

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

V

VISION
Magazine

December 2005



**New
Plans
For a New Year
Medicare's
K and L**



UNITED AMERICAN

For over a half century, United American Insurance Company has been meeting the public's life and health needs. We are a leader in individual life and health protection. We are totally committed to meeting customer needs through personal one-on-one Agent service and complete Home Office customer support. You can count on UA to do what it says it will do.
www.uabranch.com
www.unitedamerican.com
Home Office
(972) 529-5085

VISION

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ProCare Approvals

A special mailing regarding **ProCare Medicare Supplement** rate approvals for new business and renewals has been mailed to Branch Offices in **Alabama, Arizona, Iowa, Idaho, Illinois, Indiana, Louisiana, Mississippi, New Mexico, Ohio, Oklahoma, South Dakota, Tennessee, and Wyoming.**

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

FLEXGUARD Approvals

A special mailing regarding **FLEXGUARD** rate approvals for new business and renewals has been mailed to Branch Offices in **Alabama, Arizona, Colorado, Delaware, Iowa, Idaho, Illinois, Louisiana, Michigan, Missouri, Mississippi, Montana, North Carolina, Nebraska, New Mexico, Nevada, Ohio, Oklahoma, Oregon, Rhode Island, South Dakota, Texas, Utah, Wisconsin, and Wyoming.**

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

FLEXGUARD Product Approvals

UA's FLEXGUARD health policy now approved for sale in Indiana and Tennessee. A special mailing has been sent to Agents working in these states. For additional materials, Branch Managers may contact Supply.

Interest Rates Set

The **Lifestyle Annuity** new money interest rate for the month of **January** is **4.00 percent**. Rates will continue to be reviewed and adjusted accordingly.

The **Deposit Fund Rider** new business interest rate for 2005 and 2006 has been set at **3.00 percent**.

ATTN: ALL UA AGENTS

In 2006, the Part B deductible will increase to \$124. Accordingly, *UA's non-commissionable premium will increase to \$123 on all policies covering the Part B deductible with the implementation of 2006 Medicare rate increases. Effective July 1, 2006, the non-commissionable premium will be increased to \$123 on all policies covering the Part B deductible even if no rate increase has been implemented.*

ATTN: NEVADA AGENTS

UA's portfolio of under age 65 health policies are not major medical and should never replace such coverage. Any UA health application which replaces the applicant's major medical coverage will be declined. If the applicant has not had a major medical policy in force for at least 63 consecutive days, the application will not be considered a replacement.

Additionally, the replacement of a supplemental hospital or medical expense policy with a UA hospital or medical expense policy is not allowed. But the replacement of other health policies (i.e. cancer, critical illness, and accident policies) is allowed. In other words, you may not replace a Basic Hospital policy with a UA Basic Hospital policy, such as the Good Sense plan or FLEXGUARD, but you can replace a Critical Illness policy with a UA Critical Illness policy. When a replacement is made, all replacement paperwork will be required with the application.

HOLIDAY SCHEDULE

The UA Home Office will be **closed Monday, December 26**, in observance of the Christmas holiday. Additionally, the Home Office will also be **closed Monday, January 2**, in observance of the New Year.

Looking Back on 2005 . . .

Each year when the holiday season rolls around, we consider the year that is coming to a close and try to put it into perspective. The year 2005 has been an absolutely amazing one from any and all perspectives for the Branch Office division! It has presented us with challenges and rare opportunities. It has been a year in which the indomitable spirit of the American people has shone through at every opportunity. This year, in particular, "United" Americans have proven that they have both a toughness of character and a generosity of spirit that is without equal. Time and again, we have not hesitated to share who we are and what we have with those who needed it most. It's the generous spirit of America that we should all celebrate this holiday season!

In addition to dealing with the forces of nature, Americans have had to handle more traditional economic concerns in 2005. Rising prices for fuel, food, and housing, unemployment, and loss of insurance coverage have seriously impacted thousands of Americans, and the commercial aspect of the holiday season only seems to magnify those concerns.

Most of us associated with United American are in a very enviable position. But we know not everyone is as fortunate as we are. The events of 2005 brought home that message loud and clear! Yet, we also realize that our profession can lessen the impact of difficult times in challenged coverage for our customers. Many Americans are faced with serious insurance cost and coverage challenges. Fortunately, United American has the products, the resources, and the talented Agents to reach out to customers in need



– both to individuals and to those at the workplace. We can offer affordable solutions to make their lives a little bit easier. And, by satisfying their needs, we satisfy our own needs.

