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VISION
Magazine

November/December 2008

LIFE IS WHAT YOU MAKE IT!

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UNITED AMERICAN

For more than a half century, United American Insurance Company has been meeting the public's life and health insurance 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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PART D REMINDER

Medicare Part D Prescription Drug Plans are no longer being sold by individual UA 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 or have them call toll free **866-524-4169** for enrollment information.

RATE APPROVALS

A special mailing regarding product rate approvals is being mailed to Branch Agents in the following states:

FLEXGUARD Plus (GSP2) and UAatWork FLEXGUARD: Alaska, Arkansas, Florida (Florida renewals only effective 12/9/08), Louisiana, Missouri, New Mexico, Nevada, Oklahoma, and Wyoming.

The new business effective date is Jan. 1 in Nevada and Jan. 15 in Alaska, Arkansas, Louisiana, Missouri, New Mexico, Oklahoma, and Wyoming.

ProCare Medicare Supplements: Arkansas, Idaho, Louisiana, New Mexico, New Hampshire, Oklahoma, South Dakota, and Wyoming. The new business effective date is Jan. 1.

California, Indiana, Maine, Michigan, Nebraska, Ohio, Utah, and West Virginia. The new business effective date is Jan. 15.

FOUNDATION SIGNATURE SERIES (MMGAP) APPROVAL

The Foundation Signature Series (MMGAP) has been approved for sale in California, Colorado, and Hawaii. To begin selling today, go to **UAOnline**. Download the Marketplace Bulletin, applications, rates, and sales tools, and access the Foundation website.

ATTN: CALIFORNIA AGENTS

As of Jan. 1, 2009, California prohibits insurance Agents from using a 'Senior designation' unless the designation is approved by the California Department of Insurance. A Senior designation is any degree, title, certification, etc., that implies an Agent possesses expertise or training with regard to advising Seniors.

Any such designation must also be submitted to and approved by the Home Office prior to use.

ATTN: MISSOURI AGENTS

UA is no longer required to offer our two most popular health plans to HIPAA-eligible persons on a guarantee-issue basis in Missouri. An updated HIPAA Top 2 Chart is available on **UAOnline**. Click on Forms under Branch Office Division Services to select the Individual Product Guide page.

FREEDOM SIGNATURE SERIES (GSP3) UPDATE

The **GSP3 Rate Calculator** has been updated for all states. To download, log on to **UAOnline** to access the Freedom Agent website; select your state from the GSP3 Rate Calculator drop-down menu.

When completing the **Rated Premium Worksheet (Form U-1280)** using the GSP3 Rate Calculator, the only section Agents are required to complete is the 'Agent Section' where the applicant's health history is recorded.

MED-SUPP DISABILITY REMINDER

If an applicant is issued a Med-Supp Disability plan on a guarantee-issue basis, including HMO disenrollment coverage, in most states there is no commission paid or credited at any level.

To fully comply with guarantee-issue mandates, all applications are issued accordingly if the applicant is eligible for guarantee-issue coverage.

United American will continue to pay commission according to our contract on underwritten Med-Supp Disability plans issued outside of guarantee-issue and open enrollment situations.

CONVENTION TRAVEL DOCUMENTS

Please have your U.S. passport up to date and with you if traveling aboard Royal Caribbean's *Majesty of the Seas* in April for Convention. If you do not already have a passport, start your application process now. Heightened security can add months to the process.

The following are acceptable forms of identification for U.S. citizens traveling to and from the Caribbean:

- A valid U.S. passport
- A U. S. passport card (valid only for sea travel)
- A birth certificate (must be the original or a certified copy; photocopies are not acceptable) PLUS a laminated, valid picture ID issued by a local, state, or federal government agency that includes your photo, name, and date of birth.

SUPPLY HAS MOVED

Agency Supply has completed its move and implemented new ordering procedures:

- Download the **Supply Order Form (8007)** from **UAOnline** and complete.
- E-mail the form as an attachment to uaagentsupply@torchmarkcorp.com or fax the form to **469-525-4290 Attn: Agency Supply**.

