



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

## We've Moved!

As previously communicated, 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>

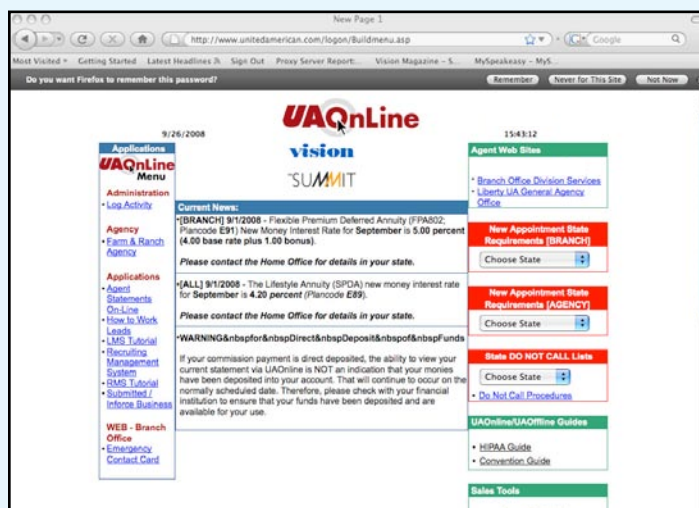
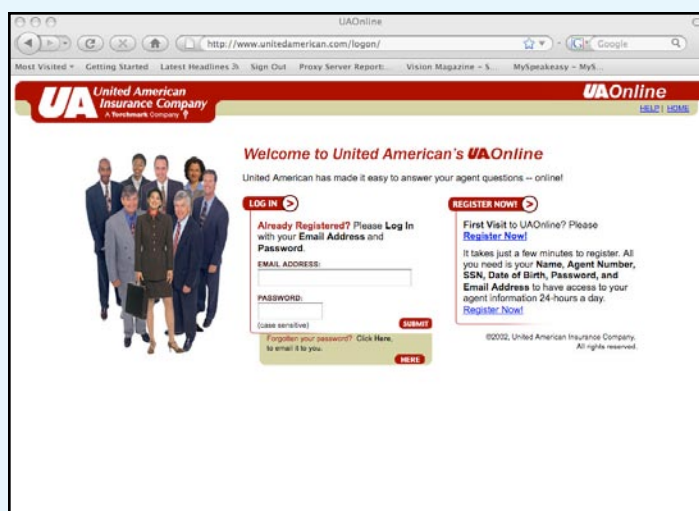
or

<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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## 2009 MEDICARE PREMIUMS AND DEDUCTIBLES

Part A Monthly Premium: \$443  
(free for most individuals)

Part B Monthly Premium: \$96.40\*  
(paid by most individuals)

Part A Deductible: \$1,068

Part B annual deductible: \$135\*

HDF annual deductible: \$2,000

Plan K out-of-pocket limit: \$4,620

Plan L out-of-pocket limit: \$2,310

\*Same as 2008. In addition, there is no change to UA's noncommissionable premium on ProCare Plans F and C that cover the Part B deductible. See pages 10-11 for the Medicare A/B Chart.

## PART D REMINDER

**Medicare Part D Prescription Drug Plans are no longer being sold by individual Agents. If the Home Office receives Agent-submitted Part D enrollments, they cannot be processed as such.**

We will continue to market this product through direct mail distribution. When customers and prospects ask about Part D coverage, please direct them to the website at [www.uamedicarepartd.com](http://www.uamedicarepartd.com) or have them call 866-524-4169 for enrollment information.

## GUIDE & MANUAL UPDATE

The **Rated Premium Guide (F5837)** and the **General Underwriting Instructions (F5836)** have been revised and updated. Download your copies via [UAOnline](http://UAOnline).

## UA AD CATALOG ADDITION

A 'Happy 65th Birthday' letter (BDL MS R08) has been added to the UA Ad Catalog to help you prospect Medicare Supplement business. The letter can be downloaded where state approved via [UAOnline](http://UAOnline).

## ATTN: ALL AGENTS

To avoid scanning issues on non-PASS (Teleforms) applications, tape the voided check in the indicated area on the app using one small piece of tape, avoiding any areas that will be scanned; OR download a separate Bank Draft Authorization Form (Form 1080 R05) under 'New Business Submissions' at [UAOnline](http://UAOnline). Do not mark over, staple, or cover the corner registration marks or the PASSform ID code.

