

V

VISION

Magazine

Edition II, 2009

Get Ready for Fun in the Sun in 2010!

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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
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VISION

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PRODUCT APPROVALS

A special mailing regarding approval of the **Freedom Signature Series (GSP3)** has been sent to Branch Agents in **Nebraska** and **Tennessee**. Log on to **UAOnline** for Brainshark training and to access and download sales and marketing materials.

A special mailing regarding approval of Liberty National's **\$3,000 Accidental Death Policy** has been sent to Branch Agents in **Colorado, Idaho, Illinois, Michigan, and Pennsylvania**. Download the brochure, training outline, and Marketplace Bulletin at www.libnat.com and update your Laptop Sales Presentation to begin selling.

RATE APPROVALS & CHANGES

Effective Date Change: The new business effective date for **FLEXGUARD^{Plus}** and **UAatWork FLEXGUARD** has been changed from Feb. 1 to March 1 for the following states: **Alabama, Arizona, Delaware, Georgia, Iowa, Kansas, Michigan, Nebraska, Oregon, South Dakota, Tennessee, Texas, Utah, and Wisconsin**.

Any new business written in February was issued with the 2008 rate.

March 1 New Business Effective Date:

A special mailing regarding rate approvals for the **Common Sense Plan (CSI)** has been sent to Branch Agents in **Indiana**.

A special mailing regarding rate approvals for **FLEXGUARD^{Plus}** and **UAatWork FLEXGUARD** has been sent to Branch Agents in **Idaho, Indiana, Kentucky, Mississippi, and Ohio**.

A special mailing regarding rate approvals for **ProCare Medicare Supplements** has been sent to Branch Agents in the **District of Columbia, Iowa, Montana, North Carolina, and Texas**.

March 15 New Business Effective Date:

A special mailing regarding rate approvals for **FLEXGUARD^{Plus}** and **UAatWork FLEXGUARD** has been sent to Branch Agents in the **District of Columbia, Illinois, and West Virginia**.

A special mailing regarding rate approvals for **ProCare Medicare Supplements** has been sent to Branch Agents in **South Carolina**.

New rate cards are available for download at UAOnline.

INTEREST RATES SET

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

The **Deposit Fund Rider** new business interest rate for **2009** is **3.00 percent**.

ATTN: LOUISIANA AGENTS

The Louisiana DOI has converted to birthdate renewals for insurance producer licenses issued to individuals in the state. For information on the conversion, log on to www.lidi.state.la.us/Producers/BirthMonthRenewals.htm.

2008 SERVICE PERFORMANCE RECORD

Download the **2008 UA Service Performance Record** at **UAOnline** (www.unitedamerican.com/logon).

- Click on 'Branch Office Division Services' under 'Agent Websites'.
- Click on 'Forms' at the top of the page.
- Click on 'Company Specific Advertising'.
- Download 2008 Service Performance Record to your PC or laptop.

ATTN: COLORADO AGENTS

Effective March 1, Colorado law requires Agents to disclose their producer commissions (the compensation they will receive) to their customers at the time Agents finalize the sale for all health insurance products, except Medicare Part D and Medicare Advantage.

Disclosure must be in writing and include the Agent's standard compensation for the product as a percentage or fixed amount. Agents may create their own form or use one available on the Colorado Compliance Sheet at **UAOnline**.

Agents must maintain written certification that they provided disclosure to the customer.

This requirement applies only to new policies, not renewals.

Agents must retain a copy of the executed disclosure for the current calendar year and two prior years.

Noncompliance may result in sanctions, up to and including license revocation.

Direct questions to: Producer Licensing Section, Colorado DOI, 1560 Broadway, Suite 850, Denver, CO 80202 or call 303-894-7499.

LAPTOP SALES PRESENTATIONS COMBINED

Health products from the UA Laptop Sales Presentation have been combined into the Liberty National Cross-Sell Individual Laptop Sales Presentation. All products are now in one Presentation, eliminating the need to toggle back and forth. To automatically download the update, connect to the Internet and open the Liberty Laptop Sales Presentation.