For many years, United American has focused on finding ways to bring affordable life and health coverage to the American people. That focus will never change. Because of the dedication and hard work of our Branch Managers, Unit Managers and Agents, UA has made excellent progress toward achieving its goals in 2005. We have added many new products to our portfolios – products which have improved the quality of life for our customers. We appreciate the tremendous commitment you all have made to doing what is right for our policyholders. Because of your efforts, bringing the best to our customers and being the best for our customers is just the way we do business...year in and year out. As long as we continue to put policyholders first and to always give them our best, we will all be blessed – not just at the holiday season but throughout the year.

We appreciate the trust and confidence you have placed in United American. We won't ever let you down!

May your holidays be richly blessed and may 2006 be your best year ever!

R.B. Hudson *Mark S. McAndrew* *Vern D. Harber* *Arthur W. King*

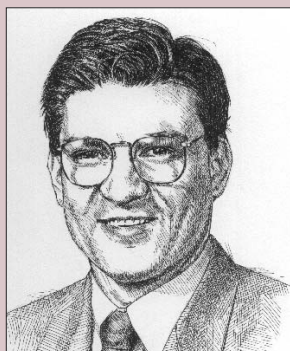
UNITED AMERICAN ANNOUNCES THE 2006 PRESIDENT'S COUNCIL

The annual announcement of the President's Council is always a highly anticipated event at United American. The past few years, in particular, have made all of us aware of the critical need for strong and honest leadership, whether in government or business. It is with tremendous pride that we bring the talent and dedication of these 10 outstanding individuals to the 2006 Council. Because of what they have achieved within their individual Branches, they inspire and challenge all of us to reach beyond our everyday capabilities and to achieve our dreams. They bring out the best in all of us!



PAT GIACHETTI

Branch 63
22 years



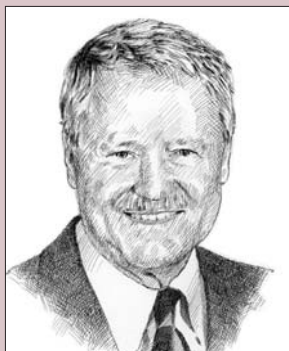
JACK CURTIS

Branch 25
11 years



JEFF MILLER

Branch 50
8 years



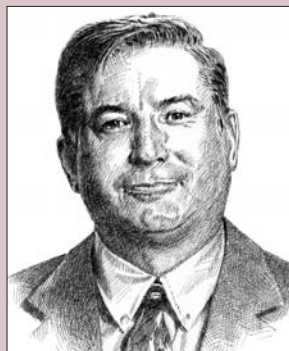
DON GIBBS

Branch C9
4 years



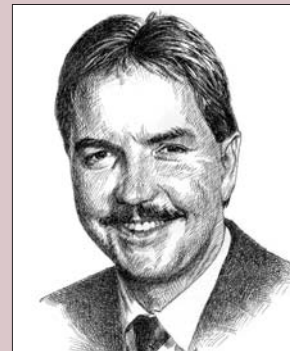
RON SEROKA

Branch 90
4 years



DAN SHEA

Branch F1
2 years



ALAN SPAFFORD

Branch 60
2 years



**JOHN PAUL
CASWELL**

Branch 06
1 year



**ANDY
LAUDENSLAGER**

Branch F2
1 year



**DENNIS
MITCHELL**

Branch 80
1 year

New UA Medicare Supplement Replacement Form (REPMSM) Available

Due to recent Medicare changes, we have revised the UA Medicare Supplement Replacement Form (REPMSM). Form changes include the addition of a reference to Medicare Advantage and the addition of the Part D option. REPMSM will replace U-1318MSM and its state specials and has been approved for use in several states beginning January 2006.

