

V

VISION
Magazine

November/December 2007

e-Business is Here to Stay!

PAGES 6 & 7

IN THIS ISSUE...

ILAP *Underwriting Tips*

Do it right the
first time!
... pg. 4

E-Update

Take advantage of
technology!
... pg. 5

2008 President's Council

Who's on board
for the coming year?
... pg. 8

READ VISION ONLINE
www.uabbranch.com/vision



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
www.unitedamerican.com

HOME OFFICE
(972) 529-5085

VISION

Published monthly by United American Insurance Company for the dissemination of information to its Agents. Prior permission must be obtained from United American for reproduction or other use of material herein.

VISION STAFF

Managing Editor
Luke Gilliam
lgilliam@torchmarkcorp.com

Editor

Roberta Boyd King
rking@torchmarkcorp.com

Staff Writer

Christie Gibson
cgibson@torchmarkcorp.com

Product Coordinator

Shere Avrett
savrett@torchmarkcorp.com

Graphic Designer

Christine Jenkins
cpjenkins@torchmarkcorp.com

FUNDAMENTAL LIFE SERIES

PRODUCT APPROVALS

A special mailing regarding **Fundamental Life Series I and II** product approvals has been mailed to Branch Agents working in **Alabama, Arkansas, Arizona, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Iowa, Indiana, Kansas, Kentucky, Louisiana, Mississippi, Missouri, Nebraska, Nevada, New Hampshire, New Mexico, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, and West Virginia.**

Begin writing business immediately! Visit the Fundamental Life Series website at www.uabranch.com/fundamentallife to download and print materials.

FLEXGUARD PLUS/FLEXGUARD

PRODUCT APPROVALS

A special mailing regarding **FLEXGUARD Plus (GSP2, RT10, SWL)** product approvals has been mailed to Branch Agents working in **Oregon and Rhode Island.**

RATE APPROVALS

A special mailing regarding rate approvals for **FLEXGUARD Plus** and **UAatWork FLEXGUARD (GSP2)** is being mailed to Branch Agents working in **Alabama, Alaska, Arizona, Arkansas, Colorado, District of Columbia, Georgia, Idaho, Indiana, Iowa, Kansas, Louisiana, Missouri, New Mexico, Ohio, South Dakota, West Virginia, Wisconsin, and Wyoming.**

The new rate effective date is Jan. 1, 2008.

As new rate approvals for FLEXGUARD Plus are received, the Home Office will no longer accept individual FLEXGUARD (IAGP) applications in those states. FLEXGUARD (GSP2) will be available only for UAatWork.

Be sure to update your supplies for individual sales to **FLEXGUARD Plus.**

INTEREST RATE SET

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

The **Deposit Fund Rider** new business interest rate for **2007** has been set at **3.00 percent.**

SUPPLY REQUESTS

Printable materials such as applications, administrative forms, etc., are available online for you to print at www.uabranch.com/services/forms.asp.

Nonprintable materials available include Plexiglas stands, policy jackets, Oral Swab Kits, lead boxes, etc. E-mail **ALL** nonprintable supply requests to uaagentsupply@torchmarkcorp.com.

Due to the relocation of Agent Supply, all overnight requests must be submitted and received by Agent Supply no later than 9 a.m. Central time for the order to ship overnight. Supply is backlogged with orders but is working hard to catch up.

STANDARD & POOR'S RATING UPDATED

United American's Financial Strength Rating from Standard and Poor's has been updated to **AA- "Very Strong."**

Please indicate ratings in your advertising materials as follows: *For more than 30 consecutive years, we have earned the A+ (Superior) Financial Strength Rating from A. M. Best Company (as of 6/07). We are also rated AA- "Very Strong" for Financial Strength by Standard & Poor's (as of 1/07).*

HOLIDAY SCHEDULE

The Home Office will be **closed Monday, Dec. 24, and Tuesday, Dec. 25,** in observance of the Christmas holiday. The Home Office also will be **closed Tuesday, Jan. 1,** in observance of the New Year. Happy holidays to all!

Tis the Season!

No matter how you celebrate this holiday season, take a few moments to reflect on the blessings you have received. You have a great income, a comfortable place to live, and family and friends with whom to share it. Many people are not so fortunate.

Share your blessings with others this holiday season. Be generous to those who are far away from friends and family or struggling with personal or financial problems. Take time to appreciate your spouse, children, or significant other and the fact that you are together.

Let the true spirit of the holidays fill your hearts and minds with joy and peace, and may the year ahead richly reward you and your families with prosperity and good health. You have our warmest wishes for a safe and joyous holiday season!

Ken D. Harlow Christi King Shere Avrett





Andrew W. King
President

The Maturity to Think Things Through ...

Change is a good thing! Change makes us view things from a new perspective. It forces us to get outside the box and shift time-honored paradigms. Hopefully, we're enthusiastic about what we find when we take a different approach. But whatever we decide, we feel good knowing that we had the courage and the initiative to do something in a new way.

Accessing Branch supplies via the web is one of those shifts in approach. Like it or not, insurance sales is a forms-intensive industry. We didn't necessarily create the processes, but we do have to operate with them. Yet, how we complete that operation is up to us. We made the decision for many reasons to make our policy applications, administrative forms, Agent guides, marketing materials, etc., available for Agents to download and print themselves. All those reasons boiled down to a desire to improve the sales process for our Branches and policyholders.

