

# V

## VISION

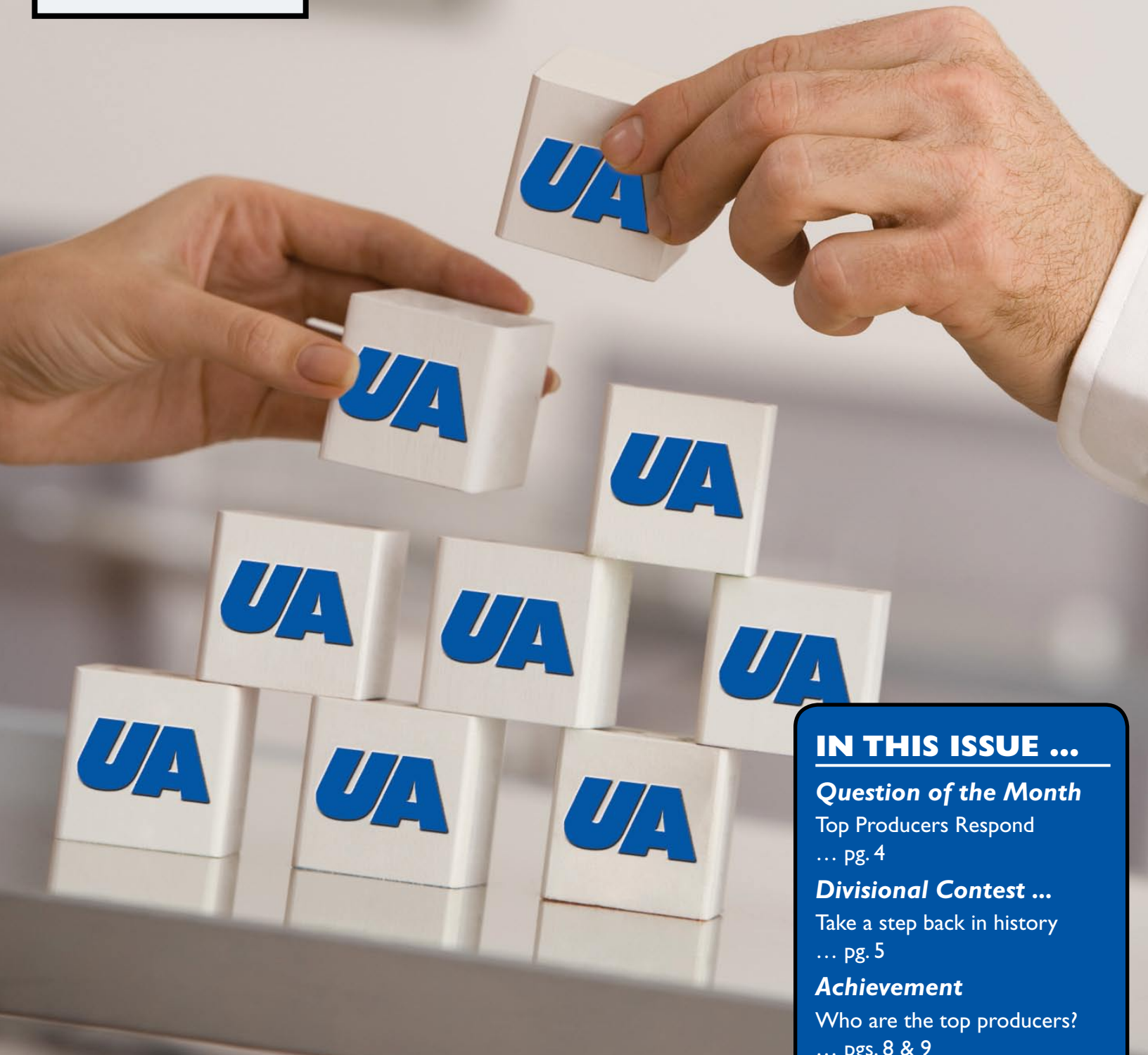
Magazine

Edition I, 2009

# RECRUITING -

## THE FOUNDATION FOR SUCCESS

Pages 6 & 7



### IN THIS ISSUE ...

#### *Question of the Month*

Top Producers Respond  
... pg. 4

#### *Divisional Contest ...*

Take a step back in history  
... pg. 5

#### *Achievement*

Who are the top producers?  
... pgs. 8 & 9



#### 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](http://www.uabranch.com)

[www.unitedamerican.com](http://www.unitedamerican.com)

**HOME OFFICE**

(972) 529-5085

#### VISION

Published monthly by

United American

Insurance Company for

the dissemination of

information to its Agents.