REPMSM is available January 2006 in states marked with an "X" at press time.									
AK	-	GA	X	MA	-	NJ	-	SC	-
AL	X	HI	-	MD	-	NM	X	SD	X
AZ	-	ID	X [^]	MI	X	NC	X [^]	TN	-
AR	-	IL	X	MN	-	ND	X	TX	X [^]
CA	-	IN	-	MS	X	-	-	UT	X
CO	-	IA	-	MO	-	OH	X	VA	-
CT	X	KS	-	MT	X	OK	X	VT	-
DE	X	KY	X	NE	X	OR	X	WA	-
DC	X	LA	X [^]	NV	-	PA	-	WI	-
FL	-	ME	-	NH	X [^]	RI	-	WV	X
								WY	X

[^] indicates state special

Whenever you are replacing a customer's existing Medicare Supplement or Medicare Advantage insurance policy with a United American Medicare Supplement policy, you must complete a Medicare Supplement Replacement Form. The form must be dated and signed by both the applicant and the Agent and submitted with the application. A copy must also be left with the applicant.

The new form will be available for download at www.uabranch.com/services/forms or can be ordered in two-part format from Branch Supply. Be sure to check the approval chart above for the state(s) in which you sell and check your state(s) compliance sheet regularly for updates.

Instructions to Agent: This form is provided for the purpose of compliance with regulations regarding the replacement of Medicare Supplement insurance. When the replacement question on the application is answered YES, this form must be dated, signed by the applicant and by the Agent, and submitted with the application, AND a copy of this form must be left with the applicant.

NOTICE TO APPLICANT REGARDING REPLACEMENT OF MEDICARE SUPPLEMENT INSURANCE OR MEDICARE ADVANTAGE

UNITED AMERICAN INSURANCE COMPANY
3700 S. STONEBRIDGE DRIVE, P.O. BOX 8080, MCKINNEY, TEXAS 75070 (972) 529-5085

SAVE THIS NOTICE! IT MAY BE IMPORTANT TO YOU IN THE FUTURE

According to your application, you intend to terminate existing Medicare Supplement or Medicare Advantage insurance and replace it with a policy to be issued by United American Insurance Company. Your new policy will provide thirty (30) days within which you may decide without cost whether you desire to keep the policy.

You should review this new coverage carefully. Compare it with all accident and sickness coverage you now have. If, after due consideration, you find that purchase of this Medicare Supplement coverage is a wise decision, you should terminate your present Medicare Supplement or Medicare Advantage coverage. You should evaluate the need for other accident and sickness coverage you have that may duplicate this policy.

STATEMENT TO APPLICANT BY ISSUER OR AGENT:

I have reviewed your current medical or health insurance coverage. To the best of my knowledge, this Medicare Supplement policy will not duplicate your existing Medicare Supplement or, if applicable, Medicare Advantage coverage because you intend to terminate your existing Medicare Supplement coverage or leave your Medicare Advantage plan. The replacement coverage is being purchased for the following reason (check one):

Additional benefits.

No change in benefits, but lower premiums.

Fewer benefits and lower premiums.

My plan has outpatient prescription drug coverage and I am enrolling in Part D.

Disenrollment from a Medicare Advantage plan. Please explain reason for disenrollment.

Other. (please specify) _____

(1) Health conditions which you may presently have (pre-existing conditions) may not be immediately or fully covered under the new policy. This could result in denial or delay of a claim for benefits under the new policy, whereas a similar claim might have been payable under your present policy.

(2) State law provides that your replacement policy or certificate may not contain new pre-existing conditions, waiting periods, elimination periods or probationary periods. The insurer will waive any time periods applicable to pre-existing conditions, waiting periods, elimination periods or probationary periods in the new policy (or coverage) for similar benefits to the extent such time was spent (depleted) under the original policy.

(3) If you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical and health history. FAILURE TO INCLUDE ALL REQUESTED MATERIAL MEDICAL INFORMATION ON AN APPLICATION MAY PROVIDE A BASIS FOR THE COMPANY TO DENY ANY FUTURE CLAIMS AND TO REFUND YOUR PREMIUM AS THOUGH YOUR POLICY HAD NEVER BEEN IN FORCE. After the application has been completed and before you sign it, review it carefully to be certain that all requested information has been properly recorded.

DO NOT CANCEL YOUR PRESENT POLICY UNTIL YOU HAVE RECEIVED YOUR NEW POLICY AND ARE SURE THAT YOU WANT TO KEEP IT.

(Agent's Signature)
Type or print name & address of Agent or Broker

(Applicant's Signature)

(Date)

White - Home Office copy Yellow - Applicant copy

REPMSM

K & L... *New Medicare Supplement Plan Additions*

In addition to the implementation of Medicare's Part D prescription drug coverage in January 2006, the Medicare Modernization Act of 2003 introduces two new standard Medicare Supplement insurance plans – K & L. Although United American will not be adding these to our Medicare Supplement portfolio until First Quarter 2006, we want you to be aware now of the plans, what they offer, and why they will be a valuable addition to United American Med-Supp portfolios.

