

V

VISION

Magazine

Edition III, 2009

Step Up the Pace for Worksite!

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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.uabran.com
www.unitedamerican.com
HOME OFFICE
(972) 529-5085

VISION

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VISION STAFF

Managing Editor

Luke Gilliam
lgilliam@torchmarkcorp.com

Editor

Roberta Boyd King
rking@torchmarkcorp.com

Staff Writer

Christie Gibson
cjgibson@torchmarkcorp.com

Product Coordinator

Shere Avrett
savrett@torchmarkcorp.com

Graphic Designer

Christine Jenkins
cpjenkins@torchmarkcorp.com

PRODUCT APPROVALS

A special mailing regarding product approval of the **Independence Signature Series** has been sent to Branch Agents working in **Louisiana and Texas**. See pages 7 and 8 for Series details. **The Independence Signature Series is approved in Alabama, Arkansas, Arizona, Colorado, Delaware, Iowa, Louisiana, Michigan, Mississippi, Missouri, Nebraska, Oklahoma, Texas, and Wyoming.**

1. Go to UAOnline
2. Click 'Branch Office Division Services'
3. Click 'Forms'
4. Click 'Agent Websites' on left.
5. Click 'Independence Signature Series (GSP3A)' to access product and training materials and begin selling.

RATE APPROVALS

April 1 New Business Effective Date:

A special mailing regarding rate approvals for the **Common Sense Plan (CS1)** has been sent to Branch Agents in **Colorado, Kentucky, Mississippi, and Montana.**

A special mailing regarding rate approvals for **FLEXGUARD^{Plus} (GSP2)** and **UAatWork FLEXGUARD** has been sent to Branch Agents in **Maryland and South Carolina.**

A special mailing regarding rate approvals for **ProCare Medicare Supplements** has been sent to Branch Agents in **Alaska, Kansas, Oregon, and Rhode Island.**

April 15 New Business Effective Date:

A special mailing regarding rate approvals for **FLEXGUARD^{Plus} (GSP2)** and **UAatWork FLEXGUARD** is being sent to Branch Agents in **Montana and North Carolina.**

A special mailing regarding rate approvals for **ProCare Medicare Supplements** is being sent to Branch Agents in **Missouri.**

Go to www.unitedamerican.com/logon to access UAOnline. New rate cards are available for download.

ATTN: ARKANSAS AGENTS

Before you deliver a policy to your customer, you must write in your name, address, and telephone number in the 'Important Notice' box, which is printed inside or attached to the policy. The Notice is found in one of three places:

1. Attached to the policy as a separate sheet of paper
2. Printed at the bottom of the first page of the policy
3. Printed on the last page of the policy

ARE YOU ON TRACK FOR MIAMI?

With the second quarter upon us, it's time to shift into high gear to make sure you and your guest are on board the flight to Miami in July 2010. The Fontainebleau Resort is one luxurious facility you don't want to miss. After a \$1 billion renovation in 2008, it's a property fit for royalty. It's a brilliant blending of modern, stylish luxury with the glamorous history of Miami's golden era. More than 1,500 guest rooms bask in the majesty of 22 lush, tropical, ocean-front acres and provide a guest experience unlike any other.

Relax in a cabana next to the pool. Each is equipped with a flat-screen TV, wireless Internet, butler service, mini-fridge, phone, and a digitally operated safe to store your valuables. The cabana also boasts a couch, table and chair, privacy curtains, artwork, and a ceiling fan. Now, could it possibly get any more decadent than that?

If you can tear yourself away from the Fontainebleau, take a trip to South Beach, only a short hop from the Resort, and become immersed in galleries, restaurants, boutiques, and nonstop nightlife.

So kick your production into overdrive, and we'll see you in Miami in 2010.



INTEREST RATES SET

The **Lifestyle Annuity** rate for April is 3.90 percent. Rates will be reviewed and adjusted accordingly.

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

PRODUCTION AND CONVENTION QUALIFIERS

February production figures and 2010 Convention qualifiers are not available for this issue of *Vision*.



Andrew W. King
President and
Chief Marketing Officer

Are You Taking Two Steps?

Excitement is running wild through United American because of the success of the Two-Step Worksite Marketing Program. This simple, straightforward approach to voluntary benefit sales is changing the lives of UA Agents.

