

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

V

VISION
Magazine

July 2005

Who Are The Uninsured?





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 **Florida**.

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 **August** 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**.

GOOD NEWS!

A.M. Best has confirmed United American's A+ (Superior) rating for overall financial strength for another year. The rating is assigned to companies that have a superior ability to meet their ongoing obligations to their policyholders.

ATTN: ALL AGENTS

In order for UA to accurately complete a RIP call, the call must be conducted in the applicant's native language. **Effective immediately, if the applicant does not speak fluent English, please note the applicant's primary language on the policy application next to the phone number.** The Call Center will then be able to accurately complete the RIP call, and the application will be able to proceed with processing.

ATTN: SOUTH DAKOTA AGENTS

Effective immediately, UA Partners can only be sold in conjunction with a Medicare Supplement in South Dakota. The cost for this UA Partners program is \$6.95/month. UA Partners is no longer available as a stand alone program and is not available with any other product other than a Medicare Supplement.

UA PARTNERS® REMINDER

The UA Partners Enrollment Form includes an option for a "Stand Alone" plan. Occasionally, this box is marked when the enrollee is also applying for a policy. **We only issue Stand Alone UA Partners if the enrollee is not purchasing a policy and has no other insurance policy with UA.** When enrolling an existing policyholder in UA Partners and that is the only paperwork submitted, please be sure to provide the existing UA policy number, as the Partners plan will be attached to their existing policy.

NEW! AUTOMATED SBR

Log on to UAOnline and download the new Automated Select Benefit Rider Application. The program currently can be used to write SBRs on the IAGP (individual FLEXguard) and the Worksite UAH and UAGP (FLEXguard) applications. **Be sure to print the completed SBR Worksheet and submit it with the application.** If you have questions about the application installation, please submit them to the UA Help Desk, accessible via UAOnline.

BRANCH SERVICE TIP

If you are adding an applicant to an existing policy, do not submit the application to New Business. Add-on's are processed through Policy Service. Please put the paperwork for the additional applicant in a separate envelope labeled "Policy Service."



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

The insurance market has come full circle in the last 25 years. Workers demanded more employer-sponsored benefits, and employers responded by giving them those benefits. Now many employers have discovered they can no longer afford those benefits. According to recent reports by the Henry J. Kaiser Family Foundation and the Center on Budget and Policy Priorities, only 61 percent of workers have employer-sponsored health insurance. Kaiser also reported that 38 percent of all workers are employed in smaller businesses, where fewer than two thirds offer employee-sponsored health benefits. In addition, Hewitt Associates, LLC, a global outsourcing and consulting firm, determined that between 1999 and 2004, employer contributions to company plans have increased 76 percent, while employee contributions to employer-sponsored plans have increased 126 percent, causing many workers to turn down employer-sponsored coverage even when offered.

Business executives have been presented with a tremendous challenge. They have learned in recent years that they must drastically change their spending habits in order to survive. When something has to change, it's usually the employee-sponsored benefit package. Dropping benefits at least allows employers to stay in business. If they go bankrupt, employees lose both their jobs and their health benefits. If the employer drops only the benefit package, at least employees still have their jobs. Yet, employers want and need to find alternatives to offer their employees to retain them.

According to a recent survey by LIMRA, 79 percent of small businesses have never been contacted about voluntary worksite benefits. What are we waiting for? These uninsured, or in many cases underinsured, workers in small businesses offer massive potential for both Worksite and individual products. This will be a tremendous longterm market for us with improving persistency due to recent additions like FLEXguard to our health product line.

Although cost is a major factor in being uninsured, according to a report by the National Center for Policy Analysis, a non-profit public policy research institute, the fastest growing segment of the uninsured population is families with annual incomes of \$75,000 or more – many lower income workers have already been priced out of coverage. Lack of insurance is now moving into the middle class and beyond. Many of these people are uninsured because their companies have dropped employee-sponsored coverage. Some cannot get coverage because of existing minor health conditions. Still, others are willing to take a chance that they stay healthy! The market potential for this economic group is tremendous!

But it's not only underage workers who are losing employee-sponsored coverage. Retirees as well have been hit hard in recent years. According to Drew E. Altman, president of the Kaiser Family Foundation, "Prospects for retiree health coverage are slowly disappearing for America's workers, and retirees who have it will be paying more." A recent Kaiser survey showed that among larger employers only 36 percent offered retiree health benefits, down from 66 percent in 1988. This is a huge shift! In addition, 79 percent of the employers surveyed who still offered retiree coverage said they had increased premiums in 2004.