## ATTN: ARKANSAS AGENTS

The Arkansas Insurance Department has asked carriers to remind field force Agents of the following advertising regulations related to life and annuity products:

- Include the full name of the insurer (United

American Insurance Company) and policy form numbers in all ads.

- Indicate you are a licensed insurance Agent and include your Arkansas insurance license number. The ad should read: 'Arkansas Insurance Producer License Number XXXXXX' in the same type size as the Agent and/or insurer name and telephone number.
- You must be properly licensed to use terms such as 'financial planner', 'investment advisor', 'financial consultant', 'financial advisor', or other similar terms. Do not use these terms if you are selling only life and annuity products.

In addition to print ads, signage, lead cards, prospecting letters, show booths, etc., these regulations also apply to business cards, letterhead stationary, and ANY printed material distributed by the Agent or insurer.

For more detailed information, consult the Arkansas Insurance Department Rule 17 and the Arkansas Trade Practices Act – specifically with the provisions in Ark Code Ann. §23-66-206. United American Advertising Guidelines also apply.

## ATTN: NEBRASKA AGENTS

As of **Nov. 1**, applications for UA life or annuity products must adhere to the following guidelines:

If the policy applied for is replacing existing coverage, the Agent must present and read aloud the notice regarding replacement (**Replacement Notice Form REPNOT/00**).

Both Agent and applicant must sign the Replacement Notice confirming the Agent read the notice aloud. If the applicant requests the Agent not read the notice aloud, the applicant must initial the Replacement Notice.

The Agent must also complete side two of the Replacement Notice – **Certification of Sales Materials**.

The Agent must submit to the Home Office a signed copy of the Replacement Notice and copies of any individualized sales materials related to the contract.

If a replacement occurs, the Agent must provide the applicant with a signed copy of the Replacement Notice and copies of any sales materials used at the time of application and indicated on side two of the Replacement Notice.

New forms are available for download via [UAOnline](http://UAOnline); click on the Compliance Sheet for Nebraska.

## INTEREST RATES SET

The **Lifestyle Annuity rate for November 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

# Choose Freedom!!

I am very excited about the recent introduction of United American's **Freedom Signature Series**. With its sliding scale of benefits and premiums, customers can create affordable coverage designed by them ... coverage that fits their needs as well as their budgets.

The Freedom Signature Series gives the prospect greater control over what coverages they choose, and ultimately, what premiums they pay. Your job is to help them determine what option, benefit amounts, and deductibles best satisfy their needs and those of their families.

The Freedom Signature Series (GSP3, SWL, RT10) provides many of the same types of benefits as the FLEXGUARD Plus (GSP2, SWL, RT10), but goes beyond the GSP2. Instead of three benefit levels, the GSP3 offers the prospect a choice of three separate plan options within the Freedom Signature Series. Once the prospect selects the plan option that is best for them and their family, they have a choice of several benefit and deductible amounts within that option.

Benefits for doctor office visits are tremendously important to most families. The GSP3 increases the available benefit amount for the Doctor Office Visit Benefit to a yearly maximum of \$1,000 – that is four times the annual limit of \$250 for the GSP2's standard Outpatient Physician Expense Benefit. In addition, with two of the three plan options, GSP3 policyholders can choose a \$35 copay per doctor visit instead of a specific benefit amount per visit. That provides them with 100 percent coverage up to \$200 per visit in excess of the copay. (Option C has a \$500 annual limit and Option D has a \$1,000 annual limit.)

The GSP2 standard Outpatient Expense Benefit, which includes diagnostic imaging and lab tests, has an annual limit of \$500 for any one injury or sickness. However, with the GSP3, policyholders can have an Outpatient Expense Benefit of up to \$1,500 per injury or sickness. And, unlike the GSP2, the GSP3 has a Radiation Therapy Benefit of up to \$10,000.

The Freedom Signature Series offers health riders as well. For additional premium, policyholders can choose an optional lump-sum Cancer or Critical Illness Benefit Rider from \$10,000 to \$50,000. There is also an optional Accident Benefit Rider in amounts from \$10,000 to \$30,000. An optional 10-year Renewable Term or Whole Life policy up to \$20,000 and a Child Term Life Rider up to \$10,000 are also available. And for no additional premium, the policyholder receives the Terminal Illness Accelerated Benefit Rider, which provides 50 percent of the life policy benefit if the policyholder is diagnosed with a qualifying terminal illness while the policy is in force.

The GSP3 is an outstanding addition to our product portfolio. It gives your prospects more choices when planning how best to protect their families. See more details on pages 5 and 6.

