

# V

## VISION

Magazine

September 2008



# WELCOME LIFE!

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# ATTENTION ALL BRANCH MANAGERS, UNIT MANAGERS, AND AGENTS WE'VE MOVED!!

## We've Moved!

The United American Branch website at [www.uabranch.com/services](http://www.uabranch.com/services) and **ALL** subsequent pages have been relocated to our password-protected site, **UAOnline**.

You will now go to **UAOnline** to access all information you previously found on [www.uabranch.com/services](http://www.uabranch.com/services): *compliance sheets, rate cards, administrative forms, Agent training materials, underwriting and rated premium instructions, approval charts, Company-specific advertising materials, Advertising Guidelines, UA Ad Catalog, individual product guide, new business submission forms, UAatWork materials, Discount Medical Program information, product-specific websites, additional Agent-related websites, etc.*

## Existing UAOnline Users:

Go to the website you have used to reach **UAOnline** and enter your e-mail address and password:

<http://www.unitedamerican.com/logon>

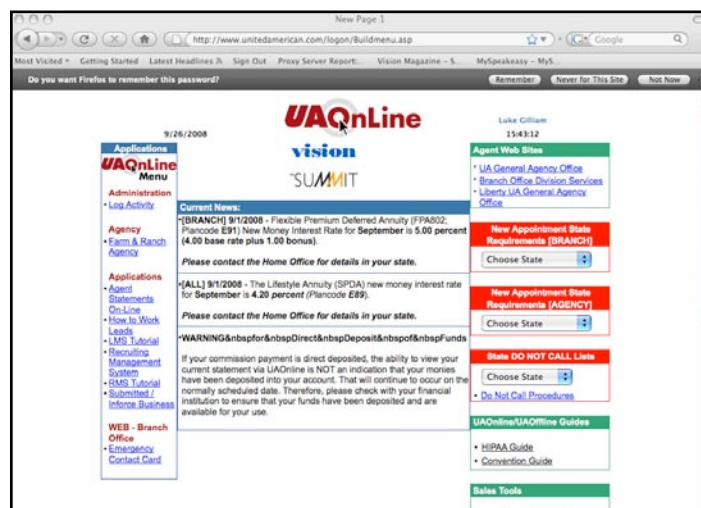
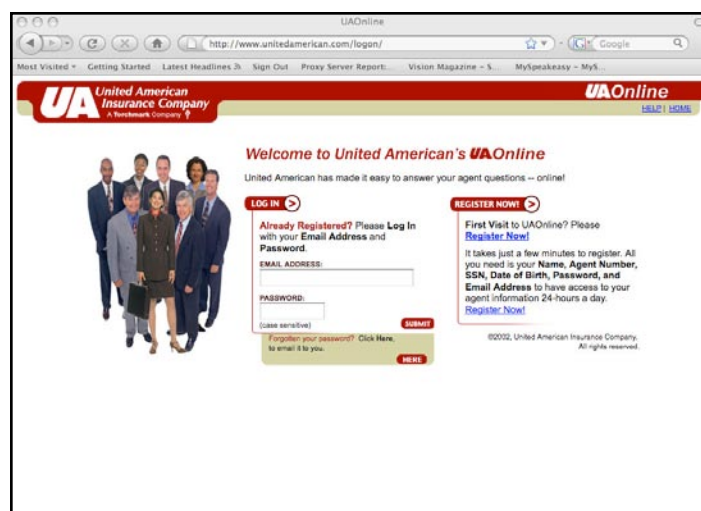
or

<https://www.unitedamerican.com/secure/uaonline>

## New UAOnline Users:

Go to [www.unitedamerican.com/logon](http://www.unitedamerican.com/logon) and follow the simple, self-registration process.

E-mail [branchservice@torchmarkcorp.com](mailto:branchservice@torchmarkcorp.com) with questions.



# Go to UAOnline!!





**UNITED AMERICAN**

For more than 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](http://www.uabranch.com)  
[www.unitedamerican.com](http://www.unitedamerican.com)  
**HOME OFFICE**  
(972) 529-5085

**VISION**

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**MEDICARE PART D**

**UA Agents will no longer sell UA Medicare Part D Prescription Drug plans beginning Oct. 1 with plan year 2009. UA will offer Medicare Part D through direct mail, via our Part D website at [www.uamedicarepartd.com](http://www.uamedicarepartd.com) or by calling 1-866-524-4169.**

**PROCARE HDF**

For ProCare Medicare Supplement HDF policies with an effective date of Oct. 1-Dec. 31, we will waive \$1,000 of the 2008 calendar-year deductible of \$1,900. The first \$900 must be paid by the policyholder before benefits begin.

**PROCARE RATE APPROVAL**

A special mailing regarding ProCare Medicare Supplement rate approvals for new business and renewals is being mailed to Branch Agents working in Virginia and Washington.

The new rate effective date is Oct. 15.

