

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

V

VISION  
Magazine

August 2005



2004  
**UA CONVENTION  
AND AWARDS**





## 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](http://www.uabranh.com)  
[www.unitedamerican.com](http://www.unitedamerican.com)  
 Home Office  
 (972) 529-5085

## VISION

Published monthly by United American Insurance Company for the dissemination of information to its Agents. Prior permission must be obtained from United American for reproduction or other use of material herein.

## VISION STAFF

### VICE PRESIDENT

Judy Hans

[jhans@torchmarkcorp.com](mailto:jhans@torchmarkcorp.com)

### EDITOR

Robin Woods

[rwoods@torchmarkcorp.com](mailto:rwoods@torchmarkcorp.com)

### ASSISTANT PUBLICATIONS

#### WRITER

Roberta Boyd King

[rking@torchmarkcorp.com](mailto:rking@torchmarkcorp.com)

#### GRAPHIC DESIGNER

Monica Maloy

[mmaloy@torchmarkcorp.com](mailto:mmaloy@torchmarkcorp.com)

#### PRODUCT COORDINATOR

Shere Avrett

[savrett@torchmarkcorp.com](mailto: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 **Pennsylvania**.

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

## FLEXGUARD UPDATE COMBINATIONS

**FLEXGUARD may only be combined with the following health products:** LTC, SMXC, and any combination of HIXC and HMXC to a maximum of \$200 Daily Room Benefit (HMXC is limited to a \$100 DRB). CANB/CANLS is available for FLEXGUARD applicants age 0-17 (use adult rates).

## APPROVALS

**UA's FLEXGUARD health policy is now approved for sale in Oklahoma and Nevada.**

A special mailing has been sent to Branch Offices in these states. For additional materials, Branch Managers may contact Agent Supply.

## INTEREST RATES SET

The **Lifestyle Annuity** new money interest rate for the month of **September** is **3.75 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 Authorization to Obtain and Disclose Information (CS1 Authorization) can now be downloaded from [uabranh.com/services](http://uabranh.com/services).**

Please check these sites regularly for available downloads.

## ADVERTISING REMINDER

**UA Company policy prohibits the use of individual Agent and/or Branch websites.** If you currently have a personal website for your Branch, you must discontinue using it – effective immediately. For web-based information and services, please log on to UAOnline or [uabranh.com](http://uabranh.com).

## HEALTH UNDERWRITING REMINDER

**It is the policy of United American not to replace major medical policies at any time whether the major medical policy is employer-sponsored or COBRA coverage.**

Applicants for health policies with existing COBRA coverage will be declined.

## BRANCH SERVICE TIPS

Branch Service offers the following tips:

1. On the FLEXGUARD applications, be sure to fill in the bubble for each applicant in the appropriate column.
2. Photocopied teleforms, including FLEXGUARD, will not be accepted. Please use the original teleform applications provided by Supply.
3. Make sure to send proof of permanent residency for all applicants who are NOT U.S. citizens. A copy of their visa would be appropriate.
4. Remember UA does not advance commissions on any health replacement policy.



## Andrew W. King

*President,  
Branch Office Marketing Division*

# Be the Best!

Good...better...best! These three words represent what we all want to achieve in our careers at United American. Even as fledgling sales representatives, we want to be good at what we do. Eventually, we want to be the very best! The men and women pictured on the following pages in our annual Awards issue have reached that pinnacle. They are the best of the best! Along with the entire management team of United American, I applaud them!

Why is it so important to recognize UA's "Best" each year? There are several reasons. First of all, they deserve it! They have put in a tremendous amount of time and effort to reach their personal goals and the goals the Company has set for them, and those efforts must be recognized, appreciated and rewarded. Not only do they provide us with role models, their achievements show us that the goals they have reached are literally out there waiting for the rest of us.