Prior permission must be

obtained from

United American for

reproduction or other use

of material herein.

#### 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

[cgibson@torchmarkcorp.com](mailto:cgibson@torchmarkcorp.com)

**Product Coordinator**

Shere Avrett

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

**Graphic Designer**

Christine Jenkins

[cpijenkins@torchmarkcorp.com](mailto:cpijenkins@torchmarkcorp.com)

### CONVENTION UPDATE

Log on to the registration website at [www.torchmarktravel.com/cruise](http://www.torchmarktravel.com/cruise) to register, book accommodations, receive travel arrangements, and request flight itineraries.

*Remember, Convention registration is online only, and you must register by Fri., Feb. 13.*

Please refer to your Convention Information Booklet for details. If you still have questions, call Torchmark Travel at **972-569-3677**.

### PRODUCT APPROVALS

A special mailing regarding approval of **Freedom Signature Series (GSP3)** is being sent to Branch Agents in the **District of Columbia, Mississippi, and Utah**.

A special mailing regarding approval of **Foundation Signature Series (MMGAP)** is being sent to Branch Agents in the **District of Columbia and Michigan**.

A special mailing regarding approval of **Fundamental Life Series I and II** is being sent to Branch Agents in **Alaska, Hawaii, Illinois, Rhode Island, Vermont, and Wisconsin**.

### RATE APPROVALS

A special mailing regarding rate approvals for **Freedom Signature Series (GSP3)** is being sent to Branch Agents in **Alabama**.

A special mailing regarding rate approvals for **FLEXGUARD<sup>Plus</sup>** and **UAatWork FLEXGUARD** is being sent to Branch Agents in **Alabama, Arizona, Delaware, Georgia, Iowa, Kansas, Michigan, Nebraska, Oregon, South Dakota, Tennessee, Texas, Utah, and Wisconsin**.

A special mailing regarding rate approvals for **ProCare Medicare Supplements** is being sent to Branch Agents in **Arizona, Georgia, Maryland, and North Dakota**.

The new business effective date for the above is **Feb. 1**.

A special mailing regarding rate approvals for **Common Sense Plan (CSI)** is being sent to Branch Agents in **Arkansas, Arizona, Georgia, Louisiana, Missouri, New Mexico, Oklahoma, South Dakota, Tennessee, Texas, and Wisconsin**.

A special mailing regarding rate approvals for **ProCare Medicare Supplements** is being sent to Branch Agents in **Alabama, Connecticut, Illinois, and Kentucky**.

The new business effective date for the above is **Feb. 15**.

### NEW BUSINESS REMINDER

To avoid pended applications and delays in your advance commissions:

- Prior to soliciting business, Agents must be licensed and approved to represent UA.
- Commission advances are paid only on monthly bank draft business. Other modes are paid as earned. Advances are NOT paid on conversion policies or on policies issued on Agents or their family members.
- Submit properly completed applications to the Home Office with all required forms.
- Include the applicant's personal, gross premium check with the application; it must be imprinted with the applicant's name and address. Advance commission payments are NOT made on temporary checks or counter drafts.
- Bank Draft Authorizations must be properly signed by the applicant.
- A voided check must be attached to the Bank Draft Authorization. When multiple policies are written on the same applicant(s), separate bank draft information is required on each application. Refer to the **Agent Manual General Underwriting Guidelines (F5836)** for complete information.

### UA LAPTOP SALES PRESENTATION ENHANCEMENTS

- Your Sponsorships are now saved to a file in the laptop presentation. This means you have immediate access to them, without waiting to access them through LMS.
- Foundation Signature Series (MMGAP) has been release in DC and MI.
- The **Freedom Signature Series (GSP3) Accident Rider** payment schedule chart has been revised to make it easier to understand.
- The **ProCare Medicare Supplement** presentation has been updated to reflect 2009 deductibles and copayments.
- Discount Medical Plans — Partners Plus<sup>®</sup> and UA Partners Provider Network option have been released in states where available.