A question has been raised by some Branch Managers regarding accessing and printing supplies via our website, www.uabranchn.com/services/forms.asp. "Will this program raise my costs for printing at the Branch?" The answer should be apparent to anyone who has the maturity to think it through. **It depends on how you handle it!**

If you choose to print everything at the Branch office, you'll go through a lot of toner and paper! But if Agents print their personal materials on demand, cost won't be an issue at all. In fact, there will be a lot less waste.

You Decide: Many veteran Agents physically go into the Branch office only one day a week. However, with the ability to access and print information themselves, Agents can access their statements from their own PC at home as soon as the statements are available. They can print them or simply view them online. And they won't need to interrupt the Branch Manager or administrative assistant to find out their balance. Individual Agents can have greater control over the way they conduct their business.

Save Gas: Since each Branch has a designated week of the month in which to order supplies, there may be times during the month that stockroom inventory is low. Since some Agents are only in the office one day a week, they may need to make a special trip to the office to pick up supplies. Does that make sense? Does that seem cost effective? Not to me it doesn't. Print it at home and lower oil companies' profits!

Save Shipping Costs: Who hasn't run out of an application or state-specific form on a day when you had a presentation to make? It's happened to all of us. Requesting Agent Supply to ship something overnight can be pricey. Shipping costs are high, no matter the carrier. Branch Managers will no longer have to

pay extra shipping charges because they're placing a rush order outside their assigned week.

Fewer Inventory Problems: We all like to be prepared with backup supplies. Who isn't guilty of grabbing extra materials out of the Branch stockroom and putting them in your vehicle's trunk ... just in case you need them? Unfortunately, then the Branch runs out and the Manager requests an overnight shipment from Supply. When Agents print what they need on demand at home, they will only print what's needed that day or week. Supply costs will automatically go down for the Branch; Agents won't need to clean out their trunks nearly as often; and your supply area can be used for more productive activity like Agent work space and contacting leads.

It's unlikely, but if a new Agent doesn't have computer access, the Branch Manager can print the basic forms that the new recruit needs to get started selling. That's a far lower expense than supplying all Agents with all printed supplies all the time. And it alleviates the Branch of mailing costs and office space designated for supplies. The Branch Manager will save money to generate larger Z account balances for better, more functional use – i.e., buying more leads for Agents.

Look to the Future: Every day, we are closer to being a completely on demand organization. In our virtual environment, Agents, Unit Managers, and Branch Managers are in control. They can get on demand what they need when they need it. In addition:

- Our recruiting website with online job postings and resume e-mail makes unlimited resumes and responses available to you electronically.
- Contracting is done online, with quick processing through the Agent Licensing Department.
- Product training is done online, and we are continually making enhancements to that process.
- Completely compliant laptop presentations, which are under development, will keep all Agents on the same page when learning sales techniques, product information, or giving sales presentations. Agents can learn to sell and make money the United American way, even on occasions when there may be a lack of available trainers in the field.

Change is here! Put your mind and your arms around it and embrace the amazing possibilities it offers. Always look at the big picture as changes come your way. The end result is well worth the minor inconvenience of learning new approaches to doing business.

YOU'LL MAKE MONEY FASTER WITH THE LEAST POSSIBLE EFFORT AND EXPENSE!

Word on the Street is ...

Life is good. Fundamental Life, that is.

The Fundamental Life Series II (ILAP) is doing great — thanks to our Branch Agents in the field! To get your commissions quickly, be sure to submit accurate ILAPs and the correct required forms. *To view and download applications and required forms for state-approved policies and riders, visit www.uabrand.com/fundamentallife.*

Agents are required to administer an **Oral Swab Test** for some policies (refer to the *Underwriting Guide*, pg. 9). Oral Swab Tests should be completed at the same time you fill out the ILAP application.

Be sure to select **United American Ins. Co.** on the **Clinical Reference Laboratory (CRL) Oral Fluid**

Authorization Form (shown above). Also, be sure to attach the signed and dated **Tamper Evident Tape** over the cap of the vial. The complete set of Oral Swab Test Instructions and a training video can be downloaded at www.uabrand.com/fundamentallife.

ILAPs submitted to the Home Office are scanned into UA's system. However, when applications are filled out incorrectly, a domino effect occurs, and everything gets delayed — the New Business Department, the policy, and YOUR commissions. Visit www.uabrand.com/fundamentallife to download ILAPs and other tools needed to sell the Fundamental Life Series I and II. For questions on the ILAP, refer to the *Underwriting Guide* or contact Branch Services.

