

# V VISION Magazine Edition VI, 2009

# Seeing the BIG Picture!

PAGES 4 - 5

Liberty National Life Insurance Company

DO SOMETHING GOOD FOR YOUR EMPLOYEES AND YOUR BUSINESS

NO COST TO EMPLOYERS - \$3,000 ACCIDENTAL DEATH POLICY

WORKSITE ADVANTAGE

Liberty National Life Insurance Company

OPPORTUNITY OF A LIFETIME SUCCESS TOOLS

MAKE MORE MONEY FASTER

- \$61,671 Average Income\*
- Lucrative Bonus Plan
- Incentive Trips

ADVANCEMENT

- Online, Classroom and In-the-Field Training

Do your employees plan on dying while they are working or after they retire?

Give them access to Life Insurance that doesn't stop when their employment does.

Liberty National Life Insurance Company

WORKSITE ADVANTAGE

GROUP TERM LIFE

- Portable
- Coverage never decreases
- Premium never increases until age 100

## IN THIS ISSUE ...

**Andy King:** Do You Need to Shift Your Perspective?  
... pg. 3

**Magnificent Milestones:** We're forging ahead!  
... pg. 6

**Divisional Contest:** Heading for 'The Big Easy'  
... pg. 7



**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  
[cjenkins@torchmarkcorp.com](mailto:cjenkins@torchmarkcorp.com)

**FINAL ISSUE OF VISION MAGAZINE**

*This is the final issue of Vision magazine. Vision has been a part of United American for many years and has been an outstanding vehicle to provide you with the information you need for success. With the merger of United American and Liberty National, the logical step is to combine Vision with Torch magazine, the Liberty National Agent publication.*

*Going forward, a United American Editor's page will be included in each issue of Torch, along with UA production information, if available. Go to [www.libnat.com/torch](http://www.libnat.com/torch) to access the 'new' Torch.*

**RATE APPROVALS**

*Under current rate increase practices, no GSP3 or GSP3A policy will have a rate change during the first 12 months in any state.*

A special mailing regarding **Freedom Signature Series (GSP3)** rate approvals was sent to Branch Agents in: **Arizona, Colorado, Delaware, District of Columbia, Florida, Iowa, Illinois, Indiana, Louisiana, Michigan, Missouri, Mississippi, Nebraska, New Mexico, Oklahoma, South Carolina, Tennessee, Texas, Utah, Wisconsin, West Virginia, and Wyoming.** *Note: GSP3 is temporarily not available for new issue in Utah.*

A special mailing regarding **Independence Signature Series (GSP3A)** rate approvals was sent to Branch Agents in: **Arizona, Colorado, Delaware, Iowa, Louisiana, Michigan, Missouri, Mississippi, Nebraska, New Mexico, Oklahoma, Texas, Wisconsin, and Wyoming.**

A special mailing regarding **ProCare Medicare Supplement** rate approvals was sent to Branch Agents in **Colorado, Mississippi, and Tennessee.**

The new business effective date was **July 1 for all except Tennessee ProCare, which was July 15.** Go to [www.unitedamerican.com/logon](http://www.unitedamerican.com/logon) to access **UAOnline** to download new rate cards and rate calculators. Please contact [branchservice@torchmarkcorp.com](mailto:branchservice@torchmarkcorp.com) with any questions.

**HIGH DEDUCTIBLE PLAN F**

To help you write new business and maintain high persistency, new ProCare Medicare Supplement policyholders with a policy effective date July 1 and after, are required to pay only \$1,500 in out-of-pocket expenses of the \$2,000 annual deductible amount during the remainder of 2009 before policy benefits are payable by United American.

Reminder: The calendar-year deductible is set by the federal government and generally increases annually. The full amount of the 2010 deductible is required beginning Jan.1, 2010, before policy benefits are payable.

**DO NOT CALL REMINDER**

Be sure to periodically review United American's Do Not Call Procedures at **UAOnline**. These procedures address the National Do Not Call regulations and

the Company-specific Do Not Call regulations and may change from time to time. As Agents of United American, it is important that you maintain compliance with all Do Not Call procedures. Remember, compliance with any state Do Not Call regulations is the responsibility of each individual Agent.

Go to [www.unitedamerican.com/logon](http://www.unitedamerican.com/logon) to access **UAOnline**. In the right hand column under 'State Do Not Call List', click on 'Do Not Call Procedures'. Contact the Branch Service Center at [branchservice@torchmarkcorp.com](mailto:branchservice@torchmarkcorp.com) with any questions.