### INTEREST RATES SET

The **Lifestyle Annuity** rate for **February** is **4.25 percent**. Rates will be reviewed and adjusted accordingly.

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



**Andrew W. King**  
President and  
Chief Marketing Officer

# Share the Opportunity of a Lifetime!!

With the holidays behind us, it's time to forge ahead into the new year. And what a year this can be! I am tremendously excited about the potential our Company has for success in 2009.

With many businesses closing or downsizing, people are not only losing jobs, they are losing their life and health insurance. If they become ill, have an accident, or their breadwinner dies, how will they pay medical expenses and routine living expenses?

You can help provide a solution! With UA's health, life, accident, cancer, and critical illness policies, even those with limited financial resources can find affordable life and health coverage to give their families some sense of security in these uncertain economic times.

In the next few years, the number of uninsured individuals will likely climb higher, whether without health or life insurance coverage. Are you equipped to handle the increasing number of potential prospects and customers?

One very important resolution you should make for 2009 is to **RECRUIT!!** Adding new blood to your Branch will put you in a better position to handle the growing uninsured and underinsured population. More uninsured means more leads, more prospects, and ultimately more sales. See the article on pages 6 and 7 about how easy recruiting can be with United American.

There are thousands of talented men and women in this country who have fallen victim to cutbacks in various industries. You can give them the opportunity to feel good about themselves again and to provide comfortably for their families in this tough economy. Recruiting not only encourages growth of your Branch's personnel and production, it provides new opportunities for struggling individuals to again be successful.

Why recruit Agents to sell United American? Aside from having one of the best commission and bonus structures in the industry, outstanding Home Office support, and excellent training and marketing materials, we have the United American Laptop Sales Presentation. Based on feedback from the field, this is the most important marketing tool we have ever developed ... and it is changing the lives of United American Agents and their families. But, it is just as much a recruiting and training tool as it is a sales tool.

What I hear repeatedly from Managers and Agents in the field excites me, both from a recruiting/training perspective and a production perspective. I don't think we could have a better recruiting/training tool than the UA Laptop Sales Presentation. It addresses issues that concern recruits and new Agents such as their lack of previous sales experience or their lack of product knowledge or computer skills. But, they soon learn that if they consistently use the Laptop Sales Presentation, it doesn't matter if they have never sold before. It doesn't matter if they have not

yet memorized every detail of our product portfolio. It does not even matter if they are not computer-savvy. Consistent use of the Laptop Sales Presentation will give them the sales experience, the product knowledge, and the confidence they need to succeed. Veteran Agents – even those who have been successful for years using other presentation methods – quickly realize that consistently using the UA Laptop Sales Presentation can mean the difference between success and extraordinary success.

Here's a sample of the e-mails I receive every day:

*"The Laptop Sales Presentation has really made it easy for the Agent to learn this business."*

*"She loves the Laptop Sales Presentation."*

*"The Laptop Sales Presentation has made training so simple and has enabled new Agents to work independently. This has given new Agents a confidence that has made a huge impact on Agent retention."*

*"The Laptop Sales Presentation is certainly a force to be reckoned with! From a training standpoint, it allows new Agents to go home before their first official training day and review 100% of what I'll cover with them the next day. That minimizes questions about policies, which allows me to focus on other things such as setting appointments and getting them to \$200 in monthly premium or more per sale."*

*"Our new Agents are pumped about using the Laptop Sales Presentation. They are not as intimidated about remembering all the details of the products. Just push the button, provide a little fill-in at the end, and the Laptop has performed its magic."*

*"The Laptop Sales Presentation is great because I don't have to sit and repeatedly explain to my Agents how the policies work. They can open their laptops when they have time. It makes training so much easier."*

*"I am a huge advocate of training and developing. I believe that the testament to a good Manager is one who can produce results in many people. The Laptop Sales Presentation allows me to do this and has cut my training load in half. It also enables all new Agents to make money much faster, which certainly increases Agent retention."*

*"The Laptop Sales Presentation can make anyone a salesperson."*

*"We have just purchased two used laptops to have extras in the office for new Agents just starting. We have begun the PAY IT FORWARD mentality because we know the Laptop Sales Presentation is the key to everyone's financial success."*



