THE NEWS AND IDEAS MAGAZINE FOR UA'S BRANCH OFFICE DIVISION

V
VISION
Magazine

Edition IV, 2009

TAKE THE WORKSITE PLUNGE!!

PAGES 6 & 7

IN THIS ISSUE …

Getting Started with LNL

You've got your Liberty Agent number. Now what?

… pgs. 4 & 5

VISION Magazine

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.

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VISION
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RATE APPROVALS

A special mailing regarding Common Sense Plan (CS1) rate approvals is being sent to Branch Agents in Illinois and Ohio for an effective date of June 15.

A special mailing regarding FLEXGUARD *Plus* (GSP2, RT10, SWL) and UAatWork FLEXGUARD (GSP2) rate approvals is being sent to Branch Agents in Rhode Island for an effective date of June 15.

A special mailing regarding ProCare Medicare Supplement rate approvals was sent to Branch Agents in Pennsylvania for an effective date of May 15, is being sent to Branch Agents in Delaware and Nevada for an effective date of June 1, and to Branch Agents in Tennessee for an effective date of June 15.

Go to *www.unitedamerican.com/logon* to access *UAOnline* to download new rate cards.

WITH THANKS…

The value UA products bring to your customers and the service you provide to them can make a difference. We recently received this e-mail from Tanya Bailey of SHE Outdoor Apparel, LLC in Houston, Texas … "I just wanted to say thanks. As time has gone by, my insurance coverage has paid outpatient expenses like lab tests and has been processing them quickly. They are so quick that Quest Diagnostics and my doctor's office are being informed by ME to change the balances. I don't know if that's good or bad, but it's an alright feeling to me. United American brought down one of my lab bills from $945 to $325. I no longer point my finger in the direction of my insurance company. UA has been great! Customer Service has been awesome every time I call and I never have a problem getting an answer to what I need. Thanks United American for easing the stress of healthcare."

LIFE AND ANNUITY SALES

A special mailing regarding new life and annuity sales procedures for UA annuities was sent to Branch Agents in these states: Arizona, Arkansas, Arizona, Colorado, Connecticut, Delaware, Florida, Idaho, Illinois, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Michigan, Mississippi, Missouri, Montana, Nebraska, New Hampshire, New Jersey, New Mexico, Nevada, Ohio, Oklahoma, Oregon, Rhode Island, South Carolina, Tennessee, Utah, Virginia, Vermont, Washington, Wisconsin, and West Virginia.

Part 1 – Life and Annuity Replacement Forms: In compliance with state requirements adopted from NAIC model regulations, UA requires proper completion of the Life Insurance and Annuity Replacement Notice (REPNOT/00) and Certification of Sales Materials (CSM). Some states require completion of these forms even if there is no intention to replace existing life insurance or annuity contracts.

Part 2 – Suitability Review Forms: Most states require suitability reviews for annuity sales. The Home Office requires a completed Suitability Review Form (ANNREV) with new annuity applications in those states.

Part 3 – Annuity Buyer's Guide: In some states the applicant must also be given an Annuity Buyer's Guide. Please view the Compliance Sheet for the appropriate guide for your state.

Immediately download the UA Compliance Sheet for your state and update your supply of life and annuity replacement forms and consumer notices. *As of May 1, the Home Office will not issue new applications in these states without properly completed forms.*

Log on to *UAOnline* at *www.unitedamerican.com/logon* to download all forms. Click on 'Branch Office Division Services' and find your state's Compliance Sheet**.** Check the Compliance Sheets frequently to be sure you have the most current forms and instructions.

Branch Managers may e-mail Branch Service at *branchhelp@torchmarkcorp.com* with questions.

TRAINING REMINDER

UA product training is **required** and available through Brainshark for the following, where state approved: The Sales Process, Freedom Signature Series (GSP3), ProCare Medicare Supplements, Foundation Signature Series (MMGAP), Independence Signature Series (GSP3A), FLEXGUARD *Plus* (GSP2), and Anti-Money Laundering.