It's a Huge Marketing Opportunity for FLEXguard, Worksite, & HDF!

With Baby Boomers quickly approaching retirement age, the growth of the Senior population and potential prospects for our HDF policy is limitless. Back in the 70's and 80's before the days of lead programs and high-tech marketing, we sold our products by knocking on doors and going through phone books. Fortunately, times have changed. We can still do these things, but sophisticated lead programs, Senior seminars, and the Internet have enhanced the way we market and prospect for Medicare Supplement customers. A new Senior prospecting tool for UA is the Emergency Contact Card – see page 5 for details. These cards not only provide a valuable service to Seniors, but make it much easier for an Agent to make the initial contact with the Senior and follow up for the sales presentation. Getting in the door is always the biggest hurdle, and our Emergency Contact Cards solve that problem! In addition, these cards will make getting more referrals very easy, which will result in higher closing rates. What Senior wouldn't want the Emergency Contact Card? Referrals are an implied endorsement of the Agent, the Company and the product.

With the opportunities FLEXguard and HDF provide us, just about everyone is a prospect! Whether uninsured or underinsured, these exciting products offer excellent alternatives to major medical and traditional Medicare Plan F. To make these products even more enticing to Agents, United American has sweetened the pot! **We now offer new higher initial advance loans in standard states* for FLEXguard sales.**

<u>Advance/Loan</u>	<u>Advance/Loan</u>
Current: (first month)	New: (first month)
MBD: issue 0-35 – 150%	MBD: issue 0-35 – 200%
MBD: issue 36-50 – 150%	MBD: issue 36-50 – 175%
MBD: issue 51-63 – 100%	MBD: issue 51-63 – 120%

New higher initial advance loans in standard states are in place for HDF too, and routine monthly commissions have increased from 12% to 15%.

<u>Advance/Loan</u>	<u>Advance/Loan</u>
Current: (first month)	New: (first month)
Direct Bill: 12%	Direct Bill: 15%
MBD: 200%	MBD: 300%
Annual: 26%	Annual: 35%

These are exciting times for United American, and the continued growth of the underage and Senior markets should keep it that way for many years to come. See page 8 for details on our current FLEXguard and HDF incentive contests, and put Australia on your itinerary!

*See your Branch Manager for non-standard state advances.

UA Welcomes

New Recruiting Directors

Strong, consistent recruiting makes United American a force within the industry. With the recent addition of four Regional Directors of Recruiting, we have the opportunity to expand our recruiting efforts under the guidance of these very talented individuals. Welcome Mike Burns, Jay Csipkes, William Gray III, and Mike Narrell!



Burns

G. Michael Burns has been active in the worksite arena for more than 28 years. He initiated TMK's first Section 125 Payroll Deduction marketing effort and grew its payroll deduction lines to \$38 million of inforce premium. Mike also initiated worksite marketing at American

Income Life and has been working with UA's worksite program this past year. He brings a disciplined approach to business, a hard focus on goal achievement, and high expectations for producer growth to each Branch.

According to Mike, "Since I joined UA, I feel I have been given a new opportunity, not only to learn new things, but to be part of an up and coming Torchmark Company. The offices I have visited all exhibited a style of doing business which is not often found in our industry – the desire to be the best! I'm honored and excited to be a part of this Company's future."



Gray III

William Gray III is a man of diverse experience and training. He began his career in the U.S. Air Force and upon discharge took on the challenges of the insurance industry, where he has received many awards and designations. After joining UA last year, he became one of our Company's top five generators of First Year Agent

Production. William is intensely hard working, full of focused energy and innovative ideas, and oriented to achieving results. The best description of William is indicated in the way he signs every correspondence: "Be a bull."

Married with three children, William grew up in Michigan and was very active in both sports and the arts. His motto is fundamental, "I have a simple way of doing business: I won't ask someone to do something that I haven't already done or, more importantly, am still willing to do today."