Having quality hospital/medical/surgical coverage in place is important, because we know the cost of a hospital stay can run many thousands of dollars. But, how do those costs compare to the costs associated with the death of a family's primary breadwinner?

According to the *National Association of Funeral Directors*, the average cost of a funeral is \$6,580. That does not include additional charges for plot, marker, etc., which can easily run another \$7,000 for a total of almost \$14,000. Add to that the cost of final medical expenses, which can run as much as \$36,000 for the final days of a person's life. And then there is credit card debt. According to *Hoffman Brinker & Roberts*, a Michigan-based debt-relief company, the average American household's credit card debt was \$9,840 in 2007, and in the present economy, it's now likely much higher. In addition, there may be an auto loan to pay off, which could amount to as much as \$15,000 to \$30,000. And what about the mortgage? The *Federal Reserve Bank of Kansas City* listed the national average mortgage balance in the United States at \$181,225 in 2007. And then there is college. Tuition, room and board, and fees at a public four-year university run \$17,175 annually. Add to that an additional \$6,000 to \$10,000 for food, entertainment, and clothing, and that college education comes to a whopping \$108,700. And, to add to all that, there is the lifetime earning potential that is forever lost when a primary breadwinner dies. In some instances, that can amount to millions of dollars the family will never receive.

If you add up all of these expenses, I think you see where I'm going. The amount of expense that a family potentially faces when the primary breadwinner dies can be totally insurmountable and completely devastating to the financial security of the family ... unless the breadwinner had quality life insurance protection in place. That's where you come in. UA's Fundamental Life I and II can offer families a foundation on which to rebuild their financial security and cash to cover both immediate and ongoing expenses, and added to that now a very broad array of Liberty National's life insurance products. Even a low benefit policy or optional add-on that may cover only final expenses is a step in the right direction. Talk about life insurance protection to every prospect and customer who will listen. Help them to understand that quality life insurance protection can alleviate some of the future's uncertainty.

Sources: [www.hospitalimpact.org/index.php/scoop/2006/10/23\\_the\\_high\\_cost\\_of\\_death](http://www.hospitalimpact.org/index.php/scoop/2006/10/23_the_high_cost_of_death); Trends in College Pricing, The College Board, 2007.





### What are some of the benefits available with the GSP3?

- ✓ Daily Hospital Room and Board Benefit
- ✓ Daily Intensive Care Benefit
- ✓ Miscellaneous Hospital Expense Benefit
- ✓ Surgical Procedures Benefits  
(Surgeon Benefit, Assistant Surgeon Benefit, Administration of Anesthetic Benefit)
- ✓ Radiation Therapy Benefit
- ✓ Private Duty Nurse Benefit
- ✓ Ambulance Benefit
- ✓ Inpatient Physician Expense Benefit
- ✓ Doctor Office Visit Benefit

### What are some of the features of GSP3?

A great feature of the policy is that benefits are payable for each new injury or sickness. For example, if your customer is hospitalized for a heart condition, his policy pays benefits for that sickness. Or, if your customer requires gall bladder surgery, his policy benefits start over because the gall bladder is a new, unrelated sickness.

Another great feature of the policy is the refund of premium for loss of life from accidental injury. If your customer dies as a result of accidental bodily injury while the policy is in force, the premiums paid for his coverage are refunded to his estate.

### What Optional Health Riders and Life Policies are available for additional premium?

- ✓ Optional Cancer Benefit Rider
- ✓ Optional Critical Illness Benefit Rider
- ✓ Optional Accident Benefit Rider
- ✓ Term Life or Whole Life Insurance Policies
- ✓ Child Term Life Rider
- ✓ Deposit Fund Rider
- ✓ Terminal Illness Accelerated Benefit Rider —  
No additional premium

The Freedom Signature Series can help relieve some of the anxiety associated with hospital, surgical, and medical expenses as well as doctor visits. Refer your customers to [www.unitedamerican.com/freedom](http://www.unitedamerican.com/freedom) for more information. For Agent Training on the Freedom Signature Series, go to **UAOnline:** [www.unitedamerican.com/logon](http://www.unitedamerican.com/logon). Training is also available at License2Go.