**LIFE UNDERWRITING REQUIREMENT UPDATE**

Oral swab specimen tests are required with applications for benefit amounts beginning at \$25,000. This new requirement applies to nontobacco users ages 18-69. In addition, age band and benefit amount ranges have been adjusted. Remember, mail the test immediately after collection.

Updated Underwriting Guidelines (F6290) are available for download at [UAOnline](http://UAOnline).

E-mail [branchservice@torchmarkcorp.com](mailto:branchservice@torchmarkcorp.com) if you have any questions.

**ATTN: KANSAS AGENTS**

NetConnect, the optional noninsurance, discount medical program in Kansas, has been approved for sale. Agents may sell NetConnect to Kansas residents who have (or apply for) GSPI, GSP2, HSXC, SHXC, MMXC, or SMXC policies.

Download NetConnect enrollment forms, advertising material, and training material at [UAOnline](http://UAOnline).

**ATTN: MICHIGAN AGENTS**

The recently updated ProCare Product Brochure (F4931 R08) has been approved for use in Michigan.

Go to [UAOnline](http://UAOnline) and select the Michigan Compliance Sheet to download the updated brochure. Please use your existing supply of F4931 before updating to the F4931 R08.

**ATTN: NORTH DAKOTA AGENTS**

Per the North Dakota Insurance Commissioner, when selling to Seniors, Agents may *not* refer to themselves as 'certified', 'accredited', 'retirement planner', 'Senior advisor', or 'Senior consultant' unless they can provide documentation of expertise and proof of successful completion of the course of study.

**SMXC OUTLINE OF COVERAGE**

The SMXC Outline of Coverage (DS-SMXC) has been changed. We have revised the Exceptions and Limitations section of form DS-SMXC to read 'Benefits are not payable for: (a) Normal pregnancy (including childbirth) except if the Hospital Stay commences after the policy has been in force 10 months'.

Go to [UAOnline](http://UAOnline) to download the updated Outline of Coverage. Select your state under Compliance Sheets, Life and Health products.

**ADVERTISING REMINDERS**

*United American prohibits the use of individual Agent and/or Branch websites. If you or any Agent currently have a personal website (including a page on Myspace, Facebook, etc.), you must discontinue using it effective immediately. Use of any Internet sites can be grounds for immediate termination.*

1. Before submission to the Home Office, Agents must submit all field-generated ads to Branch Managers for review and completion of the Advertising Submission Form (F5985).
2. Use approved UA logo on all submitted advertising. It can be downloaded at [UAOnline](http://UAOnline).
3. Clearly identify the full Company name in all ads.
4. Include the Medicare disclaimer in at least 10-point type on all Medicare Supplement ads: *United American Insurance Company is not connected with or endorsed by the U.S. Government, the federal Medicare program, Social Security, or any other government agency.*
5. Include the standard solicitation statement on all ads: *This is a solicitation for insurance, and you may be contacted by an Agent representing United American Insurance Company.*
6. Clearly identify products by plan type, policy form number, and advertising form numbers.
7. Facts, figures, and statistics must be no more than two years old and referenced.
8. Use current financial strength ratings.
9. Avoid copyright infringement. Get prior approval from sources and reference.
10. If ads include specific references to rates, include the product, state, age, gender, and payment mode.
11. UA Partners®, UA Partners® with Provider Network Option, Partners Plus®, and NetConnect® are optional, noninsurance discount medical plans offered for a separate fee and *not* part of any insurance policy.

**INTEREST RATES SET**

The Lifestyle Annuity rate for October is 4.20 percent. Rates will be reviewed and adjusted accordingly.

The Deposit Fund Rider new business interest rate for 2008 has been set at 3.00 percent.



**Andrew W. King**  
President and  
Chief Marketing Officer

# Live and Breathe Life!

For the past few years, September has been designated as *Life Insurance Awareness Month*. With summer at a close and kids back in school, it seems an appropriate time to take stock of not only your own life insurance needs, but how you are approaching life insurance sales as an Agent of United American.

Are you actively promoting life? Are life sales an important part of your production or are you letting life sales drift lazily behind you? Are you offering life only to certain prospects – instead of to every prospect? Are you talking about life only if your prospect asks first? Is life insurance more of an afterthought than a focus?

Well, my friends, that is not the way to look at life! With UA's introduction last year of Fundamental Life Series I and II and your ability to now contract with Liberty National and market Liberty National products and take advantage of the Liberty National life bonus, everyone's focus should also be on selling life – why not?

The dynamics of life insurance vary from those of health insurance. Health insurance premiums have gone through the roof and continued climbing year after year making health insurance premiums less and less affordable for average working class families.

But, life insurance premiums don't have the volatility of health insurance premiums. They have not risen dramatically through the last decade or received the kind of media attention that health premiums have. As a result, when people think about insurance, they may think more about health insurance.