If you have any questions, please e-mail branchservice@torchmarkcorp.com.

INTEREST RATES SET

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

The **Deposit Fund Rider** new business interest rate for **2009** will remain unchanged at **3.00 percent**.

IN APPRECIATION ...

At the holiday season winds down, thoughts turn to family and friends and the special impact they make in our lives. Day after day, family and friends teach us what is important. Whether special events like the arrival of a new grandchild or moving into a new home or more routine events like cheering at your son's football game, taking a family vacation, or sharing a meal with neighbors ... these are the moments that matter and that everyone deserves to experience and enjoy.

As United American Agents, you help to facilitate these events for thousands of people across the United States. Providing your customers with quality life and health coverage gives them the peace of mind to live their lives as they choose – and to spend time with the people who matter most – without constant financial worry. When people know they are protected in a medical emergency, they are able to direct their energy and resources to satisfying their personal goals in life. When individuals have appropriate life insurance in place, they know that no matter what happens to them, their families can move on to comfortable, fulfilling lives.

You play a pivotal role in the well-being of American families every time you remove an individual or family from the ranks of the uninsured. You help them get one step closer to enjoying the everyday events of life without fear or anxiety.

Thank you for your hard work and dedication. Your efforts this year have brought us a step closer to achieving United American's goal of having every man and woman in this country insured. You should feel proud of what you have accomplished because your management team certainly does!

We hope this holiday season brought great joy and many blessings to you and your families, because your talents and sales ability have truly blessed United American and the lives of your customers. And remember, success builds upon success. There are still millions of uninsured in the United States waiting for you to knock on their doors. You can make the coming year even more productive. With quality products and a great Company standing behind you, how can you miss?

Happy New Year!

Vern D. Harber

Andrew J.

Hubert Morrison

Just Ask ...

Starting this month, top-producers will share their thoughts and philosophies as they apply to questions about selling and the marketplace. Their responses may help you 'make more money faster'.

“What has been the most successful way of generating new business for you?”



Jeff Miller, Branch Manager #50:

First of all, you need a Marketing Plan that is simple, yet effective. For most of my career I used telemarketing leads. Now with the 7-Step Marketing Plan, our market focus has been greatly enhanced. Nearly EVERYONE IS THE RIGHT PROSPECT.

We now combine the telemarketing leads with Sponsorships (referrals) using the Introductory Offers – Accident Plan, Memorial Guide, Child Safe Kits, and MedFacts Kits. By contacting one lead, we often can turn it into 20 to 30 leads or more. This allows us more face-to-face selling time and less time in the office.

The key is to be ACTIVE and to use the leads as a focal point. The sponsorships you receive simply multiply the activity, which results in more sales and income. Remember, ACTIVITY CREATES SPONSORSHIPS!



Ashley Baxter, Unit Manager #40:

My success as an Agent and Unit Manager has come from several marketing techniques. One of the most successful is signs. We have placed thousands of signs in big cities and small towns throughout the state. Quite simply, they work! We can receive 40+ calls in ONE DAY from interested people requesting information, and 90 percent of the calls convert into sales. I believe signs work well because we work as a team when placing the signs and target individuals who are actually seeking coverage. If people are taking the time to inquire about insurance, most likely they are in the market and will purchase a policy.

Another successful technique for my team is calling on small business owners who advertise in classified publications like *American Classifieds*, *Thrifty Nickel*, *Quik Quarter*, etc. Generally, these small, independent business owners do not carry life or health insurance on themselves or their families, which make them prime prospects for our health and life products. Collecting information from business cards on bulletin boards in public locations such as restaurants and gas stations also has been a successful way to generate new business. Again, it's a way to target the self-employed, who may not have health insurance.