NEW UA PRODUCTION BONUS

A UA Production Bonus that went into effect on Feb. 23 provides Branch Managers, Unit Managers, and Agents the opportunity to earn bonuses on the sale of UA nonrider, freestanding supplemental health products issued independently of our primary health plans – specifically Cancer, Critical Illness, and Accident Plans. See your Branch Manager for details.

PRODUCTION AND CONVENTION QUALIFIERS
January production figures and 2010
Convention qualifiers through January
are not available for this issue of *Vision*.



Andrew W. King
President and
Chief Marketing Officer

Moving Forward!

It's time to jump-start your goals for 2009. We want to be more successful this year than last, don't we? You bet we do! And when you're successful, we're successful.

We know that you will face new and continuing challenges in 2009. They're everywhere we look ... television, newspapers, radio, Internet. Headlines are blasting us constantly. And we know that many individuals will face tremendous challenges this year, but we also know that many individuals in our Company can and will be successful. How? By turning challenges into opportunities. The challenges come from the fragile state of our economy, but the means to meet those challenges come from your determination to succeed and the tools we provide to help you.

Training is critically important. It's not only important to know the products well; you must also understand the products – specifically in the context of your prospect's individual and family needs, financial situation, stage of life, etc. A good grasp of these issues helps you guide your prospects to the product or products best for them. Implementing our new *Brainshark* Training will help you to gain product knowledge quickly and guide you to ask the right questions of your prospects.

In addition, the Laptop Sales Presentation is a tremendous teaching tool. The more you review the presentation with your customers, the more secure you become in your own product knowledge. In addition, the Laptop Sales Presentation adds a professionalism to your sales presentation that few, if any, of our competition have.

Looking in the right places can make a difference in achieving your goals for 2009 too. With economic opportunities taking place all around us, both your recruiting and product focus may take on a different slant.

Finding the right people to grow your Branch can be challenging, but with the recent increase in job losses nationally, the pool from which you can choose has broadened considerably. People who have been making great incomes suddenly find themselves out of work. What better way to recapture that income than through sales? In today's economic climate, you will definitely generate interest among men and women who are

already educated and experienced in the professional world and are now looking for the opportunity of a lifetime. Many of them may come from careers in sales. Given the tribulations of the auto industry, dealerships are going out of business, leaving talented sales people out of work ... and looking for the right opportunity. As evidence, in some Branch seminars we have had hundreds of people show up looking for jobs – many more than in the past.

Your product focus may shift as well. People worry more during economic uncertainty – especially about handling major health issues like cancer or heart disease. They are more aware of their limited resources and increased financial vulnerability. This is an optimum time to focus increased attention on selling cancer and critical illness products. A lump-sum benefit policy can make a world of difference to a family hard hit by cancer, heart disease, or stroke.

Does the same hold true for life insurance? Absolutely! Economic uncertainty means increased worry about the future for your prospects. If the breadwinner dies, hope of ever being financially secure again can die with him. Whether you sell Fundamental Life, Liberty National life plans or an optional life policy add-on with GSP2 or GSP3, prospects need our quality life insurance products now more than ever!

Financial challenges in our society can mean increased opportunities for you and your Branch. United American gives you the training and sales tools to get those recruits into production quickly. You have access to talented individuals who previously may never have considered insurance sales. Your prospecting funnel is overflowing with the millions of uninsured and with employers looking for ways to save, yet still provide employees access to insurance coverage. Yes, this is also a tremendous time to kick your Worksite sales to the next level. Remember, the glass isn't half empty, it's half full, and you have the power to fill it to overflowing!

Just Ask ...

“What is your biggest selling point? What closes the sale for you?”