YOU can change that! September was *Life Insurance Awareness Month* so this is an excellent time to get acquainted with life! The importance of adequate life insurance protection should be stressed every time you sit at someone's kitchen table. Stories that make the front pages of our newspapers are generally not those highlighting life insurance needs, but they should be. For instance, a young father is killed in an automobile accident and leaves a wife,

two small children, and NO life insurance. The owner of a prominent construction company makes sure his employees have life insurance protection, but has NO life insurance for himself and protection for his family when he dies suddenly of a heart attack. A newly retired Senior suffers a stroke and dies while on vacation with his wife, and leaves her with NO life insurance. Even when we read about these kinds of tragedies, we rarely hear about the aftereffects.

Most people intellectually understand the need for life insurance. But, with health insurance needs constantly grabbing their attention, they may direct little energy to life issues. Only when tragedy strikes, do the people left behind shift their thinking. And, by then it's too late to help their loved ones or themselves.

Change that mentality! Grab onto the life bandwagon and ride it for all it's worth. Adequate life insurance protection is just as important (and in some cases more important) than health insurance. When someone is ill and without health insurance, there often are support systems to which they can turn for some form of treatment. If someone dies without life insurance, that's it. There is no financial assistance for survivors and nowhere to turn for help other than to friends or relatives.

What's the best way to sell life? Start with the United American Laptop Sales Presentation. Show your prospects and customers the portion called, 'Realizing Your Need'. It's the story of a wife whose husband dies of a heart attack. Because the husband had adequate life insurance in place, the wife and daughter are able to face the future with a sense of security. Real-life examples like this solidify the need for life insurance in your customer's mind as nothing else can. After all, seeing is believing! Read the article on page 9 for more details.

Make it easy for your prospects and customers – promote LIFE!

# Are You Destined For Destin?

## Second Six-Month Divisional Contest Destination

Hilton Sandestin Beach Golf Resort & Spa in Destin, Florida

March 28 – March 31, 2009



You don't want to miss this trip. Check out this impressive resort where contest qualifiers will bask in the sun, play in the sand, and revel in the sports!

The Hilton Sandestin Beach Golf Resort & Spa spans 2,400 acres with 600 spacious guest suites, each with a spectacular view of the Florida coast. Think of how relaxing it will be to wake up to the beautiful sight of emerald-colored water ... feel white sand slipping through your toes as you take a morning walk down the beach ... smell the fresh ocean air as you enjoy this memorable time in Destin.

*But wait, there's more! This resort offers something for everyone ...*

### **GOLF**

Four championship golf courses designed by the world's premier golf course architects await you, as well as a putting course.

### **TENNIS**

Tennis anyone? No worries, there are 15 tennis courts available so everyone can play!

### **SWIMMING**

The resort offers an indoor, heated pool. But, for those who want to soak up the Florida sun, there are two outdoor pools for your enjoyment and relaxation.

### **SPA**

Visit Serenity by the sea Spa, a state-of-the-art facility that offers facials, massages, whirlpools, saunas, and steam along with a host of rejuvenation and beautification procedures. There is also an on-site fitness center.

### **RESTAURANTS**

Enjoy casual dining at Barefoots Beachside Bar and Grill or Sandcastles Restaurant and Lounge. Surprise your significant other with a private, romantic dinner on your balcony. Try some Japanese sushi at Hadashi. Eat light at Picnix, a gourmet deli. Sip a cocktail at The Sand Bar. Or, make a reservation at Seagar's Prime Steaks and Seafood, northwest Florida's first AAA four-diamond restaurant that boasts relaxing sounds of classical piano in the background.

To learn more about this fantastic resort, visit [www.sandestinbeachhilton.com](http://www.sandestinbeachhilton.com). See your Branch Manager for contest rules and goals. Don't wait — secure your destiny for Destin today!



# A LESSON IN LIFE

Life insurance has a long, rich history that began in ancient Rome. Burial clubs were formed to cover the funeral expenses of members and to provide financial assistance to surviving family members. When Rome fell around 450 A.D., many concepts and principles of insurance fell with it, but aspects of insurance protection continued through the Middle Ages, particularly within merchant and artisan guilds. These guilds expanded the principles of insurance to cover not only the risk of death, but also fire, flood, theft, disability, and imprisonment.

Burial societies also were formed in India to help families build houses and to protect widows and children. Certain eastern Indians, known as Aryans, practiced a form of 'community insurance' as long ago as 1000 B.C.

When travel and long-distance trade declined from the 9th to the 14th centuries, insurance did as well. But, when these activities reemerged during the 14th to 16th centuries, insurance did too.

Life insurance as we know it today, however, has its roots in 17th century England. Lloyd's Coffee House was THE place for merchants, ship owners, and underwriters to meet to discuss and transact business deals. The concept of life insurance appealed vigorously to the gambling instincts of the growing middle class. When local newspapers published the names of prominent people who were seriously ill, gambling-hungry citizens placed bets at Lloyd's Coffee House on the

sick individuals anticipated dates of death. In reaction to this bizarre practice, 79 merchant underwriters left

the original Lloyd's and formed a 'New Lloyd's Coffee House', which eventually became known as Lloyd's of London.

