

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

V

VISION

Magazine

January 2008

LOOKING GREAT IN

2008

IN THIS ISSUE...

Sales Tips

Increase your production in the new year!

... pg. 6

Top Producers

Reach and exceed your goals.

...pg. 7

Customer Service

Keep your customers happy for long-term persistency!

... pg. 8

READ VISION ONLINE
www.uabbranch.com/vision



UNITED AMERICAN

For more than 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.uabran.ch.com
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

Editor
Roberta Boyd King
rking@torchmarkcorp.com

Staff Writer
Christie Gibson
cgibson@torchmarkcorp.com

Product Coordinator
Shere Avrett
savrett@torchmarkcorp.com

Graphic Designer
Christine Jenkins
cpienkins@torchmarkcorp.com

**ATTN: UA AGENTS
FLEXGUARD PLUS/FLEXGUARD
RATE APPROVALS**

A special mailing regarding rate approvals for **FLEXGUARD Plus** and **UAatWork FLEXGUARD (GSP2)** is being mailed to Branch Agents working in **Nebraska, Oklahoma, Tennessee, Texas, and Utah.**

The new rate effective date for **Nebraska, Oklahoma, Tennessee, and Utah** is **Feb. 1, 2008.**

The new rate effective date for **Texas** is **Feb. 15, 2008.**

As new rate approvals for **FLEXGUARD Plus** are received, the Home Office will no longer accept individual **FLEXGUARD (IAGP)** applications in those states. **FLEXGUARD (GSP2)** will be available only for **UAatWork** and **e-App.**

Be sure to update your supplies for individual sales to **FLEXGUARD Plus.**

OUTLINES OF COVERAGE

A special mailing regarding the new **GSP2R Outline of Coverage** approvals for **FLEXGUARD Plus** and **UAatWork FLEXGUARD** is being mailed to all UA Agents.

Revised Outlines can be downloaded and printed from your state's Compliance Sheet at www.uabran.ch.com/services/forms.asp.

**DISCONTINUATION OF
LONG TERM CARE SALES**

Effective Feb. 1, 2008, United American will no longer market Long Term Care policies in any state due to low sales volume. Applications dated after Jan. 31, 2008, will not be accepted.

**PROCARE
RATE APPROVALS**

A special mailing regarding **ProCare Medicare Supplement** rate approvals for new business and renewals is being mailed to Branch Agents working in **Alabama, Alaska, Arizona, Arkansas, Connecticut, Idaho, Indiana, Kansas, Louisiana, Maine, New Hampshire, New Mexico, Ohio, Oklahoma, North Dakota, and South Dakota.**

The new rate effective date in **Alaska, Arizona, Arkansas, Idaho, Louisiana, New Mexico, Ohio, and South Dakota** is **Feb. 1, 2008.**

The new rate effective date in **Alabama, Connecticut, Indiana, Kansas, Maine, New Hampshire, North Dakota, and Oklahoma** is **Feb. 15, 2008.**

ATTN: NORTH CAROLINA AGENTS

A special mailing regarding annuity applications is being mailed to Branch Agents working in **North Carolina.**

All annuity applications are now subject to a suitability review by the Home Office. Agents must complete **Form ANNREV** with the applicant and submit it with the signed application. **Life and annuity replacement Form REPNOT/00** is required for all applicants with existing life insurance and annuity contracts in force **even if** there is no intention to replace those contracts.

As of Jan. 31, 2008, the Home Office cannot issue annuities in North Carolina without both these completed forms.

Download and print both forms from the North Carolina Compliance Sheet at www.uabran.ch.com/services/forms.asp.

**UNDERWRITING REMINDERS
FUNDAMENTAL LIFE SERIES II (ILAP)**

1. Agents must obtain an oral swab at the time of application from applicants between the ages of 18 to 40, who request face amounts of \$50,000 to \$149,999.
2. Agents must obtain an oral swab at the time of application from applicants between the ages of 41 to 50, who request face amounts of \$50,000 to \$99,000.
3. All adult applicants **MUST SIGN** the application.
4. Place a bar code label on the submission package. For training procedures and more information, visit the **Fundamental Life** website at www.uabran.ch.com/fundamentallife.
5. UA's Underwriting Department schedules all other tests. Please obtain two phone numbers from the applicant to give to the examiner and let the applicant know he or she will be called.
6. Minimum face amount for the Fundamental Series II is \$25,000.
7. Familiarize yourself with the **Fundamental Life Underwriting Guidelines (F6290)** and the **Rate Booklet (F5580).**

INTEREST RATE SET

The Lifestyle Annuity rate for **January** is **4.20 percent.** Rates will be reviewed and adjusted accordingly.