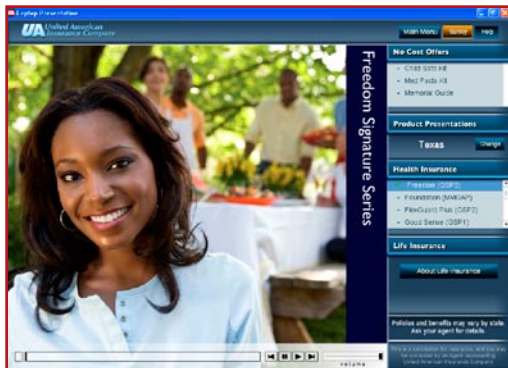
The Freedom Signature Series is also available on the United American Laptop Sales Presentation, where state approved. *The Freedom Signature Series is approved in Alabama, Arkansas, Arizona, Colorado, Delaware, Florida, Illinois, Iowa, Louisiana, Michigan, Missouri, New Mexico, Oklahoma, South Carolina, Texas, West Virginia, Wisconsin, and Wyoming.*



# Laptop Additions

United American's Laptop Sales Presentation has the 'WOW' factor! It's helping both new Agents and veteran Agents to write more business and to write it faster and easier than ever before.

To increase your level for success, we've added more products to the UA Laptop Sales Presentation as well as improved the accessibility and functionality of the Customer Survey.



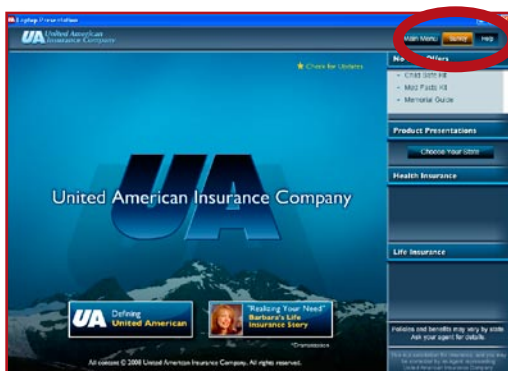
**Freedom Signature Series (GSP3, SWL, RT10):** The presentation for the Freedom Signature Series, United American's recent health insurance offering, is available for Agents selling in **Alabama, Arkansas, Arizona, Colorado, Delaware, Florida, Illinois, Iowa, Louisiana, Michigan, Missouri, New Mexico, Oklahoma, South Carolina, Texas, West Virginia, Wisconsin, and Wyoming.** Access will be added for Agents in other states as the product and presentation are approved. Freedom Signature Series offers prospects a choice of benefit combinations and benefit levels. They also have the freedom to choose optional riders for cancer, critical illness, and accident in addition to whole and term life.



**Tradition Signature Series (INDEMI, SWL, RT10):** The Tradition Signature Series includes a supplemental hospital and surgical indemnity policy (INDEMI) **sold only in California.** Tradition offers California customers a choice of four standard hospital benefit levels, along with coverage for assistant surgeon fees and anesthesiologist's fees. There is also an ambulance benefit, accidental death benefit, mammography screening benefit, and other inpatient-only and outpatient-only benefits. Customers may also select optional life insurance and health riders.



**ProCare Medicare Supplements:** The ProCare Medicare Supplement Laptop Presentation is approved for Agents selling in **Alabama, Alaska, Arizona, Delaware, Georgia, Idaho, Indiana, Kansas, Kentucky, Louisiana, Maine, Maryland, Michigan, Mississippi, Missouri, Montana, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Utah, West Virginia, and Wyoming.** Access will be added for Agents in other states as the presentation is approved. The presentation defines our Company, explains what Medicare covers, and presents a complete overview of each Medicare Supplement Plan we offer.



**Customer Survey:** Formerly called Market Survey, this has been added to the upper right-hand corner of the Main Menu and can be accessed at any point in the presentation. It's best to do the Survey first, immediately after collecting sponsorships from the no-cost offers. You can properly assess the prospect's needs and determine which of our products best fit those needs. The Survey captures important information about your customers such as birthday, names of family members, place of employment, etc., and each survey is saved automatically to a folder on your laptop's desktop for follow-up.



# Big Doings at Big Sky!



Big Sky, Montana ... clear blue skies, snow-capped mountain peaks, towering pine trees, amazing wildlife, and crystal clear air. Does it get any better? Probably not, based on the experience of this year's Leadership Development Board.

The 320 Ranch in Big Sky, Montana, was home for the recent LDB meeting. During their stay at the Ranch, board members experienced 'classic' Montana in 'classic' cowboy style. Outdoor activities like hayrides, horseback riding, fly fishing, rafting and kayaking, and hiking through the Gallatin National Forest that surrounds the Ranch, stretched them both mentally and physically. Having the opportunity to view the majesty of Mother Nature at her best was both a thrilling and a humbling experience.