■ **Why were Plans K and L added to the 10 existing standard Medicare Plans?**

The importance of providing policyholders with choice is important in all areas of insurance. Medicare Supplement coverage is no different. Seniors want to have a greater voice in their choice of plans, a greater selection of plans available to them, and more options in terms of premium, co-payments, etc. Plans K and L are a response to that need. Plans K and L offer another type of “high deductible” coverage option. With a higher deductible (or co-payment), premiums are less, but Seniors must pay more out-of-pocket for each loss before the policy benefits take effect. Seniors who consider this type of plan should have sufficient funds available to pay these out-of-pocket expenses.

■ **What are Plans K and L and what are the differences between the two?**

K and L are comparable to other standardized Medicare Supplement plans in terms of coverage, but the percentage of coverage for some benefits is different from what is offered with Plans A through J. These new plans do offer lower premium options, however. They are designed using a **cost-sharing approach** so that policyholders share a portion of some of the covered expenses through higher co-payments. The difference between the two plans is the amount of cost sharing for each and the ceiling on out-of-pocket expenses. (See the top of page 7 for details.)

■ **How do Plans K and L differ from an HDF Plan since all three offer lower premium costs?**

An HDF policyholder must pay the full amount of the deductible before any policy benefits take effect. A policyholder with Plans K or L doesn't pay an initial deductible as with an HDF policy, but pays higher co-payments with each loss, thereby “sharing” a portion of the covered expenses. Monthly premiums are lower, but co-payments for some covered services are higher. Think of an HDF policy as having the out-of-pocket expenses upfront. Think of the K and L plans as having the out-of-pocket expenses spread out over time via higher co-payments. There are specific limits to a policyholder's annual out-of-pocket expenses for both plans, which will assist customers in managing medical costs.

■ **Will Plans K or L be the right fit for your customer?**

It will depend on several factors. Is a lower monthly premium an important priority for your customer? Do they have a lot of claims? Are they prepared to share a portion of co-payments for many covered services? As with most plans, your customer will need to weigh their options in terms of their particular needs. There are many factors to consider when purchasing a Medicare Supplement. Seniors must think in terms of not only current and future needs, but also their ability to handle premium payments both now and in the years ahead. Plans K and L could be a very viable solution for many Seniors.

Plan K **Basics:**

Covers **50 percent** of the Part A hospital deductible.

Covers **50 percent** of the Part B co-insurance.

Fully covers the cost sharing for Part B preventive services.

Fully covers the Part A hospital co-insurance and an additional 365 days of hospital coverage.

Covers **50 percent** of the Part A and Part B blood deductibles.

Covers **50 percent** of the skilled nursing facility co-insurance.

Covers **50 percent** of the cost sharing associated with the hospice benefit.

Fully covers all cost sharing under Medicare Parts A and B for the rest of the calendar year once a beneficiary reaches an **out-of-pocket limit of \$4,000 in 2006.**

Plan L **Basics:**

Covers **75 percent** of the Part A hospital deductible.

Covers **75 percent** of the Part B co-insurance.

Fully covers the cost sharing for Part B preventive services.

Fully covers the Part A hospital co-insurance and an additional 365 days of hospital coverage.

Covers **75 percent** of the Part A and Part B blood deductibles.

Covers **75 percent** of the skilled nursing facility co-insurance.

Covers **75 percent** of the cost sharing associated with the hospice benefit.

Fully covers all cost sharing under Medicare Parts A and B for the rest of the calendar year once a beneficiary reaches an **out-of-pocket limit of \$2,000 in 2006.**

Medicare Supplement Materials Update:

When Medicare makes changes, United American revises its Medicare Supplement forms and marketing materials to reflect those changes. Whether it's adjustments in annual deductibles, an increase in Part A or Part B premiums, or the implementation of new standard Medicare plans like K & L, Medicare changes translate to revisions and updates for UA.