The **Deposit Fund Rider** new business interest rate for **2008** has been set at **3.00 percent.**



Andrew W. King
President
United American

2008 ... Here We Come!

The gifts have been opened, the wrapping paper put away for another season, and the leftovers eaten. It's time to get back in the saddle and hit the United American trail at a gallop!

I'm excited about what lies ahead for United American in 2008. And I'm thrilled to be back in the saddle again and working with the best Directors, Managers, Unit Managers, and Agents in the business. With a diverse product line and increasingly hi-tech tools with which to offer it, our IA goal of recruiting will remain a top priority in 2008. What can we tell new recruits to convince them to join our team? **Here are my Top 10 reasons to join United American!**

- **Experience:** United American has been around a long time. You learn a lot about what products people need and how they should be priced when you're in business for 60 years. The UA team has a breadth and depth of knowledge and experience you won't find anywhere else.
- **Stability & Integrity:** United American is one of the most financially stable companies in the industry. We've had an A+ (Superior) rating from A.M. Best Company, an industry rating leader, for more than 30 consecutive years. UA is the Company that does what it says it will do. Everyone at UA knows to operate with the utmost integrity.
- **Products:** Our products have wide appeal to middle-income America, those individuals and small business owners who may be priced out of major medical, not have access to it, or simply can't afford the high premiums. We have affordable alternatives to offer based on a broad sliding scale of benefits and premiums – basic, quality health, life, cancer, critical illness, and Medicare Supplement coverage. And the Fundamental Life and Foundation Signature Series broaden that offering.
- **Home Office Support:** United American's is second to none. A highly talented team of men and women work diligently behind the scenes to assist with licensing, have your applications approved, have your customers' policies issued, mail your commission checks to you, and answer your concerns. It is teamwork at its best!
- **Training:** UA understands the importance of appropriate training – especially for those new to our industry. Online training via **License2Go** has helped Branch Managers, Unit Managers, and Agents to be

more successful in reaching their personal goals and those of UA. And speaking of GOALS ... our WIG training and implementation via the FranklinCovey seminars has given us all an additional tool for increasing production and achieving our potential in ways we only dreamed about previously. Branch Managers meetings give us the opportunity to exchange ideas and share what has worked well in our individual Branches. Training will always be a priority at United American.

- **Materials:** Branch Managers, Unit Managers, and Agents can access application forms, administrative materials, marketing materials, etc., via the United American website at www.uabranch.com/services/forms. Downloading your own materials has advantages. You know you're using the correct form if it's on the website for download, and you can access and print forms whenever you need them. No more late-night stops at your Branch office to pick up an application for an early morning appointment. Print it yourself as needed!
- **Lead Program:** The more you produce, the more lead credit you can receive. You'll never again waste time flipping through the White or Yellow Pages looking for prospects! UA can offer you a list of lead vendors who can provide what you need.
- **Compensation Plan:** United American's compensation package is one of the best in the industry, with no limits on what you can earn. It is not unusual for a first-year Agent to earn a six-figure income. There are very few professions where that is common or even possible ... especially when new to the business.
- **Incentives:** UA rewards those who produce well. Our annual Sales Convention, two divisional contests, and President and Honor Club or President's Council recognition keep everyone motivated to achieve.
- **Opportunity:** It's everywhere and available for everyone at United American. There are no limits to what you can achieve, no matter where you come from or what your level of education. Your success will depend on who you are now and who you want to be in the future!

Sound like a company you'd like to work with? You bet it does. Get out there and spread the United American opportunity. We can make 2008 an incredible year ... TOGETHER!

Ask the Right Questions!

Open-ended questions cannot be answered 'yes' or 'no'. They require responses from your prospects that provide explanations and details. Open-ended questions give you information that gets to the heart of your prospects' needs. These vital tools help you gather information and establish rapport, trust, and credibility with prospects.

1. Open-ended questions get prospects as involved in the sales discussion as you are. Ask the questions and let the prospects give you *their* answers. Don't lead, prompt, or interrupt them. Make them the center of attention and give them the opportunity to say whatever they want to say.
2. Asking open-ended questions will help your prospects relax because everyone loves talking about themselves. And relaxed prospects are more likely to tell you what they really think, not just what you want to hear!
3. Without even realizing it, prospects can give you the information you need to choose the products that suit their needs.

Open-ended questions can be divided into three basic categories. Here are some sample questions for each:

INFORMATION GATHERING:

- What prompted you to talk with United American?
- What types of products are you interested in and why?
- What types of insurance coverage do you already have?