# Just Ask ...

## “What kind of advertising techniques work well for you and your Branch?”



**Peter Schettini**  
Branch Manager, Branch 39

*I instill in both my Unit Managers and Agents the importance of developing a relationship with their customers.*

*Consequently, the best way to advertise is to **get in front of the customer** – face-to-face and eye-to-eye. Introductory Offers take the pressure off both the Agent and the prospect and put the prospect at ease. In essence, the Agent is there to give them something at no cost, as opposed to being there simply to sell them something. Once the Introductory Offer is presented to the prospect, sponsorships come, filling the Agent's future schedule. Sales are made by sitting with the customer, listening, and caring.*

*To create sales, activity must be organized and systematic. Agents' activity must include structured phone clinics, getting out and shaking hands with everyone they come into contact with. Computers, e-mail, Internet, television, radio are all wonderful, but ultimately people want to be treated like people, by people. After all, people move products; products don't move people.”*

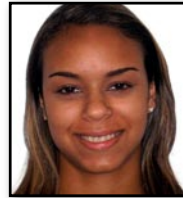


**Andrew Bliss**  
Branch Manager,  
Branch K6

*“The best advertising we've used here in Branch K6 is street signs. Agents put up*

*about 25 signs every week that result in approximately 25 to 30 call-in leads. The leads are then used primarily to get sponsorships for no-cost offers. By tracking the outcome of our sponsorships here, we are able to learn where our new Agents need to improve.*

*Newspaper ads and walk-and-talk flyers are also used to generate business. Having an activity model to follow really helps the Agents stay focused on their task at hand. The 7-Step Marketing Plan rounds it out and allows Agents to hit HUGE production numbers.”*



**Grecia Joyner**  
Unit Manager, Branch R3

*“Everyone agrees that it is easier to sell someone if they call you. Now that we sell both UA and Liberty products, every week I post flyers for Liberty's cancer plan, life*

*products, Mortgage Decreasing Term, and critical illness. I print the flyers right from the Liberty website. I also make sure to practice the sponsorship process for the no-cost offers. The first thing I do at an appointment is offer the \$3,000 Accidental Death Policy and tell them they can share this valuable life insurance coverage by sponsoring 10 friends.*

*I also put out yard signs that state 'Affordable Health Insurance – Individuals and Small Business Owners' and my phone number. Because of city ordinances, I can only place signs on Friday after work, but they stay up for the whole weekend. I*

*get at least four to five calls a day and set them up for an appointment. I market this way to make sure I have enough activity and appointments for the coming week.”*



# WE'RE HEADING TO WILLIAMSBURG!

JOIN US SEPTEMBER 24-27, 2009



United American has selected colonial Williamsburg, Va., as the celebration site for the winners of the First Six-Month Divisional Contest. The qualification period runs from Jan. 2 to June 30, so you have plenty of time to generate winning production and prepare for a journey back in time.

Eighty-eight original 18th century buildings, hundreds of shops, residences, and public buildings – most still on their original foundations – have been reconstructed on more than 300 acres to offer you a unique historical perspective. Costumed historical interpreters of colonial life transport you back in history as they share their perspectives on work, family, politics, religion, and colonial society.

Indulge your colonial perspective while enjoying the modern amenities of the newly restored Williamsburg Lodge and Conference Center, which is only a block from the historical district. With 323 rooms, the Lodge provides a generous helping of southern hospitality, impeccable service, and comfortable accommodations.

In addition to sampling numerous Williamsburg dining venues, take time to sit by the fireplace in the Lodge's lounge and enjoy a lively conversation with friends ... just the way your colonial ancestors did.



Williamsburg also offers more traditional resort amenities. Indulge yourself at the Spa of Colonial Williamsburg, which offers a full-service salon, fitness center, and indoor pool complex. Play two, 18-hole golf courses that display some of the best examples of traditional golf course architecture in the world. And shop the day away at Merchant's Square, an 18th century-style retail village with more than 40 shops and restaurants.

Whether or not you're a history buff, you'll enjoy the variety of experiences available at colonial Williamsburg.





# RECRUITING: FOUNDATION FOR SUCCESS!

Want to make 2009 your most successful year to date? Of course you do! But how? Devote more time and energy to the critical area of recruiting.

