

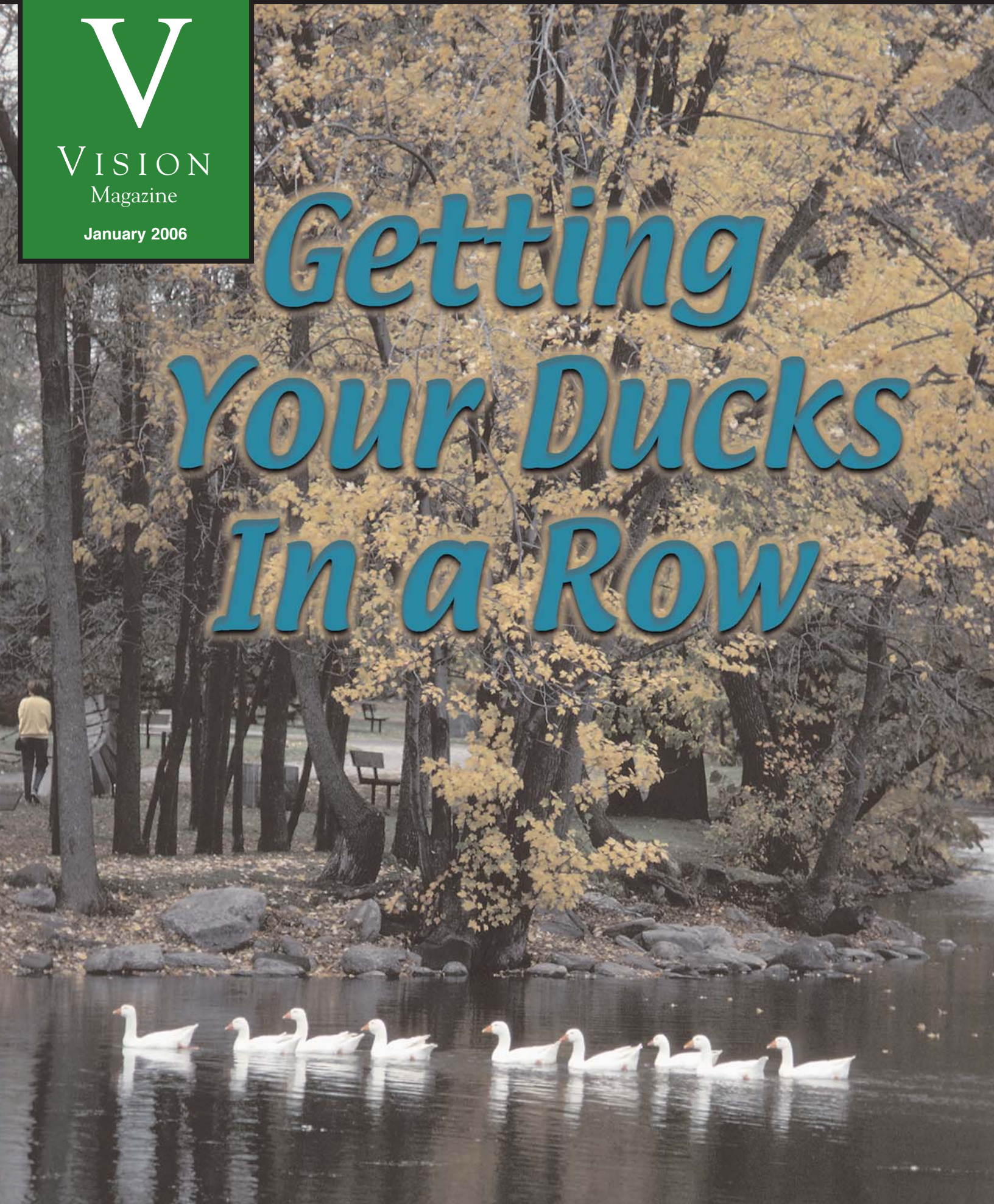
The news and ideas magazine for **UA's Branch Office Division.**

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VISION
Magazine

January 2006

Getting Your Ducks In a Row





UNITED AMERICAN

For over a half century, United American Insurance Company has been meeting the public's life and health 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
www.unitedamerican.com
Home Office
 (972) 529-5085

VISION

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ProCare Approvals

A special mailing regarding **ProCare Medicare Supplement** rate approvals for new business and renewals has been mailed to Branch Offices in **Arkansas, Nebraska, Texas and Utah.**

Check your state(s) ProCare rate memo for complete effective date information and cut-off dates for business written with old rates.

FLEXGUARD Approvals

A special mailing regarding **FLEXGUARD** rate approvals for individual and UAatWork new business and renewals has been mailed to Branch Offices in **California.**

Check your state(s) **FLEXGUARD** rate memo for complete effective date information and cut-off dates for business written with old rates.

NEW LIFE HEIGHT/WEIGHT CHART

The new 2006 Life Series Rate Books are now available through Agent Supply. The new books include an updated Height/Weight Chart, which is printed below.

LIFE PRODUCTS MALE AND FEMALE MAXIMUM* HEIGHT/WEIGHT CHART			
HEIGHT		MAXIMUM WEIGHT (POUNDS)	
FEET	INCHES	PLAN 511	ALL OTHER LIFE PLANS
4'	10"	226	251
4'	11"	232	257
5'	0"	235	260
5'	1"	237	263
5'	2"	243	268
5'	3"	247	275
5'	4"	256	281
5'	5"	262	287
5'	6"	270	295
5'	7"	276	301
5'	8"	286	311
5'	9"	296	321
5'	10"	299	324
5'	11"	308	333
6'	0"	312	337
6'	1"	323	348
6'	2"	328	353
6'	3"	339	364
6'	4"	360	385

* Uninsurable if over maximum weight.

UA PART D MARKETING GUIDELINES

As a licensed Agent, you have no doubt encountered Seniors who are confused by the Medicare Part D program. Remember, your obligation as an Agent is first to educate and secondly to sell. When selling UA's Part D program, be sure to consider all factors, including the needs of the Senior and the suitability of the program.

UA, as well as the various state regulatory bodies, is intent on ensuring that every product sold to Seniors is suitable to Seniors' particular needs. If you intend to cross sell from a Medicare Part D lead, you must clearly identify yourself and the Company and first present the UA Part D program. After the Part D presentation is complete, an Agent may ask if the Senior would like to review any additional insurance needs and/or current coverages. If the Senior answers affirmatively, then you may proceed with the review and present additional products. At all times, an Agent should remain mindful of any suitability issues and the Senior's best interest.