QUALIFYING THE PROSPECT:

- What is your timetable for making this purchase?
- How did you decide on a budget?
- What do you hope to achieve with this product?


ESTABLISHING RAPPORT, TRUST, AND CREDIBILITY:

- What has been your experience with other insurance Agents and companies?
- What qualities are important to you in an Agent and insurance company?
- What concerns do you have about making this purchase?
- What other issues are important to you?



These are just a few of the many open-ended questions you can use to get your prospect talking. The specific ones you use will depend on the prospect and the product. But one thing is certain: a meaningful and productive sales call is a two-way street. Selling isn't just selling, it's buying too! Bring out the best in your prospect with the right questions, and you'll get the best in return!

IT'S ONE MORE OPPORTUNITY!



Objections are good! They indicate the prospect is listening and thinking about what you're saying. Don't get discouraged if prospects object. Objections are opportunities to give a person more information. Listen to their concerns and respond accordingly.

Prospect: I can't afford it.

Agent: I understand and appreciate your concern. The fact that you feel you can't afford \$52 a month may be the best reason to have this coverage. If it's difficult for you to afford \$52 per month now, how much more difficult would it be for your family to cover your final expenses and routine costs of living with the loss of your income? Doesn't it make sense to protect your family today?

Prospect: I'd like to think it over.

Agent: I understand. However, keep in mind, premiums are based on a person's age and current health conditions. If you have an accident or develop an illness tomorrow, you may be uninsurable or have to pay a higher premium. Let's at least look and see if you qualify for coverage today.

Prospect: I need to talk to my spouse.

Agent: Absolutely. After all, you wouldn't want to discuss it with your spouse unless you felt it was important for your family. I'm going to be in this area later today and tomorrow. What's a convenient time for me to stop by and talk with both of you?

Prospect: I don't understand insurance or know what I need.

Agent: I agree that insurance can be confusing. Most people understand why they need auto insurance. But health insurance — people think they can avoid getting sick. And life insurance? Most people don't begin to realize the value of having adequate life insurance. That's why I'm here ... to help you understand what you need and why you need it.

Prospect: I'm not comfortable discussing illness and death.

Agent: None of us are. But what's more uncomfortable is the stress caused by the death of a loved one AND having to pay their unbudgeted final expenses. Or, watching a loved one struggle with a critical illness and lose their income while the bills pile up. Purchasing life and health insurance can help you feel better prepared when illness or death strikes.

Prospect: What's the rush?

Agent: I've heard statements like these many times before. "It won't happen to me," "I'm still young," or, "I've got plenty of time." Unfortunately, no one is immune to illness no matter what their age, and death is inevitable for everyone. It's easier and less expensive to purchase insurance when you are young and healthy.

Prospect: I want to research other insurers.

Agent: I can appreciate that. Everyone wants a cost-effective, quality product backed by a financially stable company, and serviced by a knowledgeable and concerned Agent. I can offer you all that and more with United American. However, if you want to look at other insurers, let me schedule a follow-up appointment with you in the next few days to review your findings.

Prospect: I've had a bad sales experience before.

Agent: I'm so sorry. Would you mind telling me about it? Once I understand what you're feeling and why, we can address your concerns and move on.

Prospect: I already have some coverage.

Agent: Tell me about it; I can help you determine if it's adequate for your family's needs. A small life policy might compensate for a few month's missed income, but if you have a mortgage, or children who will attend college, you'll need more. Even if you have major medical coverage, a cancer or critical illness policy can provide you and your family with additional financial resources for nonmedical expenses.

Prospect: My schedule is so hectic, I don't have time for an appointment.

Agent: If your family is like mine, you probably stay pretty busy. If I don't do something while I'm thinking about it, I tend to put it aside and never do anything. Of course, that could leave your family unprotected. Let's move forward and schedule an appointment. What day and time is most convenient for you?

Source: www.about.com



You want the sale so badly, you can taste it! Here's a **Top 10 List** to help you achieve your goal.

MAKE THAT SALE ...



1. **Be Confident.**

It's THE most important tip of all! If you have

confidence in yourself, your sales abilities, and your products, your prospect will sense it immediately. See yourself as confident, and you will be. Being self-assured and comfortable with who you are and what you sell translates to success every time.

2. Educate Prospects. Communicating knowledge to your prospect is your top priority. The more your prospect understands the products you're selling, the more likely they will appreciate them, buy them, and keep them for the long term. Be a teacher!