What's the best way to achieve that success? Prospecting, recruiting and promotion! We've talked a great deal these past months about the importance of recruiting and how recruiting is critical to Branch growth and expansion. Our 2004 winners prove this theory with gusto! Our three top Branch Managers – Jeff Miller, Ron Seroka and Pat Giachetti – all have consistently high numbers in the area of recruitment as a result of the outstanding efforts of their teams. Their personal hard work, coupled with the enthusiastic prospecting and recruiting efforts of their Unit Managers and Agents, has brought a wealth of talent into their Branches. With a total of 229 recruits among them in 2004, it's not surprising that these seasoned professionals are our top producers!

Recruiting efforts for promotions have been a strong focus for UA in 2005 and will continue to be for 2006. Our Leadership Development Board (LDB) is well versed in the value of recruiting from new Branch Manager promotions. Out of the 4,554 UA recruits who came aboard in 2004, 944 – over 20 percent of them – joined UA through the Branches of our LDB members. Their recruiting efforts are only the beginning. Training and support generated by the Branches and the Home Office keep the recruits in high gear. These recruits are UA's future, and the members of our LDB have made a concentrated effort to create the best possible future...beginning now.

Great recruiting generates great Agents, veterans and first year alike. First year Agent production is of tremendous importance to Branch success, and our first year Agents come through every time. For several reasons – the excellent training we offer, the outstanding compensation package that's available, or that UA enthusiasm to do a job well – it all boils down to superior production. In the first quarter of 2005, for example, total production for all Agents was \$18,236,984. First year Agents generated \$11,661,499 of that total. Figures for the

second quarter of 2005 were even better. Production for all Agents was \$20,291,764, with \$13,489,166 produced by first year Agents. The importance of recruiting to create a steady flow of first year Agents is vital to the Company's success, yet, it's the standard set by our veteran Agents that guide and instruct our recruits in how to achieve that success. When our recruits learn from the "Best," they become the "Best."

Good promotions, which are just as critical as solid prospecting and recruiting, pay off in a big way. Jeff Miller, for instance, promoted four Unit Managers to Branch Managers – Ray Jetton to Branch E9, Greg Gorman to Branch 86, John Paul Caswell to Branch 06 and John Hamilton to Branch 61. Since these new BMs took over, their total inforce production has been almost equal to the inforce production Jeff has generated since becoming a Branch Manager himself. Ron Seroka's promotion of Sheryl Sisler to G8 Branch Manager, Ron Purtell to H4 Branch Manager, Jason Gsoell to F8 Branch Manager and indirectly James Handy to H3 Branch Manager resulted in total inforce production equal to approximately 38 percent of Ron's personal Branch inforce production since he became a Branch Manager. Rex Smedley's promotion of Irene Burns to G9 Branch Manager and John Holmes to H5 Branch Manager resulted in total inforce production equal to 70 percent of the inforce production produced by Rex's Branch since his appointment as Branch Manager. The goals are in place, and our LDB members recognize the wealth of talent we have available to reach those goals!

Through the efforts of our Leadership Development Board members and other Branch Managers, UA's Branches are in skillful, dedicated hands for decades to come. Dennis Mitchell's promotion of Justin White to G7 Branch Manager is a prime example. Justin has held the Rookie Manager slot almost every month this year. Craig Villwock, who was recently promoted by Pat Giachetti to H1 Branch Manager, took his place in June and July. Justin and several of our LDB members have consistently ranked in the top five in first year Agent production for 2005, and we know this trend will only continue!

Our Leadership Development Board members know ability when they see it, and don't hesitate to provide the avenue, the training and the ongoing support those individuals need to succeed! These dedicated Agents, Unit Managers and Branch Managers make us the great Company we are today and the greater Company we shall be tomorrow. Congratulations to all our 2004 award winners and to all who supported their efforts and helped make their achievements possible. You are the best of United American!