For complete details on Medicare's Marketing Guidelines, please visit www.uamedicarepartd.com/agents/downloads.asp.

UPDATED MED-SUPP FORMS

New Medicare Supplement Notices (Forms MSNOT06-1,2,4,5,8,3Q, and 4Q) are now available through Agent Supply or for download from uabranch.com/services. Please order or download these new forms and a Compliance Sheet for your state(s).

INTEREST RATES SET

The **Lifestyle Annuity** new money interest rate for the month of **February** is **4.00 percent**. Rates will continue to be reviewed and adjusted accordingly.

The **Deposit Fund Rider** new business interest rate for 2006 has been set at **3.00 percent**.



John Gore

Senior Vice President,
Branch Office Agency Division

A NEW ERA — OPPORTUNITIES FOR ALL

HAPPY NEW YEAR EVERYONE! WELCOME TO 2006, a year anticipated to be our FINEST EVER!

As I begin my new role as your leader, I'd like to lay out our "Road Map" to the future so that there will be no misunderstanding of what John Gore is all about.

First, I was well-mentored by Andy King, a man for whom I, along with our entire field force, have the highest regard and deepest respect. Andy instilled in me his same qualities of hard work, determination, and vision for our company, which brought UA fantastic growth during his tenure. He now carries those same qualities to our sister company, Liberty National, which he will surely lead to higher levels of excellence.

Secondly, I am a firm believer in continuing the same path set before us using practices such as:

1. STRONG RECRUITING:

We all know that the final results of all we do – from training to production to promotions to growing our inforce premium – all start with RECRUITING. Extending an opportunity to join UA is JOB #1, with everyone in the Branch participating. Make recruiting a WAY OF LIFE, a DAILY EVENT. What more satisfying feeling is there than to see a new recruit join us, go through training, become productive, and go on to become whatever he or she seeks to be? WOW! Now that is SATISFYING!

2. TRAINING:

Here is a subject that is near and dear to my heart. I look at every new recruit as a PERMANENT MEMBER OF UA. Therefore, having a well-designed system of training – from in-office to field to follow-up – will give the new recruit the "tools" needed to succeed and increase his or her chances of survival. In looking at the TOP 20 branches today, they all have this system in place – AND it's really WORKING!

3. THE 10 X 10 MENTALITY:

What does this mean? Ten units with ten producers each. It's a fact that having MORE Unit Managers is the key to greater growth, FASTER! It just makes sense. The Unit Manager is an extension of the Branch Manager. The more "ARMS" that extend from a strong tree (the Branch Manager), the greater the crop of fruit. If you add new producers to each unit every week and every month and build to the desirable number of 10 and beyond, you will surely build a Branch beyond your wildest dreams. CAN IT BE DONE? Oh yes – by maintaining that vision daily!

4. ADDING MORE BRANCHES:

As of this month, United American has 100 Branches, having added a net of 13 new Branches in 2005. Our goal for 2006? An additional 20 new Branch operations. We have three scheduled to open by February 15, with five more set for the very near future. What does this mean for you? OPPORTUNITY! Whether you are a new Agent, a veteran Agent, or a Unit Manager, place yourself in a position to be considered for one of these new Branches. It CAN and WILL happen! In fact, our plan is to DOUBLE the number of Branch Offices to 200 during the next five years. GET ON BOARD, FOLKS. The ride will be EXCITING!

Well, there you have it. As you can see, my vision for the future is both committed and focused. As we implement our plan, I know that the key to accomplishing it is ALL OF YOU. There is no "I" in "WE." To accomplish our goals, we must ALL join together as a TEAM and assume our roles with one common denominator—GIT 'ER DONE and do it with honor.

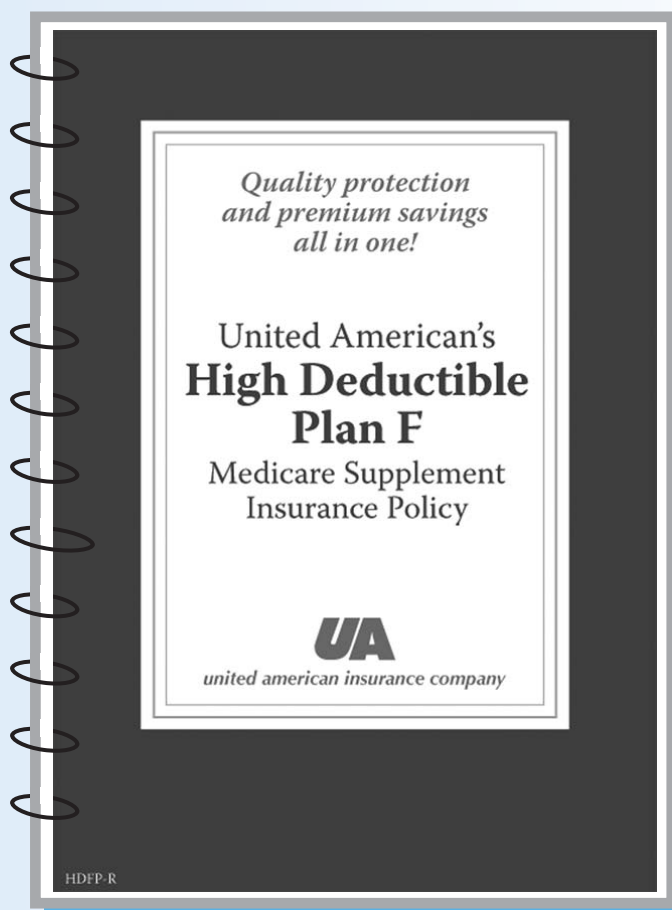
To the top – where the view is oh so fine!

Now Available: **UA's High Deductible Plan F Flip Book**

As with any new product we introduce, we want Agents to have support materials that enhance the product in the eye of the prospect and provide a solid basis for both customer and Agent to understand the product and its features. We have achieved that with **HDFP-R**.

The **HDFP-R** is a tool for Agents to use when sitting down at the kitchen table with prospects. The 36-page, spiral-bound, 8 1/2" by 11" booklet provides basic background information on Medicare, what Medicare covers and emphasizes the importance of having a strong Medicare Supplement to pay costs not covered by Medicare. The flip book explains the value of an HDF policy and why it could be a valuable alternative to other standard Medicare plans. It's printed in large type, is simply written and includes numerous photos of active Seniors. It will answer many of the questions both Agents and prospects may have concerning our HDF product.