With the number of uninsured likely to climb again during the next few years, there isn't a better resolution to make for 2009. Grow your Branch through more vigorous, dedicated recruiting. It's a great way to herald in the new year and a foundation for your success!

- **More Agents mean more prospecting, more production, and more lead account money.** More Agents increase your Branch's ability to reach more prospects and to provide more individuals and their families with the life and health protection they deserve.
- **Beefing up your Branch also can beef up your image within the community.** Instead of being that 'little United American office round the corner' you'll be 'that talented team of United American sales professionals who offer a multitude of dynamic life and health products'.
- **New recruits provide existing Agents with a different perspective.** Seeing the business through 'new eyes' can encourage veteran Agents to embrace new approaches to selling, which can lead to changes in attitude and an increase in Agent activity. Agents who are relatively new to the business can assist those who are even newer and bolster their own self-confidence and selling skills.
- **Recruiting isn't difficult.** Because of downturns in other industries, there is an abundance of talented people available. Some are currently unemployed, while others are simply seeking a greater opportunity. And you have the power to give it to them!

- **Recruits are everywhere:** Just like prospects, recruits may be standing in line with you at your local Starbucks or next to you in the grocery check-out line. What makes a good recruit? They should be **F.A.T.** – **F**lexible, **A**daptable, and **T**rainable individuals who want more out of life and are searching for the opportunity of a lifetime. Individuals of all ages, from all types of backgrounds and all walks of life can make outstanding recruits.

A multitude of websites cater to individuals looking for new professional opportunities. Once you connect with these individuals, they'll soon realize they can have a dynamic future with you and United American.





**Emphasize these three principles when recruiting:**

**1. Insurance sales is one of the highest paid professions a person can choose.** In spite of the economic downturn, sales representatives are among the top five professions most in demand by employers, according to a report released by *Jobfox* in October 2008. There are other types of sales where an individual can earn big money, but the difference between insurance and other types of sales is the residual income. In most industries, salespeople are only as good as their last sale. To increase their earnings, they have to increase the number of units they sell. At the beginning of each week, month, or year, they start over – what they've accomplished in the past doesn't matter. They're paid only for what they do in the present. Not so with insurance sales. Agents can continue to make money from sales they made years ago. Once they establish their book of business and maintain quality persistency, they continue to get paid, even if they don't sell to more new customers than they did the year before.

**2. Insurance sales is not a risky business.** With commission sales, individuals are paid exactly what they earn, and, if they work

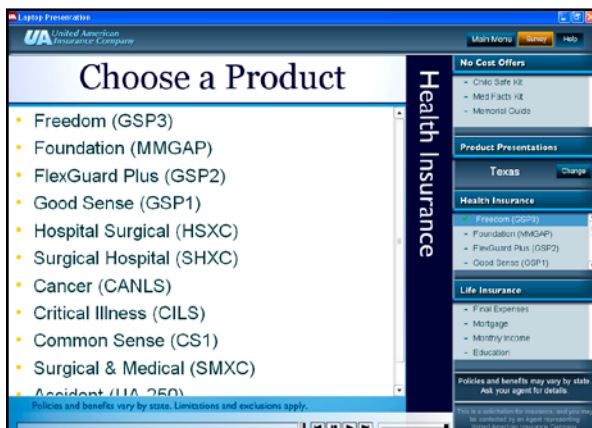
hard and follow directions, the potential can be unlimited. Agents essentially write their own paychecks in this industry. And remember, there is no limit to the number of sales they can make. Finding success in this business is very rewarding because Agents are paid what they are worth, not what someone else may think they are worth.

**3. Recruits don't need previous insurance sales experience to succeed with United American.** The only requirement is the desire to succeed and the willingness to put in the time and effort to make it happen. In conjunction with our **7-Step Marketing Plan**, United American offers a tremendous marketing tool to make that entire process faster and easier – **the United American and Liberty National Laptop Sales Presentations.**



**The Laptop Sales Presentation serves several purposes:**

- **It's a great training tool for recruits.** Before they ever make a sales call, it teaches them about our Company and products and helps them to understand the value these products can provide for their customers. By the time they get in front of a prospect, they already know they made the right decision to sell United American.
- **It takes the apprehension and fear out of selling for an inexperienced Agent.** The Laptop Sales Presentation is designed to answer prospects' questions before they ask them. New recruits, who are still learning our products, can feel confident when using the presentation that their prospects are getting the information they need to make an informed purchasing decision. **It provides a uniform and consistent message to customers about our products, our Company, and our Agents.** Consistency helps generate credibility. With all Agents presenting the same basic message, it helps customers feel secure in the integrity and stability of our Company.