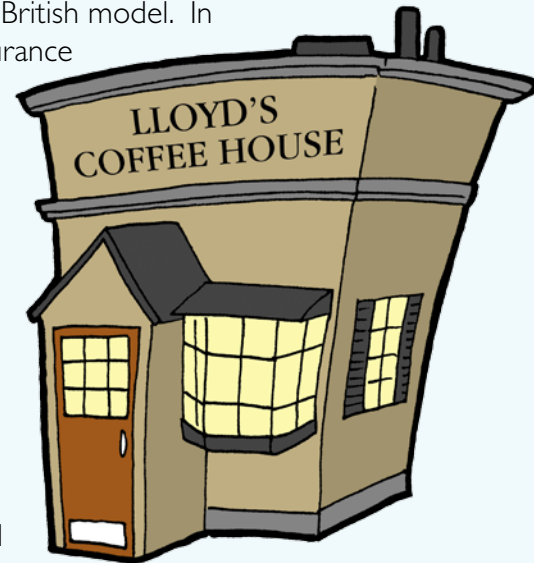
Quite naturally, the U.S. insurance industry was based on the British model. In

1735, the first insurance company in the American colonies was formed in Charleston, SC. Later, in 1759, the Presbyterian Synods of Philadelphia and New York established the Corporation for Relief of Poor And Distressed Widows and Children of

Presbyterian Ministers. Episcopal priests began a similar type of fund in 1769. The first life insurance policy for the general public in the United States was issued in Philadelphia on May 22, 1761.

Due to opposition from certain religious groups, life insurance did not become a popular commodity in the United States for another 80 years. During the 19th century, however, many organizations were founded to insure the life and health of their members, and many fraternal groups provided low-cost, members-only coverage. These kinds of organizations still exist today.

Life insurance practices have changed dramatically since those early days in Rome. But one basic principle has not changed – the need to provide financial assistance that can secure the long-term future of survivors. Having appropriate life insurance protection in place should be the goal of every man and woman in this country. United American understands that and has the products and sales talent to make it happen.



# Promote LIFE!

What's the best way to reach new prospects to promote the value of life? Actively work the lead sources available to you and secure referrals from existing customers. But, you also need to ADVERTISE!

The **United American Ad Catalog** is a dynamic marketing tool that may be key to improving your production. Why create your own advertising? It's time consuming and has to be submitted for approval to the Home Office prior to use. Approval can take weeks or months if your ad must be sent to the state for approval. That is valuable time you may be wasting. You could advertise TODAY using preapproved signs, print ads, and lead cards from the United American Ad Catalog.

Remember the old saying, 'A picture is worth a thousand words'? Well, UA gives you both. Print advertising from the Ad Catalog can make promoting LIFE fast and easy.

**Signage has recently been added to the Ad Catalog.** Signs can be used in a variety of ways, and several in the Catalog are geared toward life sales. Many have double-logo versions that accommodate Agents who are contracted with both UA and Liberty National.

- Add a stake and put them in yards, along roadways, or at stop lights. Staple them to telephone or power poles ... anywhere a potential prospect's eye might land. *(Of course, always check with local municipal codes before placing signs in any public area.)*
- Create magnetic signs for your car or truck and be a 24/7 source of advertising everywhere you go – the grocery store, bank, dry cleaners, church, daughter's soccer game, son's football game, or while pushing your grandchild on a swing at the local playground.
- Ask for permission to place signs in the windows of local merchants. If they are already satisfied customers, they should be very receptive. After all, if they've had a good experience with you, they'll want to share it with their customers and business associates. If they are not yet customers, add them to your prospect list!

**Do you need  
life insurance?**

**CALL FOR FREE QUOTES.**

**999-999-9999**

**UA UNITED AMERICAN  
INSURANCE COMPANY**

F6988

**AFFORDABLE  
INSURANCE**

**Life • Cancer • Critical Illness**

**999-999-9999**

**UA UNITED AMERICAN  
INSURANCE COMPANY**

F6982

How will your family pay the increasing costs of final expenses when you die?

**Affordable  
Life Insurance**

**999-999-9999**

For individuals/families & small business owners

**UA UNITED AMERICAN  
INSURANCE COMPANY** **Liberty National**  
Life Insurance Company

F6966

**Affordable  
HEALTH & LIFE  
Insurance**

**999-999-9999**

**UA UNITED AMERICAN  
INSURANCE COMPANY** **Liberty National**  
Life Insurance Company

F7065

Life print ads in the Ad Catalog have already been reviewed and approved by the Home Office and by states where submission and approval is required. They are ready to go to generate leads immediately.

- One of the first orders of business for any Agent – new or veteran – is to become known within the community. Advertising in your local newspaper, community bulletin or magazine, church bulletin, or homeowner’s association newsletter can bring valuable rewards.
- When you run print ads on a regular basis in local publications, your name becomes the first one people think of when they think of insurance.
- Want to become known as the ‘go-to’ gal or guy in your area? RUN PRINT ADS!

