

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

V

VISION  
Magazine

September 2005

# LEADERSHIP DEVELOPMENT BOARD: A "REEL" OPPORTUNITY





## 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.

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## VISION

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## Individual GSP Approvals

A special mailing regarding **Good Sense Plan (GSP)** rate approvals for new business and renewals will be mailed to Branch Offices in the following states according to the effective date:

Effective 9/15/05: **Alaska, Arkansas, Hawaii, Illinois, Louisiana, Michigan, Mississippi, Missouri, Montana, Nebraska, New Mexico, North Carolina, Ohio, Oklahoma, South Dakota, Texas, Utah, Washington D.C., West Virginia, and Wyoming.**

Effective 10/15/05: **California, Colorado, Georgia, Idaho, Indiana, Kansas, and Tennessee.**

Effective 11/15/05: **Arizona, Delaware, Rhode Island, South Carolina, and Wisconsin.**

## UAATWORK GSP APPROVALS

A special mailing regarding UAatWork Good Sense Plan (GSP) rate approvals for new business and renewals will be mailed to Branch Offices in the following states according to the effective date:

Effective 10/01/05: **Arkansas, Illinois, Michigan, Missouri, Mississippi, Montana, Nebraska, New Mexico, Ohio, Oklahoma, Texas, Utah, and West Virginia.**

Effective 10/15/05: **Colorado, Georgia, Idaho, Indiana, and Kansas.**

Effective 11/15/05: **Arizona and South Carolina.**

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

## FLEXGUARD APPROVALS

**UA's FLEXGUARD health policy is now approved for sale in Arizona, California, and Idaho.** A special mailing has been sent to Branch Offices working 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 **October** 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

In an effort to help you write new business and maintain high persistency, new ProCare HDF policyholders with a policy effective date between **Oct. 1, 2005 - Dec. 31, 2005**, will only be required to pay \$730 in out-of-pocket expenses of the \$1,730 annual deductible amount during the remainder of 2005 before policy benefits are payable by UA.

**Reminder:** The calendar year deductible is set by the federal government each year and will most likely increase. The full amount of the 2006 deductible will be required beginning January 1, 2006, before policy benefits are payable.

## ATTN: ALL HEALTH AGENTS

**Effective October 1, 2005, Table E Select Benefit Rider (SBR) premium rates will apply to the two most popular supplemental health policies in a given state issued on a guaranteed issue basis to a HIPAA-eligible individual. Please note, however, that a HIPAA applicant may qualify for a lower rate.** If the applicant chooses to answer the health questions on the policy application, UA will determine whether he or she qualifies for the lower rate. A special mailing regarding HIPAA-eligible individuals has been sent.

## UNDERWRITING REMINDER

When filling out a FLEXGUARD application, please carefully print the phone number inside the application boxes. If the RIP call center cannot read the phone number accurately, the application is sent back marked "wrong number." In order to avoid delays in processing, please print the phone number carefully and legibly.



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

## Sharing UA's *Ultimate* Opportunity!

Do I ever tire of discussing the importance of recruiting and promotion? Not on your life! I know from personal experience and from working with Agents, Unit Managers and Branch Managers that the only way to achieve our Company goals is to grow. Growth equates to recruitment, and that means the addition of new Agents and Unit Managers, the expansion of existing offices, the creation of new offices, and the development of new products.

As I discussed in August's column, our Leadership Development Board (LDB) members have made recruitment and promotion a major focus in their Branches, and their commitment is absolutely extraordinary!

Ron Seroka, Manager of Branch 90, is one of our most active and committed LDB members. Thanks to Ron's outstanding efforts, Jason Gsoell, Sheri Sisler, and Rob Purtell have recently been given the opportunity to grow their own Branches and promote the UA opportunity to others, as Ron has given more recently to Melissa Lathrop and Shaun Guske in one week alone.

How does Ron prepare his Unit Managers for promotion? According to Ron, "Even after all these Branch Manager promotions, I now have nine Unit Managers. I want to see them reach the top 20 as a Unit Manager or be going in that direction within a reasonable amount of time. I look for leadership potential. Top producing Agents don't necessarily become top Branch Managers UNLESS that Agent demonstrates an excellent ability to lead others to the same level of production or higher after he or she becomes a Unit Manager. **Can I teach the Unit Manager, and does he or she transfer knowledge effectively to others? I find the more Unit Managers value the relationship they have with Agents, the more successful they become.** How a person respects authority is a great indicator of success. People must be able to respect authority whether they agree with it or not, and they must be able to use their own authority responsibly. **It's paramount they see and communicate future opportunity to others and help others believe in it as much as they do.** I also look for Unit Managers who know how to recruit and implement an effective training program. If they don't know how, then we teach them, because being able to 'replace' yourself is very important. I plan on doing 50 promotions over the next 10 years. I'm already ten percent there in under two years. I ask God every day to bless me and give me the power of influence. He delivers what I ask for and gives that same blessing to the people I am associated with."