ProCare materials that are currently being revised and/or refiled for advertising approval for 2006 are:

- Medicare Side-by-Side Guide (F2566)
- Medicare Part A/B Chart
- Birthday Letter (turning age 65)
- Medicare Supplement Presentation (MSP02): *PowerPoint CD \$3*
- Agent Training Presentation (UASM): *PowerPoint CD \$3, Manual (UASM-1) \$3*

Updated materials will be available in January 2006 and are free unless otherwise noted. Please have your Branch Manager contact Branch Supply to order your revised ProCare supplies for 2006!

Part D Lead Box

Now Available for United American

In addition to the new Part D print ads and sales tools we announced in the last issue of *Vision*, we also have available a new Part D Lead Box to help generate interest among Seniors. Lead boxes are a creative way to generate leads because the prospect essentially takes the first step toward making the sale. Be sure to order your Part D Lead Box through Branch Supply:



- **Part D Lead Box:**
\$6 Includes box, labels, pads and velcro
- **UA Part D Lead Box Label (F4904)**
\$1.25 each
- **UA Part D Lead Pads (F4905)**
\$1.00 – set of two pads of 100 sheets each

These boxes are a great lead generator at seminars, doctors' offices, pharmacies, malls, and restaurants. Be sure to obtain approval from the merchant or provider before displaying.

UAatWork®

One Year Old and Growing Strong!

“Voluntary benefits continues to show strong sales growth. Voluntary benefits are well-suited to the current demand for more personalized benefits. By offering more choices, employers provide employees with the opportunity to tailor their benefits package to meet their own unique needs. Offering choice helps employers attract and retain good employees. Hospital indemnity/medical supplement products grew at a very fast pace in 2003, over 50 percent growth. Other healthcare-oriented products such as critical illness continue to attract a lot of attention.”

– Gil Lowerre, President Eastbridge Consulting

One short year ago this month United American announced the introduction of its worksite program – UAatWork. Our UAatWork product portfolio has grown substantially during the first year of operation. The newest addition a few months ago of Life and Specified Health products is proving to be a winner.

Agent Manual Life:

Consult your Agent Manual Life for the particular features of our *Term Life to 100* and *20-Year Renewable Term to 70*. Individuals can expand these policies' features by purchasing, for an additional cost, the optional Critical Illness Accelerated Benefit Rider.

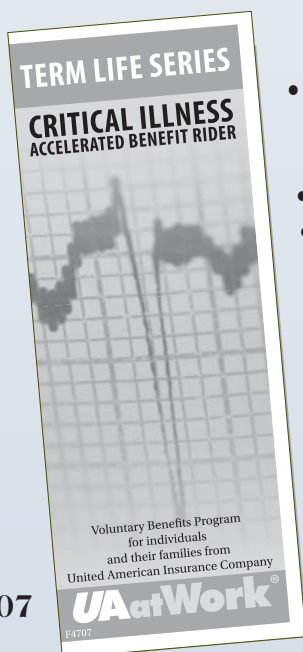
The Critical Illness Accelerated Benefit Rider allows individuals greater flexibility when choosing how and when the Life insurance benefit amount is paid:

1. **50% Acceleration:** If your customer selects this option, *half* of the life benefit can be paid upon UA's receipt of due proof (written satisfactory proof of first diagnosis) of a critical illness. The remainder is paid in the event of death.
2. **100% Acceleration:** If your customer selects this option, the *full* life benefit can be paid upon UA's receipt of due proof (written satisfactory proof of first diagnosis) of a critical illness.

Additional Policy Features offer a Competitive Market Advantage:

- When the Critical Illness Accelerated Benefit Rider is added to our *20-Year Renewable Term to 70*, at the end of 20 years the policy can be renewed without evidence of insurability for another 20 years or to age 70.
- When the Critical Illness Accelerated Benefit Rider is added to our *Term Life to 100*, the Rider is guaranteed to age 65 and can only be cancelled prior to age 65 if the policyholder has received the full benefit under the Rider.
- Same low rates apply to both men and women.
- Smoker/non-smoker rates are available.
- Offers simplified underwriting so no medical exam is needed to qualify.
- Uses Short Form Application.
- Premiums are guaranteed for the life of the policy, not just for a year or two.
- Qualifies for Section 125 (\$50,000 employee only)
- Is Contingent Guaranteed Issue.
- The policy is portable.
- Terminal Illness Accelerated Benefit Rider is available at no additional cost.
- Involuntary Unemployment Waiver of Premium Rider is available at no additional cost.