**Life insurance is fundamental for your family's future.**

**Ask about United American's Fundamental Life Series™**

- Affordable life insurance protection for individuals and families.
- Benefit amounts up to \$500,000.

**To learn more contact**

**united american insurance company**

This is a solicitation for insurance. You may be contacted by an Agent representing United American Insurance Company. Policy benefits may vary by state. Limitations and exclusions do apply.

AD-200 Policy Form RT10/RT10GD, SWL/SWLGD, UL10-20, LURL-CBP UA0433

**Do your loved ones know your final wishes?**

Losing you will be an emotional time for your family members and friends. But you can help protect them from additional stress by leaving your final wishes in writing.

Our **Memorial Guide** provides one convenient location where you can record details about your life, funeral instructions, insurance policies, financial records, and more.

**Contact us today to receive your Memorial Guide at no cost, no obligation.**

**UA UNITED AMERICAN INSURANCE COMPANY**  
www.unitedamerican.com

This is a solicitation for insurance. You may be contacted by an Agent representing United American Insurance Company. UA0593A

AD-223

**Protect the Ones You Love**

Could your spouse and children pay bills and maintain their standard of living without your income? And for how long? A month, two months, six months?

Nothing can ease the emotional pain of losing you, but a life insurance policy from United American Insurance Company can help to ease their financial burden.

**To learn more:**

Text  
Text  
Text

**UA UNITED AMERICAN INSURANCE COMPANY**  
www.unitedamerican.com

This is a solicitation for insurance. You may be contacted by an Agent representing United American Insurance Company. UA0913

AD-229

Lead cards are another outstanding tool to generate new leads and are a low-cost, no pressure way to advertise.

- Lead cards provide more detail on the Company and product than a print ad, and give the potential prospect the power to respond or not.
- Lead cards are the most empowering form of advertising for the prospect because they know ‘the ball is in their court’.
- Lead cards add a professional touch to your prospecting that can quickly reap big benefits.

**68 Million Americans Don't Have Life Insurance!\***

*Are you one of them?*

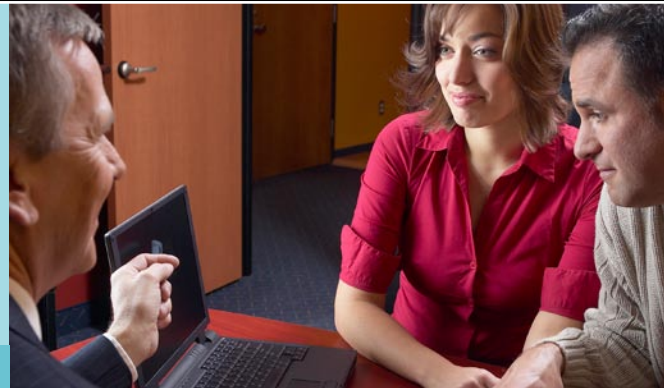
\*LIMRA International 2007

LC-70

***So what are you waiting for?***  
Go to the AD Catalog via UAOnline.  
**Get out there and promote life!**



# Help Your Prospects Realize Their Need



Most people are uncomfortable thinking about their own death or the death of a loved one. And, when people are relatively young and still in good health, death may seem like an event too far away to think about. However, no one can predict or prevent death. The smart thing is to be prepared for the unexpected.

That's where you come in. You have an important job – to help Americans realize the need for life insurance.



Fortunately, United American's Laptop Sales Presentation can help you *show* as well as *tell* the importance of life insurance. The UA Laptop Sales Presentation contains a compelling dramatization, 'Realizing Your Need – Barbara's Life Insurance Story', which tells the story of a wife whose husband died of a heart attack. The loss of her husband's income could have been devastating for this new widow with a child in college and a mortgage to pay, but thankfully, her husband had purchased a life insurance policy. This life insurance policy kept their daughter in college and helped cover the mortgage.

'Realizing Your Need' is kind of like a mini-movie. People can easily identify with characters and understand information when it is presented in a story that they can see on screen. Your prospect may not get how important life insurance is if you just *tell* them they need it. But if you *show* them they need it, it's difficult to dispute the peace of mind life insurance can provide.

Next time you are with a prospect who isn't quite 'sold' on the need for life insurance, show 'Realizing Your Need'. This presentation is located on the Main Menu of the UA Laptop Sales Presentation.

Additionally, this mini-movie can also help you segue into the need for critical illness protection. Cardiovascular disease is the leading cause of death in America. Approximately every 26 seconds, an American suffers a heart attack; about every minute someone dies from one. If Barbara's husband had purchased HealthGuard, our critical illness policy and survived the heart attack, it could have helped pay his major medical deductibles, copayments, or coinsurance. The lump-sum amount he selected could have also helped pay for daily living expenses. Be sure to take advantage of the UA Laptop Sales Presentation. It was designed to make your job easier and to help customers understand our products better.



