injury to people involved.

It’s the same with a homeowner’s policy. You don’t purchase a homeowner’s policy to pay for the “baseball through the window” type of claim. You can write a check to cover that. You purchase a homeowner’s policy to pay for catastrophic losses – like your house burning down or damage sustained by a hurricane or tornado.

Health insurance is no different. HDF is designed to cover substantial injury or a lengthy hospital confinement, both of which can run hundreds of thousands of dollars beyond what Medicare pays.



No one can guarantee your prospects that they will stay healthy or that their “nest egg” will always be there, because life can change in an instant. But United American can guarantee that we will always be there when they need us. UA’s High Deductible Plan F (HDF) is our guarantee of affordable, Plan F protection against those unexpected losses.

Remember, HDF will not be appropriate for all Seniors, so be sure your prospects know that UA has additional supplemental plans which may be more suitable for their particular needs and situations.

Policy Form MSHDF. Plans and benefits vary by state. United American Insurance Company is not associated with Medicare, Social Security, or any other government agency. Additional Medicare Supplements available which may be better suited to customer’s needs.

If The Form Fits, Use It!

FORM U1318

UNITED AMERICAN INSURANCE COMPANY
A DELAWARE STOCK COMPANY • ADMINISTRATIVE OFFICES: MCKINNEY, TEXAS
 3700 S. STONEBRIDGE DR., P.O. BOX 8080, MCKINNEY, TEXAS 75070 (972) 529-5085

Instructions to Agent: This form is provided for the purpose of compliance with regulations regarding the replacement of accident and sickness insurance.

When the replacement question on the application is answered YES, this form must be dated, signed by the applicant and submitted with the application AND a copy of this form must be left with the applicant.

NOTICE TO APPLICANT REGARDING REPLACEMENT OF ACCIDENT AND HEALTH INSURANCE

According to (your application/the information you have furnished), you intend to lapse or otherwise terminate existing accident and sickness insurance and replace it with a policy to be issued by United American Insurance Company. Your new policy provides a period within which you may decide without cost whether you desire to keep the policy. For your own information and protection, you should be aware of and seriously consider certain factors which may affect the insurance protection available to you under the new policy.

- Health conditions which you may presently have (pre-existing conditions) may not be immediately or fully covered under the new policy. This could result in a denial or delay of a claim for benefits under the new policy, whereas a similar claim might have been payable under your present policy.
- You may wish to secure the advice of your present insurer or its agent regarding the proposed replacement of your present policy. This is not only your right, but it is also in your best interest to make sure you understand all the relevant factors involved in replacing your present coverage.
- If, after due consideration, you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical/health history. FAILURE TO INCLUDE ALL MATERIAL MEDICAL INFORMATION ON AN APPLICATION MAY PROVIDE A BASIS FOR THE COMPANY TO DENY ANY FUTURE CLAIMS AND TO REFUND YOUR PREMIUM AS THOUGH YOUR POLICY HAD NEVER BEEN IN FORCE. After the application has been completed and before you sign it, reread at all information properly recorded.

• ***Health Replacement Form U1318** – Use if replacing existing health coverage. Form must be signed and dated by the applicant, submitted with the application, and a copy left with the applicant. State specials are available for Colorado, Florida, Idaho, New Hampshire, Pennsylvania, South Carolina and Wisconsin.

• ***Sole Proprietor Authorization Form (SP 9/01)** – This form authorizes premiums for the sole owner of a company to be paid from his or her company account.

FORM SP 9/01

United American Insurance Company

_____, is a Sole Proprietorship
 (fill in Company name here)

and I am the owner of the company. I authorize my premium to be paid from the company account.

Signature of _____

Printed Name of _____

• ***Bank Draft Authorization (Form 1080)** – The new FLEXguard application is unique in that it requires a separate bank draft authorization form. Typically, the bank draft has been included in the application/brochure.

FORM 1080

Bank Draft Authorization

Company ID (if applicable) Bank Draft Day (dd) Insured Social Security Number

Payor Last Name

Please TAPE personalized VOIDED CHECK or DEPOSIT SLIP here.
 DO NOT STAPLE.

FORM F4300 - I

UA Partners®

Completed if UA Partners Stand Alone is selected:

First Name _____ Address _____ City _____ State _____ Zip Code _____

Home Phone _____ E-mail address _____

Join UA Partners: UA Partners is not a health insurance policy. Members will receive discounts on medical services when they go to certain health care providers who are contracted with the plan. Members are solely responsible for payment of all health care services. No portion of any provider's fee will be reimbursed or otherwise paid by the plan. In Florida, this plan is administered by Best Benefits, Inc., 8420 Bryn Mawr, Suite 700, Chicago, IL 60631, www.FlexBenefits.com.