We place UA signs along roadways or on our vehicles for a reason – to generate new business. So do other self-employed people. Why not call Bob's Lawn Service to find out more about Bob's life and health insurance needs. Most likely, Bob doesn't have life or health coverage.

One thing I stress to my team is that “leads are all around you; it's just a name and a phone number. Don't be afraid to get creative with your marketing.”

LIFE IS WHAT **YOU** MAKE IT

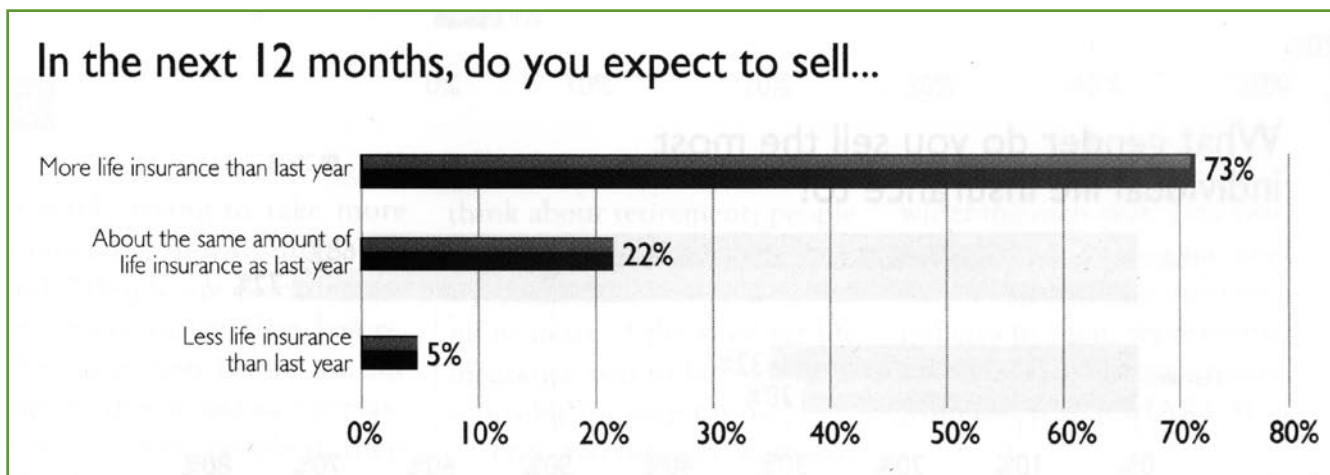
Everyone wants to live life to the fullest. Occasions like a wedding, the birth of a child, or the purchase of a new home are events that give special meaning to life and bring us joy. We want to protect the people we hold dear and be able to create and maintain a comfortable lifestyle. However, current economic times have people concerned about the future —



- The national average mortgage balance in the United States is \$181,225.
- In 2007, the average American household's credit card debt was \$9,840.
- The average amount financed to purchase a car is \$30,738.
- Tuition, room and board, and fees at a public four-year university cost \$17,175 annually, and, with additional personal expenses, can run \$25,000 to \$30,000 per year or more!

It would be difficult for any family to cover these costs without the breadwinner's income during a temporary job loss — generally, it takes one month per \$10,000 in annual salary to find new employment. For example, if a person made \$50,000 annually, it would take them five months to find a job paying the same salary. But wouldn't it be even more devastating for a family to lose a breadwinner's salary forever? What if an unexpected death occurred, adding more debt and more emotional stress for a family already in a financial crisis?

You can help! According to the *LIFE Foundation*, approximately three out of four Americans think that life insurance is a necessity. And, more and more Agents are seeing opportunities in the life market during the current economic situation. *Insurance Marketing* interviewed 400 licensed insurance Agents for a life insurance survey. Where do you fit?