# ARE YOU ON TRACK?

Next year's Convention will be held April 17-20, 2009, onboard Royal Caribbean's luxury liner, *Majesty of the Seas*®. Come April, the ocean will be calm, the sun will be warm, and the atmosphere will be celebratory.

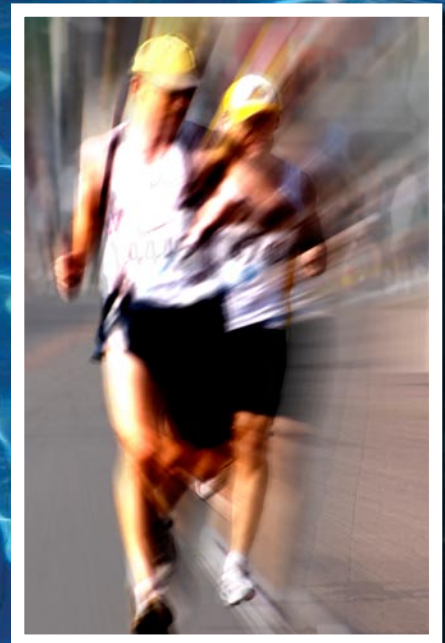
Are you on track to attend this awesome event? If you're not yet, get moving! Don't delay! You want to guarantee your spot as soon as possible on this magnificent ship, the *Majesty of the Seas*®.

Why is next year's Convention going to be one of the best trips in the history of our Company? Well, because you'll be there of course, but there's another reason too. Cruises give you the opportunity to visit several destinations on one trip. The *Majesty of the Seas*® will cruise from Miami to CocoCay®, Royal Caribbean's privately owned island, then on to Key West. As always, next year's Convention will give you the chance to 'meet and greet' the Company's best and brightest stars. After all, United American's annual Convention shines the spotlight on top producers. At Convention you will be rewarded and acknowledged for your hard work and contributions.

Don't be one of those people standing on the dock waving as the ship sets sail.

**Secure your spot!**

Source: [www.royalcaribbean.com](http://www.royalcaribbean.com).





## PRESIDENT'S CLUB 1-10

Through August 2008, the following producers represent the Top Agents, Unit Managers, and Branch Managers with the highest net annualized premium for the year.

### BRANCH MANAGERS

1. Don Gibbs, CLU\*  
Branch C9  
\$2,870,045



2. Jeff Miller\*  
Branch 50  
\$2,697,245



3. Jason Gsoell\*  
Branch F8  
\$2,657,690



4. John Paul Caswell\*, Branch 6 ..... \$1,924,988  
 5. Andy Bliss\*, Branch K6 ..... 1,664,150  
 6. Peter Schettini, Branch 39 ..... 1,554,990  
 7. Randy Byrd\*, Branch 74 ..... 1,517,351  
 8. Andrew Coutavas, Branch N9 ..... 1,349,116  
 9. Chad Yoos\*, Branch 33 ..... 1,247,165  
 10. John Kampling, Branch 32 ..... 1,236,068

### UNIT MANAGERS

1. Ashley Baxter\*  
Branch 40  
\$945,315



2. Stephanie Coutavas  
Branch N9  
\$928,367



3. Grecia Joyner  
Branch R3  
\$890,321



4. Ed Holbrook, Branch J2 ..... \$737,647  
 5. Don Arnett, Branch C9 ..... 664,435  
 6. Monica Burgess, Branch 8 ..... 661,514  
 7. Tanner Smith\*, Branch F8 ..... 640,514  
 8. Timothy Gifford, Branch K6 ..... 624,648  
 9. LeRoy Cape, Branch 32 ..... 605,327  
 10. Marian Keith\*, Branch C3 ..... 604,723

### AGENTS

1. Kevin Fackler\*  
Branch C9  
\$334,592



2. Matthew Johnson  
Branch 50  
\$206,495



3. Greg Carter  
Branch 46  
\$196,089



4. Jiries Samander, Branch 74 ..... \$193,574  
 5. John Devenyns, Branch V1 ..... 190,147  
 6. Gary Allred, Branch C9 ..... 184,703  
 7. Don Arnett\*, Branch C9 ..... 180,389  
 8. Bob Coleman\*, Branch 50 ..... 180,239  
 9. Abby Bragg\*, Branch 40 ..... 177,609  
 10. Thomas McDannel, Branch N9 ..... 166,025

## HONOR CLUB 11-20

### BRANCH MANAGERS

11. Cody Webster\*, Branch M5 ..... \$1,222,641  
 12. Preston Eisnaugle\*, Branch 30 ..... 1,089,354  
 13. Jason Everett, Branch N1 ..... 1,074,747  
 14. Robert Giles\*, Branch 40 ..... 994,323  
 15. Timothy Joyner\*, Branch R3 ..... 959,836  
 16. Alan Spafford\*, Branch 60 ..... 936,041  
 17. Johnny Salyers\*, Branch 10 ..... 897,425  
 18. Marion Parker\*, Branch 46 ..... 797,298  
 19. Ross Taylor\*, Branch 92 ..... 787,024  
 20. David Lang, Branch K2 ..... 785,743