# United American Salutes Our 2004 Top Producers

## Branch Managers

## Unit Managers

## Agents

1



Jeff Miller with wife Agnes



Cody Webster



Donald Arnett  
with son Taylor

2



Ron Seroka with wife Kelly



Joyce Waddle  
with guest Robert Kane



Don Cronin  
with wife Mary

3



Pat Giachetti with wife Peggy



Richard Byrd with wife Jennifer



Robert Holker  
with wife Shantell

## Rookies of the Year



Branch Manager  
**Darrell Timmons**  
with wife Angela



Unit Manager  
**Miles Dalton**



Agent  
**Alan Spafford** for Mark Hargis



# 2004 Round Tables

## Chairman's Round Table

\$1,000,000 or more inforce premium



David **Cutillo**  
**\$1,474,576**



Michael **McKinney**  
**\$1,446,830**



Sue Anne **Gassett**  
**\$1,088,916**



Janet **Tumminia**  
**\$1,003,464**

## President's Round Table

\$750,000 to \$999,999 inforce premium



Laura **Tate**  
**\$978,992**



Chris **Villwock**  
**\$976,105**



Craig **Villwock**  
**\$975,874**



Don **Cronin**  
**\$923,904**



John **Biehl Jr.**  
**\$827,308**



Leslie **Sussman**  
**\$826,697**



Dawn **Thomas**  
**\$812,183**



Robert **Plowman**  
**\$799,589**



Donald **Spray**  
**\$794,160**

# APPLAUD THE BEST

## 2004 President's Club

### RANKINGS 4 TO 10

#### Branch Managers



4. Jack  
**Curtis**



5. Ross  
**Taylor**



6. Alan  
**Spafford**



7. Tim  
**McGuire**



8. Don  
**Gibbs**



9. Autry  
**Freeman**



10. Chris  
**Jones**

*These talented men and women are an outstanding example of what can be achieved with disciplined focus, hard work, dedication and a deep-rooted desire to succeed. Their efforts have paid off for all of us! Congratulations to all of you who make us so proud to be a part of United American!*

#### Unit Managers



4. Gene  
**Love**



5. Jason  
**Everett**



6. JoAnn  
**Spafford-Paak**



7. Kelly  
**Morgan**



8. Sheryl  
**Sisler**



9. Will  
**Quantrell**



10. Jimmy  
**Swindall**

#### Agents



4. Zane  
**Miller**



5. Douglas  
**Dowell**



6. Craig  
**Fortner**



7. Brian  
**Verch**



8. Mark  
**Hargis**



9. Daniel  
**Midura**



10. Juan  
**Ramirez**

# OF UNITED AMERICAN!

## 2004 Honor Club

RANKINGS 11 TO 20

**BRANCH MANAGERS**



11. John Paul  
**Caswell**



12. Randy  
**Byrd**



13. Dennis  
**Mitchell**



14. Michael  
**Kiser**



15. Dan  
**Shea**



16. Andy  
**Laudenslager**



17. Rex  
**Smedley**



18. Lance  
**Taylor**



19. George  
**Muse**



20. Darrell  
**Timmons**

**UNIT MANAGERS**



11. Miles  
**Dalton**



12. Tracy  
**Manners**



13. Paul  
**Etheredge**



14. Brian  
**Pederson**



15. Reed  
**Gempeler**



16. Floyd  
**Chassereau**



17. Sue Anne  
**Gassett**



18. Craig  
**Villwock**



19. Penney  
**Frazier-Parham**



20. James  
**Taylor Jr.**

**AGENTS**



11. Sue Anne  
**Gassett**



12. Thomas  
**Botts**



13. Scott  
**Rollins**



14. Sumer  
**Walker**



15. James  
**LaPradd**



16. Craig  
**Villwock**



17. Jennie  
**Lee**



18. Mark  
**Wofford**

# 2005 LEADERSHIP *Development Board*

*These dedicated individuals have repeatedly proven themselves worthy to be called leaders. Because of their desire to mentor and promote, the leadership of United American's Branch Division is solidly in place and ready to move forward into an exciting and productive future.*