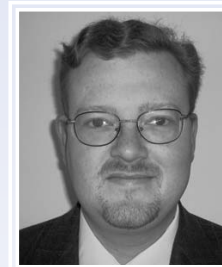


Csipkes

Jay Csipkes didn't plan to make insurance his career, but given his family history, it was almost inevitable. His grandfather was in health insurance for 40 years, and his uncle, Dan Shea, is Manager in Branch F1. Jay was in town for an interview with an accounting firm when he visited Dan. He heard about the exciting opportunities at UA and decided to investigate further. Jay never took that

accounting job, but joined United American instead. A natural-born competitor, his superior work ethic and skill sets as an Agent and Unit Manager were a tremendous asset to Dan and the F1 team.

Jay is excited about his new position. "With our new FLEXguard and HDF product introductions, the growing number of uninsured Americans, and 78 million Baby Boomers entering the Senior market," says Dan, "UA is well-positioned for the next 20 years for unprecedented growth and market leadership. I'm looking forward to opening new offices to capitalize on these opportunities and to work with veteran offices to sustain and promote growth."



Narrell

Mike Narrell has a lifetime connection with United American. His father, Jim Narrell, was Globe Life's Southern Region Manager and is considered a "founding father" of our Branch Division. Like his father, Mike's love for hard work and his natural talent for bringing out the best in people make him unstoppable in securing long-term results.

Mike began his business career at the age of 19, while still in college, when he went to work for Kinko's. Over the next several years, he quickly moved up in the Kinko's organization and focused on recruiting, training, sales and systems implementation.

"I made the fortunate 'error' of attending a Branch Division meeting as a guest of my father. Everyone I met attempted to recruit me! I certainly thank all who did their recruiting jobs. Thanks for a once-in-a-lifetime opportunity! I look forward to closely working with all of you."

New Senior Emergency Contact Card: Value for Both Prospect and Agent!

Most Seniors, especially those who live alone, realize the importance of having emergency contact information readily available at all times. Should a Senior become injured or fall unconscious, an emergency contact card will tell police or medical personnel who to contact for necessary medical decisions.

Our new **Senior Emergency Contact Card** not only has tremendous value for Seniors, but also has tremendous value for UA Agents. We all need help with referrals. We all want to obtain more Seniors' names at seminars and breakfasts. We all want an easy and comfortable way to get our foot in the door at a prospect's home. Offering this card can help solve those concerns! Here's how it works:

Agents can obtain the order form (**F4689**) from Agent Supply to distribute at Senior seminars and breakfasts. Seniors who are interested – and most will be – complete the order form and return it to the Agent, which gives him or her those sought-after Senior names. To submit the actual card request, the Agent or Branch's administrative person places the request by transferring information from the prospect's paper order form to the online Request Form at UAOnline. (See **WEB - Branch Office** in left hand column and link below for "Emergency Contact Card.") The order form and the request form both include a section for both Agent number and Branch number, so there is never any confusion as to which Agent or Branch owns the lead. The red, white and blue card, which is manufactured of a high quality, durable, hard plastic, is printed with the Senior's personal information – name, address, Medicare ID number, emergency contact name, emergency contact number and relationship of emergency contact to cardholder.



F4689: ONLINE VERSION

F4689: PAPER VERSION

Once the card is imprinted, it is mailed from Agent Supply to the appropriate Branch for delivery to the prospect. The Agent delivers the card in person and before releasing it verifies with the prospect that all information on the card is correct. Most prospects invite the Agent in while they look over the card. Once the Agent is in the door, the next logical step is to initiate a sales presentation. This is also the time to ask your prospect, "Who else do you know who would want one of our Free Senior Emergency Contact Cards?" Perfect for referrals!

Emergency Contact Cards have undeniable personal value for Seniors and solve some age-old dilemmas for Agents. They provide Agents with a practical reason to visit a prospect; they help Agents get into a prospect's home to initiate a sales presentation; they provide an easy way for Agents to get referrals. Card samples are being sent to each Branch, and order forms are now available!

The Uninsured:

Who Are They?

Everywhere you look, you'll find someone who is uninsured! It's the low-income single mom working two part-time jobs, neither of which offer health benefits. It's the professional in his early 50s whose company has just dropped its employer-sponsored health plan. It's the lady nearing retirement age who can't obtain health coverage because of a pre-existing condition. The uninsured are the young, the middle-aged, the near elderly, the employed and the unemployed and come from all economic and social backgrounds.

Estimates by The Census Bureau, the National Center for Health Statistics and other healthcare organizations estimate that by the end of 2005, as many as 48 million people will be uninsured.

Facts About the Uninsured:

FACT: Eight out of ten uninsured come from working families that are not offered employer-sponsored health plans. Seventy percent are from families with one or more fulltime workers, and 12 percent are from families with part-time workers. Only 19 percent of the uninsured come from families with no connection to the workforce.