Here's a list of everything you need to be successful in life insurance sales:

- ✓ **1.** Good life insurance products — Fundamental Life Series I and II
- ✓ **2.** A dynamic sales presentation to establish a need — United American Laptop Sales Presentation
- ✓ **3.** Solid Company ratings — A+ (Superior) Financial Strength Rating by A.M. Best Company (as of 6/08); AA- "Very Strong" Financial Strength Rating by Standard and Poor's (as of 12/08)

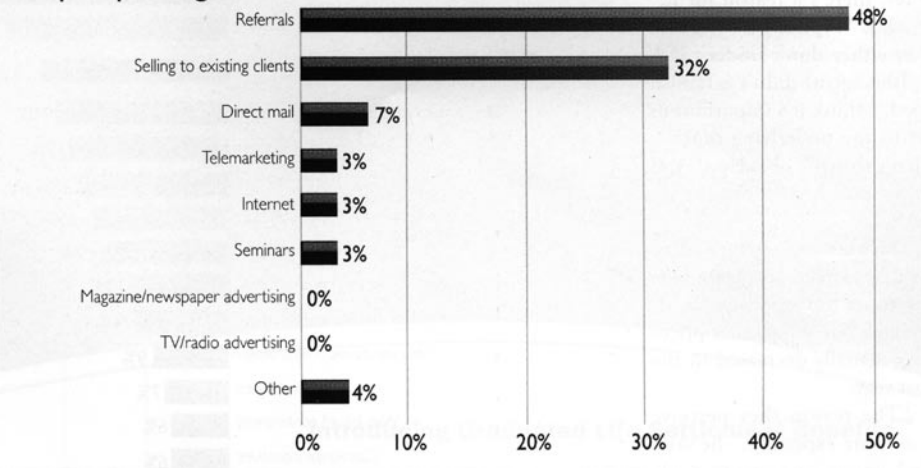
If you've typically sold only health products, it's time to break out of your comfort zone and go after the life market. Why? Two great reasons:

- 1.** Help people build financial security — feel great about what you do for a living
- 2.** Increase persistency — increase your earnings with increased renewals

See what methods other Agents find most effective for prospecting for new life insurance customers.

The Laptop Sales Presentation's sponsorship section with the introductory offers overcomes the most common reasons why Agents don't get referrals – they either forget or they don't ask for enough!

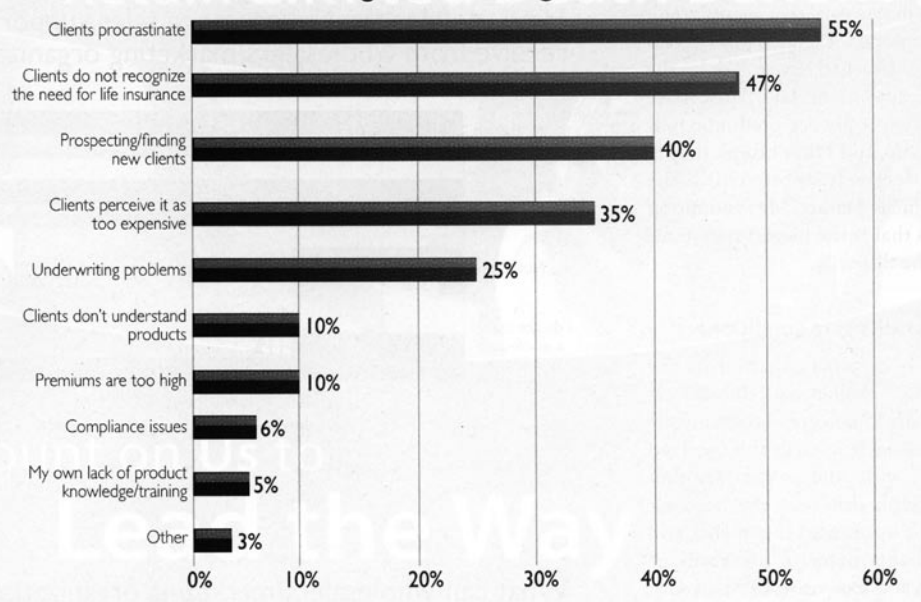
What have you found to be the most effective method for prospecting for new life insurance clients?