All licensed United American Branch Agents should be registered on *UAOnline*. Go to *www.unitedamerican.com/logon* to check your UA business. All UA Agents who have also received a license to sell Liberty products should be registered on *TMKOnline*. Go to *www.tmkonline.net/logon* to check your LNL business.

To complete your required UA and LNL Brainshark training courses:

- Log on to Brainshark at *www.brainshark.com/torchmarkcorp*
- Type in your username and password
  - » Your username is generally the first five letters of your last name and last four numbers of your Social Security Number. If you do not remember your password, click on 'Forget Your Password?'
- Go to your Learning Locker
- Click on the course you wish to complete
- Training is divided into modules with review questions at the end of each module. You have the option to return to any previous screen or stop and return to training at a later date.
- Once you have completed a Brainshark course, you may go to your Learning Locker and click on 'My Prior Enrollments' to print a Certificate of Completion.

The more you know and understand our products, the better you can assist your prospects and customers. And, the higher your issue rate of business will be.

Branch Managers may e-mail the Web Training Coordinator at *webtraining@torchmarkcorp.com* with questions.

INTEREST RATES SET

The Lifestyle Annuity rate for May is 3.30 percent. Rates will be reviewed and adjusted accordingly.

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

CLUBS AND QUALIFIERS

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

Andrew W. King
President and
Chief Marketing Officer

We're Picking Up Steam!

Ask the Branch Managers, Unit Managers, and Agents who shared in the $300,000 Section 125 April Bonus Distribution. They'll tell you! To participate in the bonus pool, the Branch's weekly average of approved franchises in April had to exceed their weekly average baseline. The greater their increase above baseline, the more bonus money they received. Each Branch also had to have an increased average of at least one producing Agent per Unit. Bonus earnings divided as follows:

- **50%** of the Branch total paid to the Agent(s) responsible for the Section 125 approvals
- **30%** of the Branch total paid to the Unit Manager(s) responsible for Section 125 approvals
- **20%** of the Branch total paid to the Branch Manager responsible for Section 125 approvals

Congratulations to the following Branches and Branch Managers. As a group, these hardworking Branches received close to $145,000 in Section 125 Bonus.

First:	Otis Billups' Branch 143 – $25,641
Second:	Sean Valley's Branch 631 – $20,513
Third:	Jason Everett's Branch 170 – $15,385 Tom Botts' Branch 645 – $15,385
Fourth:	Kevin Ferguson's Branch 74 – $12,821 Charles Gergeni's Branch 147 – $12,821
Fifth:	Jim Flander's Branch 84 – $10,256 Elizabeth Cunningham's Branch 92 – $10,256 Peter Schettini's Branch 174 – $10,256 Andrew Coutavas' Branch N9 – $10,256

These and other Branch Managers know the value of promoting Section 125. In Jason Everett's Branch 170, Nick Slagle's and Matt Carter's Units each sold five Section 125 cases in one day. In addition to Jason's success, Jeff Wallmark's Branch 172 had six franchises with 195 employees in one week and Jeff Miller's Branch 178 had three franchises with 179 employees. Peter Schettini had eight franchises in March and by the end of the first week in April already had nine franchises with 198 employees. Section 125 activity translates to increased production and production bonuses. Increased Section 125 activity means an increase in monthly income and potential annualized income! As these activity models progress and others join in, 10 to 20 Section 125's per week are possible in any Branch or Unit.

Congratulations to every Branch and Branch Manager who increased Section 125 activity in March and April. This activity not only pays off now in commissions and bonuses, but will continue to pay off years from now with long-standing persistency and annual renewals.

The Section 125 March and April Bonuses were a BIG HIT and took the weekly Section 125 averages to all-time highs for both months. But, it was only a beginning! We extended the bonus incentive into May, and May results will be even better!

The Worksite train is barreling down the track, and we could not be more excited! Thanks to the early success of our Two-Step Worksite Marketing Program that uses the $3,000 Accidental Death Policy more effectively than it has ever been used, I am still hearing and reading success stories from all around the country. Branch Managers, Unit Managers, and Agents are embracing the changes the Two-Step Worksite Program is bringing to their Branches. Section 125 excitement is running wild, and the Section 125 Bonus program has increased that energy and enthusiasm. You call, you e-mail. It's fantastic, and I can't get enough of it. And, as long as Directors and Branch Managers keep sharing success stories with me, I will share them with you. Whether you're a Director, Branch Manager, Unit Manager, or Agent – success belongs to all of us!