Jason Everett,
UA Branch Manager
#NI, now LNL #170

“My biggest selling point is rapport. It is extremely important to build rapport with prospects. The moment

I walk into a business or a home I look for something that can initiate a conversation with the prospect ... whether it's a picture on the wall of their family or the type of business they're in. My Branch is focused on Worksite Marketing. It's so important to break the ice immediately, not only with the gatekeepers, but also the decision makers. Sometimes I have only a minute to build that rapport; otherwise, they aren't going to be interested in what I have to say.

“It's so important to sell yourself, because it doesn't matter how good the product is or even how great our Company is, if you can't sell yourself too. You'll never get to the point of selling our product or our Company if you don't connect in a positive way with the prospect. You may have to tell stupid jokes or take the time to show interest in something you may not be completely interested in, but if it shows the prospect you care and that you are someone they can trust, it pays off in the end.”



Tamberly Storey,
Agent Branch #68

*“I close sales by following simple closing rules, and I always go with the No. 1 sales rule: **Always have your customer answer 'yes' to any question you ask them.** Phrase all questions in such a way that the answers will always be 'yes'. For example, if you ask, 'Would you want your family to be in financial distress if you died unexpectedly?' their obvious response is 'no'. Instead ask, 'Wouldn't you want your family to*

be financially secure if you died unexpectedly?' Their response will be 'yes,' which sets a positive tone for the rest of the presentation.

“I always get the application out and say to them, 'Let's get this filled out and see if you qualify for this insurance.' Once you start filling out the application, it is a lot easier to get them to sign it. If they have reservations, you always ask questions to find out what their issues are and to resolve those issues so they feel comfortable signing.”



Nicholas Boesch,
Unit Manager
Branch #39

“Every salesperson talks about closing the sale. So, what closes the sale for me? First, and

most important, is to show the prospect that you care about their particular situation and needs. It is impossible to make sales if you do not know someone's basic needs and where to start the sales process. I always try to warm up my prospects by simply asking questions about their family, job, business, etc. That helps to bring down any wall that may separate you, the salesperson, from potential buyers. Once this is accomplished, the next step to closing a sale is to identify a true need and present an affordable solution to satisfy that need.

“Building a relationship with the prospect is important because it allows the prospect to relax and open up to you. Once you identify their needs and present your product or products, then you must assume the sale and ask for the business. Building a relationship with my prospect and assuming the sale helps me close the deal.”



MIAMI

HERE WE COME!



Miami is one of the most exciting and multifaceted cities in America and a melting pot of cultures from around the globe. One of its most famous landmarks is the Fontainebleau Resort – our choice location for the 2010 Convention. This world-renowned icon has graced the Miami landscape for more than half a century and last year completed a \$1 billion (yes, we said billion) renovation and expansion project.

The Fontainebleau has hosted such legendary entertainers as Frank Sinatra, Bob Hope, and Elvis Presley, and has been visited by every American president since Dwight Eisenhower. It has also been a popular backdrop for several well-known films including James Bond's *Goldfinger*, *The Bodyguard* with Kevin Costner and Whitney Houston, and *Scarface*, starring Al Pacino.

Located on 22 lush, tropical, ocean-front acres, the Fontainebleau provides a guest experience unlike any other. With 1,504 fabulous guest quarters, 11 amazing restaurants and bars, and six swimming pools, you can eat, drink, swim, and sleep your way to luxury each and every day.

How about a little golf? Thirty million dollars of the renovation was spent on the resort's two golf courses, and the results are nothing short of spectacular.

If you crave the nightlife, spend a high-energy evening at *L/V*, Fontainebleau's 30,000 square foot nightclub, or head to South Beach, only three miles from Fontainebleau, and see what makes this area much more than tanned bodies and art-deco charm.

If you want a bit of pampering or simply to renew your mind and body, visit the Lapis Spa. Lapis blends age-old spa treatments with contemporary technology to create sensory experiences that energize and rejuvenate.

It's not too early to think about qualifying for Convention. Follow the Marketing Plan, consistently use the Laptop Sales Presentation, and we'll see you poolside at the Fontainebleau.