### UNIT MANAGERS

11. Peter Guilfoyle, Branch 33 ..... \$594,912  
 12. Timothy Bryan\*, Branch C9 ..... 591,555  
 13. Mark Wofford, Branch 50 ..... 580,358  
 14. John Grafton, Branch 39 ..... 566,162  
 15. Joshua Byrd\*, Branch 74 ..... 559,610  
 16. Nicholas Boeschen, Branch 39 ..... 552,168  
 17. Brian Fowler\*, Branch 86 ..... 530,913  
 18. Tracy Manners\*, Branch 50 ..... 521,900  
 19. Stevie Mauldin, Branch 61 ..... 492,580  
 20. Stewart Ross, Branch 68 ..... 476,863

### AGENTS

11. John Misrasi\*, Branch P9 ..... \$164,954  
 12. Alan Zabko\*, Branch 63 ..... 162,911  
 13. Timothy Thompson, Branch J2 ..... 162,315  
 14. Malcolm McCall\*, Branch C3 ..... 161,523  
 15. Kelly Paterson\*, Branch N9 ..... 159,091  
 16. Melissa Nehlen, Branch R7 ..... 156,541  
 17. Jonathan Feld\*, Branch K1 ..... 156,187  
 18. Lisa Caviness, Branch A1 ..... 154,992  
 19. Bruce Dunlap, Branch J2 ..... 153,506  
 20. Annette Doyle, Branch 39 ..... 153,396

Company qualifications must be met to attend Convention. You must have a Quality of Business rate of at least 60% 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), and be above minimum standards. *\*Do not meet Company qualifications to attend Convention.*



— V —  
ACHIEVEMENT



**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 annualized premium. **Jason Adams** of **Branch 42** is **August's Rookie Manager of the Month**. The Branch 42 team produced **\$181,936** of net annualized premium in August.

**Way to go, Jason! Team 42 is looking great!**

**Welcome & Congratulations to our new Branch Manager!**

**Jason Moon** has been promoted to Branch Manager of the newly opened **Branch 29**. Jason was previously a Unit Manager in Branch 6.

**Jason, this is a wonderful opportunity for you to put together an outstanding team whose members will all become top producers. Consistently use the United American Laptop Sales Presentation and watch your team's production soar!**

**First Year Agent Production**

Through August 2008, the following represent the Top Five Branch and Unit Managers with the highest First Year Agent production for the year. *\*Do not meet at least one of the Company's Convention qualifications.*

**Top 5 – 1<sup>st</sup> Year  
Branch Manager**

1. Jason Gsoell\*, Branch F8.....\$2,622,853
2. Jeff Miller\*, Branch 50.....\$2,256,402
3. Don Gibbs, CLU\*, Branch C9.....\$1,781,329
4. John Paul Caswell\*, Branch 6.....\$1,566,057
5. Andy Bliss\*, Branch K6.....\$1,441,048

**Top 5 – 1<sup>st</sup> Year  
Unit Manager**

1. Stephanie Coutavas, Branch N9 .....\$926,833
2. Grecia Joyner, Branch R3.....\$874,722
3. Ashley Baxter\*, Branch 40 .....\$797,676
4. Tanner Smith\*, Branch F8.....\$634,327
5. Monica Burgess, Branch 8.....\$632,015

**Keep that production coming!**

**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.

<b>Branch Manager</b>	<b>Branch</b>	<b>Production</b>	<b>New Goal</b>
Jason Adams .....	Branch 42 .....	\$181,936.....	\$200,000
Todd Baxter.....	Branch 8.....	\$129,698.....	\$150,000
David Carpenter.....	Branch V5.....	\$56,569.....	\$75,000

**Million Dollar Milestone**

<b>Branch Manager</b>	<b>Branch</b>	<b>Production</b>
Todd Baxter.....	Branch 8.....	\$1,056,131

**Remember ... FOCUS ON LIFE!!**

CONGRATULATIONS

# Qualifying to Cruise



Royal Caribbean<sup>®</sup>  
INTERNATIONAL

## BRANCH 01

Derick McCarthy

## BRANCH 08

Todd Baxter, Mgr.  
Monica Burgess, U. Mgr.  
Tara Burleson  
Jennifer Derickson  
Nicole Duvaleus  
Jonathon Hardy  
David Watson

## BRANCH 12

William Gray

## BRANCH 18

Nathaniel Fairconnetue

## BRANCH 20

Harold Dewitt  
Nicole Scheltema  
Andrew Smith

## BRANCH 22

Randy Mosley

## BRANCH 29

Corey Churchill  
Jared Lutes  
Julie Moon  
Jason Taylor, U. Mgr.

## BRANCH 32

Yendis Bolling  
Brandie Bromley  
LeRoy Cape, U. Mgr.  
Shawn Dixon  
John Kampling, Mgr.  
Erika Pingston

## BRANCH 33

Peter Guilfoyle, U. Mgr.