F4704



F4707

Term Life with the Critical Illness Accelerated Benefit Rider gives your customer the benefits and security of both Life coverage and Critical Illness coverage in one policy.

V

ACHIEVEMENT PRESIDENT'S CLUB

Through November 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
\$2,432,012



2. Jeff Miller
Branch 50
\$2,404,230



3. Ron Seroka
Branch 90
\$2,079,800



- 4. Jack Curtis, Branch 25 \$2,054,633
- 5. Don Gibbs, Branch C9 2,018,822
- 6. Ross Taylor, Branch 92 1,843,612
- 7. Justin White, Branch G7 1,582,014
- 8. Randy Byrd, Branch 74 1,547,109
- 9. Lance Taylor, Branch 18 1,460,539
- 10. Alan Spafford, Branch 60 1,438,919

UNIT MANAGERS

1. Penney Frazier-Parham
Branch 61
\$1,165,340



2. Robert Holker
Branch C9
\$1,080,560



3. Richard Byrd
Branch 74
\$952,009



- 4. Cody Webster, Branch 50 \$891,812
- 5. Karen Dolan, Branch 63 828,941
- 6. Chris Villwock, Branch H1 712,058
- 7. James Short, Branch 61 703,456
- 8. Gene Love, Branch 92 613,484
- 9. Kevin Lords, Branch 22 608,590
- 10. Jimmy Swindall, Branch 92 604,313

AGENTS

1. Zane Miller
Branch 92
\$265,095



2. Brian Holker
Branch C9
\$233,034



3. Grant Walton
Branch C9
\$230,342



- 4. Robert Holker, Branch C9 \$200,157
- 5. Pamela Pate, Branch 50 197,100
- 6. William Riggs, Branch C9 193,753
- 7. Juan Ramirez, Branch 89 188,484
- 8. Steven Hargis, Branch 50 187,528
- 9. Joanne Hoffman, Branch F8 187,110
- 10. Donald Arnett, Branch C9 183,580

HONOR CLUB

Through November 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. Jason Gsoell, Branch F8 \$1,438,505
- 12. Andy Laudenslager, Branch F2 1,215,293
- 13. Craig Villwock, Branch H1 1,180,595
- 14. Richard Krout, Branch 66 1,065,484
- 15. Greg Gorman, Branch 86 931,658
- 16. Tim McGuire, Branch 33 919,944
- 17. Sheri Sisler, Branch G8 915,556
- 18. Dennis Mitchell, Branch 80 915,183
- 19. Dan Shea, Branch F1 854,056
- 20. Scott Christianson, Branch 22 809,664

UNIT MANAGERS

- 11. Jason Everett, Branch 50 \$592,749
- 12. James Taylor, Branch 18 577,246
- 13. Brian Pederson, Branch 15 568,267
- 14. John Fox, Branch G7 506,981
- 15. Andrew Bliss, Branch F8 446,940
- 16. Anthony Veit, Branch 93 437,683
- 17. William Privette, Branch 18 433,626
- 18. Lynn Giachetti, Branch 73 431,733
- 19. Fred DiVittorio, Branch A1 428,704
- 20. JoAnn Spafford-Paak, Branch 60 421,595

AGENTS

- 11. Don Cronin, Branch 63 \$180,255
- 12. Shawn Driggers, Branch 18 178,705
- 13. Mark Hargis, Branch 60 174,323
- 14. Justin West, Branch 61 167,844
- 15. Brian Verch, Branch 63 166,497
- 16. Charles Webster, Branch 50 161,843
- 17. Renae Hughey, Branch 50 157,067
- 18. Tamberly Storey, Branch 68 151,333
- 19. Stevie Mauldin, Branch 61 148,425
- 20. Mark Wofford, Branch 50 146,104



Rookie Manager

The Top Rookie Manager has been a manager for less than one year and is recognized by United American for the Branch's combined net-net premium.

CRAIG VILLWOCK, of Branch H1 is November's **ROOKIE MANAGER OF THE MONTH**. Craig's team produced **\$292,784** of net-net annualized premium in November.

Way to go, Branch H1!

First Year Agent Production

Through November 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

1. Ron Seroka, Branch 90	\$1,737,074
2. Jeff Miller, Branch 50	1,580,191
3. Justin White, Branch G7	1,540,955
4. John Hamilton, Branch 61	1,534,575
5. Don Gibbs, Branch C9	1,357,088

Top 5 - 1st Yr. - Unit Manager

1. Robert Holker, Branch C9	\$781,157
2. James Short, Branch 61	636,206
3. Richard Byrd, Branch 74	563,831
4. Kevin Lords, Branch 22	513,210
5. John Fox, Branch G7	485,041

Your hard work is paying off!