FACT: Regardless of age, the majority of the uninsured forgo health insurance coverage because of cost.

FACT: The vast majority of the uninsured (79 percent) are American citizens.

FACT: Fifty-nine percent of uninsured adults have gone without health insurance for at least two years.

FACT: Adults are more likely to be uninsured than children, who often qualify for government-sponsored programs.

FACT: Free or discounted healthcare services for the uninsured are NOT commonly available.

FACT: The uninsured are more likely to delay or forgo healthcare than the insured, often with serious consequences.

FACT: When the uninsured see a doctor, many are unable to follow treatment recommendations, because they anticipate high medical bills. Many are already medically in debt and do not want to add to the burden.

FACT: On any given day of the year, the number of uninsured is about 45 million. Over the course of the year, however, that number is much greater, by as much as 40 percent.

FACT: In 2004, the cost of uncompensated healthcare was estimated at \$41 billion. The majority of this healthcare is NOT subsidized by private payers, but is paid by state and federal governments. However, a recent study by *Families USA*, a public policy organization, shows that \$1 out of every \$12 spent on health insurance premiums indirectly pays for caring for the uninsured.

FACT: No one escapes the burden of the uninsured!

Sources: www.covertheuninsuredweek.org; The Kaiser Commission on Medicaid and the Uninsured; The U.S. Census Bureau; the Agency for Healthcare Research and Quality; The National Center for Health Statistics; the Center for Studying Health System Change.

How Can UA Help?

What can United American do to help ease the burden of the uninsured?

We're already doing it! Basic coverages such as the GSP, the HSXC and the MMXC coupled with a supplemental plan like the SMXC, MSXC, SSXC-C, HIXC, HMXC offer a good solution for individuals who might otherwise be totally without coverage. The recent introduction of FLEXguard gives you another new option to offer our uninsured prospects. The inclusion of doctor visit coverage, the three benefit levels from which to choose, and the numerous additional benefits available, appeal to a very broad audience. FLEXguard may be just the right fit for many of your underage prospects!

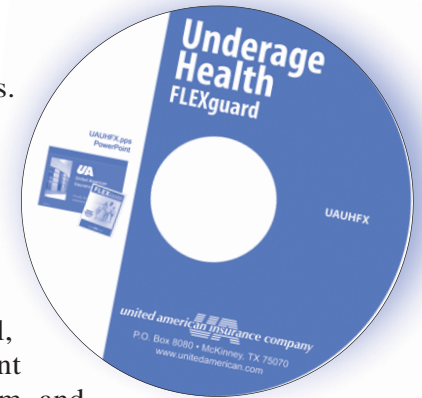
Increasing numbers of uninsured also offer great opportunities for our worksite program. With so many companies dropping employer-sponsored coverage and wanting an alternative for employees to access, voluntary worksite benefits may be the answer.



Reach the people who need us the most using UA's excellent marketing materials. Print ads, lead cards, lead boxes, brochures, the Child Safe Kit, the Med Facts Kit, and door hangers are just some of what's available. Check the AdCatalog and Supply Order Form periodically to remind yourself just how much we can offer you, your prospects, and customers.

New Marketing Tool!

Our latest marketing tool is the FLEXguard Presentation CD (UAUHFX)*. The CD, which can be used both to train Agents and as a sales presentation, offers valuable statistics on the uninsured. It examines the rising costs of healthcare and the factors driving those costs, as well as offers statistics on the steadily increasing numbers of uninsureds. The CD provides detailed information on the policy features and benefits of FLEXguard, reviews the value of UA Partners®, our optional, non-insurance, discount health services program, and



explains the reasons why prospects should choose United American as their underage health insurer.

Use the CD as introductory material for your presentation. Review it with your customer. Give them the opportunity to ask questions. Explain the outstanding healthcare coverage we have to offer, and that now we have a new product in FLEXguard that offers even more choice in benefit levels and optional coverages.

This CD is an outstanding addition to our FLEXguard marketing tools. Order yours today!

***Not available in Arizona and New York**

The FLEXguard Presentation CD (UAUHFX) is now available for only \$3. Branch Managers should contact Supply to order!