The calls and e-mails I receive every day confirm that we are leading both our Agents and our customers in the right direction with this approach. New Agents who have been slow taking off are jumping on Section 125 and becoming top producers in their Branches. And, employees who have no insurance are grateful for the $3,000 Accidental Death Policy and looking at additional coverage. Here's a sampling:

"Robert signed his first worksite case a few weeks ago, but didn't actively pursue worksite after that. He wanted to see if worksite was 'worth his time.' When I announced the bonus percentages the Agents, Unit Managers, and Branch Managers could receive from the Section 125 Bonus pool, Robert and the whole team almost had a stroke. He got so excited that he hit the worksite trail with a vengeance. It's only Wednesday and he has turned in a restaurant with 17 employees, two dental offices with a total of 22 employees, and another case with 95 employees. He said he is never going to write anything but worksite again. And he plans to get five more cases by Friday!!"

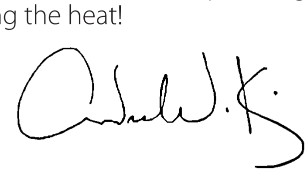
"This makes three Section 125 franchises, and two enrollments start tomorrow. We have the funnel full and the results are starting to materialize. This stuff is GREAT."

"We have Section 125 meetings coming out of the woodwork."

"I had an individual appointment last week that didn't result in a sale, but I discovered the husband's employer didn't offer any supplemental benefits. I pitched the Worksite Advantage program to the husband, and followed up with a cold 'walk 'n talk' visit to the employer. The employees had stirred up some interest, and the employer knew why I was there. The Accidental Death Policy for all employees sealed the deal, and the Section 125 papers were signed on the spot."

"I saw Tim rolling around on the front lawn at the office this morning and asked him what he was doing. He said he was ON FIRE and had to put himself out."

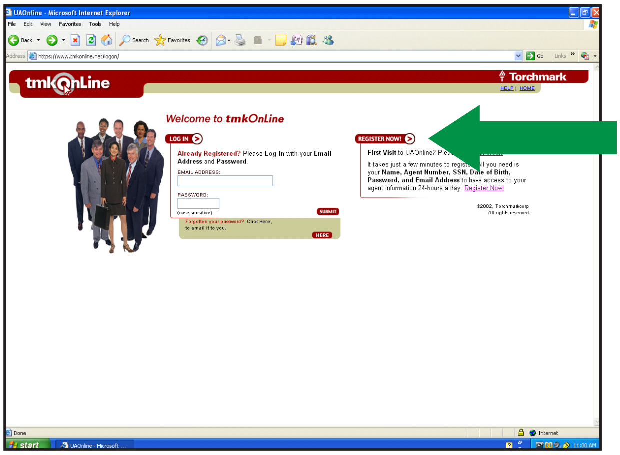
The Section 125 fire is spreading uncontrollably, and we're loving the heat!



YOU'VE GOT YOUR LIBERTY AGENT NUMBER! NOW WHAT?

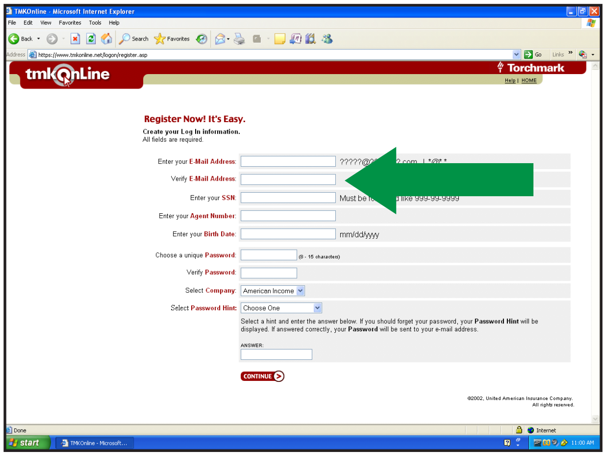
The following information is located in LNL's **'New Agent Package'**. It can be downloaded at *www.libnat.com* under '**Agent Services'**. The New Agent Package includes 'Things To Do Your First Week' and 'Things To Do Every Monday', along with a page on 'How The Bonus System Works' and instructions on how to access Brainshark Agent Training. A list of the required training courses and the time frame for completion is also included.