I get e-mails daily from Directors and Branch Managers telling me about the extraordinary success their Branches are having with this program. (Please read pages 5 and 6 to review this outstanding approach to selling worksite.) I feel strongly about the value and potential of the Two-Step Program and after you read the following quotes from our folks in the field, you will too. These are just a smattering of the hundreds of e-mails I have received. I want all of you to share in the success that Agents around the country are experiencing and be as inspired and encouraged as I am. The fact that success has come to many UA Agents at a time when their friends and relatives may be struggling with economic woes, gives us all a sense of hope for the future ... as well as a great reason to recruit those friends and relatives to join to sell United American and Liberty National products.

"I want to tell you about one of our new Agents who 'gets it'. Rhonda has been with us less than a month and has already gotten three Section 125 cases. She insisted that her Unit Manager, Cathy, run the appointments that she had set up for them. On their first day out, they picked up two cases with a total of 39 employees. In only three weeks, Rhonda has already qualified for benefits and made just short of \$5,000. Rhonda is actively using Step 1, and Cathy is also working extremely hard executing Step 2."

"This past week, they closed three Section 125 cases and have 96 employees to write in the next few weeks. The Branch is filled with excitement because of the money they are making."

"We hired a gentleman who had been with a competitor for 14 years. He could not believe how great our commission structure is. Well, he does now, because so far he has made \$5,139 on one case, and he went out last week and set up two more worksite cases."

"I went into the field with John yesterday, his second day with us in this new office. On our second One-Step, Two-Step of the day, we visited a private learning center. Not only was the center's director thrilled to get the \$3,000 Accidental Death policy offer, she immediately took an interest in the other policies we have to offer. We closed the case within the hour. There are 11 full-time employees who previously had no benefits. The Section 125 paperwork is signed, sealed, and delivered! I just don't know why everyone doesn't do this day in and day out. IT WORKS!!"

"We sold \$6,429 in AP in under two hours. The two Agents who set this up have been here less than three months. Both are on fire

about payroll deduction and have a 40-employee case to enroll on Thursday. Just imagine how much business they are going to write! After seeing how easy it was to sign and enroll a worksite case using the Two-Step Program, the entire office is on fire and ready to sign many, many more."

"I teach and preach the three AAA's (Attitude, Approach, Activity). Of course, coming from Branch 86, I'm not only well trained in worksite, but I BELIEVE in that market. I had concerns when my Agents, who are all very new, were initially less enthusiastic than I was about the Two-Step Worksite Method. First, I explained WHY you implemented it. I gathered everyone together and read testimony after testimony you have emailed to me. I firmly stated, 'Andy King cares about your future. I want you to trust him, as I do, to know what's best for this company. After all, he has proven it time and time again. I promise you, anything Mr. King asks us to do is a recipe for success. These testimonials you have heard have been accomplished by Agents just like you. If they can do it ... you can do it! 'Now, who doubts this will work?' No one raised their hand. 'Now, who's going to go out and do this?' Everyone raised their hand. Attitude, Approach, Activity ... it's contagious!"

These are only a few of the e-mails I have received, but they give you an idea of the excitement that has been created among our Branches. As I read these and respond to them, one thing stands out prominently. The Two-Step Worksite Marketing Program is generating the same degree of excitement that the Laptop Sales Presentation does. Like the Laptop Sales Presentation, it is one of the most useful tools we have ever provided to you. It's turning average Agents into highly successful Agents, and it is generating an enthusiasm that is spreading like wildfire. Jason Everett's Liberty Branch 170 (Jason was formerly with UA Branch N1) is definitely ablaze with Section 125 – 31 new cases in the last two weeks, and the blaze is spreading everywhere. Look at the progress we've made in the past few months with the weekly average number of cases for Section 125:

4th Quarter 2008 – **26**

January/February 2009 – **41**

2nd week March 2009 – **100**

3rd week March 2009 – **121**

4th week March 2009 – **221**

A spark in high-volume production has been ignited by Section 125 Two-Step Marketing. **Is your Branch on fire yet?**

Just Ask ...

“What advice would you give new Agents just starting out in the business?”



Penney Frazier-Parham, Branch Manager #61

“Be a sponge and soak up everything your Manager tells you. Next, implement it. All of the product knowledge in the world does you no good without execution – activity, activity, activity. When you think you have enough activity, get more. Your

phone should be ringing off the wall. With the proven system that UA and Liberty have in place, you can't go wrong. Put your head down and work the system.