Jason Gsoell, F8 Branch Manager, appreciates Ron's approach. "In order to be promoted, an individual must replace himself or herself with two or three people. When an Agent is promoted to Unit Manager, two Agents remain with the original Unit Manager and the promoted Agent takes one Agent to be the foundation for the new unit. A similar process applies to

Branch Manager promotion, so ultimately everyone wins! The more people see promotion, the more eager they are for their shot." Jason has already promoted James Handy to Branch Manager, has one promotion planned for this Fall and two for next Spring.

Sheri Sisler, G8 Branch Manager since January, has that same "pass it forward" attitude. "If you help people get what they want from their careers, it will benefit you as well. When you promote someone, others see the possibilities and begin working toward that as well. When you help someone get what they want, it benefits you not only financially, but makes you feel great knowing you have helped move forward with the opportunity you were given. My goal is to see two of my Unit Managers have their own Branch by next year."

H4 Branch Manager Rob Purtell says, "Promoting is a daily thing. I talk to everyone who comes in about promotion. You take care of people, give them a vision, promote that vision, and they'll take care of you. I plan to promote three people by spring of 2006. I have been blessed to work with Ron Seroka, but I also want to say a special 'thank you' to Austry Freeman. He has also been a real mentor and set the tone and the standard for what a Branch Manager should be."

James Handy, H3 Branch Manager, adds, "As a manager, I know that recruiting is directly related to my ability to sell the limitless opportunities with United American. It is Job #1. By creating promotional opportunities, it brings out the very best in people. Agents see others get promoted to Unit Manager and subsequently to Branch Manager, and they get excited. They want to be part of that. It is my goal for those in my Branch to have the same opportunity I have, and I will do everything I can to help them get there. So far, I've promoted three Agents to Unit Managers and have three others in training. I hope to promote at least two of these to Branch Managers in the next year."

Melissa Lathrop, new J7 Branch Manager, says, "I'm extremely thankful for the opportunity Ron has given me...the training and the encouragement. I tell people I interview, I want to return the favor. I'm very excited about my future and the future of those I work with."

New Branch J8 Manager, Shaun Guske, agrees. "This Company breeds entrepreneurs. Ron and UA have my deepest gratitude. From top management down the line, UA keeps its word and follows through, enabling you to fulfill your goals."

These promotees are seeds for future promotions, and this "pass it forward" philosophy has exciting implications for UA Branches for decades to come. Sharing the opportunity is what UA is all about!

# There are numerous advantages to using the Automated SBR:

- It ensures Agents properly complete the SBR Worksheet for sub-standard health policy applications. Automation means less chance for error, which could delay processing of the application.
- Because rates are calculated automatically and printed, the information submitted by the Agent to United American is totally accurate.
- A printed, rather than handwritten, SBR Worksheet submitted with the policy application makes for fewer questions and faster processing by the Home Office staff.
- Using the **Automated SBR** gives an Agent flexibility when working with an individual prospect. The Agent can create a proposal before meeting with the prospect or generate a proposal during the sales presentation.

# Automated SBR: Available at UAOnline!

Agents have traditionally calculated sub-standard health premium rates using the tables in the *Agent Manual*. This method was time consuming and sometimes subject to human error. The introduction of **Automated SBR** (Version 26) provides a solution! **The Automated SBR\* allows Agents to electronically calculate the correct sub-standard health premium rates for Individual FLEXGUARD (IAGP), UAatWork FLEXGUARD (UAGP), and UAatWork Basic Health (UAHI).**

## Program installation is easy:

1. Log onto UAOnline and click the **Automated SBR** link on the menu page.
2. Follow the onscreen instructions for installation.
3. If prompted, restart your computer.
4. A shortcut to the **Automated SBR** will be placed in your **Start Menu** under **Programs**.
5. Launch the **Automated SBR** application through your **Start Menu** under **Programs**.



The **Automated SBR** does not have an icon in the Windows Task Bar. If you are running other applications, you may not be able to see that the **Automated SBR** is running without minimizing all the other applications. In addition, the **Automated SBR** is dependent upon having the current rates, so you will be prompted by the software to download the new version every 30 days. **The Automated SBR User Instruction Manual (ASBRM V26) is available for download on UAOnline and in the “Help” menu of the application if you have questions about installation or program use.**

\* Windows 2000 or later required to run Automated SBR, with 128MB of available RAM and 12MB of available hard disk space.