3. Qualify Leads. Depending on how you get leads, you may need to establish a system to qualify them. The system you use will depend on the products or economic group with which you work. Apply your system early in the sales cycle so you don't waste your or your prospects' time.

4. Ask Only Open-Ended Questions. In your enthusiasm to sell a product, it's difficult not to push to the 'Yes, I'll buy' part immediately. But, your first job is to get your prospects talking so you can determine their needs. If they talk more than you, you know they are interested. Encourage open communication. Initially, ask only open-ended questions (see page 4), that is, questions that cannot be answered with a 'yes' or 'no', or one-line response. Use phrases like 'tell me about' or 'explain to me,' and 'how did you'.

5. Learn Another 'Language'. Whether you're a veteran Agent or a newcomer to the industry, you'll talk with people from many types of backgrounds, educational levels, and life experiences. Learn to talk to your prospects in appropriate language. Present yourself and the product in terms they understand and appreciate. If you understand where they're coming from, they'll be more likely to reciprocate!

6. Believe In Your Products. If you truly believe your products will benefit your prospect, you're halfway to making the sale. Your belief and enthusiasm are the best sales tools you have. Conversely, if you know a particular product is not right for your prospect, don't try to sell it to them. Offer a product that fits their needs or walk away. In the long term, it's best for both you and the prospect.

7. Spread The Word. Get out into your community and meet people. Tell them what you do and what you sell. Embrace every opportunity to meet new people in whatever setting. Even if they aren't interested in what you offer, they may have a friend, relative, or neighbor who might be. Everyone you meet offers the potential for a sale, either directly or indirectly. Be sociable!

8. Ask For Referrals. It's difficult to beat word of mouth. It is the greatest source of qualified leads and one of the easiest to get. *Always* ask your prospects for referrals. If they've had a positive experience with you, they'll be glad to give you a few names. Ask friends, family members, vendors ... just about anyone you know ... to pass your name along. You'll be amazed at the results!

9. Stand Out In The Crowd. If you don't differentiate your products or service from your competitors, then your prospects will. Don't make them search out differences between you and the competition. Talk to them about Company stability, product choice, fast and easy application processing, one-on-one Agent service, and, most of all, what United American can do for them.

10. Switch Places. Recognize prospects buy for varying reasons. It's critical for your persistency that your customer feels comfortable about their decision to buy from you. View your presentation and the product you are selling from their perspective. Will it benefit them? Can they afford it? Is it the right fit for their needs? You may answer 'yes' to all of these questions, but be sure they do too!

Sources: www.salesjobs.ie/artman/publish/Sales_Focus_Top_Ten_Sales_Tips.asp;
The Selling Advantage, Volume 19, Issue 455.

AND BECOME A TOP PRODUCER!

WHAT DOES IT TAKE TO BECOME A TOP PRODUCER? DO YOU HAVE THE RIGHT STUFF?

"There is no greatness without a passion to be great, whether it's the aspiration of an athlete or an artist, a scientist, a parent, or a businessperson."

– Anthony Robbins

motivational speaker and peak performance coach



1. Start With Passion. Love what you do so much that if you won the lottery today, you would still get up tomorrow and go to work! If you're excited about what you do and demonstrate energetic belief in your products, the excitement will translate to your prospects. Let your passion direct you; it's an incredibly powerful tool!

2. Have A Strong Support Team. It could be your administrative assistant or another Agent who supports your efforts. What's important is that you and your team are working toward the same goal and doing whatever needs to be done to achieve it.

3. Do What Others Won't. Top producers discipline themselves to do what they don't like to do and what less successful people are unwilling to do. If they don't like to cold call, they make time to cold call. They force themselves to take on the tasks they dislike if it helps bring them the results they want.

4. Have Systems In Place. It may be as simple as writing up an agenda of what you want to discuss with a prospect. It might mean referring a prospect to another carrier because you know your products won't satisfy their needs. It could be the standards you use to qualify a lead. Having systems in place means you adopt standards that improve your organization, and that you and everyone in your organization adhere to.

5. Provide Impeccable Customer Service. Remember, it's not about you; it's about them. Adopt the 110 percent principle. Give the extra service that sets you apart from other Agents and carriers. If customers believe you have their best interests at heart, you will build customer loyalty and receive unsolicited referrals.

6. Find Your Niche Market. Product diversity is important to a balanced customer base. But realistically, most prefer to work with a certain type of customer or a certain type of product. Maybe you really love working with young families and selling term life. Maybe worksite pushes your buttons. Diversify if you can do it successfully. Otherwise, make the most of the market and products you love!

