

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

V

VISION
Magazine

June 2005

*Life is Sweeter
with UA . . .*

Just ask
our Policyholders



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.uabranch.com
www.unitedamerican.com
Home Office
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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 **Vermont**.

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

HDF/RFA APPROVAL

UA's High Deductible Plan F and Reserve Fund Annuity are now approved for sale in Virginia. A special mailing has been sent to Branch Offices working in this state. For additional materials, Branch Managers may contact Agent Supply.

INTEREST RATES SET

The **Lifestyle Annuity** new money interest rate for the month of **July** 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**.

IMPORTANT REMINDER FOR ALL AGENTS

FLEXguard uses a new type of application which utilizes Teleform technology. All Teleforms, including applications, bank draft authorizations, and UA Partners enrollment forms, may not be photocopied. Photocopied applications do not scan properly, resulting in delays in business processing.

HOME OFFICE HOLIDAY SCHEDULE

The Home Office in McKinney will be closed Monday, July 4, in observance of the Independence Day holiday. We wish you all a safe and spectacular Fourth!

ATTN: ALL AGENTS

In an effort to help you write new business and maintain high persistency, UA will waive a portion of the \$1,730 calendar year deductible amount required on our High Deductible Plan F Medicare Supplement policies for the last half of 2005.

For HDF policies with an effective date of July 1, 2005 and thereafter, UA will waive \$500 of the 2005 annual deductible amount. The first \$1,250 must be paid by the policyholder before policy benefits begin for 2005.

Reminder: The calendar year deductible is set by the federal government each year and most likely will increase. For any HDF policies issued July 1, 2005 or after with the \$500 waiver, the full amount of the 2006 deductible will be required beginning January 1, 2006, before policy benefits are payable.

WORKSITE UPDATE

FLEXguard is now approved for Worksite marketing in select states. See the chart below for the most recent approvals. Remember to use the proper application forms — the Worksite FLEXguard application is UAGP. See pg. 4 for some helpful reminders.

Worksite FLEXguard is available in states marked with an "X" at press time.									
AK	-	GA	-	MA	-	NJ	-	SD	-
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	-	WA	-
DE	-	KY	-	NE	X	PA	-	WI	-
DC	-	LA	X	NV	-	RI	-	WV	X
FL	-	ME	-	NH	-	SC	X	WY	-

Plans and benefits vary by state.



Andrew W. King
President,
Branch Office Marketing Division

FLEXguard was introduced into our product portfolio only two months ago, and it is already generating tremendous excitement among our Branches – reps and customers alike love this new product - FLEX sales are absolutely skyrocketing! Branches have been wanting it for a long time, and it's firing up Agents, Unit Managers and Branch Managers.

What is so great about FLEXguard? Everything! FLEXguard provides a means for many families and individuals, who have not had access to appropriate or affordable insurance protection, to have basic hospital/surgical coverage at an affordable price. With three standard benefit levels from which to choose and several great optional riders, we have something for everyone!

In addition, FLEXguard is literally easy to write with one application and one bank draft for everything. Three benefits levels and numerous benefit riders are simple for prospects to understand and Agents to explain. Prospects' responses to our additional riders have been outstanding, indicating higher persistency rates and renewals in the future. Many Managers are reporting higher closing rates on leads, and huge sales increases to old prospects, who had previously declined coverage, and to lapsed customers. Why? Inclusion of doctor call coverage was cited for these increased sales. According to the *Kansas City Star* on April 27th, **"41 percent of uninsured adults say they were unable to see a doctor when needed during the previous year; 56 percent said they did not have a personal doctor or other health care provider."**

FLEXguard is a hot new product that can help new Agents get outstanding income immediately; and as you know immediate income for any Agent helps keep adrenaline pumping and enthusiasm in high gear. Consider an Agent who nets one FLEXguard sale each day with a monthly premium of \$250. At 150% advance commission for the first month, the Agent receives \$375 on each sale. Multiply that by 20 sales for the month and the Agent takes in \$7,500 in commission. Do the math for succeeding months with renewals and the Agent ends up with a healthy \$144,750 in gross commission at the end of the year. Allowing for individual persistency, it's still not too shabby for one FLEXguard sale per day! FLEXguard adds a knockout punch to our market, and allows you to quickly take your earnings to a whole new level! How high is high? We don't know yet!