# Announcing 6 New UAatWork Products on Just One App!

During the next several weeks, United American's six newest worksite products are being released in all states.\* One of the most exciting aspects of these new products is the combination of Life and Supplemental Health on *ONE* application (UACB).

## The Term Life Series consists of two life policies:

- **20-Year Renewable Term to age 70 (F4433):** Premium will not increase during the term period.
- **Term Life to 100 (F4706):** Insurance protection to age 100. Premiums will not increase during the life of the policy. For policies issued at age 55 or younger, premium payments stop at age 65.

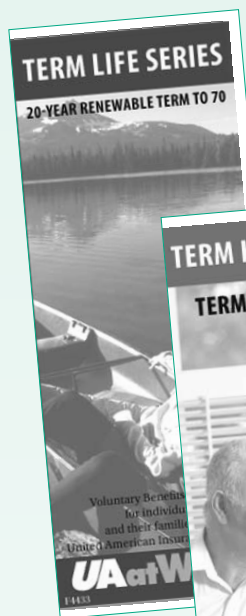
Both policies offer protection up to \$100,000, smoker/non-smoker rates, no qualifying medical exam, the same low rates for both men and women, portability, family coverage and are guaranteed convertible. Each policy includes – at no additional cost – a terminal illness Accelerated Benefit Rider and an Involuntary Unemployment Waiver of Premium Rider. Both policies also offer the option of a Critical Illness Accelerated Benefit Rider and a Children's Term Rider.

## The specified-benefit health policies offered are:

- **Cash Cancer (CANB)(F4430):** Pays a one-time lump sum benefit as listed in the policy schedule for first time cancer diagnosis.
- **Cancer Expense (CAXC)(F4703):** Provides two choices for hospital DRB and additional daily benefits for intensive care.
- **Critical Illness (CILS)(F4431):** Pays a one-time lump sum benefit as listed in the policy for first diagnosis of the covered critical illness – major organ transplant, heart attack, stroke, total hearing loss or end-stage renal failure.
- **Accident Compensation (UA-250)(F4432):** Offers three options – a lump sum payment benefit of up to \$10,000 *or* a hospital cash benefit of up to \$6,250 per hospital stay *or* an accidental death benefit of \$10,000.

*One teleform application makes the process easier and simpler for both you and your customer. Remember, however, teleform applications cannot be copied. You must submit original applications.*

\* Policy availability varies by state, even if shown on application. Always check compliance information for the particular state(s) in which you sell.



F4433



F4706



F4430



F4703



F4431



F4432

# LEADERSHIP DEVELOPMENT BOARD

Standing on the edge of the Bedwell River at the Clayoquot Wilderness Resort on Vancouver Island, British Columbia, there's absolutely no doubt that fishing is a spiritual experience! The clear, cold water that seems to stretch on forever connects with the majestic mountains and spectacular forests to create an atmosphere and experience that transcends all others. You stand in awe of the natural beauty that surrounds you, humbled and grateful for the opportunity to cast your line.

Our Leadership Development Board appreciates the Clayoquot experience. It's an awesome reward for a year of accomplishment and achievement and the perfect location to regroup for the coming year! It's a place to test ones strengths, develop new skills and gain a greater appreciation for the talents that each individual member brings to the group.



**LDB members, UA management and friends**

opportunity and reward so great that you can be rewarded for just doing your job? You can bet I will be making every effort to go back next year and the year after. The memories and friendships that were established and enhanced are dividends that will last a lifetime. Thanks again for the opportunity."

***“When a man picks up a fly rod for the first time, he may not know, he has been born again.”***  
– Joseph D. Farris

Clayoquot builds teamwork, camaraderie and goodwill, and is the first step toward creating another successful year for the Leadership Development Board.

Jason Gsoell, Branch Manager of Branch F8, agrees wholeheartedly. “Dear Andy, John, and Vern. Words can't express how much this trip meant to me. It was the most enjoyable time of my life. It has always amazed me how every reward this company offers is better than the last, even when one is doing what should come naturally – giving someone else the chance to have what you have as a Branch Manager. On this trip I became closer to all of you, whether out at sea fishing, horseback riding, or just sitting by the fire telling jokes. I would not have missed this for the world. I have my second Branch



# CASTING LINES AT CLAYOQUOT ONCE AGAIN!

**“There are only two occasions when Americans respect privacy, especially in Presidents. Those are prayer and fishing.”**

**- Herbert Hoover, 31st U.S. President**

share an appreciation for the awesome beauty and majesty of this magnificent planet called Earth. It's also a time to reel in some mighty spectacular catches and just have a good time!