All that fresh air worked up hearty appetites for LDB members. Big Sky's 320 Steak House restaurant and Saloon was a great place to dig in to some cowboy-gourmet fare like 'Buffalo Au Poivre'.

For the first time, a joint LDB meeting was held for both United American and Liberty National Branch Managers. With United American now selling many Liberty products, both companies and Branch Managers have much in common. They share similar goals and the same desires to create outstanding opportunities for both new and veteran Agents, Unit Managers, and Branch Managers. This meeting gave them the chance to exchange ideas that can improve the quality of business for both companies.

Every Branch Manager should strive for the opportunity to serve on the Leadership Development Board. The challenges are great, but the rewards are too!





# Great News!

Attention all United American Agents, Unit Managers, and Branch Managers not currently on track for Convention. We have a Special 4th Quarter Qualifying Promotion to get you up the gangway and settled on board!

Qualification is based on your Liberty National production during the months of October, November, and December. Qualify to cruise simply by writing Liberty National business!

We booked a 'Special Qualifiers Pool' of 300 extra rooms so Branch Managers, Unit Managers and Agents from United American and Liberty National can compete between companies for a place onboard.

Agents, Unit Managers, and Branch Managers from both companies, who are above the minimum required net issue in the 4th quarter, will be grouped together and then ranked based on LNL production. Whoever is most above the minimums within the combined companies from each position will receive a special invitation. This special promotion allows both new Agents and veterans to qualify for a berth on Torchmark's Cruise Ship in April 2009.

## **AGENTS WHO CURRENTLY DO NOT QUALIFY FOR CONVENTION:**

We consider your Liberty National AP issue during the promotion period. The top 220 Agents who average net issue of at least \$1,000 of Liberty National AP per week during this 13-week period (with a total of no less than \$13,000 of total net issue in 4th quarter 2008), regardless of service time, receive a special invitation to Convention.

## **UNIT MANAGERS WHO CURRENTLY DO NOT QUALIFY FOR CONVENTION:**

We consider your Unit's Liberty National AP net issue during the promotion period. The top 50 Unit Managers who average at least \$4,000 of Liberty National net AP issue per week during the 13-week period (with a total of no less than \$52,000 net issued AP in 4th quarter 2008) receive a special invitation from LNL. Again, independent of service time, we combine the Unit Managers from both companies who write LNL production and issue special invitations to the top 50 who rank highest above \$4,000 per week.

## **BRANCH MANAGERS WHO CURRENTLY DO NOT QUALIFY FOR CONVENTION:**

Invitations will be given to the 30 Branch Managers who have the highest percent increase in Liberty National issue during the 13-week promotion period. Branch Managers must have at least an \$8,000, 13-week net issue average during the 4th quarter to qualify. To determine the percent of increase, we will compare your LNL 'All Agent' 13-week AP average on 09/26/08 with your 13-week AP average on 12/26/08. Thirty Branch Managers from the combined companies who rank highest on 'percent of increase above prior production' receive an invitation, as long as they achieve a minimum \$8,000 of net average weekly AP for the entire 4th quarter. This means Branch Managers must produce a minimum of \$104,000 net AP, regardless of time of service or start date.

For United American Branches that do not have Liberty National products available for the entire 13-week promotion period, we will consider special invitations for those with exceptional performance through the end of the year.

## **PROMOTION PERIOD:**

The first week's net issues included were those in the Transaction Register dated 10/03/08; the last week's issue will be those in the Transaction/Production Register dated 12/26/08. Books will remain open for an additional two months to take not-taken policies or any other adjustments into account before determining the final list of qualifiers.

In addition, invitees must meet Liberty National's current Minimum Standards during the promotion period.

**Don't Delay! Get excited! Get creative! Make the 4th quarter your best quarter! Qualify for a special Convention invitation to cruise the Caribbean April 17-20, 2009.**



# 2009 MEDICARE PART A

Part A is Hospital Insurance and covers costs associated with confinement in a hospital or skilled nursing facility.