Here are a few reminders to help you submit accurate ILAPs and get commissions faster:

1. Fundamental Life Series I (MLAP) is for life policies with face amounts from \$1,000 to \$20,000. **Fundamental Life Series II (ILAP)** is for life policies with face amounts from **\$25,000 to \$500,000**.
2. The maximum life insurance any one person can have with UA is \$500,000. For example, any one person can have \$250,000 in term life and \$250,000 in whole life. There is no limit on the number of life policies any one person can have with UA, as long as their total UA life insurance amount does not exceed \$500,000. Keep this in mind when submitting new ILAPs. Also, medical requirements are based on UA insurance already in force plus new ILAPs. For example, if an applicant already has \$20,000 whole life insurance with UA, but they want to add \$100,000 in term life, you may have to submit an Oral Swab Test or the applicant may have to complete medical testing before the policy can be issued (refer to the *Underwriting Guide*, pg. 9).
3. If an applicant answers 'YES' to Questions 1 – 6 on the ILAP, they must also provide physician and health condition information directly following Question 6 (see pg. 2 of the ILAP).
4. When a rated premium is required, a letter of explanation, including the higher premium amount, is generated with the policy. The letter and policy are sent to the Agent to deliver to the applicant unless otherwise requested. Be certain the new premium rates and the amount of coverage are suitable to the applicant. The Home Office will accept changes to the benefit amount in order to accommodate the applicant. Additional premium should be collected and returned to the Home Office when you deliver the policy. Provide the applicant with a *Conditional Receipt* (F3520). **NEVER ACCEPT CASH.**
5. Provide estimates using the Life Rate Calculator (download at www.uabrand.com/fundamentallife) or the Build Charts (pgs. 10-15 in the *Underwriting Guide*) for applicants whose height/weight exceeds standard guidelines. Tell the applicant eligibility and final rates are determined by underwriting and are based on application responses and required medical tests.
6. Review Question 9 carefully (pg. 2 of ILAP). It reads, "Supplemental Questions 9a through 9d if Face Amount Applied for is \$100,000 or greater." If the applicant is applying for a face amount of \$100,000 or greater, complete Questions 9a, 9b, 9c, 9d. **Questions 10, 11, 12, etc., must be completed by all applicants, regardless of face amount.**
7. Use correct required forms. For example, Agents must use the *Privacy & Disclosure Instructions Booklet* (UAPDI-2007).
8. If you make an error on the paper application, start over. Do not cross out your mistake. Any foreign marks or scratch-outs will disrupt the scanning process and delay processing of applications and commission payments.
9. Have **ALL** adult applicants sign the application.
10. **Do not write replacements for Torchmark subsidiaries, which include American Income Life, Globe Life And Accident, Liberty National, and United Investors.**

Embr@ce Electronic Ch@nge

The following excerpt appeared in United American's Agent magazine, *The News Flash*, April 1967:

"More and more, paper is becoming the medium of exchange in our society. We would certainly be hard-pressed to do without paper."

- C.C. Brown, Editor

A lot has changed over the past 40 years. E-mail. Cell phones. iPods. Everyday new technology makes things faster, more efficient, and more cost-effective. Embrace the multiple electronic tools UA has to offer you and your customers. Don't miss out on opportunities to speed up your selling process or to enhance a presentation to customers!

Are you using these tools?

ADCATALOG

UAOnline

UA's preapproved ads enable you to advertise immediately. The AdCatalog contains advertisements (newspaper, radio, lead cards, flyers, etc.,) that carry the seal of approval from the Compliance, Legal, and Marketing Departments, so you can begin promoting products today!

eSERVICE CENTER

<https://www.unitedamerican.com/eservicecenter/>

This is an outstanding marketing tool and one more useful feature you can offer your prospects. Policyholders can register with UA's eService Center to view their policy details online, 24/7, for free! Customers can also use the eService Center to:

- Check claim status
- Enroll in 'automatic' bank draft
- Update their mailing address

WEBSITES

www.unitedamerican.com

www.uamedicarepartd.com

www.uamedicarepartd.com/agent

www.uabranch.com/services

United American has several websites geared toward Agents, customers, and products. The Internet provides instant and easy-to-find information. You can download and print administrative forms, Agent training and underwriting instructions, approval charts, advertising materials, product guides, new business submission forms, UAatWork materials, and UA Partners forms. A wide variety of materials are at your fingertips at www.uabranch.com/services/forms.asp.

VISION

www.uabranch.com/vision

UA has provided an Agent magazine for more than 55 years. In 2005, we made *Vision* available online. Agents can receive the latest information about product releases, rate approvals, the annual Sales Convention, and other important Company news.

Technology in our world changes daily; stay tuned as our Company evolves too. We'll do our best to keep you informed, but anytime you have questions feel free to contact Branch Services.



AGENT SUPPLY A VIRTUAL REALITY!

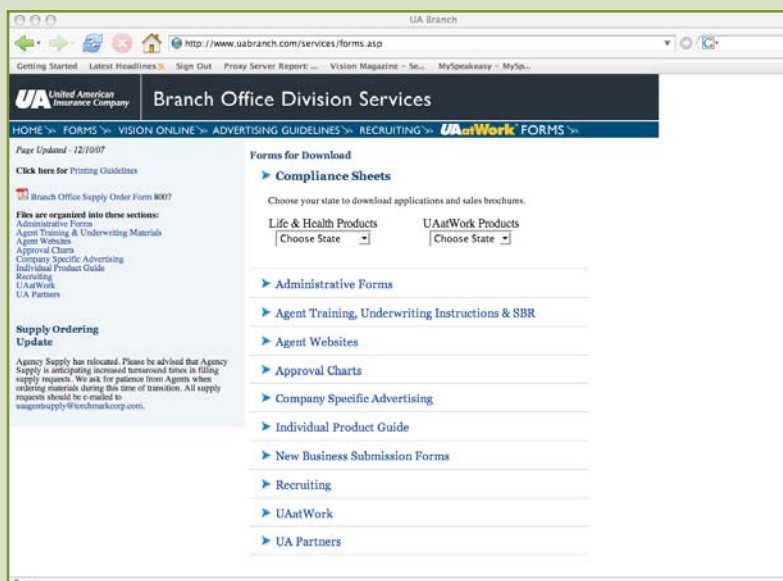
United American's Agent Supply has officially expanded to the Internet. Materials like policy applications, administrative forms, and sales tools are available online for you to download and print. Items you cannot download such as Plexiglas stands, vinyl policy jackets, lead boxes, Oral Swab Kits, etc., are still available from Agent Supply. *Due to its recent relocation, Agent Supply is backlogged with supply requests, so please be patient when ordering materials during this transitional phase.*