**Clayoquot is a scenic paradise of crystal clear water framed by majestic mountains.**

Manager taking promotion this fall and two more that will be ready in the spring of 2006. When we were driving back to the hotel, I said to Autry (Freeman), ‘Where else can you go where a company does all of this for you?’ We just looked at each other. The silence alone said, ‘Nowhere.’ Thanks for everything.”

Time spent at Clayoquot goes way beyond fishing, canoeing or horseback riding. It's an opportunity to refresh the spirit within and to

Nothing is more exciting than sharing the United American opportunity through active recruitment and promotion. It generates positive effects for everyone and creates an atmosphere of enthusiasm on every level within the Branch. Recruitment and promotion will keep UA strong and stable for generations to come!

**“Some go to church and think about fishing, others go fishing and think about God.”**

**- Tony Blake, on Flyfishing**



# Six Months Premium Growth 2005

The in-force premium rankings shown below reflect the Branch Manager's personal in-force numbers rather than those of the Branch. Numbers shown are through June 2005. Updates will be printed periodically in *Vision*.

## Total In-force Premium June 2005

## In-force Premium Growth over December 2004

Total In-force Premium June 2005		In-force Premium Growth over December 2004	
Branch Manager	Agent	Branch Manager	Agent
1. <b>Rich Trommer</b> \$18,439,368 <i>Branch 69</i>	1. <b>Mike McKinney</b> \$1,439,522 <i>Branch 63</i>	1. <b>John Hamilton</b> \$1,518,543 <i>Branch 61</i>	1. <b>Gordon Larson</b> \$136,056 <i>Branch 22</i>
2. <b>Del Smith</b> 16,839,611 <i>Branch C6</i>	2. <b>Dave Cutillo</b> 1,414,766 <i>Branch 69</i>	2. <b>Justin White</b> 1,111,792 <i>Branch G7</i>	2. <b>Steven Hargis</b> 123,404 <i>Branch 50</i>
3. <b>Autry Freeman</b> 10,863,805 <i>Branch 77</i>	3. <b>Susan Curan</b> 1,140,638 <i>Branch C6</i>	3. <b>Jason Gsoell</b> 831,839 <i>Branch F8</i>	3. <b>Kelly Huck</b> 119,494 <i>Branch 63</i>
4. <b>Pat Giachetti</b> 10,819,091 <i>Branch 63</i>	4. <b>Sue Anne Gasset</b> 1,048,290 <i>Branch 90</i>	4. <b>Lance Taylor</b> 643,552 <i>Branch 18</i>	4. <b>Brian Holker</b> 118,045 <i>Branch C9</i>
5. <b>Jeff Miller</b> 6,987,721 <i>Branch 50</i>	5. <b>Janet Tumminia</b> 1,041,506 <i>Branch 23</i>	5. <b>Ross Taylor</b> 604,013 <i>Branch 92</i>	5. <b>Shawn Driggers</b> 111,881 <i>Branch 18</i>
6. <b>Tim Timothy</b> 6,347,602 <i>Branch A4</i>	6. <b>John Purple</b> 1,037,247 <i>Branch 69</i>	6. <b>Craig Villwock</b> 533,662 <i>Branch H1</i>	6. <b>Joanne Hoffman</b> 110,232 <i>Branch F8</i>
7. <b>Ron Seroka</b> 6,319,453 <i>Branch 90</i>	7. <b>James Kendig</b> 992,040 <i>Branch 69</i>	7. <b>Sheri Sisler</b> 528,076 <i>Branch G8</i>	7. <b>Michael Giordano</b> 110,220 <i>Branch 92</i>
8. <b>Jack Curtis</b> 6,176,958 <i>Branch 25</i>	8. <b>Chris Villwock</b> 960,372 <i>Branch H1</i>	8. <b>Alan Spafford</b> 519,846 <i>Branch 60</i>	8. <b>David May</b> 108,160 <i>Branch 61</i>
9. <b>Don Gibbs, CLU</b> 5,578,016 <i>Branch C9</i>	9. <b>Laura Tate</b> 947,591 <i>Branch 94</i>	9. <b>Miles Dalton</b> 510,560 <i>Branch 91</i>	9. <b>Zane Miller</b> 104,913 <i>Branch 92</i>
10. <b>Bob Phillips</b> 5,243,729 <i>Branch 01</i>	10. <b>Don Cronin</b> 916,002 <i>Branch 63</i>	10. <b>Richard Krout</b> 466,736 <i>Branch 66</i>	10. <b>Tanner Smith</b> 102,533 <i>Branch F8</i>
11. <b>Marion Parker</b> 5,050,924 <i>Branch 46</i>	11. <b>Leslie Sussman</b> 858,574 <i>Branch 77</i>	11. <b>Jack Curtis</b> 430,044 <i>Branch 25</i>	11. <b>Robert Guenard</b> 101,640 <i>Branch 61</i>
12. <b>Stuart Moss</b> 4,990,039 <i>Branch 89</i>	12. <b>John Biehl</b> 794,396 <i>Branch 69</i>	12. <b>Don Shears</b> 415,792 <i>Branch F9</i>	12. <b>Jay Politi</b> 99,804 <i>Branch 94</i>
13. <b>George Muse</b> 4,883,084 <i>Branch 68</i>	13. <b>Don Spray</b> 792,442 <i>Branch 39</i>	13. <b>Andy Laudenslager</b> 412,843 <i>Branch F2</i>	13. <b>Theodore Stokes</b> 99,424 <i>Branch D8</i>
14. <b>Robert Giles</b> 4,607,947 <i>Branch 40</i>	14. <b>Dawn Thomas</b> 777,687 <i>Branch A4</i>	14. <b>Randy Byrd</b> 404,588 <i>Branch 74</i>	14. <b>Mark Tames</b> 98,238 <i>Branch G7</i>
15. <b>Jerry Prausa</b> 4,526,531 <i>Branch 55</i>	15. <b>Kris Kendig</b> 773,260 <i>Branch 69</i>	15. <b>Greg Gorman</b> 374,321 <i>Branch 86</i>	15. <b>Andrew Coutavas</b> 90,298 <i>Branch F8</i>
16. <b>Randy Byrd</b> 4,466,207 <i>Branch 74</i>	16. <b>Robert Plowman</b> 757,863 <i>Branch 76</i>	16. <b>Ron Seroka</b> 365,137 <i>Branch 90</i>	16. <b>James Short</b> 88,820 <i>Branch 61</i>
17. <b>Jim Holmquist</b> 4,370,972 <i>Branch A8</i>	17. <b>Bruce Jones</b> 756,891 <i>Branch C6</i>	17. <b>Preston Eisnaugle</b> 349,049 <i>Branch 20</i>	17. <b>Rodolfo Somers</b> 87,810 <i>Branch 60</i>
18. <b>Alan Spafford</b> 3,993,765 <i>Branch 60</i>	18. <b>Fred DiVittorio</b> 754,785 <i>Branch A1</i>	18. <b>Connie Smith</b> 338,988 <i>Branch G4</i>	18. <b>Michelle Bacon</b> 84,954 <i>Branch 18</i>
19. <b>Phil Manry</b> 3,707,244 <i>Branch 97</i>	19. <b>Kim Fultz</b> 747,631 <i>Branch 30</i>	19. <b>Irene Burns</b> 319,948 <i>Branch G9</i>	19. <b>Brenda Simons</b> 84,667 <i>Branch G8</i>
	20. <b>Robert Patterson</b> 736,826 <i>Branch 40</i>	20. <b>Eric Sellors</b> 314,630 <i>Branch 49</i>	20. <b>Sean Summerlin</b> 83,382 <i>Branch 74</i>