Domain Park



Royal Botanic Gardens

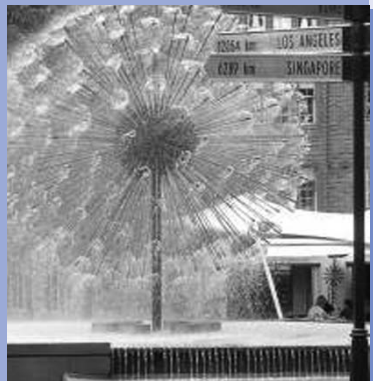
G'day Mate! Welcome to Australia!



Sydney Opera House

*Holy dooley!
Don't be a
bludger, dipstick,
droncho or fruit
loop! Get flat out
like a lizard
drinking, tee up
appointments with
those prospects, provide
them with good oil and
consider yourself one of
UA's tall poppies. It's
ripper yakka and pays
grouse moolah! See you in
Aussieland!**

**Translation: My Goodness! Don't
be a lazy person, loser, dope or
fool. Get busy, set up appointments
with prospects, provide them with
useful, truthful
information, and
consider yourself one of
UA's successful people.
It's great work and pays
great money!*



Kings Cross



Darling Harbour

New Contests: HDF and FLEXguard!

We've got two blockbuster summer incentive contests running concurrently for HDF and FLEXguard, and a trip to Sydney, Australia is the corker of a prezzie for each – that's Australian for "excellent gift!"

Rules and prizes are essentially the same for both contests. The Branch office that writes the most HDF or FLEXguard premium – over current average monthly HDF and FLEXguard premium – during June, July, and August will win an "Eagle Party." Festivities will be catered and hosted at a local restaurant by Home Office guests, and all Agents of the winning Branch will be eligible to attend. Awards will be presented to the top Unit Manager and the top three Agents within the Branch. **The winning Branch Manager and the top Unit Manager will each win a trip for two to Sydney, Australia.** Winning Branches must also show an increase over current producer counts each month to win. Should the same Branch win *both* the HDF and FLEXguard contests, the two extra Australia trips will be given to that Branch's Leading Unit Manager and Agent who were most involved in securing the sales.

Australia is known to most of us as the "Land Down Under" and generally evokes images of kangaroos and boomerangs! Australian culture today is a marvelous blend of European, American and Aboriginal roots. Australia also is home to the Great Barrier Reef, the world's largest coral reef, which borders its northeastern corner for an unimaginable 1,429 miles.

You may not have time to see everything during your visit to Sydney, but try to hit the high points. Take a Sydney Harbor Explorer cruise and stop at the Rocks, Sydney Opera House, Watsons Bay, Taronga Zoo and Darling Harbour. Hop on a Sydney Explorer bus tour and see Kings Cross, Chinatown and Milson's Point. Don't forget the Royal Botanic Gardens and Domain Park, Colonial Macquarie Street, the Australian National Maritime Museum, the Sydney Aquarium and the lively Harbourside shopping center. Outside the city, kayaking, river cruising, or hiking in a National Park are great ways to spend the day and get in touch with the local folks!

Sources: www.aims.gov.au; www.geobop.com/symbols;
www.concierge.com/destination/sydney/feature;
www.en.wikipedia.org/wiki/Australia; www.koalanet.com.au;
www.southernadventures.com.au.

WHISTLER, CANADA

*Whistler
is the
premiere ski
destination
on the
North
American
continent
and winter
playground
for the
winners of
the Second
Divisional
Contest of
2005!*



Whistler, Canada is a place you must see to believe! Nestled between the base of the Whistler and Blackcomb mountains, the two largest ski mountains in North America, Whistler boasts nearly year-round skiing that is virtually unparalleled anywhere else in the world. In addition to skiing, outdoor enthusiasts enjoy dog sledding, snowboarding, snowmobiling, sleigh riding, snowshoeing and ice skating. In fact, the natural winter wonderland of Whistler is so impressive, and its manmade facilities and amenities so outstanding, it will be the site of the alpine and nordic venues for the XXI Olympic Winter Games in 2010.

Located approximately 90 minutes north of Vancouver, B.C., Whistler boasts lush forests, spectacular mountain views, a crystal clear lake, alpine trails and world-class golf courses. Referred to as Whistler Village by the locals, the village complex is a winter paradise filled with natural beauty, luxury hotels, outstanding restaurants, pubs, art galleries and boutiques. Its quaint red brick sidewalks give Whistler such a friendly, European ambiance, you may think you're in the midst of the Austrian Alps.

