



# *Celebrate* **SUCCESS!**

LOOK BACK AT CONVENTION CRUISE, PAGES 4 – 7



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*We're Heading to Miami!*

Check out these facts  
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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.

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**HOME OFFICE**  
(972) 529-5085

**VISION**

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**VISION STAFF**

**Managing Editor**

Luke Gilliam  
[lgilliam@torchmarkcorp.com](mailto:lgilliam@torchmarkcorp.com)

**Editor**

Roberta Boyd King  
[rking@torchmarkcorp.com](mailto:rking@torchmarkcorp.com)

**Staff Writer**

Christie Gibson  
[cjgibson@torchmarkcorp.com](mailto:cjgibson@torchmarkcorp.com)

**Product Coordinator**

Shere Avrett  
[savrett@torchmarkcorp.com](mailto:savrett@torchmarkcorp.com)

**Graphic Designer**

Christine Jenkins  
[cpjenkins@torchmarkcorp.com](mailto:cpjenkins@torchmarkcorp.com)

**ALL AGENTS  
ORDER CONVENTION PHOTOS**

Go to [http://www2.snapfish.com/home/t\\_404743022](http://www2.snapfish.com/home/t_404743022) to order photos from the recent Branch Convention. You can log in initially under [tawilliams2@torchmarkcorp.com](mailto:tawilliams2@torchmarkcorp.com), password 'cruising', and create a free account to view and order photos.

**RATE APPROVALS**

A special mailing regarding **Common Sense Plan (CS1)** rate approvals was 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 was 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 **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](http://www.unitedamerican.com/logon) to access **UAOnline** to download new rate cards.

**ATTN: DELAWARE AGENTS**

Delaware has enacted legislation to provide a six-month Open Enrollment for individuals on Medicare Disability due to end-stage renal disease (ESRD). There is a catch-up period from Jan. 12 to June 12 for those already enrolled in Medicare due to ESRD. No commission is payable.

All plans offered by United American are available, but special rates apply.

Go to [www.unitedamerican.com/logon](http://www.unitedamerican.com/logon) to access **UAOnline** to download the ProCare Supplement rate card for Delaware.

Branch Managers may e-mail [branchhelp@torchmarkcorp.com](mailto:branchhelp@torchmarkcorp.com) with questions.

**INTEREST RATES SET**

The **Lifestyle Annuity** rate for **June 2009** is **3.50 percent**. Rates will be reviewed and adjusted accordingly.

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

**ATTN: KANSAS AGENTS**

Effective immediately, Kansas Agents are required to submit a completed and signed **Temporary Life Insurance Agreement Form (TIA)** to the Home Office with the application, in addition to providing a copy of the form to all life insurance applicants at the time of sale. This new requirement also applies to life insurance applications submitted as part of a supplemental health insurance application such as **FLEXGUARD Plus**.

**As of June 1, the Home Office cannot issue life insurance policies in Kansas without the receipt of form TIA with the application.**

Use your existing supply of forms since there is no change to the form. Go to [www.unitedamerican.com/logon](http://www.unitedamerican.com/logon) to access **UAOnline** to download form TIA from the Kansas Compliance Sheet.

Branch Managers may e-mail [branchhelp@torchmarkcorp.com](mailto:branchhelp@torchmarkcorp.com) with questions.

**HIPAA UPDATE**

United American's HIPAA **'Top Two'** chart has been updated. HIPAA laws in some states require an insurer to guarantee issue one of the insurer's two most popular health plans to a HIPAA-eligible individual. In each of these states, United American complies with the state's HIPAA laws by making available to a HIPAA-eligible individual one of the two most popular supplemental health policies for that state on a guarantee issue basis, without riders, preexisting condition waiting periods, or reduction of benefits.

Standard commission is paid on HIPAA policies, but there are no commission loan advances.

Go to [www.unitedamerican.com/logon](http://www.unitedamerican.com/logon) to access **UAOnline**. Click on 'Branch Office Division Services', then click on 'Forms'. Select the 'Individual Product Guide' to access and download the **'Top Two Individual Health Plans by State'**.