WEBSITE CHANGES

We've made changes to the Branch website, www.uabbranch.com/services/forms.asp, to make the download process easier and more convenient. Along with new **Printing Guidelines** for policy applications, we have reorganized general forms and materials into these categories:

- *Administrative Forms*
- *Agent Training & Underwriting Materials*
- *Agent Websites*
- *Approval Charts*
- *Company Specific Advertising*
- *Compliance Sheets*
- *Individual Product Guide*
- *New Business Submission Forms*
- *UAatWork*
- *UA Partners*



KEEP TABS ON COMPLIANCE SHEETS

You can download the forms you'll need from the above categories. **You also can access your state's Compliance Sheet to download and print product applications, product brochures, and any state-required forms.**

YOU'RE IN CHARGE!

You decide how and when to handle your supply needs. Have some extra time on a Saturday morning? Set down that second cup of coffee next to your personal computer, turn it on, fill your printer with paper, access the website, and let those forms flow! You're no longer at the mercy of bad weather, trips to the office, Post Office delays, holidays, Agent Supply backlogs, or anything else that could interfere with receiving materials in a timely manner. You're in charge!



PRINT'EM WHEN YOU NEED'EM

Ever discover you were out of an application or other required form as you headed out the door to a sales presentation? Dumb question, right? It's happened to every salesperson at one time or another. But it need not prevent you from making the sale. Turn your computer back on and go to www.uabranch.com/services/forms.asp.

Point ... click ... print ... and you're ready to hit the road, arrive at your appointment on time, and make that sale.

SAVE SPACE AND MONEY

Office space is always at a premium, whether at home or at work. When Agents print materials on demand, everyone needs less space for inventory. You can put valuable office space to better use (such as displaying all those awards you've won for outstanding production) or adding desk space for new, enthusiastic recruits at the Branch. More available space can mean more production.

With Agents printing their forms and materials on demand, everyone saves.

- Agents won't need to drive to the office if they run out of something; they can print it at home on their personal computer. With the high cost of gas, that can save big bucks.
- Branch Managers never again have to pay excessive overnight shipping charges to replenish missing supplies.

BLACK AND WHITE OR COLOR?

You want your basic forms to be clean and crisp and your marketing materials colorful. Invest in a quality color printer. You should also check into professional printing stores to see how inexpensively you can have materials printed. It may not cost much more than doing it yourself.

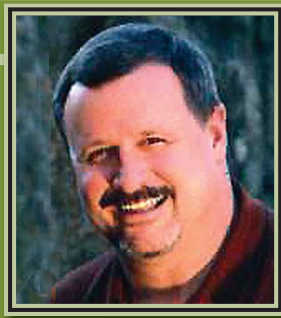
IT'S UNCHARTERED WATERS

We're instituting a new way of doing business with our prospects, customers, and each other. But Virtual Supply will let you work faster and more efficiently. No more waiting for the mail to come, or the delivery truck to stop! It's all up to YOU!

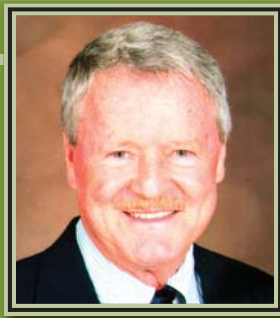
PRESIDENT'S COUNCIL 2008

APPOINTMENT TO THE PRESIDENT'S COUNCIL IS A COVETED HONOR AT UNITED AMERICAN.

The individuals pictured here have demonstrated professionalism, foresight, strength of character, and the strong desire to help United American achieve its best. When the names were announced at the recent Branch Managers' meeting, we knew we had once again built a President's Council with the industry expertise and personal integrity we needed to bring out the best in all of us. Whether long-term Council members or first-timers, these individuals represent the best of United American. Congratulations!



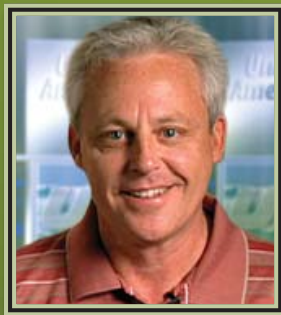
JEFF MILLER
BRANCH 50
10 YEARS



DON GIBBS, CLU
BRANCH C9
6 YEARS



MARION PARKER SR.
BRANCH 46
5 YEARS



RANDY BYRD
BRANCH 74
4 YEARS



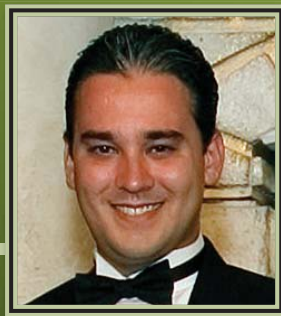
JOHN PAUL CASWELL
BRANCH 6
3 YEARS



PRESTON EISNAUGLE
BRANCH 30
1 YEAR



GREG GORMAN
BRANCH 86
1 YEAR



JASON GSOELL
BRANCH F8
1 YEAR



RICK KROUT
BRANCH 66
1 YEAR



JUSTIN WHITE
BRANCH G7
1 YEAR

Promote Life!