HDFP-R is available from Branch Supply for only \$3. It's an inexpensive way to add value and professionalism to your HDF presentations! Order today!



HDFP-R is approved for use in states marked with an "X" at press time.

AK	X	GA	X	MA	-	NJ	-	SC	X
AL	X	HI	X	MD	X	NM	X	SD	X
AZ	X	ID	-	MI	-	NC	X	TN	X
AR	-	IL	X	MN	-	ND	-	TX	X
CA	-	IN	X	MS	-	NY	-	UT	-
CO	-	IA	X	MO	X	OH	X	VA	X
CT	X	KS	-	MT	X	OK	X	VT	-
DE	X	KY	X	NE	X	OR	-	WA	-
DC	X	LA	-	NV	-	PA	-	WI	-
FL	-	ME	-	NH	-	RI	X	WV	X
								WY	X

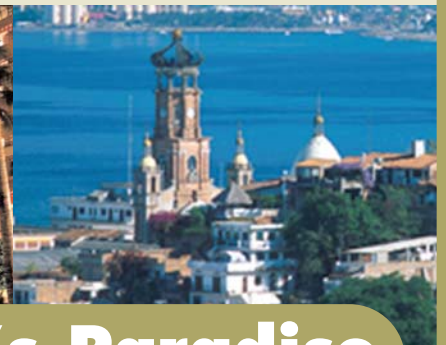
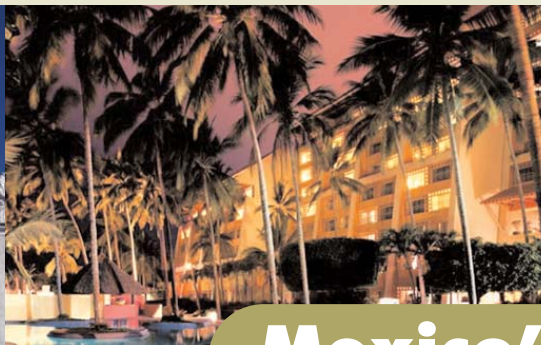
First Six Month's Flight Contest **Puerto Vallarta:**



Located on the western coastline of Mexico, Puerto Vallarta is a place of which dreams are made. Nestled in the foothills of the Sierra Madre mountain range, the city is a tourist's delight. Not only is the area abundant in the natural beauty of forests, rivers and amazing sunsets, it offers the perfect climate for sightseeing, fishing, boating, water skiing, shopping, sunbathing and just plain old relaxin'!

The destination for our contest winners is The Westin Resort & Spa. Set on 21 sprawling acres of magnificent palm trees and luxurious foliage, the facility provides an intoxicating blend of the old Mexico with all the sophistication and luxury of a modern resort.

**Mark your calendar for September 7-11, 2006,
and we'll see you in Paradise!**



Mexico's Paradise

Look Who's Heading to Whistler!

Congratulations to the Winners of the
2005 Second 6-Month Flight Contest!

- Flight 1 – Ron Seroka, T.E.A.M. Branch 90
- Flight 2 – Craig Villwock, T.E.A.M. Branch H1
- Flight 3 – Chris Jones, T.E.A.M. Branch 93
- Flight 4 – Tim McGuire, T.E.A.M. Branch 33
- Flight 5 – Doug Murdock, T.E.A.M. Branch 8
- Flight 6 – Tom Fenske, T.E.A.M. Branch 38
- Flight 7 – Mike Castellano, T.E.A.M. Branch H8



UA Partners®: Great value at any age!

The recent introduction of Medicare Part D has generated questions from many Seniors about the value and use of UA Partners®, our optional discount health services program. UA Partners is available to four separate customer segments, and the cost is \$6.95/month unless indicated otherwise.

UA Partners Medicare Supplement policyholders:

- The standard UA Partners program still offers substantial savings for Seniors on healthcare services which Medicare Parts A, B, and D do not cover such as vision and hearing needs, dental and chiropractic services, vitamins and nutritional supplements, a 24-Hour Nurse HelpLine and assistance for emergency travel needs.
- UA Partners is completely separate from Medicare Part D and provides average prescription savings of 22 percent. The Partners card can be used for both Medicare-covered drugs and drugs that are not Medicare-approved. During the “doughnut hole,” our Part D members, who also have a UA Partners card, should use whichever card gives them the largest discount. Use of the UA Partners card WILL COUNT toward their true out-of-pocket expenses (TrOOP). In order for the drugs purchased with the UA Partners card to count toward TrOOP, the insured must submit a paper claim with the prescription receipt to:
Medco Health Solutions, Inc., P.O. Box 14711, Lexington, KY 40512.
- ACF “Automatic Claims Filing®”, included with the standard UA Partners basic features for Med-Supp policyholders, virtually eliminates claims filing paperwork for Seniors. It allows UA to receive all Medicare Part B claims directly from Medicare Part B carriers and to directly pay providers who accept Medicare assignment.

UA Partners Life or under age 65 Health policyholders:

- This Partners program is available with UA Life or under age 65 Health policies. Customers can take advantage of all the standard features of Partners in conjunction with the benefits of their Life and Health policies.

UA Partners Stand Alone:

- Customers may utilize the outstanding discounts offered through the standard features of UA Partners without purchasing any UA insurance policy.
- If a customer wants to enroll in UA Partners *ONLY*, is not purchasing a UA policy, and has no insurance with UA, please check the box that reads “Stand Alone” plan on the UA Partners Enrollment Form.

UA Partners with Provider Network Option for under age 65 Health policyholders:

- UA Partners with the Provider Network Option is the *only* Partners program that offers contracted rates for hospital stays. The cost for this optional program is \$12.95 per month.
- It is available to under age 65 Health policyholders who want the provider network option with CS1, FLEXGUARD, GSP, SHXC, HSXC, MMXC, and SMXC.
- Be sure to review the Provider Network Information pamphlet (F3842) for tips and instructions on how to use the Provider Network.
- Members may be required by some doctors to pay the total amount of the bill at the time of the visit. If so, the member may be reimbursed for the 20% guaranteed savings (applies to doctor visits only) by sending a copy of the bill to:
Competitive Health 20%, P.O. Box 2000-214, Mission Viejo, CA 92692.



UA Partners® Tools:

UA Partners Review (F3844-B):

This leave-behind piece provides a detailed look at the four customer segments who purchase UA Partners. It describes what features are available to each segment, the cost of the Partners program, and is a useful reference tool for both Agents and prospects.