Enthusiasm for FLEXguard is running very high nationwide. Ron Seroka, Branch 90 Manager says, "I think this product has no equal on the market. This plan is completely flexible and has expanded our benefit packages in a way our competitors cannot, especially the option to write stand alone cancer and critical illness applications either as a rider on the FLEX, or even as a separate policy. This flexibility in benefits gives us so much more to offer in ways that are attractive to the market. Closing rates are higher because **the product makes sense to the prospects in our market.**"

Using FLEXguard, many Agents are reworking GSP1 leads with greater success. According to John Hamilton, leading Manager from Branch 61, "The two greatest objections I faced in the field were 'no coverage for doctor's visits' and 'not enough miscellaneous coverage.' But look at us now! With the advent of FLEXguard, we have completely wiped out those objections. With these additional benefits in place, we believe our persistency on this product will at least double. We have extremely high expectations for FLEXguard."

Get fired up and rocket to the top with FLEXGUARD . . .

The untapped market for FLEXguard is immense. According to the *Wall Street Journal*, sixty million people no longer have health insurance through employers. According to the U.S. Census Bureau, there are currently 45 million uninsured Americans, and over 8 million of those are children. FLEXguard's optional Outpatient Physician Charges Benefit which doubles the amount paid for doctors' visits – is a tremendous benefit for families with young children.

Many uninsured families have the means to purchase health insurance, but have chosen to forgo coverage because of exorbitant premiums. Others have lost coverage as many employers completely drop coverage for employees or drastically increase employee contributions. FLEXguard is the perfect solution for so many reasons! It's a product which can also help attract new and vibrant talent to our sales team, and one which can dramatically boost your underage sales figures. As John Hamilton says, "Now it's up to all of us to get it done, and we're ready to roll!"

Like so many of our Branches, I'm excited about the potential of FLEXguard, and you should be too. You are with UA at the right time, with the right products and in the right markets. But you should also consider additional marketing opportunities. While individual FLEX sales have taken off in a big way, so too will Worksite Marketing sales. State approvals for Worksite FLEX are also rolling in, and the opportunity for Worksite FLEX is huge. Examine the facts: on May 31st, *The Wall Street Journal* reported that the nation's 45 million uninsured have become **"the insurance industry's hottest new growth market."** The Journal states, the insurance industry has realized that many of the uninsured "are the same relatively healthy Americans they used to cover or administer to in employer health plans," but have lost or opted out of expensive coverage. This is no longer a problem faced only by small businesses. The *Detroit Free Press* reported on June 8th that "soaring health care costs will contribute to [a major automotive company] cutting 25,000 jobs." On June 6th, the *Los Angeles Times* reported that companies are increasingly offering "leaner policies as a way to cajole uninsured workers to get coverage or to help struggling employees keep it." Don't delay – learn all you can about UAatWork's Voluntary Benefits/Section 125 marketing efforts too, because interest is obviously at an all-time high.

Agents and Managers who understand our Underage Market know we perform real and valued services. Rising employee contributions to employer plans are "having ripple effects" that can destroy personal finances and lead to bankruptcy, as reported on April 29th by *USA Today*. For the "middle-class people who become ill with critical or life-threatening illnesses, it can completely ruin their financial health." According to *CongressDaily* on May 6th, Congress has not enacted any significant legislation to reduce the number of uninsured since 1997, and "most experts do not expect that to change any time soon." So, these problems can be expected to worsen, and our opportunities to help others will grow exponentially. Best of all, because of our advance preparation, we have the solutions to provide to individuals and businesses alike.

UA will continue to introduce innovative and unique portfolio additions to our Senior, Life, Underage, and Worksite Markets, whether in large or small supplementary plans. With more to come in the future, be assured we will continue to enhance your earning opportunities in many ways. And as always we'll be there when you and our customers need us most, as the company that does what it says it will do.

The UAatWORK Report:

Six months after the introduction of UAatWork, we're going strong and anticipate continued growth. Let's review a few procedural worksite changes that have evolved over the past few months and some important points to keep in mind. Be sure to check the regular issue of The @Work Report, which Andy King sends twice monthly, for additional information and sales tips.

- **Always emphasize to your account the importance of speaking with the Home Office Voluntary Benefits Coordinator and that the account should anticipate a call.**

Contacting a company's payroll administrator after we receive the Employers' Acceptance of List Bill is the first crucial step in processing the application through the Home Office. Application processing cannot occur until this contact is made. Once the Home Office has made three (3) unsuccessful attempts to contact the account, the Agent will be contacted for assistance.