Welcome

Brenda Boykin-Stanton has been promoted to Branch Manager of Branch G6. Brenda was previously a Unit Manager in Branch 18.

Matt Bishop has been promoted to Branch Manager of Branch 76. Matt was previously a Unit Manager in Branch 10.

Don Saltis has been promoted to Branch Manager of Branch J2. Don was previously a Unit Manager in Branch 63.

David Bell has been promoted to Branch Manager of Branch J1. David was previously a Unit Manager in Branch 06.

Brian Luke has been promoted to Branch Manager of Branch 94. Brian was previously a Unit Manager in Branch 94.

Mike McGrath has been promoted to Branch Manager of Branch J3. Mike was previously a Unit Manager in Branch F2.

Braxton Sorg has been promoted to Branch Manager of Branch A4. Braxton was previously a Unit Manager in Branch A4.

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 C9	\$395,741	\$400,000
Branch H1	292,784	300,000
Branch 92	265,739	275,000
Branch J2	93,493	100,000
Branch H6	83,127	85,000
Branch J8	52,089	75,000

Outstanding job! Maintain the momentum!

Million Dollar Milestones

as of November 2005

Jack Curtis	Branch 25	\$7,242,620
John Hamilton	Branch 61	3,221,910
Justin White	Branch G7	2,096,246
Preston Eisnaugle	Branch 30	1,012,227

QUALIFIERS ON SCHEDULE

LAKE TAHOE, NEVADA

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

Forrest Elliott

Chad Lane

Shaun Snovel

BRANCH 08**BRANCH 09**

Donald Acre

Karen Hammer

Travis Tolliver, U. Mgr.

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

Mark Fountain, Mgr.

Tony Oldfield

Brian Pederson, U. Mgr.

BRANCH 17**BRANCH 18**

John Drescher

Shawn Driggers

William Privette, U. Mgr.

James Taylor, U. Mgr.

Lance Taylor, Mgr.

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

Scott Christianson, Mgr.

Timothy Jensen

Kevin Lords, U. Mgr.

Bret Schneider

BRANCH 23

Janet Tumminia

BRANCH 25

Jack Curtis, Mgr.

Mike Estes

Grace Hardin

Stephanie Martin

Michael Vogler

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

Joshua Baxter

Tim McGuire, Mgr.

Shaun Meoak, U. Mgr.

BRANCH 38**BRANCH 39**

Paola Pereyra, U. Mgr.

Peter Schettini, Mgr.

BRANCH 40

Barbara Pete

Styve Vincent

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

Marion Parker Jr., U. Mgr.

BRANCH 47

Frank Hannon

Jeff Tole, U. Mgr.

Jeffrey Wallmark, U. Mgr.

BRANCH 49

Jeremy Berg, U. Mgr.

Jack Eldridge

BRANCH 50

Shalon Doney

Jason Everett, U. Mgr.

Steven Hargis

Renae Hughey

Tracy Manners, U. Mgr.

Jeff Miller, Mgr.

Beau Moore

Tim Nuckolls, U. Mgr.

Pamela Pate

Alan Rendleman

Lenora Reynolds

Jesse Weaver

Charles Webster

Cody Webster, U. Mgr.

Mark Wofford

Derek Zentner

BRANCH 53

Jackie Kite

Jim Settle, Mgr.

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

Mark Hargis, U. Mgr.

Kathy Martinez

Loren Olguin

Alan Spafford, Mgr.

Joann Spafford-Paak, U. Mgr.

BRANCH 61

Michelle Choyce

Penney Frazier-Parham, U. Mgr.

John Hamilton, Mgr.

Stevie Mauldin, U. Mgr.

David May

Bryant Monteith

Donna Shelton-Monkus

James Short, U. Mgr.

Monica Treat

Justin West

Marilyn Williams

BRANCH 62**BRANCH 63**

Don Cronin

Karen Dolan, U. Mgr.

Brian Verch

BRANCH 66

Rick Krout, Mgr.

Steven Lauer, U. Mgr.

BRANCH 66 (CONT.)