WILL YOU QUALIFY FOR 2010?

Will you be among the beautiful people in Miami next year?

Don't miss United American's Convention extravaganza at the world-famous Fontainebleau Resort in Miami, Florida – the playground capital of the United States!

Convention Qualifications:

Branch Managers: Branches have been divided into three flights based on 13-week, All-Agent average production. For qualification, Branches in each flight are ranked based on total production.



Flight 1 – Top 30 Branches automatically qualify, provided they have an increase in Total Net Production over the previous year. In addition, any remaining Branch in Flight 1 that has an increase of more than 15 percent in total production over the previous year will qualify.

Flight 2 – Top 20 Branches automatically qualify, provided they have an

increase in Total Net Production over the previous year. Of the remaining Branches in Flight 2, the top seven (ranked by percent of increase) with an increase of more than 20 percent over the previous year will qualify.

- **Flight 3** – Top 10 Branches automatically qualify, provided they have an increase in Total Net Production over the previous year. Of the remaining Branches in Flight 3, the top 10 (ranked by percent of increase over their baseline) with an increase of more than 25 percent over their baseline will qualify. The baseline will be the previous year's average Total Production per week or \$3,000 Total Production per week, whichever is greater.

Branch Managers must meet all minimum standards, and the Branch must have premium growth.

Unit Managers: Unit Managers must have \$208,000 in Net AP Issue for the year (\$4,000 per week). Half of this requirement (\$2,000 per week) must be FYA production.

Unit Managers must meet all minimum standards, and the Unit must have premium growth.

Agents: Agents must have \$72,800 (\$1,400 per week) Net AP Issue and have premium growth during the qualification period. Agents employed in 2009 can qualify for Convention by averaging \$1,400 per week Net AP Issue and premium growth during the remainder of the year, subject to a minimum total issue of \$18,200.

Agents must also meet all minimum standards.

The 2010 Convention qualification period runs from Dec. 25, 2008, to Dec. 24, 2009.

Books will remain open for an additional two months to take adjustments into account before determining the final list of qualifiers.

United American production counts at one-fourth AP credit on the following policies: SHXC, MMXC, HSXC, CSI, GSP1, GSP2, GSP3, and Medicare Supplements. In addition, policies issued on a field employee or a member of a field employee's family do not count toward Convention qualification.

Qualifications are included in the *Informational Booklet* available for download at www.libnat.com in the UA 'Agent Services' section under 'Online Forms'.



ONLINE AGENT TRAINING IS SHARKTASTIC



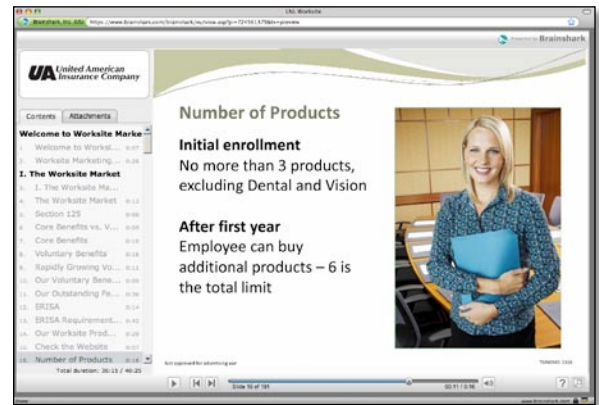
Brainshark, our new online training, was released to the field on Jan. 26. New Agents will complete their required New Agent Training courses through Brainshark. Existing Agents are not required to complete New Agent Training because it is the same training completed through License2Go. Existing Agents will be given access to Brainshark when new products or trainings are released in their states. Here are some answers to frequently asked questions:

WHY IS BRAINSHARK CONVENIENT?