UA Partners for Life, Supplemental Health or Medical Supplement Participants

UA Partners with Pre-tax Network Option (This program is only available with select Best Benefit TCO payment plans.)

UA Partners STAND ALONE (Please include the amount for along with this. Please complete the attached authorization form. If you are paying through a bank draft, please complete the Bank Draft Authorization Form (Form U1318).)

Monthly (\$6.95) Quarterly (\$26.85) Semi-Annually (\$41.70) Annually (\$83.40)

Monthly (\$12.95) Quarterly (\$38.85) Semi-Annually (\$57.75) Annually (\$115.40)

Required Election Date (mm/dd/yyyy) _____

APPLICANT SIGNATURE REQUIRED

I understand that UA Partners is not insurance and that my participation is optional. If I decide I no longer wish to participate in UA Partners, I will notify United American by signature or in writing.

Approved by Best Benefits, Inc.

Applicant's Signature _____ # 4300-I UAAPP 01

• ***UA Partners® Authorization and Enrollment (F4300-I)** – Form has state specials for Alabama, Connecticut and Montana.

What Is Available for Underage Health?

Basic Hospital:

- Good Sense Plan (GSP1)
- FLEXguard
- HSXC
- SHXC
- MMXC
- UA-250

Medical Surgical:

- SMXC
- MSXC

Surgical Supplement:

- SSXC-B

Hospital Insurance Plans:

- HIXC
- HMXC-B

Critical Illness Supplement:

- HealthGuard

Of course, if you have any questions concerning forms, don't hesitate to consult your *Agent Manual (F4303) or ask your Branch Manager (no, he or she can't be downloaded).

UA AdCatalog

Looking for a Print Ad? We make it Simple!

With all the new products we've added recently to the United American portfolio, the need for product-specific print ads is more important than ever and we've got 'em! Remember, radio/television and phone scripts are also available through the Ad Catalog.



1. Find your ads. The UA Ad Catalog makes it easy. It clearly illustrates each ad and provides necessary information regarding modification of the ad prior to use. Each ad also lists the state(s) in which that ad is *not approved* and *cannot be used*. Branch Managers should select ads based upon state approval.



2. Add to Cart. If you find an approved ad you'd like to request from the catalog, click the "Add to Cart" button on the ad's detail page. You may continue shopping until your cart contains all of the ads you wish to request.



3. Checkout. Once you have finished browsing for ads, click the "Checkout" button to request the items in your shopping cart. The contents of your shopping cart is sent via e-mail to Branch Services for license verification and fulfillment. You can receive your order by either e-mail or postal mail; just indicate your preference prior to check out.

The Ad Catalog also includes complete information on our Advertising Guidelines, should you prefer to write, design, or illustrate your own ad. The steps to getting approval for your own ad are carefully outlined so there is no confusion or misunderstanding about the process and the timeframe involved in securing approval. But why go to the trouble of designing your own, when we already have so many outstanding ads waiting?

The recently designed High Deductible Plan F (HDF) and FLEXguard ads have been added to the Catalog and are yours for the asking. There's not a better way to hit the ground running with these exciting new products than to place a state-approved print ad in your local newspaper or community bulletin.

The Ad Catalog is easy to access and simple to navigate. In addition, our pre-approved print ads relieve you from marketing concerns. We've laid the proper groundwork for you and handled compliance issues and any other regulatory concerns. If it's in the Ad Catalog indicating availability in your state, you know it's approved.

Print ads can simplify promoting your Branch and United American's excellent portfolio. They make your advertising easier and your sales presentations more credible. Take advantage of all the Ad Catalog has to offer and order today!

Branch Managers only may access the Ad Catalog via UAOnline.

Agents Make the Difference

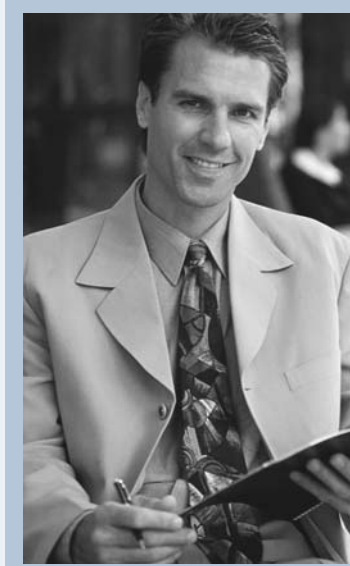
It's well-known that people buy from people they like. Treat your customers right, and you'll not only have outstanding persistency and retention, but customers who'll be loyal for life. Make them a priority and they'll make you a priority. A recent article in the March 2005 issue of *AdvisorToday*, laid out eight steps to achieving customers for life!