# Selling to Seniors?

## Seminars Work!

**What is your biggest challenge with a seminar approach to Senior sales?**

Getting attendees!!! It all starts with the invitation. What you send to a 40-year-old may not grab the interest or attention of a 65-year-old. Seniors have more interest in the emotional, relationship side of life than they do in statistics, facts, and figures. As people age, they become less left-brained (logic, facts) and more right-brained (intuition, emotion), so your postcard, mailer or phone call should reflect that difference. A mailer that reads, "How to Beat the Rising Costs of Health Insurance," may be less appealing than, "Take the Grandkids to Disneyworld."

**Always remember a seminar is first and foremost an educational tool and a means to instruct your potential customers.**

Informational seminars take two forms. The first, and most cost effective, is the sponsorship approach. A church, library, Senior center, country club, garden club, etc., arranges the seminar and invites you to come as guest speaker. You have little control in this instance, but also little, if any, expense. With the second approach, the Agent pays for the rental of the seminar facility, promotes the seminar through various advertising methods and is responsible for presentation, food or refreshments. This approach can work very well, but at the same time has more financial risk for the Agent.

**Serving light refreshments after a seminar can also be an excellent and inexpensive approach.**

This gives you and the attendees a reason and opportunity to mingle and informally discuss the contents of the seminar in a more relaxed and less structured setting. This is also an excellent time to answer questions and set up appointment times for individual, one-on-one presentations.

**When you gather information from your attendees, make sure you utilize referrals.**

Ask for the names of friends and associates who might be interested in attending a future seminar. With this approach, you're not asking for sales prospects, you're simply asking for the names of those who might be interested in the information you offer. Seniors may hesitate to "set up" friends for a sales call, but may be very receptive to the idea of a seminar. You should also consider providing extra handout materials to attendees to pass along to friends and associates. If they like what they hear, they will want to tell others.