Next you need to be aware of these common challenges and objections. Avoiding objections before they happen increase your chances of making the sale.

Of course, the Laptop Sales Presentation overcomes every one of these objections. After all, that's exactly what it was designed to do – add value, reduce errors, be compliant, and deliver product knowledge in the process.

What are the main challenges with selling life insurance?



The Laptop Sales Presentation can help you prospect for new customers and overcome top objections. Each of these presentations can help build the need for life insurance, and each of these introductory offers allows you to collect sponsorships.

- 'Realizing the Need'
- Life Insurance Intro
- Final Expenses
- Monthly Income
- Education
- Mortgage
- Child Safe Kit
- MedFacts Kit
- Memorial Guide

Most Americans need life insurance. Married couples, families with small children, single parents, retired people, adult children caring for an elderly parent — anyone who has someone else depending on them for money. So, it's time to start focusing on life! It's time to help educate your prospects and show them how valuable life insurance can be.

Life is what you make it!

Sources: CNN Money, Nov. 7, 2008; New cars that are fully loaded, *Los Angeles Times*, Dec. 30, 2007, *Insurance Marketing*, September 2008; Trends in College Pricing, The College Board, 2007.

PRESIDENT'S CLUB 1-10

Through **October 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
\$3,221,552



2. Don Gibbs, CLU*
Branch C9
\$3,083,344



3. Andy Bliss*
Branch K6
\$1,970,502



4. Peter Schettini*, Branch 39 1,863,384
5. Randy Byrd*, Branch 74 1,734,129
6. Andrew Coutavas, Branch N9 1,583,407
7. John Kampling, Branch 32 1,512,936
8. Chad Yoos*, Branch 33 1,441,390
9. Jason Everett, Branch N1 1,372,678
10. Robert Giles*, Branch 40 1,220,926

UNIT MANAGERS

1. Ashley Baxter*
Branch 40
\$1,111,012



2. Stephanie Coutavas
Branch N9
\$1,041,592



3. Grecia Joyner*
Branch R3
\$1,041,180



4. Monica Burgess, Branch 8 \$901,806
5. Timothy Gifford, Branch K6 755,214
6. Don Arnett, Branch C9 740,248
7. Nicholas Boesch*, Branch 39 733,078
8. Timothy Bryan*, Branch C9 728,638
9. LeRoy Cape, Branch 32 724,564
10. Marian Keith*, Branch C3 700,930

AGENTS

1. Matthew Johnson
Branch 50
\$235,273



2. Greg Carter
Branch 46
\$224,808



3. Jiries Samander
Branch 74
\$221,554



4. John Misrasi, Branch P9 220,071
5. Bob Coleman*, Branch 50 216,793
6. Lisa Caviness, Branch A1 214,914
7. Tamberly Storey, Branch 68 211,068
8. Annette Doyle*, Branch 39 205,496
9. Gary Allred*, Branch C9 204,162
10. John Devenyns*, Branch V1 203,299

HONOR CLUB 11-20

BRANCH MANAGERS

11. Timothy Joyner*, Branch R3 1,203,967
12. Preston Eisnaugle*, Branch 30 1,173,642
13. Alan Spafford*, Branch 60 1,113,089
14. Johnny Salyers*, Branch 10 1,029,800
15. Todd Baxter*, Branch 8 1,027,108
16. Marion Parker*, Branch 46 949,879
17. David Lang, Branch K2 908,693
18. Ross Taylor*, Branch 92 880,226
19. George Muse*, Branch 68 874,204
20. Johnny Barlow*, Branch C3 844,006