1. Show them you appreciate their business.

There are a lot of Agents and carriers out there ready to jump all over your customers. You need to tell them how much you appreciate the fact they've chosen you. **At the end of a meeting or a phone call with your customer, thank them for doing business with you and tell them how much you appreciate them.** When your policyholder feels appreciated, they'll appreciate you.

2. Make your best customers feel special.

"Best" could be those who pay you the most premium, those who have been your customers for the longest period of time, or those who are the most wealthy and have the most potential for future business. Whoever your best customers are – make them feel special. You could host a gathering each month or two...a coffee hour, a picnic or a cookout. **An event allows you to get better acquainted with your customers, and allows your best customers to get acquainted with each other, which may help expand your prospect potential.**



A survey by the Independent Insurance Agency Association showed:

- 52% of insurance customers describe themselves as relationship buyers.
- Customers want an annual review of their policies.
- Customers want Agents with integrity and stable agencies that stand behind them.
- Customers want information about their policies and coverage.

3. Answer the phone and call customers back.

It's important to be personally available to customers (within reason, of course). Delegate as much administrative work as possible to others, but if your customer needs to talk to you, be there!

4. Pay attention to what the customer wants, not what you want.

Relationships are important to your customers. They are more concerned about Agents having their best interests at heart than they are about product issues and sales issues. **Agents need to maintain a service mentality because people love to be serviced, but dislike being sold. Remember, a customer's personal feeling about his or her Agent will generally take precedence over concerns about products and price.** A survey by the American Society for Quality showed that 68 percent of a company's lost business was due to an indifferent attitude by the service provider. Relationships matter!

5. Be likeable.

If customers like you, they're much more likely to do business with you. Be a person your customer can enjoy being around. **Be respectful to your customer, pay attention to them, communicate with them, but don't be afraid to have fun with them too.** Examine your motives for being in insurance sales if you have any question about your likability quotient. Do you manipulate your customers, or are you truthful and authentic? Are you adversarial or supportive in your relationships? If you have concerns, pledge now to bring more openness and integrity to your professional associations.

6. Show your customers they matter to you.

Send cards, notes or flowers for illness, birthdays and other special occasions. Perhaps a simple "just calling to see how you are" phone call or a UA thank you note may be just what your customers need to brighten their day (and make them customers for life).

7. Don't take customers for granted.

Remember, it's your customers who put food on your table and send your kids to college. Other than your family, no one matters more to your well-being than your customers. There's always another insurance professional just waiting around the corner to take your place, so **maintain regular contact with your customers to let them know how important they are.**

8. Educate your customers.

Keep them informed about developments or changes within the Company and the insurance industry in general, which might be of interest to them. Be as up front as possible with information – both good and bad. (You really don't want them learning about a policy rate increase from their next billing statement. They need to hear it from you.) Well-informed customers can make well-informed decisions. **If your customers know all the facts, they are much more likely to make the decision that is right for them. Good decisions make for great persistency and lifelong relationships.**

V

ACHIEVEMENT PRESIDENT'S CLUB

Through March 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
\$646,779



2. John Hamilton
Branch 61
\$493,217



3. Randy Byrd
Branch 74
\$453,758



4. Ross Taylor, Branch 92 \$424,305
5. Ron Seroka, Branch 90 398,992
6. Alan Spafford, Branch 60 329,701
7. Dennis Mitchell, Branch 80 313,301
8. Greg Gorman, Branch 86 266,914
9. Sheryl Sisler, Branch G8 243,041
10. Eric Sellors, Branch 49 227,043

UNIT MANAGERS

1. Richard Byrd
Branch 74
\$279,325



2. Michael Castellano
Branch G7
\$255,156



3. Penney Frazier-Parham
Branch 61
\$235,621



4. Bonnie Coffel, Branch G8 \$201,114
5. Julie Gorman, Branch 86 187,792
6. Michele Sellors, Branch 49 180,787
7. James Short, Branch 61 171,068
8. Gene Love, Branch 92 164,314
9. Joshua Byrd, Branch 74 164,273
10. Chris Fox, Branch G7 154,303