**ATTN: ALL AGENTS**

The Idaho Department of Insurance recently announced the discovery of a fraud ring that has targeted insurance Agents in Nevada and California. The scammers pose as insurance department employees and threaten Agents with license suspension unless the Agents provide confidential personal data to the imposter.

This scam appears to be confined to California, Nevada, and possibly Idaho, but it is reasonable to assume it may surface elsewhere. We urge Agents to protect their personal information. No state Department of Insurance conducts business in this way. If you are contacted by anyone claiming to be a regulator or other insurance official, contact your state's Department of Insurance.

**ATTN: FLORIDA AGENTS**

Florida life insurance applicants have the right to designate a second person to receive notice if a premium due on the life insurance policy has not been paid. This process protects policyholders from an unintentional lapse in coverage.

Effective immediately, the Home Office requires **Form R3368U** be completed and submitted with all new MLAP or ILAP applications for life insurance. This also applies to life insurance applications submitted as part of supplemental health insurance applications such as Freedom Signature Series and FLEXGUARD Plus.

Go to [www.unitedamerican.com/logon](http://www.unitedamerican.com/logon) to access **UAOnline** to download Form R3368U from the Florida Compliance Sheet. Effective Aug. 1, United American will not process new life applications in Florida without Form R3368U.

Contact the Agent Service Center at [branchservice@torchmarkcorp.com](mailto:branchservice@torchmarkcorp.com) with any questions.

**INTEREST RATES SET**

The **Lifestyle Annuity rate for August 2009 is 3.60 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

# Do You Need to Shift Your Perspective?

Have you heard Albert Einstein's anecdotal definition of insanity? "The definition of insanity is doing the same thing over and over again and expecting different results." Does that describe you? Have you done things the same way over and over, month after month or year after year and not gotten the production results you want?

Whether you need to change your perspective or not, it all comes down to the same thing ... a need and a willingness to do things differently. Some of the most productive Branches have achieved success by embracing technology, using the Marketing Plan, and taking advantage of the Bonus Program.

In today's world, technology is becoming key to productivity and almost demands you to do things differently. Are you accepting technology because it's being forced on you, or are you embracing technology because it's a tool to help you gain the kind of production success you want and deserve?

I hope you are embracing technology, because we are at United American. I know it's not always easy, especially for those of you who have been successful without it. You're saying to yourself, "If it isn't broken, why fix it? I've been doing well, why do I need to change?" Well, just because something isn't broken, doesn't mean you can't make it work better. You can continue to sell the same way you have for the past 10 years and be relatively successful. Or you can make a small investment in a laptop, embrace the technology we offer you and be more successful than you ever have before. You can be better trained on products and better equipped to help your prospects understand their value by making use of available technology.

Without a doubt, competition for business is fierce in today's uncertain economic climate. People's wants and needs have not changed, but their financial ability to meet them has. When you work with a prospect, you must stand out from the crowd. That involves knowing your products inside and out, and convincing your prospect that you can offer the biggest bang for their buck. Brainshark, our free online required Agent training, can get a new Agent up and running in no time at all. By embracing the technology of Brainshark Agent Training, and the Laptop Sales Presentation, you can make training quicker and easier, sales presentations more professional, informative, and effective and, ultimately, increase production and commissions. The end result is successful Branches, productive Agents and Unit Managers, and satisfied customers.

But, doing things differently and changing your approach to selling encompasses more than technology. The Two-Step Marketing Program for Worksite, which is simple and nontechnical in its basic premise, has transformed the production capabilities of Agents and Managers nationwide. The simplicity of Two-Step Worksite Marketing coupled with the consistent use of the hi-tech Laptop Sales Presentation can take you to heights of success never before imagined. Follow the examples of Branch Managers like Jason

Adams, Jason Everett (the first member of the new Charter Fortune 40 Club for worksite sales), Jeff Miller, and Howard Ralston and their dynamic teams. It can take all of you kicking and screaming to six or seven figure incomes. The resources are there; you only have to use them.

An indication of the success of the Two-Step program and the difference it is making for Agents across the country is Liberty's \$300,000 Section 125 bonus for May. Like April, it was a resounding success! Congratulations to every Branch Manager who increased Section 125 activity and special congratulations to the top Branch teams:

Standing	Branch Manager	Branch #	Available Bonus
1st	Jeff Miller	178	\$23,306
2nd (two-way tie)	Howard Ralston	86	\$20,331
	Jason Adams	176	\$20,331
3rd	Gabriel Speaks	115	\$16,860
4th	Brian Cannington	40	\$12,893
5th	Chris Reese	175	\$11,901
6th	Selena Tory	43	\$11,405
7th (two-way tie)	Mike Smitherman	35	\$9,917
	Grant Chapman	H8	\$9,917
8th	Vicki Carwile	139	\$9,421
9th (two-way tie)	Harold Brewer	124	\$7,934
	John Hadder	140	\$7,934
10th	Cynthia Thomas	19	\$7,438