WHEN YOU ARE HOSPITALIZED FOR:	MEDICARE COVERS	YOU PAY
<p><b>1-60 DAYS</b></p>	<p>Most confinement costs <b>after</b> the required Medicare Deductible</p>	<p><b>\$1,068</b> DEDUCTIBLE</p>
<p><b>61-90 DAYS</b></p>	<p>Most confinement costs <b>after</b> the required Medicare Deductible</p>	<p><b>\$267</b> A DAY COPAYMENT as much as: <b>\$8,010</b></p>
<p><b>91-150 DAYS</b></p>	<p>All eligible expenses, <b>after</b> patient pays a per-day copayment (These are Lifetime Reserve Days which may never be used again.)</p>	<p><b>\$534</b> A DAY COPAYMENT as much as: <b>\$32,040</b></p>
<p><b>151 DAYS OR MORE</b></p>	<p>NOTHING</p>	<p><b>YOU PAY ALL COSTS</b></p>
<p><b>SKILLED NURSING CONFINEMENT:</b> When you are hospitalized for at least 3 days and enter a Medicare approved skilled nursing facility within 30 days after hospital discharge and are receiving skilled nursing care.</p>	<p>All eligible expenses for the first 20 days; then all eligible expenses for days 21-100, <b>after</b> patient pays a per-day copayment</p>	<p>After 20 days <b>\$133.50</b> A DAY COPAYMENT as much as: <b>\$10,680</b></p>



# 2009 MEDICARE PART B

Part B is Medical Insurance and covers physician services, outpatient care, tests, and supplies.

ON EXPENSES INCURRED FOR:	MEDICARE COVERS	YOU PAY \$135 ANNUAL DEDUCTIBLE PLUS
<p><b>MEDICAL EXPENSES</b> Physicians' services for inpatient and outpatient medical/surgical services; physical/speech therapy, diagnostic tests</p>	<p>80% of approved amount</p>	<p>20% of approved amount</p>
<p><b>CLINICAL LABORATORY SERVICES</b> Blood tests, urinalysis</p>	<p>Generally 100% of approved amount</p>	<p>Nothing for services</p>
<p><b>HOME HEALTH SERVICES</b> Part-time or intermittent skilled care, home health aide services, durable medical supplies, and other services</p>	<p>100% of approved amount for services; 80% of approved amount for durable medical equipment</p>	<p>Nothing for services; 20% of approved amount for durable medical equipment</p>
<p><b>OUTPATIENT HOSPITAL TREATMENT</b> Hospital services for the diagnosis or treatment of an illness or injury</p>	<p>Medicare payment to hospital, based on outpatient procedure payment rates</p>	<p>Coinsurance based on outpatient payment rates</p>
<p><b>BLOOD</b></p>	<p>After first 3 pints of blood, 80% of approved amount</p>	<p>First 3 pints plus 20% of approved amount for additional pints</p>



P. O. BOX 8080  
MCKINNEY, TEXAS 75070

On all Medicare-covered expenses, a doctor or other healthcare provider may agree to accept Medicare 'assignment'. This means the patient will not be required to pay any expense in excess of Medicare's 'approved' charge. The patient pays only 20% of the 'approved' charge not paid by Medicare.

Physicians who do not accept assignment of a Medicare claim are limited as to the amount they can charge for covered services. In 2009, the most a physician can charge for services covered by Medicare is 115% of the approved amount for nonparticipating physicians.

## PRESIDENT'S CLUB 1-10

Through September 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. Jeff Miller\*  
Branch 50  
\$2,974,692



2. Don Gibbs, CLU\*  
Branch C9  
\$2,971,141



3. Jason Gsoell\*  
Branch F8  
\$2,807,960



4. John Paul Caswell\*, Branch 6 ..... \$2,289,499  
5. Andy Bliss\*, Branch K6 ..... 1,814,476  
6. Peter Schettini\*, Branch 39 ..... 1,770,096  
7. Randy Byrd\*, Branch 74 ..... 1,679,628  
8. Andrew Coutavas, Branch N9 ..... 1,487,930  
9. Chad Yoos\*, Branch 33 ..... 1,370,398  
10. John Kampling, Branch 32 ..... 1,369,263

### UNIT MANAGERS

1. Ashley Baxter\*  
Branch 40  
\$1,031,515



2. Stephanie Coutavas  
Branch N9  
\$1,003,680



3. Grecia Joyner\*  
Branch R3  
\$991,237



4. Monica Burgess\*, Branch 8 ..... \$844,858  
5. Don Arnett, Branch C9 ..... 730,896  
6. Nicholas Boesch, Branch 39 ..... 688,383  
7. Timothy Gifford, Branch K6 ..... 668,211  
8. LeRoy Cape, Branch 32 ..... 663,352  
9. John Grafton, Branch 39 ..... 645,053  
10. Marian Keith\*, Branch C3 ..... 641,779

