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We Want You!

Sales growth is the lifeblood of United American, and it's everyone's responsibility to share in the effort. The greater our product distribution, the more markets we capture, and the more we become branded as a household name. The more sales we make, however, the more we need additional Agents to contact the extra lead response from the increased recognition in the market. It's a wonderful self-perpetuating cycle! More is definitely better! Simply put, to get more sales as a company, we all should want more "sellers" in the market.

With unemployment remaining high, there are a multitude of experienced and talented individuals in the recruiting pool. We utilize internet job sites and newspaper ads to reach new recruits, and the response is enthusiastic. In fact, UA downloads more Monster.com resumes than any company in the nation, according to Monster.

Expansion capabilities are virtually limitless, both in terms of sales force and production potential. Agents are able to use more than 20 different lead programs within several markets: Med-Supp, Underage Health, Life and soon Worksite Marketing. There are 76 million Baby Boomers approaching retirement and Medicare eligibility. There are 82 million underage-65 individuals who have been uninsured for some part of the last 2 years (in fact, most of these were uninsured for at least 9 months) – as we all know, thousands of small businesses can no longer afford to offer health insurance to employees. And middle-Americans have a proven need for more life insurance. That's a nearly limitless market for expansion!

Recruiting and promoting are good for both you and the Company because they demonstrate your true participation in UA's wonderful income opportunities, in personal growth for you and your team.

Why should an Agent desire an appointment as Unit Manager? The answer is obvious! It pays extremely well,

and it's a great leadership position. If you're out in the field anyway generating strong production, have good persistency, can recruit to our opportunity, and desire to lead others, why not? If you have someone with you to witness how you generate your production, they can learn from your expertise! As seen below, in addition to your Agent earnings, you receive a Unit Manager's advance override. On top of this, Unit Managers also receive an additional production bonus based on each Agent in your unit who produces at least \$10,000 of net AP during a monthly period. Becoming a Unit Manager can provide you with a substantial income increase each month, which can be far in excess of personal production earnings.



	MONTH	1	2	3	4	5	6	7	8	9	10	11	12	13
UNIT MANAGER OVERRIDES - HEALTH														
Direct Bill														
Agent in 1st Six Mos	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	0%
Agent in 2nd Six Mos	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	0%
Agent 13+ Mos	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%	0%
Personal Production	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
Unit Manager Bonus														
Agent in 1st Six Mos	6%	*												
Agent in 2nd Six Mos	4%	*												
Agent 13+ Mos	2%	*												
* any Agent under a Unit Manager that produces \$10,000 or more during a monthly period earns Unit Manager a bonus on all that Agent's monthly production for that month. The bonus percentage is based upon the Agent's length of service.														
Monthly Bank Draft Advances - Health														
Agent in 1st Six Mos	70%	15%	10%	9%	2%	2%	2%	2%	2%	2%	2%	2%	2%	0%
Agent in 2nd Six Mos	50%	10%	5%	3%	2%	2%	2%	2%	2%	2%	2%	2%	2%	0%
Agent 13+ Mos	15%	5%	3%	3%	3%	3%	3%	3%	3%	3%	3%	2%	2%	0%
Personal Prod. Override	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%

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