Now, a message for new and veteran Agents alike! DO NOT abandon individual sales, or you will become a 'Bonus Casualty'. You must stay in the individual production side as well to guarantee that you always meet your weekly submit requirement for Production Bonus. **Here's the very best advice I can give you – if you have not bonused first on the individual side in any given week, stay away from worksite prospecting until you do.**

Remember, you have the capacity and the power to bring life and health insurance protection to many individuals and families who desperately need it. You can positively impact the lives of families all across the United States, and, in the process, make more money faster and easier than you ever have before. It's that simple when you're willing to do things differently. So shift those paradigms and reevaluate those options ... and we'll see all of you in Miami in 2010!

Source: <http://ezinearticles.com/?Einstein>

# Bigger and Better Marketing Materials

Want to make a big visual impression? There is no better way than with a Trade Show Display Booth or Table Top Display. These large, eye-catching three-panel displays make everyone sit up and take notice.

We have created new approved designs to highlight the two most critical areas of focus for Liberty National – Worksite Marketing and Recruiting.

The Worksite designs are directed to employers and specifically promote the \$3,000 Accidental Death Policy and Group Term Life. Individual photos of a diverse group of employees make the designs colorful and appealing to everyone, no matter what the industry or company size.

**Liberty National**  
Life Insurance Company

**DO SOMETHING GOOD FOR YOUR EMPLOYEES AND ADVANTAGE**

**NO COST TO EMPLOYERS - \$3,000 ACCIDENTAL DEATH POLICY**

**GROUP TERM LIFE: PREMIUM NEVER INCREASES, COVERAGE NEVER DECREASES**

**Do your employees plan on dying while they are working or after they retire?**

Give them access to Life Insurance that doesn't stop when their employment does.

**Liberty National**  
Life Insurance Company

**WORKSITE ADVANTAGE**

**GROUP TERM LIFE**

- Portable
- Coverage never decreases
- Premium never increases
- Coverage until age 100

**Liberty National**  
Life Insurance Company

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**WORKSITE ADVANTAGE**

**Liberty National**  
Life Insurance Company

**WORKSITE ADVANTAGE**

**DO SOMETHING GOOD FOR YOUR EMPLOYEES AND YOUR BUSINESS**

**\$3,000 Accidental Death Policy**

- No premiums paid by employers
- No premiums due from employees during the first year

**Group Term Life that doesn't retire when you do.**

- Portable
- Covers employee, spouse and children
- Coverage never decreases
- Premium never increases
- Coverage until age 100

Two 'Opportunity of a Lifetime' designs are available for recruiting. Each highlights the outstanding financial opportunities offered at Liberty, the tools we provide for success, and the merit-based advancement opportunities that are available to all.

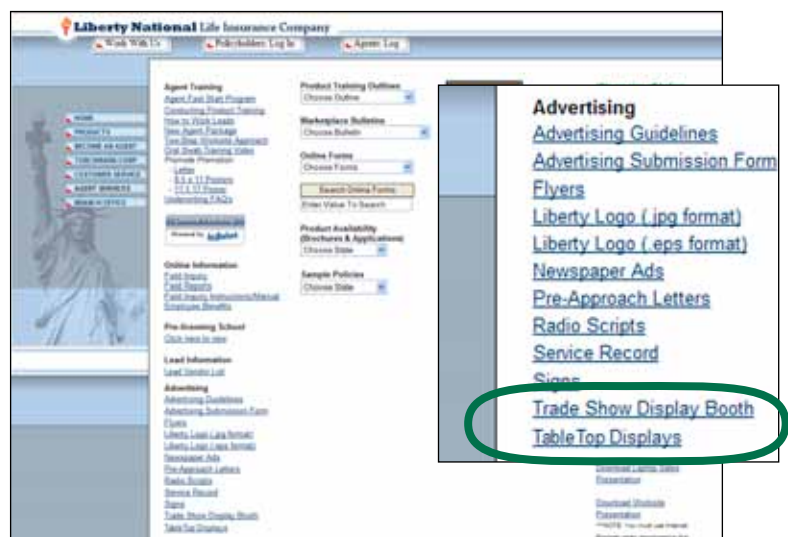


Recruiting-focused display materials may be purchased only by the Branch Manager, who may file for reimbursement from the Branch's Z Account.

Lead/customer-focused display materials may be purchased only by the Branch Manager with prior approval using funds from the Branch Lead Account. Or the Branch Manager may purchase the materials and file for reimbursement from the Branch Z Account.