Keith **Benton**  
Branch 43  
*Promoted Charles Bridges,  
Manager Branch G2*



Autry **Freeman**  
Branch 77  
*Promoted Terry McAfee,  
Manager Branch H2*



Pat **Giachetti**  
Branch 63  
*Promoted Craig Villwock,  
Manager Branch H1*



Robert **Giles**  
Branch 40  
*Promoted Ron Randle,  
Manager Branch C5*



Jason **Gsoell**  
Branch F8  
*Promoted James Handy,  
Manager Branch H3*



Andy **Laudenslager**  
Branch F2  
*Promoted Jerry Stolly,  
Manager Branch D8*



Tim **McGuire**  
Branch 33  
*Promoted Paul Etheredge,  
Manager Branch D9*



Jeff **Miller**  
Branch 50  
*Promoted Ray Jetton,  
Manager Branch E9*



Dennis **Mitchell**  
Branch 80  
*Promoted Justin White,  
Manager Branch G7*



George **Muse**  
Branch 68  
*Promoted Connie Smith,  
Manager Branch G4*



Ron **Seroka**  
Branch 90  
*Promoted Robert Purtell,  
Manager Branch H4 and  
Sheryl Sisler,  
Manager Branch G8*



Dan **Shea**  
Branch F1  
*Promoted Jay Csipkes,  
Home Office  
Director of Recruiting*



Rex **Smedley**  
Branch B7  
*Promoted Irene Burns,  
Manager Branch G9*



Alan **Spafford**  
Branch 60  
*Promoted Miles Dalton,  
Manager Branch 91*



# Lake Tahoe: 2005 Convention Site!

## How do you describe Lake Tahoe?

It's truly a living postcard! Tahoe possesses literally the most spectacular scenery in the United States. Its clear, sparkling waters and majestic mountains are accented by kaleidoscopic sunsets that set the skyline ablaze. But the magnificent lake and glorious Sierra Nevada peaks are only part of its splendor! When you attend the 2005 United American Branch Convention June 29- July 2, 2006, you'll stay at one of Tahoe's manmade wonders. The newly renovated Hyatt Regency Lake Tahoe is the perfect lakefront setting for both indulgent recreation or sumptuous relaxation. The hotel's rustic elegance works in perfect harmony with Mother Nature to create a resort that is exceptional in every way. Nestled comfortably on the North Shore of the Lake, the resort embodies rich leathers, rough timber beams, massive fireplaces and smooth granite. Whatever your pleasure, you'll find it at this fantastic facility. Enjoy world-class golf at your doorstep on two Robert Trent Jones courses. Hike, bike, swim, sail, canoe, sightsee, or just sit on the balcony and absorb the incredible beauty that surrounds you.

## It's never too early to think about Convention!

We're more than halfway through the year already. Set your sights on Nevada. The charm and beauty of Tahoe is yours for the taking!



*Join us!*  
June 29 – July 2, 2006

# V

## ACHIEVEMENT PRESIDENT'S CLUB

Through July 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  
\$1,317,221



**2. Ron Seroka**  
Branch 90  
\$1,268,566



**3. Jeff Miller**  
Branch 50  
\$1,194,843



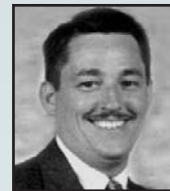
- 4. Justin White, Branch G7 . . . . . \$1,094,422
- 5. Ross Taylor, Branch 92 . . . . . 1,003,596
- 6. Randy Byrd, Branch 74 . . . . . 939,784
- 7. Don Gibbs, Branch C9 . . . . . 843,699
- 8. Alan Spafford, Branch 60 . . . . . 722,168
- 9. Craig Villwock, Branch H1 . . . . . 713,919
- 10. Dennis Mitchell, Branch 80 . . . . . 660,310

### UNIT MANAGERS

**1. Penney Frazier-Parham**  
Branch 61  
\$670,677



**2. Richard Byrd**  
Branch 74  
\$555,204



**3. Chris Villwock**  
Branch H1  
\$487,557



- 4. James Short, Branch 61 . . . . . \$476,852
- 5. Karen Dolan, Branch 63 . . . . . 449,434
- 6. Robert Holker, Branch C9 . . . . . 448,711
- 7. Charles Dotson, Branch 53 . . . . . 412,129
- 8. Julie Gorman, Branch 86 . . . . . 367,492
- 9. Kevin Lords, Branch 22 . . . . . 365,917
- 10. Stewart Ross, Branch 68 . . . . . 362,118