UA Partners Mail Order Sample Guide (F4505-T):

This is the sample guide customers receive with their Partners fulfillment materials. This training tool helps Agents to understand the mail order process. UA Partners members must actually place the order themselves for their mail order prescriptions. Agent assistance to the customer is not allowed. Remind customers that their mail order prescriptions' processing and delivery can take up to 10 days, that they should order a 90-day supply, and that they should request generics when available.

UA Partners®
Driving Down The Cost Of Health Services
The UA Partners discount service program is not insurance. Members will receive discounts on health services when they see participating providers. Choose the UA Partners program that is right for you.

Program:	UA Partners For Medicare Supplement Policyholders	UA Partners For US or Out-of-Country Health Policyholders	UA Partners (Stand Alone) A policy is necessary to purchase.	UA Partners with Provider Network Option
Features:	<ul style="list-style-type: none"> Pharmacy Prescription & Mail Order Prescription Vision Hearing Dental * "FlexiMed" Chiropractic PLUS 	<ul style="list-style-type: none"> Chiropractic 24-Hour Nurse Helpline Vision Medical Supplements * "FlexiMed" Chiropractic PLUS 	<ul style="list-style-type: none"> Pharmacy Prescription & Mail Order Hearing Vision Supplements * "FlexiMed" Chiropractic PLUS 	<ul style="list-style-type: none"> Chiropractic 24-Hour Nurse Helpline Vision Medical Supplements * "FlexiMed" Chiropractic PLUS
Cost:	ANNUAL: \$40.00 SEMI-ANNUAL: \$20.00 QUARTERLY: \$13.33 MONTHLY: \$6.95	ANNUAL: \$40.00 SEMI-ANNUAL: \$20.00 QUARTERLY: \$13.33 MONTHLY: \$6.95	ANNUAL: \$40.00 SEMI-ANNUAL: \$20.00 QUARTERLY: \$13.33 MONTHLY: \$6.95	ANNUAL: \$87.00 SEMI-ANNUAL: \$43.50 QUARTERLY: \$29.00 MONTHLY: \$15.25

DISCLOSURE: This is NOT a health insurance policy. The plan provides discounts on certain health care services provided by participating providers. The plan does not make payments directly to the provider of medical services. The plan member is obligated to pay for all health care services that are not covered by the plan. The plan does not make payments for services not covered by the plan. The plan is administered by Best Benefits, Inc., (a discount medical plan organization) at 8420 W. Bryn Mawr, Suite 700, Chicago, IL 60631, 1-800-308-0374. You have the right to cancel and receive a full refund within 30 days of the effective date.

UA Partners®
MAIL ORDER PRESCRIPTION PROGRAM SAMPLE GUIDE

SAVE UP TO 30%!
As a member of UA Partners, you can choose to receive your prescriptions by mail. Because prescription processing and delivery can take up to TEN days, we recommend this program for your maintenance medications. Maintenance medications are those you take regularly for extended periods of time.

This is NOT a health insurance policy. Members will receive discounts on medical services when they go to certain health care providers who are contracted with the plan. Members are solely responsible for payment of all health care services. No portion of any plan fee will be reimbursed or otherwise paid by the plan. In Florida, this plan is administered by Best Benefits, Inc., 8420 W. Bryn Mawr, Suite 700, Chicago, IL 60631, www.Finlandbestbenefits.com, 1-800-308-0374.

HOW TO GET STARTED
You must order your mail order prescriptions - your Agent may complete the process for you. However, we hope you'll find these instructions easy to understand and use.

STEP 1. BEFORE YOU BEGIN
Before you begin, please have the following information available: your name, your UA Partners ID Number (on your UA Partners ID Card), your date of birth, your mailing address and your telephone number.

STEP 2. PRICING YOUR PRESCRIPTIONS
Prior to placing your mail order, it is best to call a customer service representative at 1-877-261-2632 to confirm the price of your prescriptions. To verify the price, you will need the medication name, the strength/dosage, and the quantity (number of pills per bottle).