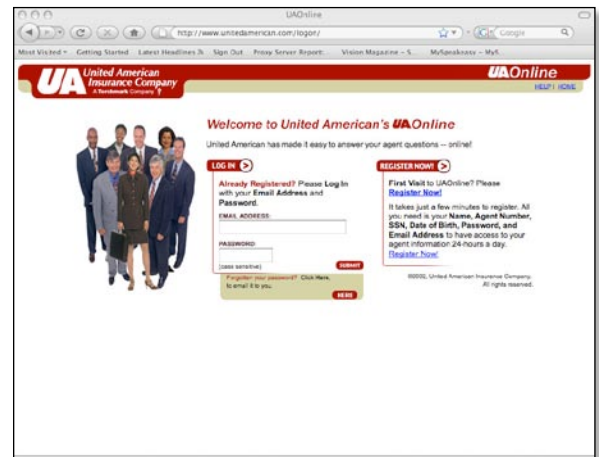
Brainshark can be accessed online 24 hours a day, seven days a week — whatever time works best for your schedule! Since Agents spend most of the daytime calling on prospects, it can be more convenient to complete required training in the evenings or on the weekends.

HOW DO NEW AGENTS ACCESS BRAINSHARK TRAINING?

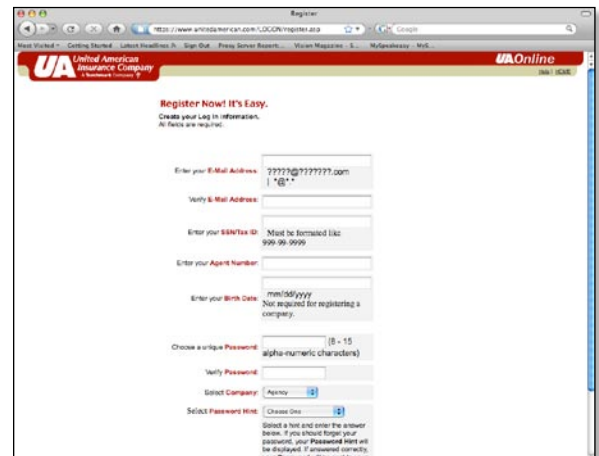
1. Branch Managers receive the Agent number from the Licensing Department and give the number to the new Agent.
2. The UA Agent goes to **UAOnline** (www.unitedamerican.com/logon) and registers, creating a tmkweb e-mail account.
3. The tmkweb e-mail account is activated within 24 hours of registration.
4. The Agent receives an e-mail notification at the personal e-mail address used to register on **UAOnline**, alerting him/her that the tmkweb address is now active.
5. A query is run daily by the Home Office to compile recent activations. The resulting list of Agents is uploaded to Brainshark. **If the tmkweb account has not yet been activated, the Agent will NOT be included on the list for upload that day.**
6. The Agent's User Name and Password are generated by Brainshark.
7. A welcome e-mail from Brainshark is sent to the Agent's tmkweb e-mail account that contains this User Name and Password.
8. The Agent follows instructions in the welcome e-mail to log in to Brainshark and begin training.



Brainshark sample



UAOnline log in page



UAOnline register page

HOW DO EXISTING AGENTS ACCESS BRAINSHARK TRAINING?

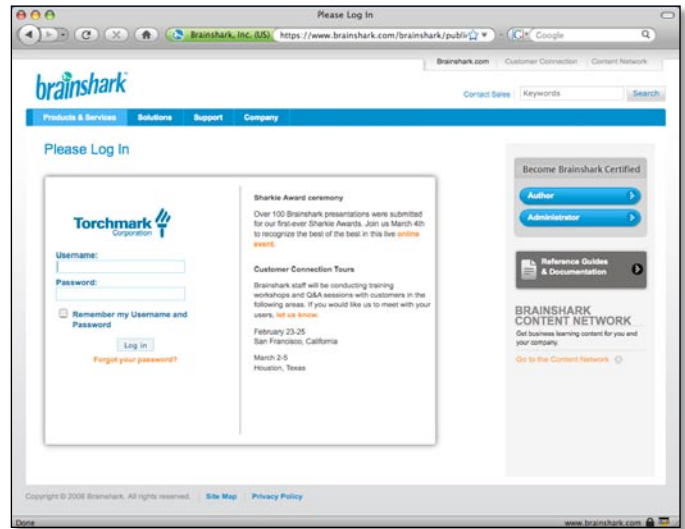
When new products are released in their states, existing Agents will be sent a welcome e-mail from Brainshark that contains a User Name and Password, as well as a link and instructions on how to log in.