- **To help expedite your Section 125 business, we do not require you to send in the original paperwork (Employers' Acceptance of List Bill, Plan Adoption Agreement and Points To Remember) to start the process.**

You can fax copies of the forms to us. Once we verify information with the employer, we send you a copy of the Employer Implementation Manual to review with the employer. In the manual, we insert copies of the faxed forms as placeholders. Once you receive the manual, remove the faxed copies and insert the originals in their place.

- **The spouse's signature on the MIB authorization is no longer required.**

Valuable time was being lost while the employee took home the compliance book to obtain the spouse's signature. Eliminating this requirement shortens turn-around time for applications. Should a claim occur, we still reserve the right to verify the health history of the spouse.

- **Use the correct FLEXguard applications.**

Remember, the application that was recently released for individual FLEXguard sales *cannot* be used for worksite sales. Do not write any worksite business until you receive

word from the Home Office that the product is approved in your state and ready for new sales using only the designated worksite application (Form UAGP).

- **Understand the importance of The Salary Reduction Form in connection with coverage cancellations for Section 125.**

Individuals can change their mind after they have signed The Salary Reduction Form, but that change must be before the effective date of the policy. It remains in effect and cannot be revoked or changed during the Policy Year unless the revocation and new election are on account of, and consistent with, a change in status or a significant change in cost or coverage (e.g., marriage, divorce, death of a spouse or child, birth or adoption or placement for adoption of a child, change of employment status of spouse or child or termination). If the employer allows the individual to drop coverage for non-qualifying events (those not stated above), the plan will be out of compliance. You cannot force the employer to stay in compliance, but you can make certain the employer is in compliance when you set up the case.

- **Be familiar with the concept of interim coverage.**

UAatWork includes a provision for interim insurance coverage, and each individual is provided interim coverage until the date the policy becomes effective. If a claim is incurred during the interim coverage period, all policy provisions apply when determining benefit eligibility, including pre-existing conditions and any waiting periods. The applicant must qualify for coverage applied for at time of application to receive interim coverage. It's important to note interim coverage will not be effective unless a payroll deduction is made prior to the effective date of coverage, and the billed premium is subsequently remitted by the employer to the Company. If no premium is subsequently remitted by the employer to the Company, no interim coverage will be in effect. **In no event is interim coverage provided for more than 60 days from the date of the application.**

For questions contact the Voluntary Benefits Coordinator at VBC@torchmarkcorp.com.

Increase *Your Sales Power!*



There are many excellent books, videos and CDs on the market today to help you learn and improve the numerous skills you need to be successful in sales. If you want to make your travel time count, pop a CD into your car's player, sit back and learn while you drive between appointments. Not only is it a great use of your time, you just may hit upon THE sales tip that sets you on the road to success! Here's a few to start the process!

Belief in yourself is the strongest power a person can possess.

Desire and focus are not enough; discipline is required. Disciplined thought leads to disciplined action.

It's not how things look, but how you look at things. Perception really is everything.

Courage is not the absence of fear, but the conquering of it. Embrace fear; it's a natural part of the success process and will make you stronger.

Always tell the truth. It may cost you a sale, but you can always make another sale. It will be harder to recover lost credibility. Sell with integrity; it gives you freedom.

Know people in your marketplace and make sure people know you. Position yourself to be the resident expert for the products and services you represent.

The sale is not about you, but about first meeting the needs of your customer.

Everything begins with prospecting. Without people to see, nothing else matters. It's the most important element in the sales process. Prospect every day, so it becomes a habit and a scheduled part of each day. If it's your least favorite part of selling, do it first thing in the morning. Get it over with and move on to the fun stuff!

View objections and rejections as an integral part of the sales process and as an opportunity and challenge. They make *you* learn more to give the prospect greater information, and they help you to dig deeper to determine what the prospect wants and needs. You don't grow as a professional nearly so much when the sale comes easily.

Engage in active listening. Listen with all your senses – your eyes, yours ears and your heart – and your prospect will tell you how to sell to them.

Logic tells, but emotion sells. Get prospects emotionally involved in the sales process, and you'll both get what you want and need.

Closing the sale starts when you say "hello" and continues through a series of small presentations and closes.

The more service you provide your customer, the more power you create in the relationship. That power translates to additional sales and referrals.