1. **As a new Liberty National Agent, your No. 1 priority is to set up your TMKWEB e-mail account, which is activated within 24 hours after you register.** The Home Office uses this e-mail address to send you important notices about online training, job postings, minimum standards, commission and bonus changes, contest standings, *Torch* magazine, Company procedure updates, etc.



TO REGISTER:

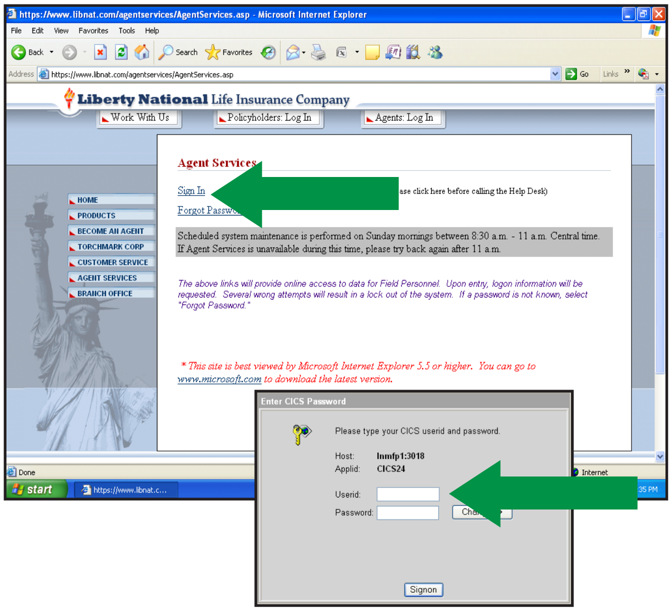
- You must have an active Agent number.
- You must have a personal e-mail address to register for a web e-mail account.
- Go to *www.tmkonline.net/logon*
- Click 'Register Now' and enter required information.
- Type your personal e-mail address in both e-mail address fields. Establish a new password for your *TMKWEB* e-mail between eight and 15 characters and include at least one letter and one number.
- Once you have registered, your TMKWEB.com e-mail address will be e-mailed to the personal e-mail address you provided within 24 hours. Return to *www.tmkonline.net/logon* and enter your TMKWEB.com e-mail address and the password you created to log in to TMKOnline. You should see a red button in the middle of the screen that reads 'Web E-mail'. Click the button to access your e-mail account.



TO ACCESS:

- Access this account from *www.tmkonline.net/logon* 24 hours after you register.
- When you receive an e-mail to your personal e-mail account notifying you of your new Domain\User Name, log on to your *TMKWEB* e-mail account.
- Click 'Web E-mail' button
- Enter your **Domain\User Name**
- Your password is the same password you entered on the Registration Screen.
- Read e-mails from the Home Office, Branch and Unit Managers and respond to them through this account. This account is only for Company use and cannot accept e-mails from outside the Company.

2. **Your No. 2 priority is to log on to 'Agent Services' at *www.libnat.com/agentservices/AgentServices.asp*.** In addition to completing online Agent training modules, you have access to earnings and commission statements, new business pending reports, compensation, field procedures, client information, proposals, etc., and marketing materials to assist you in your sales efforts.