## BRANCH 38

Steve Copenhaver  
John Cox  
Nancy Ward

## BRANCH 39

Justin Barklage  
Nicholas Boesch, U. Mgr.  
Adrian Corbbrey  
Annette Doyle  
John Grafton, U. Mgr.  
James Hamilton  
Dale Hanson  
Jason Poirier  
Peter Schettini, Mgr.

## BRANCH 40

Haley Conner  
Latausha Henry

## BRANCH 42

Jason Adams, Mgr.  
Billy Bingham  
Bradley Cooksey, U. Mgr.  
Dennis Metzger

## BRANCH 46

Greg Carter

## BRANCH 47

Veta Melvin  
Jo Ann Tole

## BRANCH 50

Steven Hargis, U. Mgr.  
Matthew Johnson  
David Nutter  
Mark Speake  
Mark Wofford, U. Mgr.

## BRANCH 51

Benjamin Caler  
Maria Kightlinger  
Chase Lefler, U. Mgr.  
Garridy McEwen, Mgr.

## BRANCH 55

Larry Bowman  
Scott Rollins, U. Mgr.

## BRANCH 60

Joann Spafford-Paak, U. Mgr.

## BRANCH 61

Stevie Mauldin, U. Mgr.

## BRANCH 68

Stewart Ross, U. Mgr.  
Tamberly Storey

## BRANCH 74

Kathryn Hillman  
Allen Lill  
Jiries Samander  
James Spitchley  
Damien Williams

## BRANCH 77

Kenneth Lane

## BRANCH 86

Svyatoslav Burshteyn  
Alan Hall, U. Mgr.  
Robert Matt  
Robert Williams, U. Mgr.

## BRANCH 90

Katherine Blanco

## BRANCH 91

Christiane Christensen, U. Mgr.

## BRANCH 92

Matthew Davis  
Justin Hilderbrandt  
Kevin Steffens, U. Mgr.

## BRANCH 93

Kristofer Klees

## BRANCH A1

Lisa Caviness

## BRANCH B2

Randy Jacobs

## BRANCH B7

Rachel Fenz, U. Mgr.

## BRANCH C9

Gary Allred  
Don Arnett, U. Mgr.  
Chris Gibson  
Haldon Johnson  
Wanda Tollison-Wilsey

## BRANCH E1

Larry Isley

## BRANCH F8

Katie Cox  
Jamy Hermsen

## BRANCH G8

Bridgette Bright  
Allison Valley

## BRANCH H4

Cherie Galloway  
Steve Nilson, U. Mgr.

## BRANCH H5

Patricia Grasberger

## BRANCH J2

Bruce Dunlap  
Ed Holbrook, U. Mgr.  
Timothy Thompson

## BRANCH K2

David Lang, Mgr.  
Aljean Polley  
William Zitterkopf, U. Mgr.

## BRANCH K6

Michael Barry, U. Mgr.  
Mary Fox  
Timothy Gifford, U. Mgr.  
James Gleason  
Paul Greenstein  
Richard Harmon  
Trevor Reiland  
Sara Ruehr

## BRANCH M4

Darla Waters

## BRANCH M5

Kenneth Anders  
Katie Boudreau, U. Mgr.

## BRANCH N1

Jason Everett, Mgr.

## BRANCH N7

Caroline Martin

## BRANCH N9

Jaunita Cooks  
Andrew Coutavas, Mgr.  
Stephanie Coutavas, U. Mgr.  
Donna Lepka  
Thomas McDannel  
Kelly Paterson, U. Mgr.  
Joan Smith

## BRANCH P7

Michelle Riccio  
Robert Schildt, U. Mgr.

## BRANCH P8

Danny Richardson  
Taylor Robinson

## BRANCH R1

Daniel Tullai

## BRANCH R2

## BRANCH R3

Gregory Hamilton  
Grecia Joyner, U. Mgr.

## BRANCH R7

Stephanie Jeffers, U. Mgr.  
Melissa Nehlen  
James Orlando

## BRANCH R8

George Annor

## BRANCH T9

Todd Parks, U. Mgr.  
Brad Steward

## BRANCH V1

John Devenyns

## BRANCH V5

Roger Cain  
Edward Shackelford, U. Mgr.

United American recognizes Agents, Unit Managers, and Branch Managers who are on schedule, as of August, for next year's National Sales Convention.

**The Convention will be held April 17-20, 2009. You must have the following net annualized production to qualify\*:**

**Agents — \$116,664; Unit Managers — \$83,332 First Year / \$333,328 Total; and Branch Managers — \$166,666 First Year / \$666,664 Total.**

\*To qualify, you must have a Quality of Business rate of at least 60% from the 4<sup>th</sup> month persistency report (or a Decline/Cancellation rate of less than 25% from the convention report if a QOB rate is not available), have in-force premium growth over 12/07, 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.