“You are running your own business, so marketing yourself is crucial. Choose two or three steps that work for you from our Eight-Step Marketing Plan (introductory offers and sponsorships, fairs, signage, etc.). Get in front of as many people as possible every day. The introductory offers are a great door opener. Market your way in and sell your way out ... or at least leave with sponsorships. Twenty introductory offers can get you 200 warm leads or sponsorships. After all, who doesn't want something for nothing?”

“Ninety percent of the people to whom you present an introductory offer will accept and give you sponsorships, and 10 percent will reject

the offer. Don't focus on the 10 percent that tell you 'no'. They are not rejecting you. Some will accept, some won't ... so what? That 'no' brings you that much closer to a 'yes'.

“Prospects fall into four distinct personality types, and the analytical types want to know everything before even beginning the sales process. They have paralysis due to analysis. Good news! You have all you need to be successful with ALL personality types at the push of a button with the Laptop Sales Presentation. You can also find further resources at UAOnline. You are in total control of your destiny – no one else. Now more than ever, 'If it is to be, it is up to me'.

“All the above is useless without proper time management. MANAGE YOUR TIME! You are in control of your schedule, not your prospects. Schedule offers by morning or afternoon, instead of a specific time, and let them know what day you are coming. Regardless of the method used, on prospecting days – PROSPECT! Don't allow yourself to engage in 'prospecting avoidance' by taking long lunch breaks, extended conversations with other Agents, playing on the Internet, etc. Work smarter and harder. Work as if you have a real J.O.B. (just over broke) and have to punch a clock. With proper execution, a good attitude, and strong self-discipline, the sky is the limit. Go all the way with UA!”



Andrew Coutavas, Branch Manager #N9

“New Agents need an attitude of 'YES I CAN'. Confidence is very important in this business, and initially you may have to convince yourself of your confidence as much as you do your prospects. But, that's OK. It will come. Agents

need to have a daily 'To Do' list as to what they expect to complete and handle it as the first order of business daily. They'll get a sense of accomplishment when it is done.

“Remember, nothing is a substitute for hard work and perseverance. In the words of H. Jackson Brown, the American author best known for 'Life's Little Instruction Book', 'In the confrontation between the stream and the rock, the stream always wins – not through strength but by perseverance.' Perseverance and hard work with United American will pay off. The opportunity is here, now what will you do with it?”



John Kampling, Branch Manager #32

“Make up your mind, then never give up! Too many people enter the insurance industry with high expectations and are out of the business a few months later. This is attributed to many factors. One of the biggest is that people do not

truly commit themselves to success in this business, or they become discouraged much too easily. When I say 'make up your mind', I mean make the commitment to become a professional in this industry. Set your goals, manage yourself, complete your training, know your products, and be prepared for opportunity.

When I say 'never give up', I mean be willing to overcome the adversity you'll confront when you set out to accomplish something great. Work hard, be efficient with your time, learn from your mistakes, and don't stop until you reach your goal. Once you reach it, set another and do it all again! You have the greatest sales and prospecting tool in our Company's history with the Laptop Sales Presentation. You are 'standing in your own field of diamonds' with record numbers of uninsureds, a proven sales process, and flexible, affordable products. You can make this opportunity into whatever you want, but you have to make your mind up first.”



TWO-STEP YOUR WAY TO SUCCESS!

If you've ever watched ABC's *Dancing with the Stars*, you may have seen a slick and polished version of the Two-Step. But the talent and style of Hollywood celebrities can't compare to the excitement and enthusiasm United American Agents produce when they perform. UA Agents, Unit Managers, and Branch Managers have slipped on their dancing shoes and two-stepped their way into the hearts of gatekeepers and decision makers around the country. Our Two-Step Worksite Sales Method is a winner every week!

Note: All UA Branches are able to sell Liberty National products where approved. You should approach Worksite prospects as a representative of Liberty National.

Preparation –

Each Agent should focus on 40 businesses per week with 15 to 50 employees. Try to contact that week. Download the list in 'Walk & Talk' mailman-delivery order to make it easy to see all the businesses quickly. Each company record should contain the number of employees and contact person.