Keep in touch with your customer, even if you have no progress to report on an issue or problem. Telling them you have nothing to tell them, is telling them something. It lets them know you're working to find the answer; it tells them that you care.

Policyholders agree –

The best gauge of our Companies' success is the attitude of our longterm customers. If they're happy, we can feel confident that we're doing our job well. Based on what our policyholders tell us, we're doing our job *extremely* well!



Your agent called upon me to tell me about United American. I had been widowed just the year before, and this was an answer to prayer.

May I express deep and sincere thanks for your wonderful service to me! I am living today, able to walk, talk, dine, hug my children and grandchildren plus great grandchildren.

I never feel reluctant in mailing my premium. Please accept my sincere thanks that you serve in such a magnificent manner. I will be 84 years in May, and I have confidence in you which I do not have in many companies today. I am sincerely a fan of United American Insurance Company.

D.M. Stafford

UA policyholder for 18 years



Dear Mr. McAndrew,
I have been an insured of United American for (almost) 20 years and consider it a paragon in today's tumultuous market place. You pay claims immediately, have rapid telephone connections to every department and last year you even reduced my premium. How refreshing!

Sincerely yours,
S. S. Lavine

UA policyholder for 17 years



Gentlemen,

I have been a policyholder in your company for 21 years. I can only say I couldn't have a better company than United American. It has been really wonderful on my behalf, and I am very satisfied.

I have recommended your company to numerous people, and I still do. I am 93 years old and am very satisfied with all your company does for me.

Sincerely yours,
C. Dawson

UA policyholder for 21 years

United American Insurance Company has gotten me through thick and thin major health problems. At 82 years of age fighting to lessen the effects of melanoma, I'm grateful for the services that United American has offered me for a long time.

H. Boyle

UA policyholder for 13 years

Gentlemen,

I am now 90 years of age and have been insured by your company under a supplemental medical policy. I am pleased to tell you how much I have valued your company's services.

Your payments to doctors, hospitals and various other services have been made as promptly as possible following payments made by Medicare after each service. Your representatives have at all times been there to meet my needs.

This has been and still is very much appreciated and needed by us 'old folks.' This is primarily why I chose United American under the suggestion originally made by my long-time insurance agent. Thank you for your good work.

Sincerely yours,

E. Mancusi-Ungaro

UA policyholder for 20 years

Insurers Don't Come Any Better Than UA!

Almost twenty years ago, my husband and I took out health insurance with UA. We were told that the policies selected were the best there is and of the caliber of our United American supplemental policies – the Cadillac of all insurance policies.

Time has proven your agent correct. My husband and I are now in our eighties and have had our share of health problems. I do not know how we would have managed without your prompt, courteous service. It has made a big difference in the quality of our life. Thank you for being there when we need you.

K. Murphy

UA policyholder for 19 years

Dear dear people,

Thank you so much for the reduced premium!

Your company is certainly the best organized and well run and operated insurance company in the world. You are really doing something right all the time! Keep it up!

I am staying well and helping you all I can. I have been with your company almost 20 years. You are a marvelous insurance company.

Thank you again!

L. W. Wilton

UA policyholder for 16 years

We chose UA as our supplemental provider because a good friend recommended it. We have never been sorry – they have always been there for us. This past year has been extremely difficult for us, but UA has given us the support that we needed.

Thank you very much.

V. Fredrickson

UA policyholder for 21 years

Dear Mr. McAndrew,

Thank you for the reduction in premiums on my policy. This is truly a splendid act, generous and unexpected.

Over many years, I have always found United American to be an outstanding company, and I take every opportunity to say it.

Fortunately, I am blessed with good health and do my best to keep it that way.

Sincerely,

A.M. Wilkinson, Jr.

UA policyholder for 14 years



I chose your company for my supplemental insurer because of your reputation in the insurance field. The service you give me, the courtesy your telephone operators have given me when I have questions, the stability of your company and your prompt (claims) payments are important to me, and I won't be looking for another insurance company.

I enjoy the fact that Medicare sends you a copy of their statements and the paperwork is done. I am 79 years old and not to have this paperwork when I'm not feeling well really helps. Thank you for your kind service.