### AGENTS

**1. Zane Miller**  
Branch 92  
\$144,493



**2. Donald Arnett**  
Branch C9  
\$130,396



**3. Chris Villwock**  
Branch H1  
\$128,714



- 4. Joanne Hoffman, Branch F8 . . . . . \$111,592
- 5. Juan Ramirez, Branch 89 . . . . . 110,602
- 6. Brenda Marie Simons, Branch G8 . . . . . 108,524
- 7. Steven Hargis, Branch 50 . . . . . 108,486
- 8. Renae Hughey, Branch 50 . . . . . 106,723
- 9. Brian Holker, Branch C9 . . . . . 106,482
- 10. Mark Tames, Branch H8 . . . . . 105,666

## HONOR CLUB

Through July 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. Eric Sellors, Branch 49 . . . . . \$621,068
- 12. Greg Gorman, Branch 86 . . . . . 549,808
- 13. Jim Settle, Branch 53 . . . . . 527,988
- 14. Michael Kiser, Branch E4 . . . . . 480,126
- 15. Rick Krout, Branch 66 . . . . . 477,647
- 16. Scott Christianson, Branch 22 . . . . . 467,753
- 17. Dan Shea, Branch F1 . . . . . 464,401
- 18. Darrell Timmons, Branch 47 . . . . . 459,661
- 19. Sheri Sisler, Branch G8 . . . . . 442,774
- 20. Peter Schettini, Branch 39 . . . . . 421,117

### UNIT MANAGERS

- 11. Cody Webster, Branch 50 . . . . . \$354,269
- 12. Michele Sellors, Branch 49 . . . . . 351,554
- 13. William Privette, Branch 18 . . . . . 341,658
- 14. Gene Love, Branch 92 . . . . . 341,075
- 15. Jimmy Swindall, Branch 92 . . . . . 338,202
- 16. John Fox, Branch G7 . . . . . 303,969
- 17. Brian Pederson, Branch 15 . . . . . 288,886
- 18. Joshua Byrd, Branch 74 . . . . . 283,032
- 19. Craig Fortner, Branch 92 . . . . . 276,877
- 20. Sarah Dizney, Branch 90 . . . . . 258,193

### AGENTS

- 11. Benjamin Blackwell, Branch 74 . . . \$104,939
- 12. Gordon Larson, Branch 22 . . . . . 103,754
- 13. Brian Verch, Branch 63 . . . . . 103,579
- 14. Don Cronin, Branch 63 . . . . . 103,417
- 15. Paul Price, Branch E4 . . . . . 102,394
- 16. Chad Yoos, Branch 33 . . . . . 88,237
- 17. Donna Loupe, Branch F8 . . . . . 87,723
- 18. Barbara Pete, Branch 40 . . . . . 86,680
- 19. Kelly Huck, Branch 63 . . . . . 86,156
- 20. Leslie Sussman, Branch 77 . . . . . 84,695





## 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 July's **ROOKIE MANAGER OF THE MONTH**.

Craig's team produced **\$151,885** of net-net annualized premium in July. Great work Branch H1!

*Congratulations! Keep the momentum going!*

## First Year Agent Production

Through July 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	\$1,083,058	1. James Short, Branch 61	\$440,436
2. Ron Seroka, Branch 90	1,032,102	2. Richard Byrd, Branch 74	393,360
3. John Hamilton, Branch 61	894,544	3. Charles Dotson, Branch 53	362,312
4. Jeff Miller, Branch 50	814,383	4. William Privette, Branch 18	341,658
5. Randy Byrd, Branch 74	661,750	5. Robert Holker, Branch C9	340,713

*What an outstanding effort this month!*

## Welcome

**Ray Jetton** has been promoted to Branch Manager of the Branch E9 office. Ray was previously a Unit Manager in the Branch 50 office.