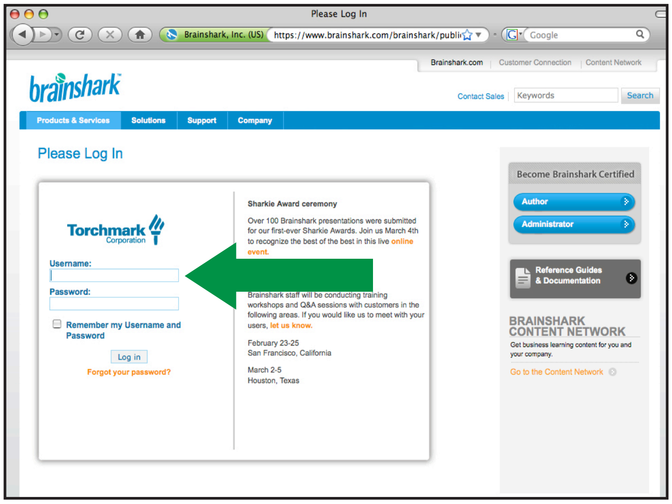
TO LOG ON:

- Click **'Sign In'**
- Enter **'LN'** followed by your five-digit LNL Agent number in the **Userid** field. (Example: LN15698)
- Enter desired password in the **'Password'** field. The password entered on Agent's first login becomes *the* password. The password must be six to eight characters, and it expires after 45 days. You can't reuse any of the previous four passwords and can't change more than once daily.
- Click **'Signon'** and you will be directed to the Liberty Agent Services Home Page.
- Your Branch Manager may e-mail *branchhelp@torchmarkcorp.com* if you have difficulty signing on.

3. **Your No. 3 priority is to complete your Liberty National online Agent training.**

TO ACCESS BRAINSHARK TRAINING:

- Receive your Agent Number from Agent Licensing.
- Register on *TMKOnline*.
- Receive a welcome e-mail from Brainshark at your *TMKWEB* e-mail address.
- Follow the steps outlined in that e-mail to access training.
- Change your password the first time you enter *www.brainshark.com/torchmarkcorp*
- Bookmark this web page.
- Go to your Learning Locker.
- Complete each course in the sequence and time frame outlined in the New Agent Package.
- **Remember, Branch Managers must not give Agents access to Brainshark through the Branch Manager's log in information. The Agent will not receive credit for completing the course and will be required to take it again using his/her own log in information. In addition, only Branch Managers may e-mail the Web Training Coordinator at *webtraining@torchmarkcorp.com* with questions.**



TAKE THE WORKSITE PLUNGE!

Jason Everett
Branch Manager #170

Jason Everett of Branch 170 is quickly becoming a model for Worksite Marketing excellence. When Jason became a Liberty National Branch Manager last fall, he trained with the best – Tim Aderholt of Branch 49, one of Liberty National's original worksite gurus. Jason embraced that training and is quickly becoming a worksite guru himself.

One result of his talent for worksite is the creation of Worksite Advantage Steps to Success (LNL1081), a guide to successful worksite marketing. The information was gathered from the most successful Agents and Managers around the country and addresses every aspect of the worksite process. Go to *www.libnat.com* and click 'Agent Services' to download this document. Study it until it becomes second nature. Its casual writing style makes it easy to understand and appreciate. And, its 10 easy steps will help you make MONEY!!

According to Jason, "The main idea for *Steps to Success* came from my wife. She didn't sleep well while pregnant, and as she lay awake she came up with the 10-Step concept. She spent hours typing it and picking my brain for input. She listened to the Agents in our office, my management team, and other Branch Managers, and compiled the information I asked her to include. I would talk and she would type. The notebook concept was inspired by my visit to Tim Aderholt's Branch in August. I owe him and his Agents a lot. We have used the notebooks since, and they've proven their worth. The Survey idea came from Director Ben Hastings, formerly of Branch 76, and I adapted it for my Branch's use. Other ideas in *Steps to Success* were the result of trial and error, learning what and what not to do in a worksite situation just by getting out and doing it."

Here's a few of the sales and marketing practices covered:

NOTEBOOK: Every contact goes into a binder. Make notes about each contact and include survey and prospect information as well. Have 150 to 200 contacts in the binder at all times and *never* leave home without it.

PRODUCTS: Know the products – especially Group Term Life and CareerLife Plus, which are the foundation for worksite. Complete all required Brainshark training. Download and review the Worksite Laptop Sales Presentation so you are comfortable with it before presenting it to your prospect.

SALES GENIE: This presents a systematic approach to prospecting. When you print off your list, do it by street address to lessen travel time.