AGENTS

1. Zane Miller
Branch 92
\$67,908



2. Mark Tames
Branch G7
\$60,454



3. Brenda Simons
Branch G8
\$53,889



4. Juan Ramirez, Branch 89 \$52,988
5. Mark Wofford, Branch 50 51,616
6. David Cantu, Branch G9 51,224
7. Debra Lee, Branch G7 49,646
8. Donald Arnett, Branch C9 49,473
9. Brian Verch, Branch 63 49,306
10. William Bamford Jr., Branch G7 48,580

HONOR CLUB

Through March 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. Peter Schettini, Branch 39 \$211,491
12. Darrell Timmons, Branch 47 198,333
13. Irene Burns, Branch G9 163,574
14. Connie Smith, Branch G4 160,300
15. Jim Grigsby, Branch E6 156,390
16. Craig Villwock, Branch H1 155,848

UNIT MANAGERS

11. Chris Villwock, Branch H1 \$149,560
12. Stewart Ross, Branch 68 148,292
13. Christopher Loveless, Branch 60 143,598
14. Karen Dolan, Branch 63 135,978
15. Craig Fortner, Branch 92 134,339
16. Jimmy Swindall, Branch 92 130,777
17. Gary Deese, Branch F1 124,592
18. Cody Webster, Branch 50 122,141
19. Ray Miller, Branch 80 122,121
20. John Rundlof, Branch G7 120,713

AGENTS

11. James Short, Branch 61 \$48,557
12. Macon Hughes, Branch G7 47,976
13. Benjamin Blackwell, Branch 74 47,208
14. Barbara Pete, Branch 40 46,960
15. Leslie Sussman, Branch 77 44,670
16. Ronald Baney, Branch 50 44,663
17. Jamie Benson, Branch 94 43,899
18. Andrew Coutavas, Branch F8 41,604
19. Melissa Marte, Branch G8 39,917
20. Joanne Hoffman, Branch F8 39,160



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.

JUSTIN WHITE, of Branch G7 is March's **ROOKIE MANAGER OF THE MONTH**. The Branch G7 team produced **\$197,222** of net-net annualized premium in March, making it the second month in a row.

*Way To Go Again Branch G7! Congratulations Justin!
This is propelling you to #1 YTD!*

Welcome

Sheryl Sisler has been promoted to Branch Manager of Branch G8. Sheryl was previously a Unit Manager in Branch 90. She is already #9 in the Company YTD!

First Year Agent Production

Through March 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. Justin White, Branch G7	\$638,067	1. Michael Castellano, Branch G7	\$246,444
2. John Hamilton, Branch 61	360,278	2. Richard Byrd, Branch 74	215,819
3. Randy Byrd, Branch 74	340,937	3. Bonnie Coffel, Branch G8	201,114
4. Ron Seroka, Branch 90	302,231	4. Michele Sellors, Branch 49	180,340
5. Dennis Mitchell, Branch 80	270,306	5. James Short, Branch 61	171,068

Please note the same standings on the previous page — adding new producers in greater volume results in top overall company positions!

Exciting new products like HDF and FLEXguard coupled with enthusiastic new recruits are making the numbers soar! 2005 is on tap to be a year of tremendous growth. Keep it up Branches!

Million Dollar Milestone

as of March 2005.

Greg Gorman Branch 86 \$1,056,338

Tremendous Achievement, Greg! Keep progressing — you're T.E.A.M. is already #8 Company-wide!

QUALIFIERS ON SCHEDULE

LAKE TAHOE, NEVADA

BRANCH 01

BRANCH 02

BRANCH 06

David Barbee, U. Mgr.

BRANCH 08

Mary Gibbs, U. Mgr.

BRANCH 09

BRANCH 10

Scott Peterson

BRANCH 12

BRANCH 15

Brian Pederson, U. Mgr.

BRANCH 17

BRANCH 18

James Lapradd
William Privette, U. Mgr.

BRANCH 20

BRANCH 21

BRANCH 22

Gordon Larson

BRANCH 23

BRANCH 25

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

BRANCH 28

BRANCH 30

BRANCH 31

BRANCH 33

Shaun Meoak, U. Mgr.

BRANCH 38

Thomas Fenske, U. Mgr.

BRANCH 39

John Crawford
Paola Pereyra, U. Mgr.
Peter Schettini, Mgr.

BRANCH 40

Barbara Pete

BRANCH 43

BRANCH 45

BRANCH 46

Marion Parker Jr., U. Mgr.

BRANCH 47

Jim Macklin
Darrell Timmons, Mgr.
Jeff Tole, U. Mgr.