Richard Newell

DeRoy Skinner, U. Mgr.

Sheri Williamson

BRANCH 68

Tamberly Storey

BRANCH 69**BRANCH 73**

Lynn Giachetti, U. Mgr.

Nick Giachetti, Mgr.

Robert Hayes

BRANCH 74

Benjamin Blackwell

Randy Byrd, Mgr.

Richard Byrd, U. Mgr.

Sean Summerlin

BRANCH 76**BRANCH 77**

Gary Freeman

Leslie Sussman

BRANCH 80

Ray Miller, U. Mgr.

Dennis Mitchell, Mgr.

BRANCH 86

Ashley Anderson, U. Mgr.

James English

Greg Gorman, Mgr.

BRANCH 87**BRANCH 89****BRANCH 90**

Sarah Dizney, U. Mgr.

Diego Escobar, U. Mgr.

Joshua Jauz

Kenneth King, U. Mgr.

Stephen Neathery

Ron Seroka, Mgr.

BRANCH 91

Ryan Cogburn

June Williams

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 Hyman

Jay Politi, U. Mgr.

Christopher Rader

Anthony Veit, U. Mgr.

Vester Walker, U. Mgr.

BRANCH 94

George Miklowicz

Sara Privette

BRANCH 97**BRANCH A1**

Lisa Caviness

Keith Cleveland, Mgr.

Fred DiVittorio, U. Mgr.

BRANCH A4

Susan Turnbull

BRANCH A8**BRANCH B2**

Rick Hughes

Westley Moore, U. Mgr.

BRANCH B7**BRANCH C3****BRANCH C5****BRANCH C6**

Edward Hanson

BRANCH C9

Don Arnett, U. Mgr.

David Beckstead, U. Mgr.

Donovan Dock

Don Gibbs, Mgr.

Brian Holker

Robert Holker, U. Mgr.

Garridy McEwen

William Riggs

Thomas Walton

BRANCH D8

Theodore Stokes

BRANCH D9

Ronald Chock, U. Mgr.

BRANCH E1

James Nordstrom, U. Mgr.

BRANCH E4**BRANCH E6****BRANCH E9**

Joseph Carter, U. Mgr.

BRANCH F1

Dan Shea, Mgr.

BRANCH F2

Marsha Gibbs

Deborah Grounds, U. Mgr.

Andy Laudenslager, Mgr.

Eugene Lowther

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

Andrew Bliss, U. Mgr.

Darwin Childs, U. Mgr.

Jason Gsoell, Mgr.

Joanne Hoffman

Rosetta Jackson

Donna Loupe

Tanner Smith

BRANCH F9**BRANCH G1****BRANCH G2****BRANCH G4****BRANCH G6****BRANCH G7**

Katie Boudreau

John Fox, U. Mgr.

Karen Herrera

Gregory Jones

John Rundlof, U. Mgr.

Jamon White

Justin White, Mgr.

BRANCH G8

Bonnie Coffel, U. Mgr.

Jeffrey Daniels, U. Mgr.

Corey Fallings

Karen McKinney, U. Mgr.

Brenda Simons

Sheri Sisler, Mgr.

Kenneth Tasse

BRANCH G9

Irene Burns, Mgr.

Brian Ducote, U. Mgr.

Michael Saenz

BRANCH H1

Ann Fuhrman

James Graham, U. Mgr.

Chris Villwock, U. Mgr.

Craig Villwock, Mgr.

BRANCH H2**BRANCH H3**

Paul Ingram

BRANCH H4

Rob Purtell, Mgr.

Jeffrey Wise, U. Mgr.

BRANCH H5**BRANCH H6**

James Stanley, U. Mgr.

BRANCH H8

Mike Castellano, Mgr.

Douglas Hazelwood, U. Mgr.

BRANCH J1**BRANCH J2****BRANCH J3**

Polly Barber, U. Mgr.

BRANCH J5**BRANCH J6**

Thomas Smith, U. Mgr.

BRANCH J7**BRANCH J8**

Kenneth Woo

BRANCH J9

Don Shears, Mgr.

BRANCH K1

Wesley Harmon

BRANCH L3

United American recognizes Agents, Unit Managers and Branch Managers who are on schedule, as of November, 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 — \$105,413; Unit Managers — \$71,500 First Year / \$286,000 Total; and Branch Managers — \$143,000 First Year / \$572,000 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 in force 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.