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 Division

“Keep away from people who try to belittle your ambitions. Small people always do that, but the really GREAT make you feel that you, too, can become great.”

— Mark Twain

“Great Times Call For Great Measures”

In the immortal words of Martin Luther King Jr., “*The ultimate measure of a man is not where he stands in moments of comfort, but where he stands at times of challenge.*” Many of you have stepped up to the challenge of 16/6/6 with remarkable results. And this strong year of growth for United American and the Exclusive Agency Division is positive proof that we have met our challenge head on and we have measured up! **Our T.E.A.M. has broken another Company record by writing \$4,367,553, as recorded on the report dated 11/06/00. Since the end of September we have been on a roll, breaking records left and right. Our records include writing \$3,878,551 (10/02/00 report), \$4,215,693, (10/16/00 report) and \$4,220,614, (10/30/00 report).** Congratulations to all those who made these record-breaking weeks possible. But what is more important is that these outstanding performances have helped push third quarter Life and Medicare Supplement sales into double-digit growth rates! (For an update on our third quarter progress and other Torchmark news see page 5.) What all this means for our T.E.A.M. is future growth in 2001. I’ve said it before and I’ll say it again — **IT ONLY GETS BETTER FROM HERE!**

Weiss Ratings Speaks — Again

The current market conditions are outstanding. According to a recent study conducted by Weiss Ratings, Inc., with so many “**CHEAP**” insurers leaving the market, Seniors’ choices are limited. *In fact, “among those remaining 90 HMOs, 37 are losing money.” Weiss suggests that, “Seniors who have been dropped from their HMO should not rejoin another, but seriously consider returning to Medicare while buying a good Medigap policy.”* And this is what UA does best — offers quality coverage, superior service backed by solid Company ratings.

Raise The Bar

This is our time of challenge to overcome “**CHEAP**” companies and we know where we stand! We — United American — can *absolutely* capture the Senior market. However, are you doing all that you can to take advantage of this opportunity? **Have you implemented your plans? Are they working? Do you need to set your standards higher? Are you recruiting to your potential? Do your numbers reflect your efforts?** Remember, now is the time to make sure the plans you have implemented are working. If they’re not, it would be wise to take this time and adjust them. Also, if you are not recruiting to your potential, then you are missing out. It is important to keep in mind that prospecting for Agents and recruiting for Managers are key. And finally if your numbers are not reflecting your efforts, then you have to ask yourself, “What more can I do to fully take advantage of this opportunity?” *Taking advantage of the present market conditions can only be used in YOUR favor.*

Take a few moments and review this issue of *Vision* thoroughly. Included are some updates that will prove helpful to you in the field. A new Medicare Supplement application, the MA12, is shown on pages 8 and 9. Check out the new marketing tools pictured on pages 6 and 7. And don’t miss the Partners update on page 10, as well as the updated Medicare A/B chart on pages 11 and 12.

Continue to saturate the market ,T.E.A.M.! And remember to work as close to a 16/6/6 schedule, as possible, because **Together Everyone WILL Achieve More!** *Now is your time to accept your challenge and prove that great times do, indeed, call for great measures!*