The timing of UA's Fundamental Life Series I and II is perfect!
Go to www.uabranch.com/fundamentallife.

A survey in the September 2007 issue of *Insurance Marketing* gives insight into the practices of life insurance Agents. The magazine wanted to learn what Agents think about the life industry and what carriers like United American and other marketing organizations can do to improve service to Agents.



WHERE DOES LIFE FIT IN?

According to survey respondents:

- 70% expect to sell more life insurance in 2008 than in 2007.
- 41% write less than \$25,000 in annualized first-year premium.
- More than 30% write between \$25,000 and \$50,000.
- Term Life is the most popular product.

According to Brian Ashe, past president of the *Million Dollar Round Table* (MDRT), the premier association of financial professionals, "In general, I think that a number of insurance companies are focusing on life insurance more than they have in the relatively recent past, and certainly one of the reasons is profitability."

WHAT ARE THE BIGGEST CHALLENGES SELLING LIFE?

Life insurance sales can add big bucks to your bottom line, but there are challenges along the way:

- 62% said prospects who procrastinate buying life insurance are the biggest challenge. It's important to discuss the potential uncertainty of life with prospects. They don't know what the future holds, but have to be prepared to meet it just the same.
- 45% said many prospects don't recognize the need for life insurance. It's the Agent's job to educate prospects to the value of having adequate life insurance in place. Sharing personal experiences helps to connect with your prospects. You can also find sources of sales inspiration from material available through Life Insurance Awareness Month (LIAM). It's held each September, but the information and resources are useful year-round.
- 42% said prospecting is the hardest part of selling life. It may also be the easiest part of selling life. Almost everyone you meet is a potential prospect for life insurance. After all, according to *LIMRA International, Life Insurance Market and Research Association*, 68 million people in the United States have no life insurance.
- 44% said referrals are the most effective way to gain new prospects. If you've made the sales presentation a positive experience for prospects, they'll be receptive to offering referrals, whether or not they buy from you.
- 34% said they can effectively sell life insurance to existing customers. Cross-selling to existing customers is a no-brainer. They already know the value you and UA provide and are more likely to buy additional coverage.

WHERE AND HOW DO AGENTS WANT INFORMATION?

- 32% prefer to read about new products and services via e-mail.
- 27% said the Home Office is their most useful source of life insurance information.
- 18% indicate industry publications are the most helpful.

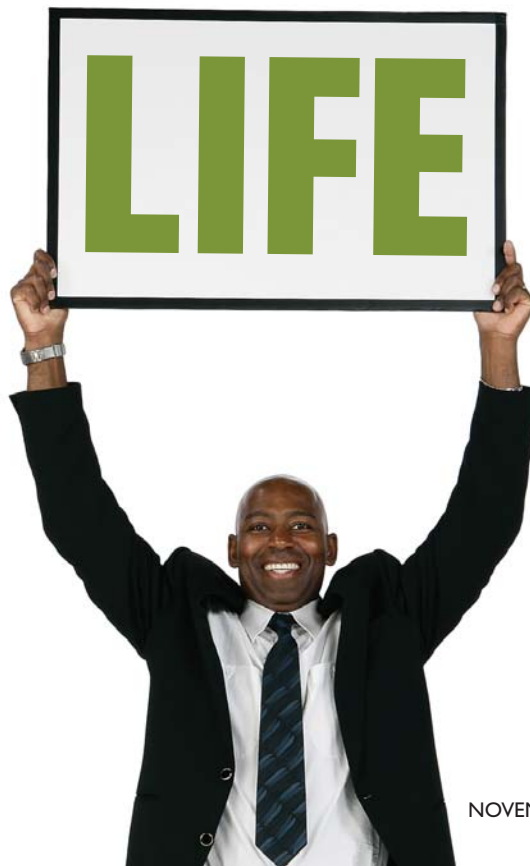
UNITED AMERICAN AIMS TO PLEASE!

Branch Services answers questions and solves problems. Agents' needs are its top priority!

United American sends regular mailings and e-mails to Agents announcing new products, product revisions, rate revisions, industry news, etc.

Vision is online 24/7 to fill in the gaps!

**We have the products. You have the skills to sell them.
Make 2008 a banner year for LIFE!**



PRESIDENT'S CLUB 1-10

Through November 2007, the following producers represent the Top Agents, Unit Managers, and Branch Managers with the highest net annualized premium for the year. To be listed here, 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), 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 12/06.