Step 1 – The Script and the \$3,000 Accidental Death Policy:

One Agent (or two if they work in teams) uses the following at each business. "Hi, my name's (XXXX XXXX). I'm with Liberty National Life Insurance Company, a 109-year-old firm currently engaged in a major nationwide expansion. While many employers are familiar with Liberty National's name, some are not. As an introduction, we would like to offer your 50 employees up to a total of (\$150,000) of Accidental Death coverage (i.e. based on the business size, multiply the # of employees x \$3,000). There is no cost to you and no immediate cost to any of your employees. Each of your employees will receive a \$3,000 Accidental Death policy, with no premium due until the end of the first policy year, but coverage will begin the day the application is taken. If they decide not to pay one year from now, the coverage will terminate and no premium will be due. The best part is that your employees will pay nothing for the Accidental Death Policy today. Liberty National's introductory offer is simply our way of letting you know that we want the opportunity to do more business with you in the future. It is our hope that when you have insurance needs, the first company you will think to call will be Liberty National. We would like to enroll your employees either next week or the following week - which time would be most convenient for you?"



Note: Once the employer starts nodding his head during the script, play the Laptop Sales Presentation, 'Accident Employer' under 'Introductory Offers'. It presents all the information included in the script and can move you more quickly through Step 1.

CRITICALLY IMPORTANT: On day one, schedule an enrollment date for the \$3,000 Accidental Death Policy, but say nothing about Section 125 products or tax savings. Say "Thank you" and leave.

Step 2 – The Follow Up and Section 125:

The following day, the Branch Manager or Unit Manager returns with the Agent to thank the employer for caring enough about his employees to allow placement of the Accidental Death benefits for them. After re-affirming the enrollment process and the scheduled enrollment date for the Accidental Death Policy, the Manager points out a second important issue to the employer - that Liberty National may ALSO be able to offer a method by which the employer could reduce monthly payroll taxes by possibly hundreds or even thousands of dollars if they qualify. The Manager immediately makes a Section 125 Tax Savings presentation using the Worksite Laptop Sales Presentation to add to the enrollment at least one Section 125 product on top of the Accidental Death Policy.

IMPORTANT: The addition of Section 125 products must come from your Manager or Unit Manager on the second day of this two-step presentation. You get many more enrollments by only introducing the Accident Policy on day one. On the first day, the employer agrees to do an enrollment on the \$3,000 Accident Plan. On the second day, you don't have to secure an enrollment date - the employer has already agreed to an enrollment. All you do on the second day is add a Section 125 Worksite product on top of the \$3,000 Accidental Death Policy's enrollment. Again, you do this ON AN ENROLLMENT ALREADY SCHEDULED for 'only' an introductory offer.

RESULT: One of two possibilities result:

1. The employer allows you to set up the paperwork for Liberty National's additional Section 125 products to write along with the Accidental Death Policy. It happens on the same enrollment date. You see 100% of the employees and enroll more products. In addition, you gather sponsorships from each individual employee.

OR

2. Only the \$3,000 Accidental Death Policy is written as originally planned on 100% of the employees. *BUT*, you then deliver the Accidental Death Policy to the homes of 100% of the employees for full Laptop Sales Presentations on additional products and gather MORE sponsorships.

Either way, you win. You sell many more products weekly and again get additional sponsorships, whether through Worksite or Individual methods.

The goal of every Branch or Unit Manager is to set up a minimum of 10 Section 125 enrollments each week that become a permanent part of the weekly Marketing Plan and to double the Branch's issued production.

The Two-Step Marketing Plan will produce positive results for every Agent's and every Manager's DCN Rate, Bonus Multiplier, and total earnings. This is a winning situation for everyone – employer, employee, Agent, Unit Manager, and Branch Manager. When everyone wins, **GREAT THINGS HAPPEN!**



Accidental Death Coverage for You and Your Family

No premium is due until the end of the first policy year.
But coverage begins the day the application is signed.

We can help you protect yourself and your loved ones in case of an accident.

The Top Five Causes of Unintentional Death are:

1. Motor Vehicle
2. Falls
3. Poisoning
4. Choking
5. Fires, Smoke



Liberty National's

Accidental Death Policy

\$3,000

Coverage for you

\$3,000

Coverage for your spouse

\$1,000

Coverage for your children

Issue Ages 18 - 68

Important Facts*

- Accidents are the leading cause of death among those 1 to 44 years old and the fifth leading cause overall.
- An estimated **120,000 Americans** were killed by unintentional injury in 2007.
- An accidental death occurs **every four minutes** in the United States.

Noncancelable and Guaranteed Renewable with premiums payable to policy anniversary following insured's 70th birthday.