WHAT IF AGENTS NEED HELP WITH ONLINE TRAINING?

Have your Branch Manager e-mail *webtraining@torchmarkcorp.com*. Do not contact Brainshark support with questions regarding registration or login credentials.

WHAT COURSES ARE REQUIRED FOR NEW UNITED AMERICAN AGENTS?

Listed below is the required training schedule for new UA Agents as of January 22.



Brainshark log in page

| Week 1 | Location |
|---------------------------------|------------|
| The Sales Process | Brainshark |
| Freedom Signature Series (GSP3) | Brainshark |
| ProCare Medicare Supplements | Brainshark |

| Week 2 | Location |
|-------------------------------------|------------|
| Foundation Signature Series (MMGAP) | Brainshark |
| FLEXGUARD <i>Plus</i> (GSP2) | Brainshark |
| Anti-Money Laundering | Brainshark |

Remember, if you need help with your Brainshark training, have your Branch Manager e-mail *webtraining@torchmarkcorp.com*.



GET ON BOARD THE FREEDOM TRAIN



If you haven't made the transition to selling the GSP3, your customers are missing out on the ability to customize health coverage for their individual needs. The Freedom Signature Series (GSP3, SWL, RT10) provides many of the same types of benefits as FLEXGUARD Plus (GSP2, SWL, RT10), but goes beyond the GSP2. Instead of three benefit levels, the GSP3 offers the prospect a choice of three separate plan options ... and within those three plan options are even more choices for deductibles, benefit amounts, and benefit maximums. Wouldn't your prospects appreciate the chance to truly customize their own health coverage? Let's look at a side-by-side comparison of some of the benefits in the GSP3 that offer more choices than the GSP2.

DAILY HOSPITAL ROOM AND BOARD & MISCELLANEOUS HOSPITAL EXPENSE BENEFITS (GSP3) VS. HOSPITAL EXPENSE BENEFIT (GSP2)

The GSP3's Daily Hospital Room and Board Benefit and the Miscellaneous Hospital Expense Benefit pay separately from, and in addition to, each other — whereas the GSP2 offers only one benefit to cover both types of expenses. This is where the biggest dollar difference is in regard to benefits paid out to customers. The bottom line is that the GSP3's Daily Hospital Room and Board Benefit, combined with the Miscellaneous Hospital Expense Benefit will pay a larger portion than the GSP2's Hospital Expense Benefit alone, for most hospital stays.

For example, let's say a customer chose the GSP3's Option D \$50,000 maximum with a \$500 deductible and a \$600 Daily Room Benefit. If they had a five-day inpatient hospital stay and were billed a total of \$50,000, their GSP3 policy would pay, after the deductible, up to 80% of \$50,000. That could be as much as \$39,600 plus \$3,000 in applicable Daily Room Benefit for a potential total of \$42,600.

Let's say that same customer had instead chosen the GSP2's \$100,000 Option with a \$500 deductible. If they had a five-day inpatient hospital stay and were billed a total of \$50,000 as in the previous example, the most the GSP2 would pay, after the deductible, would be up to 80% of \$20,000. The GSP2 will only pay up to a Daily Maximum Benefit whereas the GSP3 will pay up to the *entire* Maximum Benefit.