N. S. Stocks

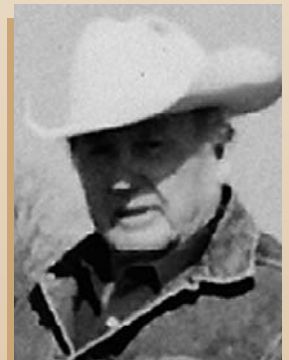
UA policyholder for 12 years



I am more than pleased with my United American insurance policy. My doctor told me to hang onto it, because it's the best he has ever seen!

T.E. Davidson

UA policyholder for 11 years



Need an answer?

It's just an e-mail away!

As a busy member of United American's Branch Office team, your time is very valuable. When you have a question, you need an answer quickly. Here at the Home Office, Branch Service does everything in its power to provide fast, comprehensive responses to your questions. Here are some of your most frequently asked questions. Keep this for future reference, it may save you an e-mail!

1. *Is the \$500 FLEXguard deductible annual?*
No, the \$500 deductible applies per illness or injury. This has been a question from Agents, so be sure your prospect is aware that the deductible applies for each individual loss, not annually.

2. *Why can't Agents submit copies of policy applications and other forms such as bank drafts and UA Partners® forms?*
To insure the integrity of the application, we require originals be submitted. All policy applications, including the application for FLEXguard, must be originals, since these are individually coded for scanning. Copies will not scan properly.

3. *Why do we accept only personal checks from customers and not money orders?*
It is for the protection of both the Agent and the Company. We need to know that a customer has the means to pay the policy premiums. A personal check imprinted with the customer's name and current address provides us with some degree of security. We want the business you write to be business that stays on the books!

4. *Can an Agent convert a policyholder with an existing UA underage health policy to a FLEXguard policy?*
No, we are not accepting conversions from a hospital/surgical policy such as the GSP1 and HSXC, since there are certain situations where the FLEXguard product could pay fewer benefits.

5. *When changing a bank draft date, why does the policy often draft before the due date?*
A draft date requested 17 days or less from the policy's effective date will be drafted after the first due date. A draft date requested 18 or more days after the policy's effective date, will be drafted before the first due date.

17 or less, draft after
18 or more, draft before

Please see April 2004 *Vision (Timing is Everything* on page 5) for a comprehensive explanation with examples.

6. *Why do Agents need a signed Delivery Slip?*
Submitting a dated Delivery Slip signed by the policyholder lets the Home Office know exactly when the customer received the policy. Because the customer has a 30-day look period during which he or she can decide to keep the policy or make changes to the policy, it's critical the Home Office knows exactly when the customer takes possession of the policy. **The importance of a signed and dated Delivery Slip cannot be overstated!**

7. *Can one Agent write an HDF policy and another Agent write the Reserve Fund Annuity with it?*
No, the same Agent must write both the HDF and the optional Reserve Fund Annuity. Please be sure, however, the Agent is licensed to sell life insurance. We do not want to issue an HDF policy and have to deny the accompanying annuity because of licensing problems.

8. *What does C.I.D. stand for?*
Abbreviations and acronyms seem to be an integral part of the insurance industry, and United American is no exception. C.I.D. stands for "Cancel as of Issue Date."

9. *What is the best number for a policyholder to call to speak with a Company representative?*
Policyholders may reach a customer service representative Monday through Friday from 7:30 a.m. to 5:00 p.m. CST at 972-529-5085.

10. *Can an Agent call into the Home Office to make a request?*
All questions must come to the Home Office through the Branch Office e-mail. This procedure allows us to respond in a more consistent manner and helps us to better gauge what issues are of major concern in our Branches.

Recruiting 101

... Six Easy Steps

The Internet has drastically changed how we do business, and recruiting is certainly no exception. Yet, the face-to-face interview process is still critical to finding the best candidates for your Branch. Keep these points in mind when looking for those dynamic additions to your sales staff:

1. First, create your optimum candidate profile.

You know your Branch better than anyone and the kind of person who will fit comfortably within the existing group. If yours is a high-energy Branch, look for candidates who have a similar operating style.

2. Seek out high-caliber candidates.

You're not just interested in filling a sales slot in the UA organization. You want to add an individual who has the intelligence to thoroughly understand and explain the products to the customer and the integrity to do it within acceptable boundaries. You need someone who can deal with today's complex products and move up into management quickly. This requires a higher interview rate for which the RMS is perfectly suited.

3. Describe the job in detail.

Make sure your candidates have a realistic grasp of all that is involved in doing the job. Make sure they understand that discipline and hard work are a big part of the equation. Agents who don't make the grade generally leave because they do not thoroughly understand and appreciate the scope of the position.