Medication	Strength	Quantity	Price
Codeine	50 mg	30	\$57.00
Codeine	75 mg	30	\$60.00
Codeine	100 mg	30	\$63.00
Codeine	125 mg	30	\$66.00
Codeine	150 mg	30	\$69.00
Codeine	175 mg	30	\$72.00
Codeine	200 mg	30	\$75.00
Codeine	225 mg	30	\$78.00
Codeine	250 mg	30	\$81.00
Codeine	275 mg	30	\$84.00
Codeine	300 mg	30	\$87.00
Codeine	325 mg	30	\$90.00
Codeine	350 mg	30	\$93.00
Codeine	375 mg	30	\$96.00
Codeine	400 mg	30	\$99.00
Codeine	425 mg	30	\$102.00
Codeine	450 mg	30	\$105.00
Codeine	475 mg	30	\$108.00
Codeine	500 mg	30	\$111.00
Codeine	525 mg	30	\$114.00
Codeine	550 mg	30	\$117.00
Codeine	575 mg	30	\$120.00
Codeine	600 mg	30	\$123.00
Codeine	625 mg	30	\$126.00
Codeine	650 mg	30	\$129.00
Codeine	675 mg	30	\$132.00
Codeine	700 mg	30	\$135.00
Codeine	725 mg	30	\$138.00
Codeine	750 mg	30	\$141.00
Codeine	775 mg	30	\$144.00
Codeine	800 mg	30	\$147.00
Codeine	825 mg	30	\$150.00
Codeine	850 mg	30	\$153.00
Codeine	875 mg	30	\$156.00
Codeine	900 mg	30	\$159.00
Codeine	925 mg	30	\$162.00
Codeine	950 mg	30	\$165.00
Codeine	975 mg	30	\$168.00
Codeine	1000 mg	30	\$171.00
Codeine	1025 mg	30	\$174.00
Codeine	1050 mg	30	\$177.00
Codeine	1075 mg	30	\$180.00
Codeine	1100 mg	30	\$183.00
Codeine	1125 mg	30	\$186.00
Codeine	1150 mg	30	\$189.00
Codeine	1175 mg	30	\$192.00
Codeine	1200 mg	30	\$195.00
Codeine	1225 mg	30	\$198.00
Codeine	1250 mg	30	\$201.00
Codeine	1275 mg	30	\$204.00
Codeine	1300 mg	30	\$207.00
Codeine	1325 mg	30	\$210.00
Codeine	1350 mg	30	\$213.00
Codeine	1375 mg	30	\$216.00
Codeine	1400 mg	30	\$219.00
Codeine	1425 mg	30	\$222.00
Codeine	1450 mg	30	\$225.00
Codeine	1475 mg	30	\$228.00
Codeine	1500 mg	30	\$231.00
Codeine	1525 mg	30	\$234.00
Codeine	1550 mg	30	\$237.00
Codeine	1575 mg	30	\$240.00
Codeine	1600 mg	30	\$243.00
Codeine	1625 mg	30	\$246.00
Codeine	1650 mg	30	\$249.00
Codeine	1675 mg	30	\$252.00
Codeine	1700 mg	30	\$255.00
Codeine	1725 mg	30	\$258.00
Codeine	1750 mg	30	\$261.00
Codeine	1775 mg	30	\$264.00
Codeine	1800 mg	30	\$267.00
Codeine	1825 mg	30	\$270.00
Codeine	1850 mg	30	\$273.00
Codeine	1875 mg	30	\$276.00
Codeine	1900 mg	30	\$279.00
Codeine	1925 mg	30	\$282.00
Codeine	1950 mg	30	\$285.00
Codeine	1975 mg	30	\$288.00
Codeine	2000 mg	30	\$291.00
Codeine	2025 mg	30	\$294.00
Codeine	2050 mg	30	\$297.00
Codeine	2075 mg	30	\$300.00
Codeine	2100 mg	30	\$303.00
Codeine	2125 mg	30	\$306.00
Codeine	2150 mg	30	\$309.00
Codeine	2175 mg	30	\$312.00
Codeine	2200 mg	30	\$315.00
Codeine	2225 mg	30	\$318.00
Codeine	2250 mg	30	\$321.00
Codeine	2275 mg	30	\$324.00
Codeine	2300 mg	30	\$327.00
Codeine	2325 mg	30	\$330.00
Codeine	2350 mg	30	\$333.00
Codeine	2375 mg	30	\$336.00
Codeine	2400 mg	30	\$339.00
Codeine	2425 mg	30	\$342.00
Codeine	2450 mg	30	\$345.00
Codeine	2475 mg	30	\$348.00
Codeine	2500 mg	30	\$351.00
Codeine	2525 mg	30	\$354.00
Codeine	2550 mg	30	\$357.00
Codeine	2575 mg	30	\$360.00
Codeine	2600 mg	30	\$363.00
Codeine	2625 mg	30	\$366.00
Codeine	2650 mg	30	\$369.00
Codeine	2675 mg	30	\$372.00
Codeine	2700 mg	30	\$375.00
Codeine	2725 mg	30	\$378.00
Codeine	2750 mg	30	\$381.00
Codeine	2775 mg	30	\$384.00
Codeine	2800 mg	30	\$387.00
Codeine	2825 mg	30	\$390.00
Codeine	2850 mg	30	\$393.00
Codeine	2875 mg	30	\$396.00
Codeine	2900 mg	30	\$399.00
Codeine	2925 mg	30	\$402.00
Codeine	2950 mg	30	\$405.00
Codeine	2975 mg	30	\$408.00
Codeine	3000 mg	30	\$411.00
Codeine	3025 mg	30	\$414.00
Codeine	3050 mg	30	\$417.00
Codeine	3075 mg	30	\$420.00
Codeine	3100 mg	30	\$423.00
Codeine	3125 mg	30	\$426.00
Codeine	3150 mg	30	\$429.00
Codeine	3175 mg	30	\$432.00
Codeine	3200 mg	30	\$435.00
Codeine	3225 mg	30	\$438.00
Codeine	3250 mg	30	\$441.00
Codeine	3275 mg	30	\$444.00
Codeine	3300 mg	30	\$447.00
Codeine	3325 mg	30	\$450.00
Codeine	3350 mg	30	\$453.00
Codeine	3375 mg	30	\$456.00
Codeine	3400 mg	30	\$459.00
Codeine	3425 mg	30	\$462.00
Codeine	3450 mg	30	\$465.00
Codeine	3475 mg	30	\$468.00
Codeine	3500 mg	30	\$471.00
Codeine	3525 mg	30	\$474.00
Codeine	3550 mg	30	\$477.00
Codeine	3575 mg	30	\$480.00
Codeine	3600 mg	30	\$483.00
Codeine	3625 mg	30	\$486.00
Codeine	3650 mg	30	\$489.00
Codeine	3675 mg	30	\$492.00
Codeine	3700 mg	30	\$495.00
Codeine	3725 mg	30	\$498.00
Codeine	3750 mg	30	\$501.00
Codeine	3775 mg	30	\$504.00
Codeine	3800 mg	30	\$507.00
Codeine	3825 mg	30	\$510.00
Codeine	3850 mg	30	\$513.00
Codeine	3875 mg	30	\$516.00
Codeine	3900 mg	30	\$519.00
Codeine	3925 mg	30	\$522.00
Codeine	3950 mg	30	\$525.00
Codeine	3975 mg	30	\$528.00
Codeine	4000 mg	30	\$531.00
Codeine	4025 mg	30	\$534.00
Codeine	4050 mg	30	\$537.00
Codeine	4075 mg	30	\$540.00
Codeine	4100 mg	30	\$543.00
Codeine	4125 mg	30	\$546.00
Codeine	4150 mg	30	\$549.00
Codeine	4175 mg	30	\$552.00
Codeine	4200 mg	30	\$555.00
Codeine	4225 mg	30	\$558.00
Codeine	4250 mg	30	\$561.00
Codeine	4275 mg	30	\$564.00
Codeine	4300 mg	30	\$567.00
Codeine	4325 mg	30	\$570.00
Codeine	4350 mg	30	\$573.00
Codeine	4375 mg	30	\$576.00
Codeine	4400 mg	30	\$579.00
Codeine	4425 mg	30	\$582.00
Codeine	4450 mg	30	\$585.00
Codeine	4475 mg	30	\$588.00
Codeine	4500 mg	30	\$591.00
Codeine	4525 mg	30	\$594.00
Codeine	4550 mg	30	\$597.00
Codeine	4575 mg	30	\$600.00
Codeine	4600 mg	30	\$603.00
Codeine	4625 mg	30	\$606.00
Codeine	4650 mg	30	\$609.00
Codeine	4675 mg	30	\$612.00
Codeine	4700 mg	30	\$615.00
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Codeine	4750 mg	30	\$621.00
Codeine	4775 mg	30	\$624.00
Codeine	4800 mg	30	\$627.00
Codeine	4825 mg	30	\$630.00
Codeine	4850 mg	30	\$633.00
Codeine	4875 mg	30	\$636.00
Codeine	4900 mg	30	\$639.00
Codeine	4925 mg	30	\$642.00
Codeine	4950 mg	30	\$645.00
Codeine	4975 mg	30	\$648.00
Codeine	5000 mg	30	\$651.00
Codeine	5025 mg	30	\$654.00
Codeine	5050 mg	30	\$657.00
Codeine	5075 mg	30	\$660.00
Codeine	5100 mg	30	\$663.00
Codeine	5125 mg	30	\$666.00
Codeine	5150 mg	30	\$669.00
Codeine	5175 mg	30	\$672.00
Codeine	5200 mg	30	\$675.00
Codeine	5225 mg	30	\$678.00
Codeine	5250 mg	30	\$681.00
Codeine	5275 mg	30	\$684.00
Codeine	5300 mg	30	\$687.00
Codeine	5325 mg	30	\$690.00
Codeine	5350 mg	30	\$693.00
Codeine	5375 mg	30	\$696.00
Codeine	5400 mg	30	\$699.00
Codeine	5425 mg	30	\$702.00
Codeine	5450 mg	30	\$705.00
Codeine	5475 mg	30	\$708.00
Codeine	5500 mg	30	\$711.00
Codeine	5525 mg	30	\$714.00
Codeine	5550 mg	30	\$717.00
Codeine	5575 mg	30	\$720.00
Codeine	5600 mg	30	\$723.00
Codeine	5625 mg	30	\$726.00
Codeine	5650 mg	30	\$729.00
Codeine	5675 mg	30	\$732.00
Codeine	5700 mg	30	\$735.00
Codeine			