**To order a Trade Show Display Booth or Table Top Display Branch Managers should**

- Log on to [www.libnat.com](http://www.libnat.com)
- Click on 'Agent Services'
- Type in your user ID and password and sign on
- In left column under 'Advertising' click 'Trade Show Display Booth' or 'Table Top Displays'
- Click on either link to access the new display booths and specific directions for ordering



# MAGNIFICENT MILESTONES

When new programs and procedures like the Two-Step Worksite Marketing Program are put in place, it sometimes takes time to know if they're making a difference. **NOT SO WITH THE TWO-STEP!** Based on recent production numbers, there is no doubt that the Two-Step program has had a significant impact on worksite sales. Consider the following:

- The second quarter of this year marks the highest weekly average Worksite issue in the Company's history.
- Worksite products enrolled and issued on the payroll deduction/Section 125 mode doubled over the first quarter of 2009.
- For the first time in our Company's history, Group Term Life is the most commonly sold and issued life insurance product at Liberty National.
- As we gain expertise in worksite, we are selling more cases and larger cases. Because many of our Branches do not have enough Agents to handle large enrollments in a timely manner, we are formulating a Worksite Division and contracting with quality worksite enrollment companies to handle extremely large businesses and government enrollments. Branches with large cases to enroll should contact the Home Office to explore the possibility of additional enrollment assistance. (Of course, the more Agents recruited to your Branch, the less outside assistance you'll need!)
- We are creating exclusive marketing agreements with outside vendors who work with large numbers of employers to introduce Branch Agents to their clients. This will be implemented in areas where the Branch is correctly working the activity models by producing 10 or more Section 125 sales per week. It's no surprise the first agreement is for Jason Everett's Branch 170.
- Branch 170 is the first Branch in Liberty National history with more than 40 submitted/approved payroll deduction cases in a month. The final total was 45 cases! That is more than 11 cases a week! (Remember when our goal was 10 a month?) Jason and his team are proof that we not only can achieve what we set out to do, we can surpass it.

As a Division, we owe a debt of gratitude to Jason and his team. Their assistance has been invaluable, especially at the New Agent Training Seminars. And, their unselfish willingness to give their time and energy to train others at their Branch has put Liberty National on the road to worksite stardom.

We are proud to announce the formation of Liberty National's new 'Fortune 40 Club', made up of Branch T.E.A.M.s that produce 40 or more approved Worksite cases per month. The more consecutive months the Branch repeats that goal, the greater their member ranking – and the greater the rewards that come with membership. Jason and his contributing T.E.A.M. members are Liberty National's CHARTER Fortune 40 Club members! Congratulations, Jason and Branch 170. Now, who's going to be next??

These Liberty milestones result from one significant fact: when people bind together for the right activity models and goals, a T.E.A.M. can accomplish anything - for Together Everyone Achieves More!!!



# WELCOME TO THE BIG EASY!

## March 18-21, 2010

We're heading to New Orleans, affectionately known as 'The Big Easy', so get ready for an unforgettable experience.

We have chosen The Roosevelt New Orleans to host the winners of the second Six-Month Divisional Contest, which runs July 6th to Dec. 28th. Rich in history, the hotel's recent restoration brings back an era of grandeur and elegance. Go to [www.therooseveltneworleans.com](http://www.therooseveltneworleans.com) to view the hotel and its amenities.

When it opened in 1893, The Roosevelt quickly established itself as the center for the city's entertainment and soon became the standard for luxury in the South. After completing its \$145 million restoration this year, The Roosevelt recently reopened its doors and is again taking its place as the premier luxury hotel in New Orleans.

The legendary Blue Room has been a centerpiece for New Orleans dining and entertainment for decades. Both locals and visitors flocked there to see Louis Armstrong, Cab Calloway, Ray Charles, Frank Sinatra, Jimmy Durante, and Bob Hope. It's returning to its original splendor and will again host the culinary and cultural experience of the Sunday Jazz Brunch.

The Roosevelt is spectacular, but only a starting point for you in New Orleans. Steps from the hotel, you'll discover the attractions that have made New Orleans a sought-after destination for decades for travelers from every corner of the globe. Beyond the hotel's magnificent brass doors are the narrow streets and old world charm of the French Quarter, and the excitement and colorful culture of the world-famous Bourbon Street, which runs the entire length of the French Quarter. Nightlife, sightseeing, partying, people-watching, shopping, restaurants, bars – it's all there and so much more. Take a carriage tour of the Quarter and immerse yourself in the attitude and atmosphere that is New Orleans.



**New Orleans is an amazing city. Will you join us?**