7. Be More Than A Salesperson. Build Relationships.

Customers don't want to be sold a product. They want to buy a product from a company and an Agent they trust. Top producers excel in two areas:

- They build and nurture relationships with their customers.
- They take complex subjects like insurance and make them simple enough for their prospects to understand.

The result is loyal customers and long-term persistency.

8. Generate A High Activity Level. Prospecting, networking, calling, mailing ... these activities keep your production alive, vibrant, and growing. It may not be the size of the individual sale that matters most, but the volume of sales you generate.

9. Find A Mentor. It doesn't have to be an elder statesman of United American. But it does have to be someone who touches your life and your attitudes in a positive way. Maybe your mentor is another UA Agent, Manager, or even one of your customers. Most top producers have several mentors during their working lives.

10. Be Yourself. Long-term success comes to those comfortable with who they are, what they do, and why they do it. Discover who you really are by discovering what area of the industry ignites your passion. Then charge headlong in that direction and watch your production climb!





TREAT YOUR CUSTOMER RIGHT!

Customer service is a continuous process. Keep an existing customer happy and keep the renewals coming. Don't ever give your customer a reason to leave!



1. Remember details.

When your customer mentions his new grandbaby, Billy, remember the baby's name. Write it down and ask about Billy the next time you talk to your customer. Remembering specific details about your customers proves you listen.

can remember to ask about specific family members by their first names.

6. Make customers feel important.

You can never thank customers too many times for their business. People have a lot of choices in the marketplace, so remember they chose you. If you want their loyalty, you must remind them you appreciate them.

7. Be a resource.

You are always selling. If a customer needs extra help understanding their policy, help them. If they ask for your advice, give it. Going the extra mile could result in 20 referrals.

8. Don't be afraid to apologize.

Apologize if a policy issue is delayed. If you missed a question on an application and have to meet with the customer again, apologize. If you couldn't return their call in a timely manner, apologize. When anything goes wrong – apologize!

9. Research your competition.

What are your competitors doing for their customers? Whatever they are doing, you do better. Make sure you offer something they don't.

10. Train your team.

Be consistent in how you deliver customer service. Make sure everyone in your office provides helpful, courteous, and accurate service. It's all about teamwork.

Together Everyone Achieves More.

Customer service may be the only difference between you and the competition!

Source: www.about.com

2. Free stuff is great!

Promotional items work wonders — calendars, water bottles, ball caps — anything with the UA logo or your Branch name to keep your name in front of the customer. Child Safe and MedFacts Kits and Memorial Guides also work as a 'thank you' to new or existing customers.

3. Be available.

Personalized Agent service sets United American apart. Nowadays customers complain about automated phone services that can be confusing or take a long time to reach the right person. Make your office and cell phone numbers available so customers can reach you when they have a question.

4. Follow up.

Always follow up on questions. Even if you don't have the answer to the question, call the customer back and let them know you are working on finding the answer. A sense of urgency in customer service goes a long way.

5. Maintain contact.

Send a handwritten note or card, or make a brief call every few months just to keep in touch. Pencil it in on your calendar so you don't forget. Get out your notes on the individual so you

Branch Service at Its Best!

branchservice@torchmarkcorp.com

Branch Service exists to serve you. The department has specific procedures in place to help that happen as quickly and effortlessly as possible.

Can anyone contact the Home Office?

No. Branch Managers and Branch administrative assistants only are authorized to e-mail the Home Office at *branchservice@torchmarkcorp.com**. If Branch Service is unable to handle the request, it is forwarded to the appropriate department in the Home Office.

Can Branch Managers or administrative assistants call the Home Office?

NO. ALWAYS USE E-MAIL. E-mail allows for a clear, concise record of both the request and its answer. When the Home Office receives a telephone call from the Branch, it does not allow for a written record of the call or its resolution. Verbal communication can be lost, unclear, or misinterpreted. E-mail leaves nothing to chance.

How can Agents and Unit Managers have questions answered?

Agents and Unit Managers should e-mail their Branch Manager or Branch administrative assistant and clearly spell out their request. The Branch Manager or administrative assistant forwards the request via e-mail to the Home Office **only** if they cannot answer the question themselves.

Remember, submit requests to Branch Service only by e-mail!



Branch Service E-mail Guidelines ...