**Terry McAfee** has been promoted to Branch Manager of the Branch H2 office. Terry was previously Associate Branch Manager in the Branch 77 office.

**James Handy** has been promoted to Branch Manager of the newly opened Branch H3 office. James was previously a Unit Manager in the Branch F8 office.

**Rob Purtell** has been promoted to Branch Manager of the newly opened Branch H4 office. Rob was previously a Unit Manager in the Branch 90 office.

## 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
90	\$286,900	\$300,000
H4	\$82,175	\$100,000
E9	\$58,774	\$75,000

*Congratulations Ron, Robert and Ray! Keep growing!*

## Million Dollar Milestones

as of July 2005

Alan Spafford ..... Branch 60 ..... \$4,140,122

*Congratulations Alan! Great work!*

# QUALIFIERS ON SCHEDULE

## LAKE TAHOE, NEVADA

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

John Paul Caswell, Mgr.  
Shaun Snovel  
D.R. Wilkerson

**BRANCH 08**

Joseph Heptig

**BRANCH 09****BRANCH 10**

Stephanie Bowman, U. Mgr.

**BRANCH 12****BRANCH 15**

Tony Oldfield  
Brian Pederson, U. Mgr.

**BRANCH 17**

Brian Rice

**BRANCH 18**

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

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

Scott Christianson, Mgr.  
Gordon Larson  
Kevin Lords, U. Mgr.  
Bret Schneider  
Paul Willey

**BRANCH 23****BRANCH 25**

Thomas Botts, U. Mgr.  
Mike Estes  
Charles Quinn

**BRANCH 28****BRANCH 30****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  
Janee Richard

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

Marion Parker Jr., U. Mgr.

**BRANCH 47**

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

**BRANCH 47 (CONT.)**

Jeffrey Wallmark, U. Mgr.

**BRANCH 49**

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

**BRANCH 50**

Ronald Baney  
Patricia Barnhart

Brandon Gross, U. Mgr.

Steven Hargis

Renae Hughey

Jeff Miller, Mgr.

Timothy Nuckolls, U. Mgr.

Alan Rendleman

Cody Webster, U. Mgr.

Mark Wofford

Shalon Doney

**BRANCH 53**

Charles Dotson, U. Mgr.

Jim Settle, Mgr.

**BRANCH 54****BRANCH 55****BRANCH 59**

Stephen Wheeler

**BRANCH 60**

Christopher Loveless, U. Mgr.

Kathy Martinez

Alan Spafford, Mgr.

**BRANCH 61**

George Crossley

Penney Frazier-Parham, U. Mgr.

John Hamilton, Mgr.

Stevie Mauldin, U. Mgr.

James Medford

Ashley Powers, U. Mgr.

Donna Shelton-Monkus

James Short, U. Mgr.

Cristal Tappe

Monica Treat

Justin West

**BRANCH 62****BRANCH 63**

Donald Cronin

Karen Dolan, U. Mgr.

Kelly Huck

Bill Pallotta

Brian Verch

Mary Watt

Michael Wilson

**BRANCH 66**

Andrew Gilbreath

Jay Kesinger

Richard Krout, Mgr.

Steven Lauer, U. Mgr.

Maria Manning

Lisa Phillips

DeRoy Skinner, U. Mgr.

Sheri Williamson

**BRANCH 68**

Stewart Ross, U. Mgr.

Raul Sanchez

**BRANCH 69**

Daniel Doane, U. Mgr.

**BRANCH 73**

Lynn Giachetti, U. Mgr.

Robert Hayes

David McIntyre

**BRANCH 74**

Benjamin Blackwell

Joshua Byrd U. Mgr.

Randy Byrd, Mgr.

Richard Byrd, U. Mgr.

Sandi Menendez

Sean Summerlin

**BRANCH 76**

Janie Barrett, U. Mgr.

**BRANCH 77**

Patricia Everette, U. Mgr.

Leslie Sussman

**BRANCH 80**

John Davis

Raymond Miller, U. Mgr.

Dennis Mitchell, Mgr.

Terry Watson, U. Mgr.