Branch Managers may e-mail [branchhelp@torchmarkcorp.com](mailto:branchhelp@torchmarkcorp.com) with questions.

**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*

# What a Celebration!

Wasn't Convention fantastic? Seems like every year I say it can't possibly get any better, and it always does. Being on the cruise this year was a wonderfully fun and relaxing way to celebrate our success and a change from our usual venues. Seeing old friends and making new ones in a comfortable and casual environment is hard to beat anytime. But just wait. When we hit the recently remodeled Fontainebleau in Miami for next year's Convention, excitement and glamour will be the order of the day once again.

Every cruise is unique ... no matter how many times you've set sail. There is something indescribable about being out on the open sea surrounded by Mother Nature ... blue ocean, blue sky, sunshine, warm breezes ... it's positively inspiring. But, it's also very humbling. Even a big guy like me feels pretty small when I stand on the deck of a massive cruise ship and look around at a never-ending stretch of ocean. Think of the millions of drops of water that have collected over the years to make up that ocean!

I think of our Company in a similar vein. In 1947, United American began on a small scale with only one person in a modest office in Dallas. But, with the extraordinary vision of that one person, our founder, C.L. Dunlap, look what we have become! UA has expanded to a Home Office staff of approximately 900, servicing the needs of thousands of Agents around the country.

Every year when I'm privileged to stand before you at Convention and recognize our top achievers, I feel like I imagine C.L. Dunlap felt as he watched the early-stage growth of United American ... very proud and looking to the future with great anticipation!

The year 2008 was not an easy economic year for America. But, many of you were able to overcome the difficulties and challenges created by our unstable economy and qualify for this great event. You are proof that with talent, dedication, self-discipline, and the desire to succeed, the most difficult roadblocks can be knocked down. Thank you for being a part of what makes United American great and for always representing our Company with integrity and professionalism.

If you didn't qualify for and attend this year's Convention, you missed an amazing event. But, that doesn't mean you can't be there in 2010. We want you to be there to join what will be a spectacular celebration.

We know 2009 will continue to present challenges, but if you use the tools and techniques to reach Convention that this year's attendees used, you'll be on the plane to Miami before you know it. The Laptop Sales Presentation is THE most valuable tool in your sales arsenal. It's bringing tremendous success to many UA Agents, and we are thrilled to recognize the increase in income that goes along with that success.

Just as valuable to your success is the Two-Step Marketing Program for Worksite. I read e-mail after e-mail from Directors and Branch Managers telling me about the fantastic results this program is having in their Branches. It is literally changing the lives of Agents who are implementing it. Even new Agents who have never sold before are producing quickly with this method. Already successful veteran Agents realize that they can be even more successful with the Two-Step Program. Success breeds success and the Two-Step Marketing Program is causing an explosion of success throughout the Company.

Our newly created Brainshark training program also gives you an enhanced understanding of our products to help you better help your prospects. Completion of Brainshark training is required when you join United American and is another way to get you closer to being a top producer. Having a complete understanding of our products and how they can benefit your customers will give you greater confidence, improve your product knowledge, and may get you several steps closer to the Fontainebleau in Miami in 2010.

**Embrace the challenges of 2009 to make it a great year!!**

# LOOK WHO'S NO. 1!!



CONGRATULATIONS  
• TO JEFF MILLER OUR #1 BRANCH MANAGER •  
AND HIS TALENTED TEAM AT #178



BRANCH MANAGER  
FIRST YEAR AGENT PRODUCTION

Jeff Miller with  
Andy King and Vern Herbel



ROOKIE AGENT OF THE YEAR

Adrian Corbbrey with  
Andy King and Vern Herbel

# Congratulations to Our TOP 2008 PRODUCERS

Meet the top talent of United American! They're smart, dedicated to excellence, and understand and appreciate the value of hard work. We are proud of what they have accomplished this past year. And, we anticipate their talent and commitment to service will continue to shine for years to come!