- **Only request information not available elsewhere.** Branch Managers should train themselves, their administrative assistants, Unit Managers, and Agents to use the Branch website at www.uabbranch.com/services or the available screens and reports at *UAOnline* to answer questions. *Be sure everyone in the Branch knows how to use UAOnline to get policy and pending application status.*
- **Address only one subject per e-mail.** This allows the quickest response from Branch Service. The individual request is immediately forwarded to the correct person or department for response.
- **Have patience.** Branch Service's goal is to respond to all requests within two business days. However, if there is a delay, Branch Service keeps the Branch Manager or administrative assistant informed about the status of the pending request.
- **Branch Service representatives are here to help you.** When Branch Service must forward requests to other Home Office departments, those departments respond directly to Branch Service. The Branch Service representative forwards the answer to the Branch. This process teaches representatives how to handle similar issues in the future, which generates a faster response to the Branch.
- **What about unresolved concerns?** These are forwarded to *Donna Walton, Director of Branch Office Support*. Donna checks with the appropriate employee or department to determine what is holding up the response, and why the delay was not communicated to the Branch.

** Does not apply to communications covered by the Company's nondiscrimination and antiharassment policy. Anyone may contact the appropriate department or person at the Home Office if that individual feels they are a victim of discrimination or harassment.*



Through December 2007, the following Branch Office producers represent the top twenty 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 2008.

PRESIDENT'S & HONOR CLUBS

BRANCH MANAGERS

David Bell, Branch J1
Gary Deese, Branch 62
Jason Everett, Branch N1
Don Gibbs, CLU, Branch C9
Greg Gorman, Branch 86
Mike Hopkins, Branch 20
John Kampling, Branch 32
Rick Krout, Branch 66
Casey Lillie, Branch M3
Marion Parker Sr, Branch 46
Terry Pohler, Branch F3
Don Saltis, Branch J2
Peter Schettini, Branch 39
Alan Spafford, Branch 60
Chris Villwock, Branch K4
Craig Villwock, Branch H1
Grant Walton, Branch 54
Cody Webster, Branch M5
Justin White, Branch G7
Chad Yoos, Branch 33

UNIT MANAGERS

Don Arnett, Branch C9
Timothy Bryan, Branch C9
Richard Byrd, Branch 74
Everett Cape, Branch 32
Shawn Driggers, Branch 18
Don Eynon, Branch K4
James Greene, Branch 55
Alan Hall, Branch 86
Mark Hargis, Branch 60
Steven Hargis, Branch 50
Carson Hinds, Branch C9
Ed Holbrook, Branch K4
Chad Lane, Branch 6
Tracy Manners, Branch 50
Garridy McEwen, Branch C9
Vincenza Rebecchi, Branch 86
Stewart Ross, Branch 68
Kaye Rusov, Branch J2
Mark Wall, Branch G7
Kipp Yoak, Branch J2

AGENTS

Gary Allred, Branch C9
Jennifer Byrd, Branch 74
Alicia De Gidio, Branch J2
Trisha Dumstorff, Branch 9
Carroll Greer, Branch 6
Cole Hartmann, Branch C9
Terry Holker, Branch C9
Travis Hugh, Branch C9
Malcolm McCall, Branch C3
Garridy McEwen, Branch C9
Craig Miller, Branch 32
Donald Patterson, Branch J9
Josh Peck, Branch 50
David Rude, Branch 62
Kenneth Short, Branch 50
James Shumate, Branch 66
Tamberly Storey, Branch 68
Angela Waters, Branch M3
David Watson, Branch 6
Misty Watts, Branch 86



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. **Jason Everett**, of **Branch N1** is December's **Rookie Manager of the Month**. The N1 team produced **\$216,609** of net annualized premium in December.

Way to go, Jason and Branch N1! Keep that production coming!

Welcome and Congratulations to our new Branch Managers!

Michael Taylor has been promoted to Branch Manager of the new **R7 Branch**. Michael was previously a Unit Manager in Branch F8.

Christine Borgen has been promoted to Branch Manager of the new **R8 Branch**. Christine was previously a Unit Manager in Branch 30.

Jacqueline Thompson has been promoted to Branch Manager of the **F4 Branch**. Jacqueline was previously a Unit Manager in Branch F4.

First Year Agent Production
Through December 2007, the following represent the Top Five Branch and Unit Managers with the highest First Year Agent production for the year.

Top 5 – 1st Year Branch Manager	Top 5 – 1st Year Unit Manager
1. Don Gibbs, CLU, Branch C9.....\$5,323,134	1. Everett Cape, Branch 32.....\$1,175,455
2. Greg Gorman, Branch 86.....\$3,958,276	2. Ed Holbrook, Branch K4.....\$973,337
3. Justin White, Branch G7.....\$3,156,210	3. Chad Lane, Branch 6.....\$936,484
4. Gary Deese, Branch 62.....\$3,088,010	4. Tracy Manners, Branch 50.....\$924,108
5. Craig Villwock, Branch H1.....\$2,931,477	5. Kipp Yoak, Branch J2.....\$831,490

Dedicated recruiting leads to outstanding production!