4. Get to know the candidate as well as possible.

It's important to find out up front about the candidate's spirit, attitude and abilities. Those aren't necessarily apparent in the resume, but generally become very evident during the interview process. Those qualities are really more important than previous insurance experience. If the candidate has the right attitude, proper training will take care of the rest!

5. Listen carefully to find out about past successes and failures.

Sometimes we're so intent on asking the right questions, we don't listen to the responses as thoughtfully as we should. Collect the information you need to make a thorough evaluation of the candidate's potential. Use a structured format and ask the same basic questions of all candidates. Make sure they're open-ended questions which elicit the broad responses you want. How candidates respond to you can be a good indication of how they'll respond to customers.

6. Look for Agent talent outside the usual candidate pool.

People who work within service industries and are interested in a job change can make outstanding candidates. The helpful waitress who always provides you with special attention at your local diner could be extremely productive working with Seniors and Med-Supp sales. Look for candidates with a sincere interest in serving others. You may find them in unexpected places!

Sources: National Underwriter, Life & Health, March 22, 2004; National Underwriter Life & Health, June 21, 2004; Advisor Today, March 2005.

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ACHIEVEMENT PRESIDENT'S CLUB

Through May 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. John Hamilton
Branch 61
\$829,120



2. Justin White
Branch G7
\$816,952



3. Ron Seroka
Branch 90
\$784,857



- 4. Randy Byrd, Branch 74 \$712,728
- 5. Ross Taylor, Branch 92 678,587
- 6. Alan Spafford, Branch 60 573,497
- 7. Dennis Mitchell, Branch 80 522,541
- 8. Sheryl Sisler, Branch G8 441,718
- 9. Dan Shea, Branch F1 405,856
- 10. Eric Sellors, Branch 49 396,452

UNIT MANAGERS

1. Richard Byrd
Branch 74
\$438,985



2. Penney Frazier-Parham
Branch 61
\$419,672



3. Michael Castellano
Branch G7
\$320,348



- 4. Bonnie Coffel, Branch G8 \$295,047
- 5. Michele Sellors, Branch 49 290,974
- 6. Chris Villwock, Branch H1 276,181
- 7. James Short, Branch 61 271,776
- 8. Karen Dolan, Branch 63 267,957
- 9. Julie Gorman, Branch 86 248,942
- 10. Stewart Ross, Branch 68 241,578

AGENTS

1. Zane Miller
Branch 92
\$107,947



2. Donald Arnett
Branch C9
\$94,777



3. Mark Tames
Branch G7
\$83,779



- 4. Juan Ramirez, Branch 89 \$82,982
- 5. Chris Villwock, Branch H1 76,718
- 6. Brian Holker, Branch C9 70,843
- 7. Janet Tumminia, Branch 23 69,607
- 8. Stevie Mauldin, Branch 61 69,482
- 9. Mark Wofford, Branch 50 69,418
- 10. Thomas Worcester, Branch 90 68,822

HONOR CLUB

Through May 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 \$363,022
- 12. Greg Gorman, Branch 86 357,027
- 13. Craig Villwock, Branch H1 354,414
- 14. Darrell Timmons, Branch 47 331,583
- 15. Jim Settle, Branch 53 331,503
- 16. Miles Dalton, Branch 91 310,891
- 17. Rick Krout, Branch 66 297,354

UNIT MANAGERS

- 11. Jimmy Swindall, Branch 92 \$238,855
- 12. Cody Webster, Branch 50 238,777
- 13. Gene Love, Branch 92 217,077
- 14. Joshua Byrd, Branch 74 214,845
- 15. Brian Luke, Branch 94 208,768
- 16. Jason Everett, Branch 50 205,046
- 17. Michael McGrath, Branch F2 193,928
- 18. Anthony Veit, Branch 93 189,013
- 19. Ray Miller, Branch 80 188,065
- 20. James Heineman, Branch 89 186,075

AGENTS

- 11. Ronald Baney, Branch 50 \$68,759
- 12. Brenda Simons, Branch G8 68,432
- 13. Benjamin Blackwell, Branch 74 65,420
- 14. Joanne Hoffman, Branch F8 65,358
- 15. Bobbie Mohon, Branch G2 64,512
- 16. Eugene Lowther, Branch F2 63,962
- 17. Barbara Pete, Branch 40 63,389
- 18. Brian Verch, Branch 63 63,041
- 19. Leslie Sussman, Branch 77 62,967
- 20. Mark Hargis, Branch 60 61,957



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 May's **ROOKIE MANAGER OF THE MONTH**. The Branch G7 team produced **\$213,403** of net-net annualized premium in May, making it the fourth month in a row. Hats off to Branch G7!