No matter how you spend your time – skiing the magnificent snow-covered slopes or snuggled in front of the fire sipping hot cocoa – Whistler is a dream come true! Join us March 30, 2006 for four fun-filled days in this incomparable winter wonderland!



Congratulations to the Winners of the 2005 First Six Month Flight Contest to New York City:

- Flight 1 – John Hamilton, T.E.A.M. Branch 61
- Flight 2 – Justin White, T.E.A.M. Branch G7
- Flight 3 – Miles Dalton, T.E.A.M. Branch 91
- Flight 4 – Jim Settle, T.E.A.M. Branch 53
- Flight 5 – Richard Krout, T.E.A.M. Branch 66
- Flight 6 – Scott Christianson, T.E.A.M. Branch 22
- Flight 7 – John Paul Caswell, T.E.A.M. Branch 06

V

ACHIEVEMENT PRESIDENT'S CLUB

Through June 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
\$1,042,582



2. Justin White
Branch G7
\$988,876



3. Ron Seroka
Branch 90
\$944,640



- 4. Ross Taylor, Branch 92 \$854,726
- 5. Randy Byrd, Branch 74 821,501
- 6. Don Gibbs, Branch C9 658,880
- 7. Alan Spafford, Branch 60 654,968
- 8. Dennis Mitchell, Branch 80 605,929
- 9. Craig Villwock, Branch H1 562,034
- 10. Eric Sellors, Branch 49 529,563

UNIT MANAGERS

1. Penney Frazier-Parham
Branch 61
\$513,373



2. Richard Byrd
Branch 74
\$509,661



3. Chris Villwock
Branch H1
\$429,046



- 4. James Short, Branch 61 \$425,137
- 5. Karen Dolan, Branch 63 391,820
- 6. Michele Sellors, Branch 49 329,077
- 7. Stewart Ross, Branch 68 309,496
- 8. Julie Gorman, Branch 86 304,826
- 9. Jimmy Swindall, Branch 92 302,375
- 10. Gene Love, Branch 92 289,248

AGENTS

1. Zane Miller
Branch 92
\$135,498



2. Mark Tames
Branch H8
\$109,638



3. Chris Villwock
Branch H1
\$106,262



- 4. Donald Arnett, Branch C9 \$100,052
- 5. Juan Ramirez, Branch 89 97,496
- 6. Joanne Hoffman, Branch F8 97,418
- 7. Michael Giordano, Branch 92 95,822
- 8. Brian Holker, Branch C9 95,707
- 9. Kelly Huck, Branch 63 88,044
- 10. Renae Hughey, Branch 50 83,503

HONOR CLUB

Through June 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 \$479,352
- 12. Greg Gorman, Branch 86 457,483
- 13. Dan Shea, Branch F1 436,551
- 14. Rick Krout, Branch 66 391,488
- 15. Miles Dalton, Branch 91 382,233
- 16. Darrell Timmons, Branch 47 380,834
- 17. Peter Schettini, Branch 39 374,118
- 18. Jim Settle, Branch 53 362,554

UNIT MANAGERS

- 11. Brian Luke, Branch 94 \$273,254
- 12. Michael McGrath, Branch F2 258,109
- 13. Jason Everett, Branch 50 253,987
- 14. John Fox, Branch G7 245,055
- 15. Lynn Giachetti, Branch 73 238,797
- 16. Joshua Byrd, Branch 74 237,335
- 17. Sarah Dizney, Branch 90 235,149
- 18. Brian Pederson, Branch 15 227,390
- 19. Craig Fortner, Branch 92 218,544
- 20. James Heineman, Branch 89 216,906

AGENTS

- 11. Benjamin Blackwell, Branch 74 . . . \$83,365
- 12. Gordon Larson, Branch 22 82,224
- 13. Barbara Pete, Branch 40 80,488
- 14. Brian Verch, Branch 63 80,080
- 15. Thomas Worcester, Branch 90 79,710
- 16. Ronald Baney, Branch 50 78,853
- 17. Eugene Lowther, Branch F2 77,488
- 18. Paul Price, Branch E4 75,038
- 19. Stevie Mauldin, Branch 61 74,762
- 20. Leslie Sussman, Branch 77 73,825



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.

CRAIG VILLWOCK, of Branch H1 is June's **ROOKIE MANAGER OF THE MONTH**.

Craig's team produced **\$207,619** of net-net annualized premium in June. Great work Branch H1!