- At the end of the policy year, keep the coverage for a \$10 premium. If you decide not to pay the premium, the plan will terminate and no premiums will be due.
- Coverage is effective when the named insured or spouse signs the application for insurance. If the spouse signs the application, the named insured must be alive at time of signature.

*Source: National Safety Council's Injury Facts 2009 Edition
 This is only a brief description of Liberty National Life's Accidental Death Insurance Policy, form 7061.
 See policy for definitions. Noncancelable until the policy anniversary following your 70th birthday.
 Full details, including exceptions for payment of benefits, are in the policy. Insurance benefits provided by Liberty National Life Insurance Company, 2001 Third Avenue South, Birmingham, AL 35233.
 R-3574, Ed. 1-09



LNL0626 0209



INDEPENDENCE

★ *Signature Series*™

At United American, we know that one size doesn't fit all, and neither does one option. Option A has arrived, and your prospects are going to love it! The **Independence Signature Series*** is affordable insurance that prospects can use to design coverage that is right for their individual and family needs. In addition to the base policy, for additional premium applicants may choose three optional health riders and separate whole or term life insurance policies. **The Independence Signature Series is approved for sale in Alabama, Arkansas, Arizona, Colorado, Delaware, Iowa, Louisiana, Michigan, Mississippi, Missouri, Nebraska, Oklahoma, Texas, and Wyoming.**

What Are The Base Policy Benefits?

The **Independence Signature Series** features a limited-benefit surgical and medical expense policy (**GSP3A**) with the following features:

- Maximum Surgeon Benefit up to \$3,000
- Maximum Assistant Surgeon Benefit up to 20% of Surgeon Benefit
- Maximum Administration of Anesthetic Benefit up to 25% of Surgeon Benefit
- Radiation Therapy Benefit up to \$5,000
- Ambulance Benefit up to \$200
- Outpatient Expense Benefit up to \$250
- Doctor Office Visit Benefit up to \$250 annually. Benefit pays 80% up to \$25 per doctor office visit and up to \$50 for an Annual Wellness Exam

What Optional Riders Are Available?

For additional premium, applicants may select:

- **Cancer** – Applicants may choose a cash benefit amount of \$10,000 up to \$50,000. Applicants must qualify for this rider and a 30-day waiting period applies.
- **Critical Illness** – Applicants may choose a cash benefit amount of \$10,000 up to \$50,000. This rider is payable upon first diagnosis of heart attack, stroke, end stage renal failure, or a major organ transplant. Applicants must qualify for this rider, and it is not available for children.
- **Accident** – **This rider pays ONE of the following:**
 1. Accidental death benefit – \$10,000, \$20,000, or \$30,000
 2. Lump-sum amount for a specific injury – up to \$10,000, \$20,000, or \$30,000
 3. Weekly Hospital Stay Benefit (25 weeks total) – up to \$6,250, \$12,500, or \$18,750
 4. First Aid Medical Care Benefit – up to \$40, \$80, or \$120

*Policy Forms: GSP3A, RT10, SWL
 Rider Forms: R-ACC2, R-CANR, R-CIX, DFR, ABR1, U4272
 Life Policy Forms: RT10, SWL

INDEPENDENCE
 ★ *Signature Series*™

OPTION A

THE INDEPENDENCE SIGNATURE SERIES™ IS AFFORDABLE COVERAGE DESIGNED BY YOU!

- ▶ **Issue Ages 0-63**
- ▶ **Freedom of Choice:** Policyholders are free to visit any doctor or hospital they wish.
- ▶ **Guaranteed Renewable:** Policies cannot be canceled or non-renewed as long as premiums are paid on time.
- ▶ **Flexible Benefits:** You design the policy with the coverage required to meet your needs. Policies are designed to provide protection for individuals and families with no coverage, or serve as a supplement to existing coverage.
- ▶ **Portability:** Policies are all individually written, so insurance coverage goes where you go. Though you may move to a different state or change jobs, benefits remain the same.
- ▶ **24-Hour Coverage:** No matter where you go in the United States, you're covered.
- ▶ **Refund of Premiums:** In the event of an insured's accidental death while the policy is in force, the Company will refund the premiums paid.
- ▶ **30-Day Free Look:** If you're not satisfied with your INDEPENDENCE Signature Series™ policy for any reason, return it to our Home Office or to the Agent within 30 days for a premium refund.