| GSP2 | | | GSP3 | | |
|--|--|--|--|--|--|
| \$50,000 | \$75,000 | \$100,000 | Option B | Option C | Option D |
| Pays 80% of expenses incurred after deductible is met Pays for hospital (inpatient) room charges, services, and supplies or outpatient surgery facility charges | | | Pays 80% of expenses incurred after deductible is met Pays for treatment, services, and supplies furnished by hospital (inpatient) or ambulatory surgical center (outpatient) | | |
| Deductible \$500 | Deductible \$500 | Deductible \$500 | Deductible \$500, \$1,000, or \$2,500 | Deductible \$500, \$1,000, or \$2,500 | Deductible \$500, \$1,000, \$2,500, or \$5,000* |
| Daily Maximum Benefit Up to \$2,000 per day (days 1-10) Up to \$1,000 per day (next 30 days) Totals a Maximum Benefit of \$50,000 for any one injury/sickness | Daily Maximum Benefit Up to \$3,000 per day (days 1-10) Up to \$1,500 per day (next 30 days) Totals a Maximum Benefit of \$75,000 for any one injury/sickness | Daily Maximum Benefit Up to \$4,000 per day (days 1-10) Up to \$2,000 per day (next 30 days) Totals a Maximum Benefit not to exceed \$100,000 for any one injury/sickness | Not Subject to a Daily Maximum Benefit Maximum Benefit \$7,500 or \$15,000 for any one injury/sickness | Not Subject to a Daily Maximum Benefit Maximum Benefit \$15,000 or \$25,000 for any one injury/sickness | Not Subject to a Daily Maximum Benefit Maximum Benefit \$25,000, \$35,000, or \$50,000 for any one injury/sickness *Available only with \$50,000 benefit |
| No separate Daily Room Benefit | | | Pays 100% for hospital (inpatient) room charges up to Daily Room Benefit for any one injury/sickness for up to 2 years (90 days in Florida) | | |
| | | | Daily Room Benefit \$100, \$200, \$300, or \$400 | Daily Room Benefit \$400, \$500, \$600, or \$700 | Daily Room Benefit \$600, \$700, \$800, \$900, or \$1,000 |

DOCTOR OFFICE VISIT BENEFIT

Benefits for doctor office visits are tremendously important to most families, and the GSP3 gives customers more choices than the GSP2. In addition, applicants can choose a \$35 copay instead of a specific benefit amount with two of the three plan options.

| GSP2 | GSP3 | | |
|---|--|---|---|
| | Option B | Option C | Option D |
| 80% up to \$25 per visit; 80% up to \$50 for one annual physical Wellness Exam per year \$250 maximum per year <i>or</i> | 80% up to \$25 per visit (\$250 Dr. office visit annual maximum) \$50 annual exam <i>or</i> | 80% up to \$50 per visit (\$500 Dr. office visit annual maximum) \$100 annual exam <i>or</i> | 80% up to \$75 per visit (\$750 Dr. office visit maximum) \$150 annual exam <i>or</i> |
| | 80% up to \$50 per visit (\$500 Dr. office visit annual maximum) \$100 annual exam | 80% up to \$75 per visit (\$750 Dr. office visit annual maximum) \$150 annual exam <i>or</i> | \$35 copay (\$500 Dr. office visit annual maximum) \$200 annual exam <i>or</i> |
| 80% up to \$50 per visit; 80% up to \$100 for one annual physical Wellness Exam per year \$500 maximum per year with rider | N/A | \$35 copay (\$500 Dr. office visit annual maximum) \$200 annual exam | \$35 copay (\$1,000 Dr. office visit annual maximum) \$200 annual exam |
| If copay is selected, benefits are payable at 100% of expenses incurred up to \$200 in excess of copay per visit up to annual maximum | | | |

OUTPATIENT EXPENSE BENEFIT

The GSP3's Outpatient Expense Benefit includes diagnostic imaging, lab tests, and more. With the GSP3, customers can have up to three times the coverage of the GSP2, which is only available if purchased as an optional add-on. In addition, the GSP3 covers lab tests performed by a qualified lab in a physician's office or clinic. The GSP2 only covers lab tests that are billed by the hospital. Note below how your customers have more benefit maximum choices with the GSP3.