BUSINESS SURVEYS (R-3384): Use the Sales Genie spreadsheet to call businesses with 12-50 employees. Determine number of employees, if the company has had layoffs or cutbacks on benefits, person in charge of employee benefits, benefits they currently offer, etc. Agents should call 200 businesses per week with the survey or see 40 per week face-to-face.

PHONE: Phone surveys are a great way to initiate new Agents into worksite and helps them eliminate call reluctance. Agents can complete 50 phone surveys in two to three hours, four days per week.

WALK 'N TALK: If you enjoy the outdoors, 'walk 'n talk' may be your favorite prospecting method. Check parking lots. The more cars you see, the more potential the business may have. Dress for your target market. For instance if you're targeting banks, wear a suit. If you're targeting auto repair shops, dress more casually, but always be neat, clean, and have a professional attitude.

PAPERWORK: It's an important part of the worksite sale, but keep its function in perspective and don't be overwhelmed by it. Prepare ahead of time and move through the paperwork as part of the overall sales process. If you don't allow yourself to become bogged down in it, your customer won't either. We have created four form packets (see page 7) - one for each type of worksite case. Print these in advance and have everything at your fingertips ready to complete when you sit down with the employer.

ADDITIONAL WORKSITE TIPS FROM:

Ben Hastings, Director:

- Feed employees lunch or dinner as a group. It makes them more receptive. Shake hands, make friends. Tell them about the $3,000 Accidental Death policy, and let them know you will speak to each of them individually.
- During the meal, get each employee's name, e-mail address, job position, date of hire, etc., on the *Group Meeting Fact Sheet (LNL1109)*. It gives you contact information to use now or later.
- Schedule enrollment as soon as possible after the case is approved and you have a Franchise Number. Delay can cost the enrollment if another insurance company's Agent stops by.
- Deliver a thank you note to the decision maker the day before enrollment.

Charles Gergeni, Branch Manager 147:

- Liberty National is about service. Communicate the features and benefits of the policy, but don't embellish or oversell, and make sure the employee can afford the purchase.
- Reach employees on a personal level.
- Work with the bookkeeper to make sure he or she understands the billing/premium cycle. Touch base again after the first cycle goes through to see if there are any questions or concerns.

Tommy Graham, Director:

- Get the *Section 125 Employer Implementation Manual (R-3245)* into the employer's hand immediately after you receive it.
- Be sure every employee receives a completed *Summary Plan Description (R-3226-8)*.
- Be sure every employee signs a *Salary Reduction Form (R-3237)* and put a copy of the form in the *Employer Implementation Manual*.
- Section 125 enrollment must be done 'on the clock' at the jobsite.
- Every eligible employee must be given equal opportunity to participate.
- For a case with 10 to 49 employees, enrollment should go from the first to the 30th of the month; the first payroll deduction should go from the first to the 30th of the following month, and the third month is the start of the policy effective date.

All materials are available for download at www.libnat.com in 'Agent Services'.

SIMPLE AS 1, 2, 3 …

Learning the fundamentals of worksite is basic to success, and the order in which you do it matters. We've numbered the first page on the following downloadable worksite documents so you know in which order to study them:

Document I: Steps to Success (LNL1081) — Includes information gathered from the most successful Agents and Managers from Branches throughout the country about how to prospect, sell, close, enroll, and service worksite cases.

Document II: Agent Guide (R-3631) — Focuses on the administrative guidelines such as eligible employees, qualified employers and industries and details all the proper paperwork needed for case approval and enrollment.

Document III: Required Forms Packets (LNL0702) — Includes all paperwork needed for each of the four types of worksite cases and includes a cover sheet for e-mail or fax submission to the Home Office Worksite Department. E-mail scanned required forms to worksite@libnat.com or fax required forms to 205-325-1041.

- New Section 125 (LNL0702A)
- Standard Payroll Deduction (LNL0702B)
- Amended Section 125 (LNL0702C)
- New Section 125 with UA Health Products (LNL0702D)*

** Available only for United American Branches in AZ, CA, CO, ID, IL, IN, KS, MD, MI, NE, NM, PA, UT, WV, and WY.*