### AGENTS

1. Kevin Fackler\*  
Branch C9  
\$360,410



2. Matthew Johnson  
Branch 50  
\$222,568



3. John Devenyns\*  
Branch V1  
\$204,835



4. Greg Carter, Branch 46 ..... \$204,113  
5. Jiries Samander, Branch 74 ..... 203,610  
6. John Misrasi\*, Branch P9 ..... 198,835  
7. Bob Coleman\*, Branch 50 ..... 197,884  
8. Annette Doyle, Branch 39 ..... 195,258  
9. Gary Allred\*, Branch C9 ..... 190,661  
10. Lisa Caviness, Branch A1 ..... 187,147

## HONOR CLUB 11-20

### BRANCH MANAGERS

11. Cody Webster\*, Branch M5 ..... \$1,315,492  
12. Jason Everett, Branch N1 ..... 1,268,396  
13. Robert Giles\*, Branch 40 ..... 1,103,209  
14. Timothy Joyner\*, Branch R3 ..... 1,100,082  
15. Alan Spafford\*, Branch 60 ..... 1,056,815  
16. Johnny Salyers\*, Branch 10 ..... 990,701  
17. Todd Baxter\*, Branch 8 ..... 958,913  
18. Marion Parker\*, Branch 46 ..... 864,027  
19. David Lang, Branch K2 ..... 860,995  
20. Ross Taylor\*, Branch 92 ..... 812,830

### UNIT MANAGERS

11. Peter Guilfoyle, Branch 33 ..... \$637,846  
12. Mark Wofford, Branch 50 ..... 637,496  
13. Timothy Bryan\*, Branch C9 ..... 635,459  
14. Joshua Byrd\*, Branch 74 ..... 626,749  
15. Stewart Ross, Branch 68 ..... 592,356  
16. Tracy Manners\*, Branch 50 ..... 583,882  
17. Fred DiVittorio\*, Branch A1 ..... 547,453  
18. Stevie Mauldin, Branch 61 ..... 527,192  
19. Landon Lucas\*, Branch 6 ..... 500,237  
20. David Watson\*, Branch 6 ..... 489,492

### AGENTS

11. Don Arnett\*, Branch C9 ..... \$182,536  
12. Tamberly Story\*, Branch 68 ..... 181,173  
13. Thomas McDannel\*, Branch N9 ..... 171,688  
14. David Valdez\*, Branch 33 ..... 169,995  
15. Tarina Nelson\*, Branch 32 ..... 169,925  
16. Jonathan Feld\*, Branch K1 ..... 167,101  
17. Malcolm McCall\*, Branch C3 ..... 161,441  
18. Patricia Grasberger, Branch H5 ..... 159,860  
19. Kelly Paterson\*, Branch N9 ..... 159,091  
20. Fred DiVittorio\*, Branch A1 ..... 154,404

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.*





**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 **September's Rookie Manager of the Month**. The Branch 42 team produced **\$51,986** of net annualized premium in September.

***That's two months in a row, Jason! Team 42 is the best!***

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

**David Carpenter** – newly opened **Branch V5**. David was previously a Unit Manager in Branch F8.

**Wesley Isaacs** – **Branch T5**. Wesley was previously a Unit Manager in Branch 10.

**Garridy McEwen** – newly opened **Branch 51**. Garridy was previously a Unit Manager in Branch C9.

**Jason Adams** – newly opened **Branch 42**. Jason was previously a Unit Manager in Branch 50.

**Grant Chapman** – **Branch H8**. Grant was previously a Unit Manager in Branch 39.

**Bret Schneider** – **Branch P9**. Bret was previously a Unit Manager in Branch 22.

**Quennise Giles** – **Branch F4**. Quennise was previously a Unit Manager in Branch 89.

**Seize this opportunity for success. It's yours for the taking!!**

**Top 5 First Year Agent Production**

Through September 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.*

**Branch Managers**

- 1. Jason Gsoell\*, Branch F8.....\$2,697,119
- 2. Jeff Miller\*, Branch 50.....\$2,347,100
- 3. Don Gibbs, CLU\*, Branch C9.....\$1,805,786
- 4. John Paul Caswell\*, Branch 6.....\$1,636,972
- 5. Andy Bliss\*, Branch K6.....\$1,536,625

**Unit Managers**

- 1. Stephanie Coutavas, Branch N9.....\$988,269
- 2. Grecia Joyner\*, Branch R3.....\$975,638
- 3. Ashley Baxter\*, Branch 40.....\$862,918
- 4. Monica Burgess\*, Branch 8.....\$801,070
- 5. Peter Guilfoyle, Branch 33.....\$629,746