**BRANCH 86**

Tracey Albright

Ashley Anderson, U. Mgr.

James English

Greg Gorman, Mgr.

Julie Gorman, U. Mgr.

Lester McGaughey

**BRANCH 87****BRANCH 89**

Juan Ramirez

**BRANCH 90**

Jose Ariza

Sarah Dizney, U. Mgr.

Nancy Ellis

Diego Escobar, U. Mgr.

Kenneth King

Diane Maimone

Judith Meldrum

Brad Schriber

Ron Seroka, Mgr.

Thomas Worcester

Carl Zrelak

**BRANCH 91**

Steven Matthews

June Williams

**BRANCH 92**

Ryan Anderkin

Phillip Drosch

Craig Fortner, U. Mgr.

Gene Love, U. Mgr.

Thomas Malena

Daniel Midura

Zane Miller

Keith Singleton

Bradley Staton

Jimmy Swindall, U. Mgr.

Ross Taylor, Mgr.

**BRANCH 93****BRANCH 94**

Floyd Chassereau, U. Mgr.

George Miklowicz

Jay Politi

**BRANCH 97**

Jason Brewer, U. Mgr.

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

Christin Villarose

**BRANCH B2****BRANCH B7**

Kalani Thomas

**BRANCH C3**

David Alphonso

**BRANCH C5****BRANCH C6**

Edward Hanson

**BRANCH C9**

Donald Arnett

Donovan Dock

Don Gibbs, Mgr.

Brian Holker

Robert Holker, U. Mgr.

Garridy McEwen

Micah Patterson

Thomas Walton

**BRANCH D8**

Theodore Stokes

**BRANCH D9**

Ronald Chock, U. Mgr.

**BRANCH E1****BRANCH E4**

Michael Kiser, Mgr.

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

Wayne Rhinehart

Harper Young

**BRANCH F1**

Dan Shea, Mgr.

**BRANCH F2**

Ira Barber, U. Mgr.

Deborah Grounds

Mark Harrison

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

Andrew Bliss, U. Mgr.

Darwin Childs, U. Mgr.

Frank Coutavas

Joanne Hoffman

Johnathon Jett

Donna Loupe

Milton Padilla

Tanner Smith

**BRANCH F9**

Don Shears, Mgr.

**BRANCH G1**

Lawrence Gilmore

Leighton Smith, U. Mgr.

Jennifer Whittaker, U. Mgr.

**BRANCH G2**

Donna Barnard, U. Mgr.

**BRANCH G4****BRANCH G6****BRANCH G7**

Katie Boudreau

John Fox, U. Mgr.

Karen Herrera

Gregory Jones

Alfred Rodriguez

John Rundlof, U. Mgr.

Jamon White

Justin White, Mgr.

**BRANCH G8**

Bonnie Coffel, U. Mgr.

Jeffrey Daniels, U. Mgr.

Jane Dula

Cory Fallings

Karen McKinney, U. Mgr.

Brenda Simons

Sheri Sisler, Mgr.

**BRANCH G9**

David Cantu

Myron Coleman

**BRANCH H1**

James Graham, U. Mgr.

Katherine Somes

Craig Villwock, Mgr.

Chris Villwock, U. Mgr.

Stacy Willis

Suzanne Woodstuff

Gary Vulcan

Ann Fuhrman

Brian Miklavic

Jennifer Kellar

Bradley Hunter

**BRANCH H2**

Steven Espy, U. Mgr.

**BRANCH H3**

Timothy Calhoun, U. Mgr.

James Handy, Mgr.

Paul Ingram

Charles Kratochvil

Ly-Ly Nguyen

Michael Smith

**BRANCH H4**

Robert Purtell, Mgr.

Travis Scofield

Jeffrey Wise, U. Mgr.

Kelly Wise

**BRANCH H5**

David Pittman

**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 July, 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 — \$67,081; Unit Managers — \$45,500 First Year / \$182,000 Total; and Branch Managers — \$91,000 First Year / \$364,000 Total.**

\*To qualify, 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.