Who Says You Can't Teach an Old Dog New Tricks?

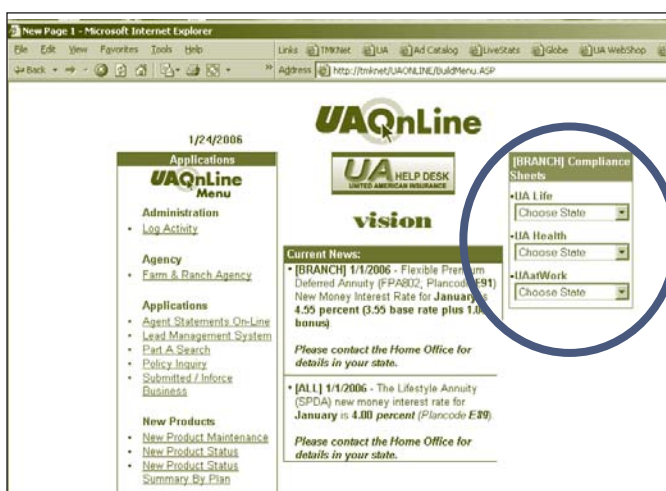
Listen up all you old dogs and young pups out there! Whether you're a veteran in the business or just starting out, it's always the right time to use the tools available to do your job well.

1. Log on to www.uabranch.com/services or **UAOnline** regularly:

If you're not using the Agent websites routinely, you're missing out on a tremendous tool that's available 24/7. With just a point and a click you can access Convention information, Advertising Guidelines, Agent News, Agent Tools, Compliance Information for Life, Health and UAatWork, Product Information, Underwriting Guidelines, numerous forms to download and print, and important phone and fax numbers. Take time to explore these sites and learn what's available to make your job easier!

2. Become very familiar with **Compliance Sheets**:

Compliance sheets for Life, Health and UAatWork products are located by state in the upper right corner of the Agent website home page at **UAOnline**. Always check a state's Compliance sheet for product availability. A



state's Compliance page shows all the paperwork requirements for each product application. Pay close attention to the letters indicated under "Instructions" on the Compliance sheet. Check the form numbers on the lower left corner of your policy applications and required forms to make sure the forms are current and match the form numbers on the Compliance sheet. If they are not current, either download a copy of the correct form or place an order with Branch Supply. If you have any questions on how to access or interpret Compliance information, please ask! Branch Services is here to help you!

3. Request Specific Supplies:

Materials are continuously being revised. Calling or faxing and asking for the "Blue App" or the "Cancer Brochure" won't work. Branch Managers must be specific when ordering supplies. Indicate the product or form number, the quantity, and the state for which the Manager is ordering, as some Agents may sell in more than one state. Not giving correct state information is the biggest cause of incorrect orders. Be sure to place your orders during your Branch's assigned week of the month! Check UAOnline for the latest ordering schedule.

Each month, *Vision* provides up-to-date information on new brochures, changes to form numbers, material updates, etc. Be sure to read each issue carefully.

Additional Tips from Branch Supply:

To receive fast and accurate shipments, make sure the following information is current and legible:

- Agent Number for type of supplies ordered – UAatWork versus Regular
- Physical ship-to address and telephone number
- Product/form numbers – physical descriptions of forms are not adequate

In addition, please remember:

- Don't request, "Send me all forms for Wisconsin." We must have the individual form numbers for the state.
- Allow 10 working days from the date you place an order before inquiring about shipment or placing a second order.
- Please request reasonable quantities for all Branch Supply orders.
- Branch Managers order for themselves and their Unit Managers and Agents. We cannot ship supplies to Unit Managers or Agents or honor Unit Manager or Agent requests.

The Sweet Taste of Victory!

Competition was intense among United American's Branch Division, American Income Life and Liberty National during the recent contest to measure producing agent growth. The challenge was formidable and for United American, the location of the next Branch Managers' Meeting was riding on the results. When the figures were tabulated, however, the UA Branch Division's attitude of "recruit or die" blew away the competition.

During the contest period from June 27, 2005 to December 26, 2005, UA's Branch Division generated a very impressive 13.1 percent increase in the number of producing Agents. But that's only a portion of what the Division accomplished last year. From December 2004 to December 2005, the Branch Division increased its total number of producing Agents by a whopping 29.2 percent. That represents an addition of almost 500 producing Agents! Congratulations to all who contributed to these outstanding results!

UA Branch Managers Are Destined for Paradise . . .



Learn more about The Atlantis on its website at:
www.atlantis.com.

“Accept the challenges so that you may feel the exhilaration of victory.”

General
George S.
Patton
(1885-1945),
legendary
American
general

The Branch Division win secures The Atlantis Resort, Paradise Island, Bahamas as the location for the next Branch Managers Meeting on February 21-24, 2006.