UNIT MANAGERS

11. Peter Guilfoyle, Branch 33 \$687,144
12. Mark Wofford, Branch 50 686,838
13. Tracy Manners*, Branch 50 653,623
14. Stewart Ross, Branch 68 639,105
15. John Grafton, Branch 39 635,331
16. Joshua Bryd*, Branch 74 623,714
17. Stevie Mauldin, Branch 61 556,569
18. Landon Lucas*, Branch 6 538,187
19. David Watson*, Branch 6 520,284
20. Nataly Carbajal, Branch R7 498,376

AGENTS

11. Don Arnett*, Branch C9 199,025
12. Tarina Nelson*, Branch 32 180,343
13. Adrian Corbbrey, Branch 39 179,069
14. Thomas McDannel, Branch N9 177,165
15. David Valdez*, Branch 33 169,882
16. Jonathan Feld, Branch K1 167,847
17. Malcolm McCall*, Branch C3 164,383
18. Kevin Christian*, Branch 6 164,274
19. John Cox*, Branch 38 160,280
20. Kelly Paterson*, Branch N9 159,091

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.*

PRESIDENT'S CLUB 1-10

Through **November 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
\$3,747,286



2. Don Gibbs, CLU*
Branch C9
\$3,210,845



3. Peter Schettini*
Branch 39
\$2,256,198



4. Andy Bliss*, Branch K6 2,117,928
5. Randy Byrd*, Branch 74 1,939,623
6. Andrew Coutavas, Branch N9 1,736,924
7. Jason Everett, Branch N1 1,669,749
8. John Kampling, Branch 32 1,635,068
9. Chad Yoos*, Branch 33 \$1,466,456
10. Robert Giles*, Branch 40 1,416,121

UNIT MANAGERS

1. Ashley Baxter*
Branch 40
\$1,255,259



2. Grecia Joyner*
Branch R3
\$1,145,447



3. Stephanie Coutavas
Branch N9
\$1,102,934



4. Monica Burgess, Branch 8 \$957,290
5. Nicholas Boesch*, Branch 39 884,281
6. Timothy Gifford*, Branch K6 842,190
7. Mark Wofford, Branch 50 829,957
8. Don Arnett, Branch C9 799,121
9. LeRoy Cape, Branch 32 795,080
10. Stewart Ross, Branch 68 785,144

AGENTS

1. Matthew Johnson
Branch 50
\$271,588



2. Tamberly Storey
Branch 68
\$265,582



3. Annette Doyle*
Branch 39
\$253,174



4. Lisa Caviness, Branch A1 \$248,627
5. Greg Carter, Branch 46 238,830
6. John Misrasi*, Branch P9 237,097
7. Jiries Samander*, Branch 74 225,339
8. Adrian Corbbrey, Branch 39 217,115
9. John Devenyns*, Branch V1 215,497
10. Gary Allred*, Branch C9 214,988

HONOR CLUB 11-20

BRANCH MANAGERS

11. Timothy Joyner*, Branch R3 1,366,420
12. Preston Eisnaugle*, Branch 30 1,229,479
13. Alan Spafford*, Branch 60 1,194,027
14. Johnny Salyers*, Branch 10 1,138,329
15. Todd Baxter, Branch 8 1,123,694
16. Gary Deese*, Branch F1 1,084,310
17. George Muse, Branch 68 1,026,538
18. Marion Parker*, Branch 46 981,651
19. David Lang, Branch K2 976,296
20. Penny Frazier-Parham*, Branch 61 853,298

UNIT MANAGERS

11. Timothy Bryan*, Branch C9 \$750,451
12. Marian Keith*, Branch C3 718,344
13. Joshua Byrd*, Branch 74 708,391
14. Tracy Manners*, Branch 50 700,352
15. David Watson*, Branch V6 659,326
16. Peter Guilfoyle, Branch 33 654,918
17. Stevie Mauldin*, Branch 61 626,276
18. Nataly Carbajal*, Branch R7 557,519
19. Rachel Fenz*, Branch B7 518,772
20. Catherine Meinecke, Branch 42 507,138