**There are many different approaches you can take to Senior seminars, but whatever approach you choose, keep one very important point in mind.**

Relate to your audience as a teacher first, not as a sales person. Granted,



the unspoken purpose of the event is to sell, but if you approach it from that perspective, you may lose many of your participants before you get started. Teaching and instructing is a form of customer service, and while people love to be serviced, they don't like to be sold. Above all, don't pressure your participants; you want them to feel informed so that you may guide them toward making the right decisions. Ultimately, they must feel the decision is theirs to make. Because Seniors want useful information about their healthcare and financial well-being – probably their two areas of greatest concern – consider doing a seminar in tandem with another Agent or advisor. Find someone representing another area of interest to Seniors such as Social Security, Medicare, estate planning, taxation, etc., and broaden your appeal and potential.

**Want to be successful selling to Seniors?**

A seminar is a well-proven method. If you approach attendees in the right way, provide them with a secure and comfortable environment, and offer them useful information, they will come and the sales will follow.

# V

## ACHIEVEMENT PRESIDENT'S CLUB

Through August 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  
\$1,701,597



**2. Ron Seroka**

Branch 90  
\$1,498,812



**3. Jeff Miller**

Branch 50  
\$1,452,885



### UNIT MANAGERS

**1. Penney  
Frazier-Parham**

Branch 61  
\$845,419



**2. Richard Byrd**

Branch 74  
\$663,771



**3. Robert Holker**

Branch C9  
\$616,277



### AGENTS

**1. Zane Miller**

Branch 92  
\$167,683



**2. Donald Arnett**

Branch C9  
\$162,721



**3. James LaPradd**

Branch 18  
\$139,774



- 4. Justin White, Branch G7 . . . . . \$1,207,104
- 5. Ross Taylor, Branch 92 . . . . . 1,162,892
- 6. Don Gibbs, Branch C9 . . . . . 1,131,111
- 7. Randy Byrd, Branch 74 . . . . . 1,081,350
- 8. Jack Curtis, Branch 25 . . . . . 1,081,334
- 9. Lance Taylor, Branch 18 . . . . . 1,035,040
- 10. Alan Spafford, Branch 60 . . . . . 997,140

- 4. James Short, Branch 61 . . . . . \$549,469
- 5. Karen Dolan, Branch 63 . . . . . 529,320
- 6. Cody Webster, Branch 50 . . . . . 479,359
- 7. Kevin Lords, Branch 22 . . . . . 462,802
- 8. Stewart Ross, Branch 68 . . . . . 434,782
- 9. Charles Dotson, Branch 53 . . . . . 414,590
- 10. Julie Gorman, Branch 86 . . . . . 411,823

- 4. Juan Ramirez, Branch 89 . . . . . \$137,564
- 5. Brian Holker, Branch C9 . . . . . 131,374
- 6. Robert Guenard, Branch 61 . . . . . 130,517
- 7. Joanne Hoffman, Branch F8 . . . . . 129,596
- 8. Steven Hargis, Branch 50 . . . . . 125,647
- 9. Robert Holker, Branch C9 . . . . . 124,798
- 10. Donna Loupe, Branch F8 . . . . . 117,004

## HONOR CLUB

Through August 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. Dennis Mitchell, Branch 80 . . . . . \$729,945
- 12. John Paul Caswell, Branch 06 . . . . . 716,596
- 13. Rick Krout, Branch 66 . . . . . 682,630
- 14. Eric Sellors, Branch 49 . . . . . 658,951
- 15. Greg Gorman, Branch 86 . . . . . 640,169
- 16. Dan Shea, Branch F1 . . . . . 620,052
- 17. Scott Christianson, Branch 22 . . . . . 584,154
- 18. Jim Settle, Branch 53 . . . . . 577,580
- 19. Darrell Timmons, Branch 47 . . . . . 524,328

### UNIT MANAGERS

- 11. Gene Love, Branch 92 . . . . . \$401,943
- 12. James Taylor, Branch 18 . . . . . 401,612
- 13. Jimmy Swindall, Branch 92 . . . . . 379,455
- 14. Jason Everett, Branch 50 . . . . . 362,031
- 15. Brian Pederson, Branch 15 . . . . . 359,276
- 16. Michele Sellors, Branch 49 . . . . . 342,065
- 17. John Fox, Branch G7 . . . . . 340,612
- 18. Tom Botts, Branch 25 . . . . . 335,987
- 19. Sarah Dizney, Branch 90 . . . . . 309,353
- 20. JoAnn Spafford-Paak, Branch 60 . . . . . 307,623