One of the most spectacular resorts in the world, The Atlantis, like the UA Branch Division, is in a class by itself!



ACHIEVEMENT

President's & Honor Clubs

Through December 2005, the following Branch Office producers represent the top twenty 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 2006.

Branch Managers

Randy Byrd, Branch 74
John Paul Caswell, Branch 06
Jack Curtis, Branch 25
Pat Giachetti, Branch 63
Don Gibbs, CLU, Branch C9
Greg Gorman, Branch 86
Jason Gsoell, Branch F8
John Hamilton, Branch 61
Chris Jones, Branch 93
Rick Krout, Branch 66
Andy Laudenslager, Branch F2
Tim McGuire, Branch 33
Jeff Miller, Branch 50
Dennis Mitchell, Branch 80
Ron Seroka, Branch 90
Sheri Sisler, Branch G8
Alan Spafford, Branch 60
Ross Taylor, Branch 92
Craig Villwock, Branch H1
Justin White, Branch G7

Unit Managers

Joshua Byrd, Branch 74
Richard Byrd, Branch 74
Karen Dolan, Branch 63
Charles Dotson, Branch 53
Jason Everett, Branch 50
Craig Fortner, Branch 92
John Fox, Branch G7
Penney Frazier-Parham, Branch 61
Lynn Giachetti, Branch 73
Julie Gorman, Branch 86
Robert Holker, Branch C9
Kenneth King, Branch 90
Kevin Lords, Branch 22
Gene Love, Branch 92
Brian Pederson, Branch 15
Stewart Ross, Branch 68
James Short, Branch 61
James Taylor, Branch 18
Chris Villwock, Branch H1
Cody Webster, Branch 50

Agents

Don Arnett, Branch C9
Lisa Caviness, Branch A1
Phillip Droesch, Branch 92
Lynn Giachetti, Branch 73
Steven Hargis, Branch 50
Mark Hargis, Branch 60
Joanne Hoffman, Branch F8
Brian Holker, Branch C9
Robert Holker, Branch C9
Donna Loupe, Branch F8
Zane Miller, Branch 92
Pamela Pate, Branch 50
Micah Patterson, Branch C9
Juan Ramirez, Branch 89
Tamberly Storey, Branch 68
Sean Summerlin, Branch 74
Brian Verch, Branch 63
Chris Villwock, Branch H1
Charles Webster, Branch 50
Justin West, Branch 61



ACHIEVEMENT



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-net premium.

CRAIG VILLWOCK, of Branch H1 is December's **ROOKIE MANAGER OF THE MONTH**. Craig's team produced **\$152,487** of net-net annualized premium in December.

Way to go, Branch H1!

First Year Agent Production

Through December 2005, the following represent the Top Five Branch and Unit Managers with the highest First Year Agent production for the year.

Top 5 - 1st Yr. - Branch Manager

1. Ron Seroka, Branch 90	\$1,963,902
2. Jeff Miller, Branch 50	1,849,086
3. Don Gibbs, Branch C9	1,622,644
4. John Hamilton, Branch 61	1,617,678
5. Justin White, Branch G7	1,590,422

Top 5 - 1st Yr. - Unit Manager

1. Robert Holker, Branch C9	\$919,995
2. Kenneth King, Branch 90	817,312
3. James Short, Branch 61	663,819
4. Richard Byrd, Branch 74	586,717
5. Jason Everett, Branch 50	571,716

Your hard work is paying off!

Welcome

Patty Everett has been promoted to Branch Manager of the newly opened Branch J5. Patty was previously a Unit Manager in Branch 77.

Floyd Chassereau has been promoted to Branch Manager of the newly opened Branch J6. Floyd was previously a Unit Manager in Branch 94.

Melissa Lathrop has been promoted to Branch Manager of the newly opened Branch J7. Melissa was previously a Unit Manager in Branch 90.

Shaun Guske has been promoted to Branch Manager of the newly opened Branch J8. Shaun was previously a Unit Manager in Branch 90.

Tom Botts has been promoted to Branch Manager of the newly opened Branch K1. Tom was previously a Unit Manager in Branch 25.

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	Production	New Goal
Branch J3	\$97,589	\$100,000

Outstanding job! Maintain the momentum!

Million Dollar Milestones

as of December 2005

Randy Byrd	Branch 74	\$5,113,555
Lance Taylor	Branch 18	3,040,947

CONGRATULATIONS

2005 QUALIFIERS

LAKE TAHOE, NEVADA

BRANCH 01**BRANCH 02**

Jeffrey Neely, U. Mgr.

BRANCH 06

John Paul Caswell, Mgr.

Forrest Elliott

Chad Lane

Landon Lucas, U. Mgr.

Shaun Snovel, U. Mgr.

BRANCH 08

Joseph Heptig, U. Mgr.

Doug Murdock, Mgr.

BRANCH 09

Karen Hammer

Travis Tolliver, U. Mgr.

BRANCH 10**BRANCH 12****BRANCH 15**

Tony Oldfield

Brian Pederson, U. Mgr.

BRANCH 17**BRANCH 18**

John Drescher

Shawn Driggers

James Taylor, U. Mgr.

BRANCH 20**BRANCH 21**

Kerry Laughman, Mgr.

BRANCH 22

Scott Christianson, Mgr.

Timothy Jensen

Kevin Lords, U. Mgr.

Bret Schneider

BRANCH 23

Janet Tumminia

BRANCH 25

Tom Abney, U. Mgr.

Jack Curtis, Mgr.

Mike Estes

Grace Hardin

Michael Vogler

BRANCH 28**BRANCH 30**

Carrie Dalton

Preston Eisnaugle, Mgr.

Kim Fultz, U. Mgr.

BRANCH 32

John Kampling, Mgr.

BRANCH 33

Joshua Baxter

Bernard Ellebrecht, U. Mgr.

Tim McGuire, Mgr.

Shaun Meoak, U. Mgr.

Chad Yoos

BRANCH 38

Tom Fenske, Mgr.

BRANCH 39

Paola Pereyra Zalom, U. Mgr.

Peter Schettini, Mgr.

BRANCH 40**BRANCH 43****BRANCH 45**

Mary Gibbs, Mgr.

BRANCH 46

Marion Parker Jr., U. Mgr.

BRANCH 47

Jeff Tole, U. Mgr.

BRANCH 49

Jeremy Berg, U. Mgr.