## BRANCH MANAGERS

#1



Jeff Miller with  
Andy King and Vern Herbel

#2



Don Gibbs and wife Carol

#3



Peter Schettini and wife Tania

## UNIT MANAGERS

#2



Stephanie Coutavas and son Andrew

#3



Monica Burgess and guest Frances

## AGENTS

#1



Tamberly Storey and husband Ross

#2



Greg Carter and wife Janet

#3



Lisa Caviness with  
Andy King and Vern Herbel

# PRESIDENT'S CLUB

## BRANCH MANAGERS



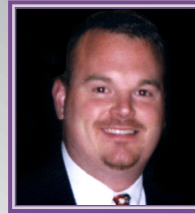
Andrew Bliss



Randy Byrd



Andrew Coutavas



Jason Everett



Robert Giles

## UNIT MANAGERS



Nick Boeschen



Mark Wofford



Don Arnett



Stewart Ross



Marian Keith



Tracy Manners

## AGENTS



Annette Doyle



Don Arnett



Adrian Corbbrey



Tarina Olson



Jonathan Feld



Marie Burks

# HONOR CLUB

## BRANCH MANAGERS



Alan Spafford



Preston Eisnaugle



Todd Baxter



Johnny Salyers



Gary Deese



David Lang



George Muse



Marion Parker



John Rundlof

## UNIT MANAGERS



Joshua Byrd



Tim Bryan



John Grafton



Rachel Fenz



Catherine Meinecke



Christopher Anderson



JoAnn Spafford-Paak



Katie Boudreau



Landon Lucas



Jason Adams

## AGENTS



Melissa Nehlen



Chad McDannel



Robert Tardie



Roger Olivea



Jason Poirier



James Spitchley



James Hamilton



Lenora Reynolds



Tyler Mayo



Haley Conner

# Marvelous Miami ...



Cruising on *Majesty of the Seas*® was an amazing experience, and one you will never forget. But it's time to think about Convention 2010. The year is half over and the Fontainebleau in Miami is calling your name.

Among the most luxurious resort properties in the country, the Fontainebleau will take you to new levels of extravagance. After its recent \$1 billion renovation and expansion, it offers amenities you must see to believe. But the Fontainebleau is only part of the excitement of Miami. This city is one of the most eclectic, diverse, and dynamic you will ever visit. Here are a few interesting (and some little-known) facts about this colorful locale:

- Miami was founded July 28, 1896.
- Miami is the only major U. S. city planned by a woman – Julia Tuttle, known as the 'Mother of Miami'.
- In 1944, Benjamin Green, a Miami Beach pharmacist, invented the first suntan lotion by cooking cocoa butter on a stove.
- Miami is the only U. S. city bordering two national parks ... Everglades and Biscayne.
- Miami has 15 miles of beaches and more than 800 parks.

- It offers 460 hotels and motels with almost 50,000 rooms.
- Miami is the 'Wreckreational Diving Capital of the World', with more than 50 divable wreck sites.
- It is home to 150 ethnicities and 60 languages.
- Miami Beach is known as America's Riviera and the Latin Hollywood.
- Memorable movies filmed in Miami include, 'Something About Mary', 'The Birdcage', 'Goldfinger', 'Scarface', and 'True Lies'.

## GETTING TO CONVENTION IS EASY AS 1, 2, 3 ...

1. Complete all required Brainshark Agent training.
2. Consistently use the Laptop Sales Presentation.
3. Implement the Two-Step Worksite Marketing Program.

# JULY 8-11, 2010

Sources: [www.fontainebleau.com](http://www.fontainebleau.com); [www.wcities.com/en/guide/fun\\_facts/38/guide.html](http://www.wcities.com/en/guide/fun_facts/38/guide.html); [www.miamiforvisitors.com/local/facts.htm](http://www.miamiforvisitors.com/local/facts.htm)