### AGENTS

- 11. Brian Verch, Branch 63 . . . . . \$113,666
- 12. Don Cronin, Branch 63 . . . . . 113,338
- 13. Mark Hargis, Branch 60 . . . . . 112,113
- 14. Thomas Walton, Branch C9 . . . . . 112,083
- 15. Bret Schneider, Branch 22 . . . . . 110,042
- 16. Benjamin Blackwell, Branch 74 . . . . . 106,916
- 17. Chad Yoos, Branch 33 . . . . . 102,825
- 18. Edward Hanson, Branch C6 . . . . . 100,535
- 19. Leslie Sussman, Branch 77 . . . . . 100,377
- 20. Mark Wofford, Branch 50 . . . . . 100,169



## 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.

**JOHN HAMILTON**, of Branch 61 is August's **ROOKIE MANAGER OF THE MONTH**.

John's team produced **\$347,375** of net-net annualized premium in August. **Great work!**

## First Year Agent Production

Through August 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. Ron Seroka, Branch 90	\$1,238,852	1. James Short, Branch 61	\$510,477
2. Justin White, Branch G7	1,193,661	2. Robert Holker, Branch C9	480,982
3. John Hamilton, Branch 61	1,104,755	3. Richard Byrd, Branch 74	449,634
4. Jeff Miller, Branch 50	979,530	4. Kevin Lords, Branch 22	400,318
5. Lance Taylor, Branch 18	890,818	5. Charles Dotson, Branch 53	365,995

*What an outstanding effort this month!*

## Welcome

**Laura Prestridge** has been promoted to Branch Manager of the newly opened Branch H6 office. Laura was previously a Unit Manager in the Branch F2 office.

**Steve Miller** has been promoted to Branch Manager of the Branch 20 office. Steve was previously a Unit Manager in the Branch 20 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
Branch H6	\$64,613	\$75,000
Branch H8	54,478	\$75,000

*Congratulations Laura and Mike! Keep growing!*

## Million Dollar Milestones

as of August 2005

John Paul Caswell	Branch 06	\$3,047,408
John Hamilton	Branch 61	2,315,893
Jason Gsoell	Branch F8	2,041,339
Rick Krout	Branch 66	1,028,630

*Congratulations! Great work J.P., John, Jason, & Rick!*

# QUALIFIERS ON SCHEDULE

## LAKE TAHOE, NEVADA

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

John Paul Caswell, Mgr.

Chad Lane

Shaun Snovel

**BRANCH 08**

Joseph Heptig

**BRANCH 09**

Karen Hammer

Travis Tolliver, U. Mgr.

**BRANCH 10****BRANCH 12****BRANCH 15**

Tony Oldfield

Brian Pederson, U. Mgr.

**BRANCH 17****BRANCH 18**

John Drescher

Shawn Driggers

John Holbrook

James LaPradd

Nathan Lincoln

Latavius Powell

Christian Smith

Daniel Stover

James Taylor, U. Mgr.

Lance Taylor, Mgr.

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

Scott Christianson, Mgr.

Timothy Jensen

Kevin Lords, U. Mgr.

Bret Schneider

Paul Willey

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

Thomas Botts, U. Mgr.

Jack Curtis, Mgr.

**BRANCH 28****BRANCH 30****BRANCH 31****BRANCH 33**

Joshua Baxter

Bernard Ellebrecht, U. Mgr.

Kevin Stanard

Chad Yoos

**BRANCH 38**

Gerald Blair, U. Mgr.

**BRANCH 39**

Paola Pereyra, U. Mgr.

**BRANCH 40**

Barbara Pete

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

Marion Parker Jr., U. Mgr.

**BRANCH 47**

Darrell Timmons, Mgr.

Jeff Tole, U. Mgr.

Jeffery Wallmark, U. Mgr.

**BRANCH 49**

Jon Baggett

Joseph Batson

Jack Eldridge

Eric Sellors, Mgr.

Michele Sellors, U. Mgr.

**BRANCH 50**

Patricia Barnhart

Shalon Doney

Jason Everett, U. Mgr.

Steven Hargis

Renae Hughey

Tracy Manners, U. Mgr.

Jeff Miller, Mgr.

Timothy Nuckolls, U. Mgr.

Alan Rendleman

Charles Webster

Cody Webster, U. Mgr.

Mark Wofford

**BRANCH 53**

Charles Dotson, U. Mgr.

Jim Settle, Mgr.

**BRANCH 54****BRANCH 55****BRANCH 59****BRANCH 60**

Mark Hargis, U. Mgr.

Christopher Loveless, U. Mgr.