Robin Nelson

Eric Sellors, Mgr.

BRANCH 50

Jason Everett, U. Mgr.

Brandon Gross, U. Mgr.

Steven Hargis

Renae Hughley

Tracy Manners, U. Mgr.

Jeff Miller, Mgr.

Beau Moore

Tim Nuckolls, U. Mgr.

Pamela Pate

Alan Rendleman

Lenora Reynolds

Jesse Weaver

Charles Webster

Cody Webster, U. Mgr.

Mark Wofford

Derek Zentner

BRANCH 53

Charles Dotson, U. Mgr.

Chris Lawson

Jim Settle, Mgr.

BRANCH 54**BRANCH 55****BRANCH 59****BRANCH 60**

David Burns

Mark Hargis, U. Mgr.

Kathy Martinez

Alan Spafford, Mgr.

BRANCH 61

Bradley Braley

Penney Frazier-Parham, U. Mgr.

John Hamilton, Mgr.

Stevie Mauldin, U. Mgr.

David May

James Medford

Bryant Monteith

Donna Shelton-Monkus

James Short, U. Mgr.

Monica Treat

Justin West

Marilyn Williams

BRANCH 62**BRANCH 63**

Karen Dolan, U. Mgr.

BRANCH 63 (CONT.)

Pat Giachetti, Mgr.

Michael McKinney

Brian Verch

BRANCH 66

Rick Krout, Mgr.

Steven Lauer, U. Mgr.

Richard Newell

DeRoy Skinner, U. Mgr.

Sheri Williamson

BRANCH 68

George Muse, Mgr.

Stewart Ross, U. Mgr.

Tamberly Storey

BRANCH 69

Daniel Doane

BRANCH 73

Lynn Giachetti, U. Mgr.

Nick Giachetti, Mgr.

BRANCH 74

Benjamin Blackwell

Joshua Byrd, U. Mgr.

Randy Byrd, Mgr.

Richard Byrd, U. Mgr.

Sean Summerlin

BRANCH 76

Gary Freeman

Terry McAfee, Mgr.

Leslie Sussman

BRANCH 80

John Davis

Ray Miller, U. Mgr.

Dennis Mitchell, Mgr.

Terry Watson, U. Mgr.

BRANCH 86

Ashley Anderson, U. Mgr.

Greg Gorman, Mgr.

Julie Gorman, U. Mgr.

BRANCH 87**BRANCH 89**

Juan Ramirez

BRANCH 90

Douglas Biss, U. Mgr.

Sarah Dizney, U. Mgr.

Kenneth King, U. Mgr.

Stephen Neathery

Ron Seroka, Mgr.

Fred Smootha

BRANCH 91

Miles Dalton, Mgr.

BRANCH 92

Richard Brantley

Phillip Droesch

Craig Fortner, U. Mgr.

Gene Love, U. Mgr.

Daniel Midura

Zane Miller

Bradley Staton

BRANCH 92 (CONT.)

Jimmy Swindall, U. Mgr.

Ross Taylor, Mgr.

Milly Whittle

BRANCH 93

Chris Jones, Mgr.

Jay Politi, U. Mgr.

Anthony Veit, U. Mgr.

Vester Walker, U. Mgr.

BRANCH 94

Brian Luke, Mgr.

George Miklowicz

Sara Privette

BRANCH 97

Jason Brewer, U. Mgr.

BRANCH A1

Lisa Caviness

Keith Cleveland, Mgr.

BRANCH A4**BRANCH A8****BRANCH B2**

Rick Hughes

Westley Moore, U. Mgr.

BRANCH B7**BRANCH C3****BRANCH C5****BRANCH C6****BRANCH C9**

Don Arnett, U. Mgr.

Don Gibbs, Mgr.

Brian Holker

Robert Holker, U. Mgr.

Garridy McEwen

Micah Patterson

William Riggs

Thomas Walton

BRANCH D8**BRANCH D9**

Ronald Chock, U. Mgr.

Gary Matsuda

BRANCH E1

James Nordstrom, U. Mgr.

BRANCH E4**BRANCH E6****BRANCH E9**

Joseph Carter, U. Mgr.

Ray Jetton, Mgr.

BRANCH F1

Lenard Eastom

Dan Shea, Mgr.

BRANCH F2

Huy Vu Duong

Andy Laudenslager, Mgr.

Eugene Lowther

BRANCH F3**BRANCH F4****BRANCH F8**

Andrew Bliss, U. Mgr.

BRANCH F8 (CONT.)

Darwin Childs, U. Mgr.

Jason Gsoell, Mgr.

Joanne Hoffman

Donna Loupe

Tanner Smith

BRANCH F9**BRANCH G1****BRANCH G2****BRANCH G4****BRANCH G6****BRANCH G7**

Christopher Fox, U. Mgr.

John Fox, U. Mgr.

John Rundlof, U. Mgr.

Justin White, Mgr.

BRANCH G8

Bonnie Coffel, U. Mgr.

Jeffrey Daniels, U. Mgr.

Corey Fallings

Karen McKinney, U. Mgr.

Brenda Simons

Sheri Sisler, Mgr.

BRANCH G9

Irene Burns, Mgr.

Robert Connell, U. Mgr.

Brian Ducote, U. Mgr.

Michael Saenz

Michael Wickham

BRANCH H1

James Graham, U. Mgr.

Chris Villwock, U. Mgr.

Craig Villwock, Mgr.

BRANCH H2**BRANCH H3**

James Handy, Mgr.

BRANCH H4

Rob Purtell, Mgr.

BRANCH H5**BRANCH H6**

Laura Prestridge, Mgr.

BRANCH H8

Mike Castellano, Mgr.

Douglas Hazelwood, U. Mgr.

BRANCH J1**BRANCH J2**

Don Saltis, Mgr.

BRANCH J3**BRANCH J5****BRANCH J6****BRANCH J7****BRANCH J8****BRANCH J9****BRANCH K1**

Tom Botts, Mgr.

BRANCH K2

David Lang, Mgr.

BRANCH L3

United American recognizes Agents, Unit Managers and Branch Managers who have qualified, as of December, for the 2005 National Sales Convention. **The Convention will be held June 29 - July 2, 2006.**

You must have the following net-net production to qualify.*

Agents — \$115,000; Unit Managers — \$78,000 First Year / \$312,000 Total; and Branch Managers — \$156,000 First Year / \$624,000 Total.

*To qualify, you must have a Quality of Business rate of at least 61% from the 4th 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 12/04, 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.