BRANCH MANAGERS

1. Don Gibbs, CLU
Branch C9
\$6,599,433



2. John Paul Caswell
Branch 6
\$4,674,802



3. Greg Gorman
Branch 86
\$4,227,788



4. Justin White, Branch G7 \$3,935,265
5. Gary Deese, Branch 62 3,314,395
6. Tom Botts, Branch K1 3,252,441
7. Craig Villwock, Branch H1 3,171,677
8. Rick Krout, Branch 66 2,734,482
9. Chris Villwock, Branch K4 2,587,213
10. Don Saltis, Branch J2 2,186,343

UNIT MANAGERS

1. Everett Cape
Branch 32
\$1,144,570



2. James Greene
Branch 55
\$1,085,882



3. Richard Byrd
Branch 74
\$1,066,181



4. Kip Yoak, Branch J2 \$1,029,912
5. Edward Holbrook, Branch K4 1,003,757
6. Chad Lane, Branch 6 969,818
7. Don Arnett, Branch C9 963,377
8. Garridy McEwen, Branch C9 936,708
9. Steven Hargis, Branch 50 915,528
10. Stewart Ross, Branch 68 887,008

AGENTS

1. Travis Hugh
Branch C9
\$369,767



2. David Watson
Branch 6
\$314,453



3. Jamie Kinder
Branch J9
\$284,183



4. Craig Ellebrecht, Branch P1 \$264,686
5. Terry Holker, Branch C9 249,309
6. Kenneth Short, Branch 50 248,314
7. Jennifer Byrd, Branch 74 238,377
8. Craig Miller, Branch 32 237,141
9. James Shumate, Branch 66 230,983
10. Carroll Greer, Branch 6 229,869

HONOR CLUB 11-20

BRANCH MANAGERS

11. Peter Schettini, Branch 39 \$2,076,305
12. Jason Everett, Branch N1 1,888,870
13. Cody Webster, Branch M5 1,850,647
14. Casey Lillie, Branch M3 1,750,665
15. John Kampling, Branch 32 1,745,909
16. Grant Walton, Branch 54 1,736,287
17. Marion Parker Sr., Branch 46 1,685,434
18. James Handy, Branch H3 1,553,734
19. Terry Pohler, Branch F3 1,307,477
20. Jerry Prausa, Branch 55 1,283,043

UNIT MANAGERS

11. Alan Hall, Branch 86 \$861,949
12. Tracy Manners, Branch 50 851,485
13. Kaye Rusov, Branch J2 843,990
14. Mark Wall, Branch G7 837,040
15. Don Eynon, Branch K4 830,986
16. Ryan Atkinson, Branch 54 822,800
17. Carson Hinds, Branch C9 808,360
18. Timothy Bryan, Branch C9 803,092
19. Shawn Driggers, Branch 18 782,576
20. Mark Hargis, Branch 60 782,450

AGENTS

11. David Rude, Branch 62 \$218,760
12. Donald Patterson, Branch J9 217,093
13. James Hewitt, Branch M3 210,365
14. Misty Watts, Branch 86 208,086
15. Gary Allred, Branch C9 205,622
16. Elena Garrett, Branch 86 204,660
17. Tamberly Storey, Branch 68 203,185
18. Trisha Dumstorff, Branch 9 202,724
19. Cole Hartmann, Branch C9 202,546
20. Alicia De Gidio, Branch J2 201,921



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 Everett** of Branch N1 is November's **Rookie Manager of the Month**. The N1 team produced **\$198,144** of net annualized premium in November.

Keep up the good work, Jason! You've got a great team!

Welcome & Congratulations to our new Branch Managers!

Wendy Hawk – promoted to Branch Manager of the new **#P9** – previously a Unit Manager in #22.

Myrick Fondren – promoted to Branch Manager of **#82** – previously a Unit Manager in #82.

Richard Carter – promoted to Branch Manager of the new **#N4** – previously a Unit Manager in #N1.

Mike Rohrer – promoted to Branch Manager of the new **#R4** – previously a Unit Manager in #H1.

Jack Marcus – promoted to Branch Manager of the new **#R5** – previously a Unit Manager in #K5.

David Bernstein – promoted to Branch Manager of **#C5** – previously a Unit Manager in #C5.

Tim Joyner – promoted to Branch Manager of the new **#R3** – previously a Unit Manager in #J7.

Robert Tyler – promoted to Branch Manager of the new **#R6** – previously a Unit Manager in #6.

Robert Duncan – promoted to Branch Manager of the new **#R2** – previously a Unit Manager in #K6.

Andy Privette – promoted to Branch Manager of **#H4** – previously a Unit Manager in #18.

First Year Agent Production

Through November 2007, the following represent the Top Five Branch and Unit Managers with the highest First Year Agent production for the year.

**Top 5 – 1st Year
Branch Manager**

1. Don Gibbs, CLU, Branch C9.....\$5,041,235
2. John Paul Caswell, Branch 6.....\$3,862,045
3. Greg Gorman, Branch 86.....\$3,827,823
4. Justin White, Branch G7.....\$3,101,751
5. Tom Botts, Branch K1.....\$2,991,685

**Top 5 – 1st Year
Unit Manager**

1. Everett Cape, Branch 32.....\$1,107,372
2. Edward Holbrook, Branch K4.....\$927,470
3. Chad Lane, Branch 6.....\$894,064
4. Tracy Manners, Branch 50.....\$826,603
5. Kipp Yoak, Branch J2.....\$807,469

High-level recruiting means major growth in production!

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 Manager	Branch	Production	New Goal
Richard Carter	Branch N4	\$66,761	\$75,000

Million Dollar Milestone

John Paul Caswell Branch 6..... \$7,095,572

QUALIFIERS ON SCHEDULE FOR PUERTO RICO

BRANCH 01

BRANCH 02

BRANCH 04

BRANCH 06

Robbie Bartley
John Paul Caswell, Mgr.
Christel Coon
Carroll Greer
Chad Lane, U. Mgr.
Jason Moon, U. Mgr.
Randy Smith
David Watson

BRANCH 08

Monica Burgess

BRANCH 09

Trisha Dumstorff
Jessie Hammer
John McCarty, U. Mgr.