Kathy Martinez

Patricia Nevarez

Alan Spafford, Mgr.

Joann Spafford-Paak, U. Mgr.

**BRANCH 61**

Bradley Braley

Steve Carlisle

Penney Frazier-Parham, U. Mgr.

Robert Guenard

John Hamilton, Mgr.

Stevie Mauldin, U. Mgr.

David May

James Medford

Bryant Monteith

Ashley Powers, U. Mgr.

Donna Shelton-Monkus

James Short, U. Mgr.

Cristal Tappe

Monica Treat

Justin West

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

Don Cronin

Karen Dolan, U. Mgr.

Bill Pallotta

Brian Verch

Mary Watt

Michael Wilson

**BRANCH 66**

Jay Kesinger

Richard Krout, Mgr.

David Lang, U. Mgr.

Steven Lauer, U. Mgr.

Richard Newell

Lynnette Peshell

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

**BRANCH 74**

Benjamin Blackwell

Randy Byrd, Mgr.

Richard Byrd, U. Mgr.

Travis Martin

**BRANCH 76**

Janie Barrett, U. Mgr.

**BRANCH 77**

Leslie Sussman

**BRANCH 80**

John Davis

Raymond Miller, U. Mgr.

Dennis Mitchell, Mgr.

Michael Van Pelt

**BRANCH 86**

Ashley Anderson, U. Mgr.

James English

Greg Gorman, Mgr.

Julie Gorman, U. Mgr.

Lester McGaughey

**BRANCH 87**

Ilya Baranov

**BRANCH 89**

Juan Ramirez

**BRANCH 90**

Rodney Andino

Jose Ariza

Thomas Carlson

Sarah Dizney, U. Mgr.

Nancy Ellis

Diego Escobar, U. Mgr.

Cleopatra Fotinos

Jacqueline Jauz

Joshua Jauz

Lindsey Jones

Kenneth King, U. Mgr.

Steven King

Pamela Linn

Lenore Millesone

Stephen Neathery

Brad Schriber

Ron Seroka, Mgr.

Donald White

**BRANCH 90 (CONT.)**

Thomas Worcester

Carl Zrelak

**BRANCH 91****BRANCH 92**

Ryan Anderkin

Phillip Droesch

Craig Fortner, U. Mgr.

Gene Love, U. Mgr.

Thomas Malena

Zane Miller

Bradley Staton

Jimmy Swindall, U. Mgr.

Ross Taylor, Mgr.

Milly Whittle

**BRANCH 93**

Michael Blivens

Michael Hyman

Jay Politi, U. Mgr.

Anthony Veit, U. Mgr.

**BRANCH 94**

George Miklowic

Douglas Mitchell

Sara Privette

**BRANCH 97**

Jason Brewer, U. Mgr.

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

Rick Hughes

**BRANCH B7**

Woodfin Howeth

**BRANCH C3**

Tina Baker

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

Edward Hanson

Dale Shaffer

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

Paul Price, U. Mgr.

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

Joseph Carter, U. Mgr.

Harper Young

**BRANCH F1**

Dan Shea, Mgr.

**BRANCH F2**

Ira Barber, U. Mgr.

Deborah Grounds

Mark Harrison

Eugene Lowther

Warren Veach, U. Mgr.

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

Darwin Childs, U. Mgr.

Joanne Hoffman

Donna Loupe

Tanner Smith

**BRANCH F9****BRANCH G1****BRANCH G2**

Rodney Walters

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

Valarie Moss

**BRANCH G7**

Katie Boudreau

John Fox, U. Mgr.

Karen Herrera

Gregory Jones

John Rundlof, U. Mgr.

Susan Wessman

Jamon White

Justin White, Mgr.

Alex Worlow

**BRANCH G8**

Cory Fallings

Ronald Furukawa

Brenda Simons

**BRANCH G9**

Christopher Smith

**BRANCH H1**

Ann Fuhrman

**BRANCH H2**

Susan Odell

**BRANCH H3**

Timothy Calhoun, U. Mgr.

James Handy, Mgr.

Michael Smith

**BRANCH H4**

Robert Purtell, Mgr.

Travis Scofield

Jeffrey Wise, U. Mgr.

Kelly Wise

**BRANCH H5****BRANCH H6**

Richard Ash

**BRANCH H8**

Mike Castellano, Mgr.

Douglas Hazelwood, U. Mgr.

Mark Tames, U. Mgr.

**BRANCH L3**

United American recognizes Agents, Unit Managers and Branch Managers who are on schedule, as of August, 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 — \$76,664; Unit Managers — \$52,000 First Year / \$208,000 Total; and Branch Managers — \$104,000 First Year / \$416,000 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.