BRANCH 49

Jon Baggett
Eric Lardner
Eric Sellors, Mgr.
Michelle Sellors, U. Mgr.

BRANCH 50

Ronald Baney
Brandon Gross, U. Mgr.
Timothy Nuckolls, U. Mgr.
Cody Webster, U. Mgr.
Mark Wofford

BRANCH 53

Christopher Lawson

BRANCH 54

BRANCH 55

James Green

BRANCH 59

Joseph Shenk

BRANCH 60

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

BRANCH 61

Steve Carlisle
George Crossley
Penney Frazier-Parham, U. Mgr.
Robert Guenard
Jeana Halter
John Hamilton, Mgr.
Stevie Mauldin, U. Mgr.
David May
James Short, U. Mgr.

BRANCH 62

BRANCH 63

Karen Dolan, U. Mgr.
Brian Verch

BRANCH 66

Steven Lauer, U. Mgr.
Brenda Trejos

BRANCH 68

Stewart Ross, U. Mgr.

BRANCH 69

Daniel Doane, U. Mgr.
Johnnie Medina

BRANCH 73

Lynn Giachetti, U. Mgr.
Douglas Wrucke

BRANCH 74

Benjamin Blackwell
Joshua Byrd, U. Mgr.
Randy Byrd, Mgr.
Richard Byrd, U. Mgr.
Sharon Sheffield

BRANCH 76

Janie Barrett, U. Mgr.

BRANCH 77

Patricia Everette, U. Mgr.
Leslie Sussman

BRANCH 80

Caren Gertner Fritts
Robert Herb
Raymond Miller, U. Mgr.
Dennis Mitchell, Mgr.
Terry Watson, U. Mgr.

BRANCH 86

Ashley Anderson, U. Mgr.
James English
Greg Gorman, Mgr.
Julie Gorman, U. Mgr.
Richard Hardin

BRANCH 87

BRANCH 89

James Heineman, U. Mgr.
Juan Ramirez

BRANCH 90

Douglas Biss, U. Mgr.
Nancy Ellis
Sue Anne Gassett, U. Mgr.
Philip Lakota
Melissa LeBlanc, U. Mgr.
Roland Reese
Ron Seroka, Mgr.

BRANCH 91

BRANCH 92

Craig Fortner, U. Mgr.
Gene Love, U. Mgr.
James McNelis
Zane Miller
Susan Page
Jimmy Swindall, U. Mgr.
Ross Taylor, Mgr.
Mary Woodruff

BRANCH 93

Timothy Jarman
Anthony Veit, U. Mgr.

BRANCH 94

Jamie Benson
Brian Luke, U. Mgr.

BRANCH 97

Jason Brewer, U. Mgr.
Seth Edwards

BRANCH A1

Fred DiVittorio, U. Mgr.

BRANCH A4

BRANCH A8

BRANCH B2

BRANCH B7

BRANCH C3

BRANCH C5

BRANCH C6

BRANCH C8

BRANCH C9

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BRANCH G4

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

BRANCH G5

BRANCH G6

BRANCH G7

William Bamford Jr.
Kenneth Boggs
Case Carpenter
Michael Castellano, U. Mgr.
Christopher Fox, U. Mgr.
John Fox, U. Mgr.
Richard Heath
Karen Herrera
Macon Hughes
Debra Lee
Rhonda Overstreet
Christopher Perkins
Gregory Propps
Lindsay Robertson
John Rundlof, U. Mgr.
Mark Tames
Justin White, Mgr.

BRANCH G8

Bonnie Coffel, U. Mgr.
Melissa Marte
Karen McKinney, U. Mgr.
Brenda Simons
Sheryl Sisler, Mgr.
Kathleen Taylor

BRANCH G8

Irene Burns, Mgr.
David Cantu
John Holmes, U. Mgr.

BRANCH H1

Dan Detwiler
David Endicott, U. Mgr.
Amy Newton
Michael Revella
Craig Villwock, Mgr.
Chris Villwock, U. Mgr.
James Watson

BRANCH H1

Dan Detwiler
David Endicott, U. Mgr.

BRANCH H2

BRANCH H3

Thomas Poydock

BRANCH H2

Lorrie Rodriguez

BRANCH L3

Charles Johnson, U. Mgr.

United American recognizes Agents, Unit Managers and Branch Managers who are on schedule, as of March, 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 — \$28,749; Unit Managers — \$19,500 First Year / \$78,000 Total;
and Branch Managers — \$39,000 First Year / \$156,000 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.