*Branch G7 is on a roll! Congratulations, Justin!
What an amazing team!!!*

First Year Agent Production

Through May 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

1. Justin White, Branch G7	\$803,642
2. Ron Seroka, Branch 90	617,729
3. John Hamilton, Branch 61	601,380
4. Randy Byrd, Branch 74	507,383
5. Dennis Mitchell, Branch 80	461,182

Top 5 – 1st Yr. – Unit Manager

1. Richard Byrd, Branch 74	\$321,021
2. Michael Castellano, Branch G7	310,353
3. Bonnie Coffel, Branch G8	295,047
4. Michele Sellors, Branch 49	283,951
5. James Short, Branch 61	262,243

The efforts of these Branch Managers and Unit Managers keep United American a leader!

What an outstanding year this has been, and we're only half way there!

Production Goals

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

Branch	Production	New Goal
H1	\$129,915.....	\$150,000

Congratulations to Mr. Craig Villwock and his entire T.E.A.M.!

QUALIFIERS ON SCHEDULE

LAKE TAHOE, NEVADA

BRANCH 01**BRANCH 02****BRANCH 06**

John Paul Caswell, Mgr.

BRANCH 08**BRANCH 09****BRANCH 10****BRANCH 12****BRANCH 15**

Brian Pederson, U. Mgr.

BRANCH 17**BRANCH 18**

Shawn Driggers

Crystal Floyd

James LaPradd

William Privette, U. Mgr.

Christian Smith

BRANCH 20**BRANCH 21****BRANCH 22**

Gordon Larson

BRANCH 23**BRANCH 25**

Mark Bailey

BRANCH 28

Natalie McMillen

BRANCH 30

Deborah Campbell

BRANCH 31**BRANCH 33**

Benard Ellebrecht, U. Mgr.

Leonard Irving

Chad Yoos

BRANCH 38**BRANCH 39**

Paola Pereyra, U. Mgr.

BRANCH 40

Barbara Pete

Tammie Wilson

BRANCH 43**BRANCH 45****BRANCH 46**

Marion Parker Jr., U. Mgr.

BRANCH 47

Julie Smithson

Darrell Timmons, Mgr.

Jeff Tole, U. Mgr.

David Vaughn

Jeffry Wallmark, U. Mgr.

BRANCH 49

Joseph Batson

Jeremy Berg

David Heflin

BRANCH 49 (CONT.)

Eric Sellors, Mgr.

Michele Sellors, U. Mgr.

BRANCH 50

Ronald Baney

Kathleen Beaven

Tony Difilippo

Jason Everett, U. Mgr.

Brandon Gross, U. Mgr.

Renae Hughey

Timothy Nuckolls, U. Mgr.

Cody Webster, U. Mgr.

Mark Wofford

BRANCH 53

Christopher Lawson

Darla Ramsey

Jim Settle, Mgr.

BRANCH 54**BRANCH 55**

James Greene

BRANCH 59

Peter Harris

BRANCH 60

Mark Hargis, U. Mgr.

Christopher Loveless, U. Mgr.

Bill Martinez, U. Mgr.

Alan Spafford, Mgr.

Nils Stansen

BRANCH 61

Steve Carlisle

Penney Frazier-Parham, U. Mgr.

Robert Guenard

John Hamilton, Mgr.

Stevie Mauldin

David May

James Short, U. Mgr.

Cristal Tappe

Justin West

BRANCH 62**BRANCH 63**

Karen Dolan, U. Mgr.

Brian Verch

BRANCH 66

William Harris

Richard Krout, Mgr.

Steven Lauer, U. Mgr.

Roderick Rose

Bobby Williams

BRANCH 68

Stewart Ross, U. Mgr.

BRANCH 69**BRANCH 73**

Lynn Giachetti, U. Mgr.

BRANCH 74

Benjamin Blackwell

Joshua Byrd, U. Mgr.

BRANCH 74 (CONT.)

Randy Byrd, Mgr.

Richard Byrd, U. Mgr.