The new kids on the block are hitting the ground running!

Keep the momentum going!

First Year Agent Production

Through June 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	\$977,583	1. James Short, Branch 61	\$399,354
2. Ron Seroka, Branch 90	741,914	2. Richard Byrd, Branch 74	374,836
3. John Hamilton, Branch 61	727,694	3. Michele Sellors, Branch 49	314,969
4. Randy Byrd, Branch 74	583,801	4. Chris Villwock, Branch H1	284,629
5. Dennis Mitchell, Branch 80	523,269	5. Karen Dolan, Branch 63	265,928

What an outstanding effort this month!

These talented team leaders have their sights set on Lake Tahoe!

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
Craig Villwock	\$207,619	\$225,000
Jason Gsoell	\$160,324	\$175,000
Robert Purtell	\$64,600	\$75,000
James Handy	\$60,307	\$75,000

Million Dollar Milestones

as of June 2005

Jack Curtis	Branch 25	\$6,165,168
Peter Schettini	Branch 39	2,020,709

Congratulations Jack and Peter! Great work!

QUALIFIERS ON SCHEDULE

LAKE TAHOE, NEVADA

BRANCH 01

BRANCH 02

BRANCH 06

John Paul Caswell, Mgr.
Shaun Snovel

BRANCH 08

Joseph Heptig

BRANCH 09

BRANCH 10

Stephanie Bowman, U. Mgr.

BRANCH 12

BRANCH 15

Pearl Guy
Thomas Lucas
Tony Oldfield
Brian Pederson, U. Mgr.

BRANCH 17

BRANCH 18

Michelle Bacon
John Drescher
Shawn Driggers
James LaPradd
Monefa Murdock
William Privette, U. Mgr.
Wanda Sharp
Christian Smith

BRANCH 20

BRANCH 21

BRANCH 22

Justin Ketcheside
Gordon Larson

BRANCH 23

BRANCH 25

Mark Bailey
Thomas Botts, U. Mgr.
Mike Estes
Robert Leech

BRANCH 28

BRANCH 30

Carrie Dalton

BRANCH 31

BRANCH 33

Benard Ellebrecht, U. Mgr.
Chad Yoos

BRANCH 38

BRANCH 39

Paola Pereyra, U. Mgr.
Peter Schettini, Mgr.
Donald Siemsen

BRANCH 40

Todd Baxter, U. Mgr.
Barbara Pete

BRANCH 43

BRANCH 45

BRANCH 46

Marion Parker Jr., U. Mgr.

BRANCH 47

Frank Hannon

BRANCH 47 (CONT.)

Darrell Timmons, Mgr.
Jeff Tole, U. Mgr.
Jeffrey Wallmark, U. Mgr.

BRANCH 49

Jon Baggett
Joseph Batson
Jeremy Berg, U. Mgr.
Eric Sellors, Mgr.
Michele Sellors, U. Mgr.

BRANCH 50

Ronald Baney
Patricia Barnhart
Tony Difilippo
Jason Everett, U. Mgr.
Michael Glass
Brandon Gross, U. Mgr.
Renae Hughey
Timothy Nuckolls, U. Mgr.
Alan Rendleman
Mark Wofford

BRANCH 53

Christopher Lawson
Carol Settle
Jim Settle, Mgr.

BRANCH 54

BRANCH 55

James Greene

BRANCH 59

BRANCH 60

Christopher Loveless, U. Mgr.
Bill Martinez
Kathy Martinez
Alan Spafford, Mgr.
Tyrone Stacy

BRANCH 61

Penney Frazier-Parham, U. Mgr.
Robert Guenard
John Hamilton, Mgr.
Stephanie Ivy-Tyler
Stevie Mauldin
David May
James Short, U. Mgr.
Cristal Tappe
Justin West

BRANCH 62

BRANCH 63

Karen Dolan, U. Mgr.
Kelly Huck
Brian Verch
Mary Watt
Michael Wilson

BRANCH 66

William Harris
Richard Krout, Mgr.
Steven Lauer, U. Mgr.

BRANCH 68

Lillian Aviles
Stewart Ross, U. Mgr.
Raul Sanchez

BRANCH 69

Daniel Doane, U. Mgr.
Stacy Mullin

BRANCH 73

Lynn Giachetti, U. Mgr.