**Put increased recruiting at the top of your list of New Year's resolutions for 2009. You can provide exciting, professional opportunities to a host of talented and energetic Agents and, in the process, take your production to levels you've only dreamed of.**

**Hardworking, Dedicated Agents + The United American Laptop Sales Presentation = Production Growth.**

Through December 2008, the following Branch Office producers represent the top 20 Branch Managers, Unit Managers, and Agents with the highest combined net production for the year. All names are listed in alphabetical order. Club qualification is subject to change due to changes in combined loss ratios and cancellations through February 2009.

## PRESIDENT'S & HONOR CLUBS

### BRANCH MANAGERS

**Todd Baxter**, Branch 8  
**Andy Bliss**, Branch K6\*  
**Randy Byrd**, Branch 74\*  
**Andrew Coutavas**, Branch N9  
**Gary Deese**, Branch FI\*  
**Preston Eisnaugle**, Branch 30\*  
**Jason Everett**, Branch NI  
**Don Gibbs, CLU** Branch C9\*  
**Robert Giles**, Branch 40  
**Timothy Joyner**, Branch R3  
**John Kampling**, Branch 32\*  
**David Lang**, Branch K2  
**Jeff Miller**, Branch 50\*  
**George Muse**, Branch 68\*  
**Marion Parker**, Branch 46\*  
**John Rundlof**, Branch H5  
**Johnny Salyers**, Branch 10\*  
**Peter Schettini**, Branch 39\*  
**Alan Spafford**, Branch 60\*  
**Chad Yoos**, Branch 33\*

### UNIT MANAGERS

**Christopher Anderson**, Branch KI\*  
**Don Arnett**, Branch C9  
**Nicholas Boeschen**, Branch 39\*  
**Timothy Bryan**, Branch C9\*  
**Monica Burgess**, Branch 8  
**Joshua Byrd**, Branch 74\*  
**LeRoy Cape**, Branch 32  
**Stephanie Coutavas**, Branch N9  
**Rachel Fenz**, Branch B7\*  
**Timothy Gifford**, Branch K6  
**Peter Guilfoyle**, Branch 33  
**Grecia Joyner**, Branch R3  
**Marian Keith**, Branch C3\*  
**Tracy Manners**, Branch 50\*  
**Stevie Mauldin**, Branch 61\*  
**Catherine Meinecke**, Branch 42  
**Todd Parks**, Branch T9  
**Stewart Ross**, Branch 68  
**JoAnn Spafford-Paak**, Branch 60  
**Mark Wofford**, Branch 50

### AGENTS

**Gary Allred**, Branch C9\*  
**Don Arnett**, Branch C9\*  
**Jean Burks**, Branch R7\*  
**Greg Carter**, Branch 46  
**Lisa Caviness**, Branch AI  
**Kevin Christian**, Branch V6\*  
**Adrian Corbbrey**, Branch 39  
**John Devenyns**, Branch VI\*  
**Annette Doyle**, Branch 39\*  
**Jonathan Feld**, Branch KI\*  
**Matthew Johnson**, Branch 50\*  
**Thomas McDannel**, Branch N9\*  
**John Misrasi**, Branch P9\*  
**Melissa Nehlen**, Branch HI\*  
**Tarina Nelson**, Branch 32\*  
**Roger Olivea**, Branch 50\*  
**Jiries Samander**, Branch 74  
**Tamberly Storey**, Branch 68  
**Robert Tardie**, Branch 50  
**David Valdez**, Branch 33\*

\*Do not meet company qualifications to attend convention.





**Rookie Manager**

The Top Rookie Manager has been a Manager for less than one year and is recognized by United American for the Branch's combined net annualized premium.

**David Carpenter** of **Branch V5** is **December's Rookie Manager of the Month**. The Branch V5 team produced **\$98,039** of net annualized premium in December.

**Great way to end the year, David! It sets a productive tone for 2009! Keep it up!**

**Top 5 First Year Agent Production**

Through **December 2008**, the following represent the Top Five Branch and Unit Managers with the highest First Year Agent production for the year. Names are listed in alphabetical order.