Million Dollar Milestone

Mike Hopkins.....Branch 20..... \$1,011,153

Congratulations, Mike! Keep growing to new milestones!

QUALIFIERS ON SCHEDULE FOR PUERTO RICO

BRANCH 01

BRANCH 02

BRANCH 04

BRANCH 06

Christel Coon
Carroll Greer
Chad Lane, U. Mgr.
Jason Moon, U. Mgr.
Randy Smith
David Watson

BRANCH 08

BRANCH 09

Trisha Dumstorff
John McCarty, U. Mgr.

BRANCH 10

BRANCH 12

BRANCH 15

BRANCH 18

Shawn Driggers, U. Mgr.

BRANCH 20

Mike Hopkins, Mgr.
Joshua Roberts

BRANCH 21

BRANCH 22

Bret Schneider, U. Mgr.

BRANCH 23

BRANCH 24

BRANCH 25

Thomas Abney, U. Mgr.

BRANCH 28

BRANCH 30

Bryan Jenisch

BRANCH 32

Aaron Blagg
Everett Cape, U. Mgr.
John Kampling, Mgr.
Vance Lawrence
Craig Miller
Maria Pollard

BRANCH 33

Edward McDonald
Sara Najor
Chad Yoos, Mgr.

BRANCH 38

BRANCH 39

Nicholas Boesch, U. Mgr.
Grant Chapman, U. Mgr.
Phillip Cobrand
Annette Doyle
Peter Schettini, Mgr.

BRANCH 40

Ashley Frieden, U. Mgr.

BRANCH 43

BRANCH 44

Dustin Tate

BRANCH 45

BRANCH 46

Marion Parker, Mgr.

BRANCH 47

Gerald Griffin
Jeffrey Wallmark, U. Mgr.

BRANCH 49

BRANCH 50

Jason Adams, U. Mgr.
Steven Hargis, U. Mgr.
Brian Hillman
Matthew Johnson
Tracy Manners, U. Mgr.
Holly Mebruer
Catherine Meinecke, U. Mgr.

Dawn Mooney
Beau Moore, U. Mgr.

Josh Peck

Brandon Roerick

Kenneth Short

Mark Speake

Richard Vallie

BRANCH 53

BRANCH 54

William Haefs
Nathan Soderquist, U. Mgr.
Grant Walton, Mgr.

BRANCH 55

James Greene, U. Mgr.

BRANCH 59

BRANCH 60

Mark Hargis, U. Mgr.
Alan Spafford, Mgr.

BRANCH 61

Penney Frazier-Parham, U. Mgr.
Stevie Mauldin, U. Mgr.

BRANCH 62

Gary Deese, Mgr.
Bobby Holmes, U. Mgr.
David Rude

BRANCH 63

BRANCH 66

John Devenyns
Rick Krout, Mgr.
James Shumate
DeRoy Skinner, U. Mgr.

BRANCH 68

Stewart Ross, U. Mgr.
Tamberly Storey

BRANCH 69

BRANCH 71

BRANCH 72

BRANCH 74

Jennifer Byrd
Richard Byrd, U. Mgr.
James Spitchley

BRANCH 76

Jodi Bartels, U. Mgr.
Brandi Fulford

BRANCH 77

Ruo Song

BRANCH 80

BRANCH 82

BRANCH 85

BRANCH 86

Ashley Carrico, U. Mgr.
Steven Deboer, U. Mgr.
Brian Fowler, U. Mgr.
Elena Garrett
Greg Gorman, Mgr.
Paige Griffin
Alan Hall, U. Mgr.
Danny King
Vincenza Rebecchi, U. Mgr.
John Wagner
Misty Watts
Robert Williams

BRANCH 87

BRANCH 89

BRANCH 90

Nicole Petridis
Vanessa Serra

BRANCH 91

Beverly White

BRANCH 92

Ryan Anderkin, U. Mgr.
Ravi Warford, U. Mgr.

BRANCH 93

BRANCH 94

BRANCH 97

BRANCH 98

BRANCH A1

Fred DiVittorio, U. Mgr.

BRANCH A4

BRANCH A8

BRANCH B2

BRANCH B7

BRANCH B8

Gerald Kimbley
Nicholas Vanlangendonck,
U. Mgr.