BRANCH 74

Benjamin Blackwell
Joshua Byrd U. Mgr.
Randy Byrd, Mgr.
Richard Byrd, U. Mgr.
Hope Comstock
Sharon Sheffield
Sean Summerlin

BRANCH 76

Janie Barrett, U. Mgr.

BRANCH 77

Patricia Everette, U. Mgr.
Leslie Sussman

BRANCH 80

Raymond Miller, U. Mgr.
Dennis Mitchell, Mgr.
Brandi Taylor
Terry Watson, U. Mgr.

BRANCH 86

James English
Greg Gorman, Mgr.
Julie Gorman, U. Mgr.
Rickie Wright

BRANCH 87

Cindy Zabriskie

BRANCH 89

Jim Heineman, U. Mgr.
Juan Ramirez
Leroy Thayer

BRANCH 90

Douglas Biss, U. Mgr.
Sarah Dizney, U. Mgr.
Nancy Ellis
Melissa LeBlanc, U. Mgr.
Diane Maimone
Brad Schriber
Ron Seroka, Mgr.
Thomas Worcester
Carl Zrelak

BRANCH 91

Ryan Cogburn
Miles Dalton, Mgr.
June Williams

BRANCH 92

Phillip Droesch
Craig Fortner, U. Mgr.
Michael Giordano
Gene Love, U. Mgr.
Thomas Malena
Daniel Midura
Zane Miller
Keith Singleton
Jimmy Swindall, U. Mgr.
Ross Taylor, Mgr.

BRANCH 93

BRANCH 94

Floyd Chassereau, U. Mgr.
David Cooper
Brian Luke, U. Mgr.
George Miklowicz
Jay Politi

BRANCH 97

Jason Brewer, U. Mgr.

BRANCH A1

BRANCH A4

BRANCH A8

BRANCH B2

BRANCH B7

Vernon Stamm
Vanessa Willingham

BRANCH C3

Tina Baker

BRANCH C5

Kevin Snider

BRANCH C6

BRANCH C8

BRANCH C9

Donald Arnett
Donovan Dock
Don Gibbs, Mgr.
Brian Holker
Micah Patterson

BRANCH D8

Theodore Stokes

BRANCH D9

Ronald Chock, U. Mgr.

BRANCH E1

BRANCH E4

BRANCH E6

BRANCH E9

David Jetton
Wayne Rhinehart

BRANCH F1

Dan Shea, Mgr.

BRANCH F2

Ira Barber, U. Mgr.
Deborah Grounds
Mark Harrison
Eugene Lowther
Michael McGrath, U. Mgr.
Edward Washington

BRANCH F3

BRANCH F4

BRANCH F8

Andrew Bliss, U. Mgr.
Darwin Childs, U. Mgr.
Joanne Hoffman
Johnathon Jett
Donna Loupe
Milton Padilla
Theron Peterson
Tanner Smith

BRANCH F9

Brian Mitchell

BRANCH G1

BRANCH G2

Donna Barnard, U. Mgr.
Bobbie Mohon
Jeffery Ware

BRANCH G4

Sarah Braddock, U. Mgr.

BRANCH G6

BRANCH G7

Katie Boudreau
John Fox, U. Mgr.
Carl Hand
Richard Heath
Karen Herrera
Macon Hughes
Gregory Jones
Dean Krosecz
Ty Matthews
John Rundlof, U. Mgr.
Jamon White
Justin White, Mgr.

BRANCH G8

BRANCH G9

David Cantu
Myron Coleman
Brian Ducote, U. Mgr.
William Prater
Michael Saenz

BRANCH H1

James Graham, U. Mgr.
Katherine Somes
Craig Villwock, Mgr.
Chris Villwock, U. Mgr.
Frank Villwock
James Watson
Stacy Willis
Suzanne Woodstuff

BRANCH H2

Steven Espy, U. Mgr.
Carol Melton

BRANCH H3

James Handy, Mgr.
Paul Ingram
Edwin Rodriguez
Lorrie Rodriguez
Michael Smith

BRANCH H4

Robert Purtell, Mgr.
Jeffrey Wise, U. Mgr.
Kelly Wise

BRANCH H5

BRANCH H6

Richard Ash

BRANCH H8

Mark Tames

BRANCH L3

United American recognizes Agents, Unit Managers and Branch Managers who are on schedule, as of June, 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 — \$57,498; Unit Managers — \$39,000 First Year / \$156,000 Total; and Branch Managers — \$78,000 First Year / \$312,000 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.