Independence and freedom are principles to cherish.
 We believe people should have the freedom to design their own individual health coverage.
 The Independence Signature Series features a limited-benefit surgical and medical expense policy which gives you the freedom to have insurance protection priced to fit your budget.
 You also can add optional cancer, critical illness, and accident riders, and separate life insurance policies — all on one convenient application.

Policy Form: GSP3A, RT10 and SWL
 Rider Form: R-ACC2, R-CANR, R-CIX and U4272

UA United American Insurance Company
 A Legal Reserve Stock Company
 Administrative Offices: McKinney, Texas

FB844 UAG001 030909

Optional Cancer Benefit Rider
 Available for additional premium

Choose a cash benefit amount of:

\$10,000 \$20,000 \$30,000 \$50,000

Rider form: R-CANR - Benefit payable upon Company's receipt of written satisfactory proof of a first diagnosis of cancer or malignant melanoma. Must qualify for this optional rider. 30-day waiting period applies. Benefits reduce by half at age 65.

Independence Signature Series

What Life Policies Are Available?

For additional premium, applicants may select the following separate life policies with the purchase of the **GSP3A**:

- Applicants ages 18 to 63 who qualify may purchase an optional term or whole life policy with face amounts of \$1,000 up to \$20,000.
- With the purchase of an adult term or whole life policy, applicants may purchase an optional Child Term Life Rider with face amounts of \$5,000 or \$10,000 to cover their children ages 0 to 23.

Who Are Good Prospects for Independence?

- People without health insurance who are looking for basic coverage to give them access to needed care if they have an injury or illness.
- People who already have health insurance to help cover out-of-pocket expenses not covered by their primary policy.

Where Do I Begin?

Log on to [UAOnline](#) and click on 'Branch Office Division Services'. Click on 'Forms' and click on 'Agent Websites' to access the Independence site to download the following:

General Underwriting Instructions (F5836)

Rated Premium Guide (F5837)

Marketplace Bulletin (F7332)

Application (UNIV)

Outline of Coverage (DS-GSP3A)

Product Brochure with Conditional Receipt (F6844)

Rate Card (F6846)

Consumer Form (3728)



Brainshark online training is available for Agents licensed in states where Independence is approved.

The Independence Laptop Sales Presentation also is available in approved states. Connect your computer to the Internet and open the presentation.

START SELLING TODAY!!

COME ON IN! THE WATER'S FINE!



Are you a new Agent successfully swimming with the big fish? It's been a few months since we initiated Brainshark New Agent Training, and we're still getting our feet wet, so here's a review of some Q & A's to help you make a big splash with Brainshark!

Q: HOW ARE COURSE ENROLLMENTS HANDLED?

A: Enrollments are handled exclusively by the Home Office. Branch Managers and Directors are not responsible for enrolling Agents in the required Brainshark courses. Do not call Brainshark concerning enrollment; the staff will not be able to assist you.

HOW DO NEW AGENTS ACCESS BRAINSHARK TRAINING?

1. Receive your Agent number from Agent Licensing.
2. Log on to *UAOnline* and register, creating a *tmkweb.com* e-mail account.
3. Receive a welcome e-mail from Brainshark at your *tmkweb.com* e-mail address.
4. Follow the steps outlined in that e-mail to access the training.
5. You are required to change your password the first time you enter *Brainshark.com*.
6. Go to: www.brainshark.com/torchmarkcorp to access the training available to you in your state.
7. Complete the training by the required deadlines.

Q: WHAT ABOUT EXISTING AGENTS?

A: Existing Agents are enrolled in Brainshark as new product trainings are released in their state. New products require training for both new and existing Agents. When a new product is released, an existing Agent will be sent an e-mail from Brainshark that contains a *User Name* and *Password*, as well as a link and instructions on how to log into Brainshark.

Q: WHAT IF I NEED HELP?

A: Only inquiries from Branch Managers and Directors are answered directly. Managers and Directors can e-mail webtraining@torchmarkcorp.com. Other inquiries are forwarded to the appropriate Branch Manager for follow up.

Remember, new Agents are required to complete the following Brainshark courses in their first two weeks with the Company:

Week 1: The Sales Process, Freedom Signature Series (GSP3), ProCare Medicare Supplements

Week 2: Foundation Signature Series (MMGAP), Independence Signature Series (GSP3A), FLEXGUARD Plus, Anti-Money Laundering