BRANCH C3

Malcolm McCall
Dwight Timmons, U. Mgr.

BRANCH C5

BRANCH C6

BRANCH C9

Gary Allred
Don Arnett, U. Mgr.
Tim Bryan, U. Mgr.
Don Gibbs, Mgr.

BRANCH C9, CONT.

Kassandra Guymon
Cole Hartmann
Carson Hinds, U. Mgr.
Terry Holker
Travis Hugh
Chase Lefler
Garridy McEwen, U. Mgr.
Michael Watson

BRANCH D7

George Insko

BRANCH D8

BRANCH D9

BRANCH E1

Brian Henton, U. Mgr.

BRANCH E4

BRANCH E6

BRANCH E9

BRANCH F1

BRANCH F2

BRANCH F3

Solomon Pohler, U. Mgr.
Terry Pohler, Mgr.

BRANCH F4

BRANCH F8

Jacob Boudreaux
Mikel Emerson
Sarah Klingensmith
Danielle Letmathe
Bono Stewart

BRANCH F9

BRANCH G1

BRANCH G2

BRANCH G4

BRANCH G6

Ernest Muller, U. Mgr.

BRANCH G7

William Grasberger
Rachel Heap
Mark Wall, U. Mgr.
Justin White, Mgr.
Ronald Williams, U. Mgr.
Kelly Wuthrich, U. Mgr.

BRANCH G8

BRANCH G9

BRANCH H1

Jason Lucik, U. Mgr.
Craig Villwock, Mgr.

BRANCH H2

BRANCH H3

Russell Kelly

BRANCH H4

BRANCH H5

BRANCH H6

BRANCH H8

(Continued on the next page)

United American recognizes Agents, Unit Managers, and Branch Managers who are on schedule, as of December, for the 2007 National Sales Convention.

The Convention will be held June 19-22, 2008. 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 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 12/06, 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.

QUALIFIERS ON SCHEDULE FOR PUERTO RICO

BRANCH J1

David Bell, Mgr.

BRANCH J2

Alicia De Gidjo
Kaye Rusov, U. Mgr.
Don Saltis, Mgr.
Kipp Yoak, U. Mgr.

BRANCH J3

BRANCH J5

BRANCH J6

BRANCH J7

BRANCH J8

Francesca Guske
Kristopher Ketcham

BRANCH J9

Don Patterson
Wes Patterson, Mgr.

BRANCH K1

Christopher Anderson, U. Mgr.
Jonathan Feld

BRANCH K2

BRANCH K3

BRANCH K4

Raymond Culver
Don Eynon, U. Mgr.
Shana Fletcher
Ed Holbrook, U. Mgr.
Timothy Thompson
Chris Villwock, Mgr.

BRANCH K5

Jacqueline Jauz
Brett Lazarus

BRANCH K6

Peter McCartney, U. Mgr.

BRANCH K7

Eula Kelso, U. Mgr.

BRANCH K8

BRANCH K9

BRANCH L3

BRANCH M1

BRANCH M2

BRANCH M3

Casey Lillie, Mgr.
Benny Randall
Angela Waters

BRANCH M4

BRANCH M5

Katie Boudreau, U. Mgr.
Tamara Taylor
Cody Webster, Mgr.

BRANCH M6

William MacMillan

BRANCH M7

BRANCH M8

BRANCH M9

BRANCH N1

Christian Carter, U. Mgr.
Judith Cunningham, U. Mgr.
Jason Everett, Mgr.
Greg Gourd, U. Mgr.
Stephen Slagle, U. Mgr.
Todd Varnadoe
Sondra Woosley

BRANCH N2

BRANCH N3

BRANCH N5

BRANCH N6

BRANCH N7

Robert Carter

BRANCH N8

BRANCH N9

Andrew Coutavas, Mgr.
Stephanie Coutavas, U. Mgr.
Kelly Patterson
Heather Wilkinson

BRANCH P1

BRANCH P2

BRANCH P3

Clyde Jetter, U. Mgr.

BRANCH P4

BRANCH P5

BRANCH P6

BRANCH P7

BRANCH P8

BRANCH P9

BRANCH R1

BRANCH R2

BRANCH R3

BRANCH R4

BRANCH R5

BRANCH R6

BRANCH R7

BRANCH R8

BRANCH R9

Glenn Griffin

BRANCH T4

BRANCH T5

BRANCH T6

BRANCH T7

United American recognizes Agents, Unit Managers, and Branch Managers who are on schedule, as of December, for the 2007 National Sales Convention.

The Convention will be held June 19-22, 2008. 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 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 12/06, 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.