BRANCH 10

Jean Burks

BRANCH 12

BRANCH 15

Brian Pederson, U. Mgr.

BRANCH 18

Shawn Driggers, U. Mgr.

BRANCH 20

Mike Hopkins, Mgr.
Joshua Roberts
Andrew Sheehan, U. Mgr.

BRANCH 21

Byron Selden

BRANCH 22

BRANCH 23

BRANCH 24

BRANCH 25

Thomas Abney, U. Mgr.

BRANCH 28

BRANCH 30

Jeffrey Essak
Bryan Jenisch
Craig Scites, U. Mgr.
Jeremy Sesco

BRANCH 32

Aaron Blagg
Everett Cape, U. Mgr.
John Kampling, Mgr.
Vance Lawrence
Craig Miller
Maria Pollard

BRANCH 33

Anna Araullo
Peter Guilfoyle, U. Mgr.
Matthew Loney, U. Mgr.
Edward McDonald
Sara Najor
Ernestine Taylor
Chad Yoos, Mgr.

BRANCH 38

BRANCH 39

Christina Block
Nicholas Boeschen, U. Mgr.
Grant Chapman, U. Mgr.
Phillip Cobrand
Annette Doyle
Peter Schettini, Mgr.

BRANCH 40

Raven Hammersky

BRANCH 43

BRANCH 44

BRANCH 45

BRANCH 46

James Goodwin
Marion Parker, Mgr.

BRANCH 47

Gerald Griffin
Jeffrey Wallmark, U. Mgr.

BRANCH 49

BRANCH 50

Jason Adams, U. Mgr.
Dena Grover, U. Mgr.
Steven Hargis, U. Mgr.
Brian Hillman
Matthew Johnson
Tracy Manners, U. Mgr.
Holly Mebruer
Catherine Meinecke, U. Mgr.

Dawn Mooney

Beau Moore, U. Mgr.

Josh Peck

Brandon Roerick

Kenneth Short

Colby Simmons

Mark Speake

Richard Vallie

BRANCH 53

BRANCH 54

Ryan Atkinson, U. Mgr.
William Haefs
Joseph Ramirez
Nathan Soderquist, U. Mgr.
Grant Walton, Mgr.

BRANCH 55

James Greene, U. Mgr.
Jerry Prausa, Mgr.
Scott Rollins

BRANCH 59

BRANCH 60

Mark Hargis, U. Mgr.

BRANCH 61

Bradley Braley
Penney Frazier-Parham, U. Mgr.
Stevie Mauldin, U. Mgr.

BRANCH 62

Gary Deese, Mgr.

BRANCH 62 (CONT.)

Bobby Holmes, U. Mgr.
Dawn Remus-Lacy, U. Mgr.
David Rude
Benoris Toney

BRANCH 63

BRANCH 66

Marc Bonenfant, U. Mgr.
John Devenyns
Rick Krout, Mgr.
James Shumate
DeRoy Skinner, U. Mgr.

BRANCH 68

Stewart Ross, U. Mgr.
Tamberly Storey

BRANCH 69

BRANCH 71

BRANCH 72

BRANCH 74

Jennifer Byrd
Richard Byrd, U. Mgr.
James Hatten
James Spitchley
Steve White

BRANCH 76

BRANCH 77

Ruo Song

BRANCH 80

BRANCH 82

BRANCH 85

BRANCH 86

Ashley Carrico, U. Mgr.
Steven Deboer, U. Mgr.
Brian Fowler, U. Mgr.
Elena Garrett
Greg Gorman, Mgr.
Paige Griffin
Alan Hall, U. Mgr.
Danny King
Jack Loewy
Vincenza Rebecchi, U. Mgr.
John Wagner
Mina Walker
Misty Watts

BRANCH 87

BRANCH 89

BRANCH 90

Nicole Petridis
Vanessa Serra

BRANCH 91

Beverly White

BRANCH 92

Ryan Anderkin, U. Mgr.
Ravi Warford, U. Mgr.

BRANCH 93

BRANCH 94

BRANCH 97

David Sims

BRANCH 98

BRANCH A1

Fred DiVittorio, U. Mgr.

BRANCH A4

BRANCH A8

BRANCH B2

Westley Moore, U. Mgr.

BRANCH B7

Gayle Emerson
Rachel Fenz, U. Mgr.

BRANCH B8

Gerald Kimbley
Nicholas Vanlangendonck,
U. Mgr.

BRANCH C3

Mariano Villacorta

BRANCH C5

BRANCH C6

BRANCH C9

Gary Allred
Don Arnett, U. Mgr.
Tim Bryan, U. Mgr.
Kevin Fackler
Boyd Frome
Don Gibbs, Mgr.
Kassandra Guymon
Cole Hartmann
Carson Hinds, U. Mgr.
Terry Holker
Lonnie Kimball
Chase Lefler
Garridy McEwen, U. Mgr.
Tyler Pratt
Michael Watson

BRANCH D7

George Insko
Insko Rue

BRANCH D8

Pleas Mayfield

BRANCH D9

BRANCH E1

Brian Henton, U. Mgr.