Sharon Glover

Sean Summerlin

Michael White

BRANCH 76

Janie Barrett, U. Mgr.

Robin Jones

BRANCH 77

Patricia Everette, U. Mgr.

Leslie Sussman

BRANCH 80

Jennifer Bennett

Curtis Crow

Raymond Miller, U. Mgr.

Dennis Mitchell, Mgr.

Rebeca Tipton

Terry Watson, U. Mgr.

BRANCH 86

James English

Greg Gorman, Mgr.

Julie Gorman, U. Mgr.

BRANCH 87**BRANCH 89**

Jim Heineman, U. Mgr.

Juan Ramirez

BRANCH 90

Douglas Biss, U. Mgr.

Sarah Dizney, U. Mgr.

Nancy Ellis

Melissa LeBlanc, U. Mgr.

Diane Maimone

Amalia Pratt

Brad Schriber

Ron Seroka, Mgr.

Thomas Worcester

Carl Zrelak

BRANCH 91

Robert Alvarez

Miles Dalton, Mgr.

David Williams

BRANCH 92

Richard Brantley

Phillip Drosch

Craig Fortner, U. Mgr.

Gene Love, U. Mgr.

Thomas Malena

Daniel Midura

Zane Miller

Keith Singleton

Jimmy Swindall, U. Mgr.

Ross Taylor, Mgr.

BRANCH 93

Anthony Veit, U. Mgr.

Shari Weichel-Marotta

BRANCH 94

Jamie Benson

Haze Hammett

Brian Luke, U. Mgr.

George Miklowicz

Jay Politi

BRANCH 97

Seth Edwards

BRANCH A1**BRANCH A4****BRANCH A8****BRANCH B2**

Paul Clive

BRANCH B7

Ronald Isgitt

BRANCH C3

Kenneth Bell, U. Mgr.

BRANCH C5**BRANCH C6****BRANCH C8****BRANCH C9**

Donald Arnett

Donovan Dock

Reed Gempeler, U. Mgr.

Brian Holker

Denise Roper

BRANCH D5**BRANCH D8**

Theodore Stokes

BRANCH D9

Ronald Chock, U. Mgr.

BRANCH E1

Jeffrey Baker

James Nordstrom, U. Mgr.

BRANCH E4**BRANCH E6****BRANCH E9**

Wayne Rhinehart

BRANCH F1

Gary Deese, U. Mgr.

Dan Shea, Mgr.

Gary Thomas

BRANCH F2

Ira Barber, U. Mgr.

Deborah Grounds

Eugene Lowther

Michael McGrath, U. Mgr.

Edward Washington

BRANCH F3**BRANCH F4****BRANCH F8**

Andrew Bliss, U. Mgr.

Joanne Hoffman

Donna Loupe

Milton Padilla

Renay Proenza

Tanner Smith

BRANCH F9

Charles Berdel

BRANCH G1**BRANCH G2**

Donna Barnard, U. Mgr.

Bobbie Mohon

BRANCH G4

Robin Cooley-Povolny

BRANCH G6**BRANCH G7**

Daryl Brady

Michael Castellano, U. Mgr.

John Fox, U. Mgr.

Robert Fuentes

Karen Herrera

Macon Hughes

Dean Krosecz

Mark Tames

Justin White, Mgr.

BRANCH H8

Bonnie Coffel, U. Mgr.

Jeffrey Daniels, U. Mgr.

Jane Dula

Timothy Lewis

Melissa Marte

Karen McKinney, U. Mgr.

William Pinkham

Brenda Simons

Sheryl Sisler, Mgr.

Kathleen Taylor

BRANCH G9**BRANCH H1**

Dan Detwiler

David Endicott, U. Mgr.

Craig Villwock, Mgr.

Chris Villwock, U. Mgr.

Suzanne Woodstuff

BRANCH H2

Winsome Barnes

Steven Espy, U. Mgr.

Carol Melton

BRANCH H3

James Handy, Mgr.

Lorrie Rodriguez

BRANCH H4**BRANCH H5****BRANCH H6****BRANCH L3**

Charles Johnson, U. Mgr.

Christopher Milliom

United American recognizes Agents, Unit Managers and Branch Managers who are on schedule, as of May, 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 — \$47,915; Unit Managers — \$32,500 First Year / \$130,000 Total;
and Branch Managers — \$65,000 First Year / \$260,000 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.