| GSP2 | | | GSP3 | | |
|-----------------|-----------------|-----------------|------------------------------------|--|--|
| \$50,000 | \$75,000 | \$100,000 | Option B | Option C | Option D |
| 80% up to \$300 | 80% up to \$400 | 80% up to \$500 | 80% up to \$250 <i>or</i> \$500 | 80% up to \$500, \$750, <i>or</i> \$1,000 | 80% up to \$1,000, \$1,250, <i>or</i> \$1,500 |

RADIATION THERAPY BENEFIT

Unlike the GSP2, the GSP3 has a Radiation Therapy Benefit (does not pay for chemotherapy) of up to \$10,000, depending on the option selected.

| GSP2 | GSP3 | | |
|------|----------|----------|-----------------|
| N/A | Option B | Option C | Option D |
| | \$5,000 | \$7,500 | \$10,000 |

The GSP3 gives your prospects more choices when planning how best to protect their families. To read more about the benefits and choices GSP3 provides, go to UAOnline (www.unitedamerican.com/logon) and download the Freedom Signature Series Marketplace Bulletin (F6972).

Don't miss out on the UA Freedom Train! In the next edition of *Vision*, we'll look at more reasons why you should offer the GSP3 to your prospects.

RECRUITING: MARCH MADNESS STARTS MARCH 23!

United American is launching the largest recruiting effort in the history of the Company — March Madness!



THE GOAL

3,200 new recruits in March

THE METHOD

The compelling, fast-action 4-minute 'Opportunity of a Lifetime' business card CD

THE MESSAGE

- Make more money faster
- We provide the tools for success
- Seize the opportunity for unlimited growth

THE PLAN

- Hand out the CDs to likely prospects
- IMPORTANT: At that time, you must collect contact information — name, phone number, address, e-mail, etc. — and return that information to your Branch Manager. The sooner your Branch Manager is able to follow up on your lead, the more likely it is your prospect will be receptive to scheduling an interview.
- Please note: your computer must have Windows Media Player to play the CD. Download and install it for free at <http://www.microsoft.com/windows/windowsmedia/player/11/>.

The 'Opportunity of a Lifetime' video can also be found online at www.uabbranch.com.

THE KEY

The key to the success of this effort is face-to-face interaction between prospective Agents and excited United American sales professionals — that's YOU! All you have to do is start a friendly conversation, then offer them the 'Opportunity of a Lifetime'.

In these uncertain times, the economy is a natural topic of conversation. An easy segue from such a conversation might sound like this:

"Times may be tough, but did you know that according to a recent report, sales is the No. 1 most recession-proof job there is? The report was released in November, after the stock market plunge, federal bailouts, and the realization that the country is in a full-blown recession.*

Are you interested in making more money and having more free time to spend it? While other companies may be downsizing, our Company is hiring! I'd like to give you a copy of our 'Opportunity of a Lifetime' CD. Take a look at it, and someone from my office will contact you about scheduling an interview. I'm excited about the possibility of working with you!"

Get their name, phone number, and e-mail address and return that information to your Manager the same day you get it.

Recruiting has never been easier and the time has never been more right. It's no more difficult than starting a conversation and offering people an exciting way to improve their lifestyle and take charge of their future.

***Source:** <http://www.jobfox.com/Site/press/Jobfox-Most-Recession-Proof-US-Jobs-Rankings-November-2008.aspx>

TOP TEN SOURCES FOR RECRUITS

1. Friends
2. Churches
3. Automobile, Boat, RV, Motorcycle Dealers
4. Retailers
5. Multilevel sales organizations
6. Real-estate Professionals
7. State Employment Offices
8. Chambers of Commerce and other credible organizations
9. College Campuses
10. Prospect to Buy, Hire, or Nominate – Ask everyone for recruiting referrals. Even if they are not good candidates, they may know someone else who is!