AGENTS

11. Don Arnett*, Branch C9 \$211,308
12. Tarina Nelson*, Branch 32 191,941
13. Kevin Christian*, Branch V6 191,442
14. Thomas McDannel*, Branch N9 184,598
15. Mark Speake, Branch 50 179,379
16. Jean Burks*, Branch R7 179,090
17. Jonathan Feld*, Branch K1 175,592
18. Robert Tardie, Branch 50 174,945
19. Jim Spitchley, Branch 74 174,936
20. David Valdez*, Branch 33 173,032

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. **Garridy McEwen** of **Branch 51** is **October's Rookie Manager of the Month**. The Branch 51 team produced **\$77,460** of net annualized premium in October:

Outstanding job, Garridy! Keep that production coming!

Welcome and Congratulations to our new Branch Manager!

Aaron Snider - Branch T7. Aaron was previously a Unit Manager in Branch 12.

The future is yours, Aaron! Guide your team to greatness!!

Top 5 First Year Agent Production

Through **October 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. Jeff Miller*, Branch 50\$2,499,043
- 2. Don Gibbs, CLU*, Branch C9.....\$1,819,021
- 3. Andy Bliss*, Branch K6.....\$1,665,800
- 4. Andrew Coutavas, Branch N9.....\$1,566,216
- 5. Peter Schettini*, Branch 39\$1,507,705

Unit Managers

- 1. Ashley Baxter*, Branch 40.....\$1,111,012
- 2. Stephanie Coutavas, Branch N9.....\$1,035,452
- 3. Grecia Joyner*, Branch R3.....\$1,020,407
- 4. Monica Burgess, Branch 8.....\$854,411
- 5. Nicholas Boeschen, Branch 39\$733,078

Keep pushing through the final quarter!

Work UA's Marketing Plan in conjunction with the Laptop Sales Presentation and you'll 'Make More Money Faster'.



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. **David Carpenter** of **Branch V5** is **November's Rookie Manager of the Month**. The Branch V5 team produced **\$76,410** of net annualized premium in November.

Great job, David! Way to go, Team V5!

Welcome and Congratulations to our new Branch Manager!

Steve Hargis – Branch 4. Steve was previously a Unit Manager in Branch 50.

A great future lies ahead!! Use all the tools at your disposal!

Top 5 First Year Agent Production

Through **November 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. Jeff Miller*, Branch 50\$2,564,328
- 2. Don Gibbs, CLU*, Branch C9.....\$1,850,290
- 3. Andy Bliss*, Branch K6.....\$1,779,703
- 4. Andrew Coutavas, Branch N9.....\$1,663,196
- 5. Peter Schettini*, Branch 39\$1,547,559

Unit Managers

- 1. Grecia Joyner*, Branch R3.....\$1,093,109
- 2. Stephanie Coutavas, Branch N9.....\$1,075,199
- 3. Ashley Baxter*, Branch 40.....\$1,061,241
- 4. Monica Burgess, Branch 8.....\$869,730
- 5. Peter Guilfoyle, Branch 33.....\$649,914

Set your goals in place for 2009!

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
David Carpenter.....	Branch V5	\$76,410.....	\$100,000

You're looking good, David! Keep the momentum going!

Make 2009 your best year ever! With UA's Marketing Plan and the Laptop Sales Presentation, there's no way you can miss!

Qualifying to Cruise



OCTOBER

BRANCH 01

Derick McCarthy

BRANCH 08

Monica Burgess, U.Mgr
Jonathon Hardy
Karen Vallor
David Watson

BRANCH 12

Greg Burney
Christine Wade-Weitzel

BRANCH 18

Nathaniel Fairconnetue, U. Mgr

BRANCH 24

Nadieshda Gonzalez

BRANCH 32

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

BRANCH 33

Peter Guilfoyle, U. Mgr.
Thomas Yoshikawa

BRANCH 39

Adrian Corbbrey
John Grafton, U. Mgr.
Jason Poirier

BRANCH 40

Haley Conner
Andrea Guidry

BRANCH 42

Steven Hurd

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

Garridy McEwen, Mgr.