***Make that 4th quarter push!***

**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>
Todd Baxter.....	Branch 8.....	\$169,055.....	\$175,000

***Way to go, Todd! Keep that production climbing!***

***Remember ... Marketing Plan + Laptop Sales Presentation = SUCCESS!!***

# Qualifying to Cruise



Royal Caribbean  
INTERNATIONAL

## BRANCH 01

Derick McCarthy

## BRANCH 06

Chad Davis  
Stephen Holt

## BRANCH 08

Tara Burleson  
Jennifer Derickson  
Nicole Duvalous  
Jonathon Hardy  
Karen Vallor  
David Watson

## BRANCH 10

Melody Meade

## BRANCH 18

Nathaniel Fairconnetue,  
U. Mgr

## BRANCH 20

Andrew Smith

## BRANCH 24

Nadieshda Gonzalez

## BRANCH 29

Jared Lutes  
Jason Taylor, U. Mgr.

## BRANCH 32

Yendis Bolling  
LeRoy Cape, U. Mgr  
John Kampling, Mgr.  
Craig Miller, U.Mgr  
Erika Pingston

## BRANCH 33

Peter Guilfoyle, U. Mgr.  
Aaron Prichard  
Thomas Yoshikawa

## BRANCH 39

Nicholas Boeschon,  
U. Mgr.  
Adrian Corbbrey  
Annette Doyle

## BRANCH 39, CONT.

John Grafton, U. Mgr.  
James Hamilton  
Dale Hanson  
Jason Poirier  
Brandon Vincent

## BRANCH 40

Haley Conner  
Andrea Guidry  
Latausha Henry

## BRANCH 42

Loren Hoskins  
Michelle Parker

## BRANCH 46

Greg Carter

## BRANCH 47

Veta Melvin  
Justin Orr

## BRANCH 50

Travis Baldwin  
Matthew Johnson  
David Nutter  
Mark Speake  
Mark Wofford, U. Mgr.

## BRANCH 51

Benjamin Caler  
Garridy McEwen, Mgr.

## BRANCH 60

Joann Spafford-Paak,  
U. Mgr.

## BRANCH 61

Stevie Mauldin, U. Mgr.

## BRANCH 68

Stewart Ross, U. Mgr.

## BRANCH 71

Karen Brown

## BRANCH 74

Kathryn Hillman  
Jiries Samander  
James Spitchley

## BRANCH 85

Gerald Sampson

## BRANCH 86

Misty Watts

## BRANCH 90

Katherine Blanco

## BRANCH 91

Christiane Christensen,  
U. Mgr.

## BRANCH 92

Matthew Davis  
Justin Hilderbrandt  
Kevin Steffens, U. Mgr.

## BRANCH A1

Lisa Caviness

## BRANCH C9

Don Arnett, U. Mgr.  
Wanda Tollison-Wilsey

## BRANCH D8

Nicole Haynes

## BRANCH E1

Jerry Gehring

## BRANCH F8

Katie Cox  
Ali Nickooii

## BRANCH H4

Steve Nilson, U. Mgr.

## BRANCH H5

Patricia Grasberger

## BRANCH K2

David Lang, Mgr.  
Jennifer Mochwart  
Aljean Polley  
Kevin Roth

## BRANCH K5

Caroline Blair  
Mohamad Masri  
John Miller, U. Mgr.

## BRANCH K6

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

## BRANCH M4

Darla Waters

## BRANCH N1

Jason Everett, Mgr.  
Lindsay Green  
Toni Roark

## BRANCH N9

Andrew Coutavas, Mgr.  
Stephanie Coutavas, U. Mgr.  
Donna Lepka  
Kelly Paterson, U. Mgr.  
Marlo Provenzo  
Joan Smith

## BRANCH P7

Michelle Riccio  
Robert Schildt, U. Mgr.

## BRANCH P8

Taylor Robinson

## BRANCH R3

Gregory Hamilton

## BRANCH R7

Melissa Nehlen  
James Orlando

## BRANCH T9

Todd Parks, U. Mgr.  
Brad Steward

United American recognizes Agents, Unit Managers, and Branch Managers who are on schedule, as of September, 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 — \$131,247; Unit Managers — \$93,749 First Year / \$374,994 Total; and Branch Managers — \$187,499 First Year / \$749,997 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.