**Branch Managers**

- Andy Bliss, Branch K6
- Andrew Coutavas, Branch N9
- Don Gibbs, CLU, Branch C9
- Jeff Miller, Branch 50
- Peter Schettini, Branch 39

**Unit Managers**

- Monica Burgess, Branch 8
- LeRoy Cape, Branch 32
- Stephanie Coutavas, Branch N9
- Peter Guilfoyle, Branch 33
- Grecia Joyner, Branch R3

**Production Goals**

When the monthly combined net annualized premium for your Branch exceeds the established record, a new goal will be established at the next \$25,000 increment above the actual production.

Branch Manager	Branch	Production	New Goal
Mark Hargis .....	Branch T9 .....	\$69,089 .....	\$75,000
Landon Lucas .....	Branch V6 .....	\$55,766 .....	\$75,000

**Way to go, Mark and Landon! Keep your production climbing!**

***This can be a fantastic year. Concentrate on recruiting, training, and increasing production in 2009. The 7-Step Marketing Plan with the UA Laptop Sales Presentation are the keys!***

# Qualifying to Cruise



**DECEMBER**

## **BRANCH 08**

Todd Baxter, Mgr.  
Monica Burgess, U. Mgr.  
Jonathon Hardy  
David Watson

## **BRANCH 18**

Michelle Gordon

## **BRANCH 24**

Nadieshda Gonzalez

## **BRANCH 32**

Yendis Bolling  
LeRoy Cape, U. Mgr.  
John Kampling, Mgr.  
Erika Pingston

## **BRANCH 33**

Peter Guilfoyle, U. Mgr.  
Thomas Yoshikawa

## **BRANCH 39**

Adrian Corbbrey  
Maria Maya  
Jason Poirier

## **BRANCH 42**

Jason Adams, Mgr.  
Steven Hurd  
Catherine Meinecke, U. Mgr.

## **BRANCH 46**

Greg Carter

## **BRANCH 50**

Travis Baldwin  
David Nutter  
Robert Tardie  
Mark Wofford, U. Mgr.

## **BRANCH 60**

Joann Spafford-Paak, U. Mgr.

## **BRANCH 68**

Stewart Ross, U. Mgr.  
Tamberly Storey

## **BRANCH 74**

Jim Spitchley

## **BRANCH 86**

Anne Langlois

## **BRANCH 90**

Katherine Blanco  
Katie Cox

## **BRANCH 92**

Kevin Steffens, U. Mgr.

## **BRANCH A1**

Lisa Caviness

## **BRANCH C9**

Don Arnett, U. Mgr.

## **BRANCH F1**

Richard Sampsel, U. Mgr.

## **BRANCH H5**

John Rundlof, Mgr.

## **BRANCH K2**

David Lang, Mgr.

## **BRANCH K6**

Timothy Gifford, U. Mgr.  
James Gleason

## **BRANCH M4**

Darla Waters

## **BRANCH N1**

Jason Everett, Mgr.

## **BRANCH N9**

Andrew Coutavas, Mgr.  
Stephanie Coutavas, U. Mgr.  
Joan Smith

## **BRANCH P7**

Courtney DePaul, U. Mgr.

## **BRANCH R3**

Grecia Joyner U. Mgr.  
Timothy Joyner, Mgr.  
Emily Warren, U. Mgr.

## **BRANCH T9**

Todd Parks, U. Mgr.  
Brad Steward

## **BRANCH V5**

Roger Cain  
Edward Shackelford, U. Mgr.

United American recognizes Agents, Unit Managers, and Branch Managers who are on schedule, as of December, for the National Sales Convention.

**The Convention will be held April 17-20, 2009. You must have the following net annualized production to qualify:\***

**Agents — \$175,000; Unit Managers — \$125,000 First Year / \$500,000 Total; and Branch Managers — \$250,000 First Year / \$1,000,000 Total.**

\*To qualify, you must have a Quality of Business rate of at least 60% from the 4<sup>th</sup> month persistency report (or a Decline/Cancellation rate of less than 25% from the convention report if a QOB rate is not available), have in-force premium growth over 12/07, have a credit balance in your personal account (Branch Managers must have a credit in the Z account as well), and be above minimum standards.