BRANCH 60

Joann Spafford-Paak, U. Mgr.

BRANCH 61

Stevie Mauldin, U. Mgr.

BRANCH 68

Stewart Ross, U. Mgr.
Tamberly Storey

BRANCH 71

Karen Brown, U. Mgr.

BRANCH 74

Kathryn Hillman
Jiries Samander
James Spitchley

BRANCH 86

Misty Watts

BRANCH 90

Katherine Blanco

BRANCH 92

Matthew Davis

BRANCH A1

Lisa Caviness

BRANCH C9

Don Arnett, U. Mgr.

BRANCH E1

Brian Henton, U. Mgr.

BRANCH F8

Katie Cox
Ali Nickooli

BRANCH G8

Taramatie Persaud-Shivlall
Allison Valley, U. Mgr.
Keith Valley

BRANCH K1

Jonathan Feld
Steven Mills

BRANCH K2

David Lang, Mgr.

BRANCH K5

Mohamad Masri

BRANCH K6

Timothy Gifford, U. Mgr.
James Gleason
Paul Greenstein
Sara Ruehr

BRANCH M4

Darla Waters

BRANCH M5

Katie Boudreau, U. Mgr

BRANCH N1

Jason Everett, Mgr.

BRANCH N9

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

BRANCH P9

John Misrasi

BRANCH T9

Todd Parks, U. Mgr.
Brad Steward

United American recognizes Agents, Unit Managers, and Branch Managers who are on schedule, as of October, 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 — \$145,830; Unit Managers — \$104,164 First Year / \$416,660 Total; and Branch Managers — \$208,833 First Year / \$833,330 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 12/07, 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.

Qualifying to Cruise



NOVEMBER

BRANCH 08

Todd Baxter, Mgr.
Monica Burgess, U. Mgr.
Jonathon Hardy
David Watson

BRANCH 18

Nathaniel Fairconnetue, U. Mgr
Michelle Gordon

BRANCH 24

Nadieshda Gonzalez

BRANCH 29

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.

BRANCH 39

Adrian Corbbrey
Jason Poirier

BRANCH 40

Andrea Guidry

BRANCH 42

Jason Adams, Mgr.
Steven Hurd
Catherine Meinecke, U. Mgr.

BRANCH 46

Greg Carter

BRANCH 47

Veta Melvin
Justin Orr

BRANCH 50

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

BRANCH 68

Stewart Ross, U. Mgr.
Tamberly Storey

BRANCH 71

Karen Brown, U. Mgr

BRANCH 74

Jim Spitchley

BRANCH 85

Judith Wakefield

BRANCH 90

Katherine Blanco

BRANCH A1

Lisa Caviness

BRANCH C9

Don Arnett, U. Mgr.

BRANCH F1

Sharon Adams
Richard Sampsel, U. Mgr.
Patrick Varrassi

BRANCH F8

Ali Nickooii, U. Mgr.
Allison Valley, U. Mgr

BRANCH G8

Keith Valley

BRANCH H8

Eva Pene

BRANCH K1

Christopher Anderson, U. Mgr.

BRANCH K2

David Lang, Mgr.

BRANCH K5

Mohamad Masri

BRANCH K6

James Gleason
Michael Hanson

BRANCH M4

Darla Waters

BRANCH M5

Katie Boudreau, U. Mgr

BRANCH N1

Jason Everett, Mgr.
Lindsay Green
Stephen Slagle, U. Mgr.

BRANCH N9

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

BRANCH R3

Emily Warren, U. Mgr.

BRANCH T9

Todd Parks, U. Mgr.

BRANCH V5

Edward Shackelford, U. Mgr.

BRANCH V6

Chad Davis

United American recognizes Agents, Unit Managers, and Branch Managers who are on schedule, as of November, 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 — \$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 12/07, 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.