BRANCH E4

BRANCH E6

BRANCH E9

BRANCH F1

BRANCH F2

BRANCH F3

Kelley Lee, U. Mgr.
Solomon Pohler, U. Mgr.
Terry Pohler, Mgr.

BRANCH F4

BRANCH F8

Jacob Boudreaux

(Continued on the next page)

United American recognizes Agents, Unit Managers, and Branch Managers who are on schedule, as of November, for the 2007 National Sales Convention.

The Convention will be held June 19-22, 2008. You must have the following net annualized production to qualify:*

Agents — \$160,413; Unit Managers — \$114,582 First Year / \$458,326 Total; and Branch Managers — \$229,166 First Year / \$916,663 Total.

*To qualify, Agents must have a Quality of Business rate of at least 60% 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 12/06, 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.

QUALIFIERS ON SCHEDULE FOR PUERTO RICO

BRANCH F8 (CONT.)

Mikel Emerson
Rhonda Ivey
Sarah Klingensmith
Danielle Letmathe
Hayley Regilio
Edward Shackelford
Bono Stewart

BRANCH F9

BRANCH G1

BRANCH G2

BRANCH G4

BRANCH G6

Cesar Brooks
Ernest Muller, U. Mgr.

BRANCH G7

Kimberlee Allen
Larry Curtis
William Grasberger
Rachel Heap
Brenda Swinford, U. Mgr.
Mark Wall, U. Mgr.
Justin White, Mgr.
Ronald Williams, U. Mgr.
Kelly Wuthrich, U. Mgr.

BRANCH G8

BRANCH G9

Miguel Ramirez

BRANCH H1

Jason Lucik, U. Mgr.
Christopher Shears
Robert Slagle
Craig Villwock, Mgr.

BRANCH H2

BRANCH H3

James Handy, Mgr.
David Hudgins
Russell Kelly

BRANCH H4

BRANCH H5

Judith Loberg

BRANCH H6

BRANCH H8

BRANCH J1

Alexander Artibee
David Bell, Mgr.
Olivia Keller

BRANCH J2

Alicia De Gidio
Kaye Rusov, U. Mgr.
Don Saltis, Mgr.
Kipp Yoak, U. Mgr.

BRANCH J3

BRANCH J5

Barry Fischer

BRANCH J6

BRANCH J7

David Sisk

BRANCH J8

Francesca Guske
Kristopher Ketcham

BRANCH J9

Jamie Kinder
Don Patterson

BRANCH K1

Christopher Anderson, U. Mgr.
Tom Botts, Mgr.
Jonathan Feld
Steven Kelly

BRANCH K2

BRANCH K3

BRANCH K4

Raymond Culver
William Cunningham
Don Eynon, U. Mgr.
Shana Fletcher
Edward Holbrook, U. Mgr.
Timothy Thompson
Chris Villwock, Mgr.

BRANCH K5

Christopher Davis
Gail Finger
Plinio Gonzalez
Jacqueline Jauz
Brett Lazarus

BRANCH K6

John Slechta
Sean Valley

BRANCH K7

Eula Kelso, U. Mgr.

BRANCH K8

BRANCH K9

BRANCH L3

BRANCH M1

Heather Cansler

BRANCH M2

BRANCH M3

James Hewitt
Leslie Hewitt
Casey Lillie, Mgr.
Benny Randall

BRANCH M4

BRANCH M5

Katie Boudreau, U. Mgr.
Tamara Taylor
Cody Webster, Mgr.

BRANCH M6

William MacMillan

BRANCH M7

BRANCH M8

BRANCH M9

BRANCH N1

Christian Carter, U. Mgr.
Jason Everett, Mgr.
Greg Gourd, U. Mgr.
Stephen Slagle, U. Mgr.
Todd Varnadoe
Sondra Woosley

BRANCH N2

BRANCH N3

BRANCH N5

Edward Logan, U. Mgr.
Rhett Underwood, Mgr.
Scott Vance

BRANCH N6

BRANCH N7

BRANCH N8

BRANCH N9

Andrew Coutavas, Mgr.
Stephanie Coutavas, U. Mgr.
Kelly Patterson
Heather Wilkinson

BRANCH P1

Bernie Ellebrecht, Mgr.
Craig Ellebrecht, U. Mgr.

BRANCH P2

BRANCH P3

Clyde Jetter, U. Mgr.

BRANCH P4

BRANCH P5

BRANCH P6

BRANCH P7

Robert Schildt

BRANCH P8

BRANCH P9

BRANCH R1

Patricia McGrath

BRANCH R2

BRANCH R3

BRANCH R4

BRANCH R5

BRANCH R6

BRANCH R7

BRANCH R8

BRANCH R9

Glenn Griffin

BRANCH T4

BRANCH T5

BRANCH T6

BRANCH T7

United American recognizes Agents, Unit Managers, and Branch Managers who are on schedule, as of November, for the 2007 National Sales Convention.

The Convention will be held June 19-22, 2008. You must have the following net annualized production to qualify:*

Agents — \$160,413; Unit Managers — \$114,582 First Year / \$458,326 Total; and Branch Managers — \$229,166 First Year / \$916,663 Total.

*To qualify, you must have a Quality of Business rate of at least 60% 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 12/06, 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.