

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

# V

## VISION

Magazine

February 2006

# *Hot Off The Press –*

# The New MA 14!



**ProCare**  
Medicare Supplement Insurance Policies

**ProCare**  
Medicare Supplement Insurance Policies



**United American's ProCare plans: A smart choice...**

**Problem to solve:** How can you best protect your Medicare benefits?  
**Reasonable answer:** ProCare Medicare Supplement Insurance Policies.  
**Best value to you:** ProCare Medicare Supplement Insurance Policies. They provide the best value to you by offering the most comprehensive coverage at the lowest cost.

"We are insured, protected, and free to enjoy life."

**United American Insurance Company**  
100 West 100th Street, Suite 1000  
Chicago, IL 60608

10001



## VISION

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# V

## EDITOR'S PAGE

### ProCare Rate Approvals

A special mailing regarding ProCare Medicare Supplement rate approvals for new business and renewals has been mailed to Branch Offices in **California, Connecticut, Delaware, Kentucky, Maine, Michigan, New Hampshire, North Carolina, North Dakota, South Carolina, and West Virginia.**

Check your state(s) ProCare rate memo for complete effective date information and cut-off dates for business written with old rates. If you did not receive this notice, Branch Managers should contact Branch Services.

### FLEXGUARD Rate Approvals

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

Check your state(s) FLEXGUARD rate memo for complete effective date information and cut-off dates for business written with old rates. If you did not receive this notice, Branch Managers may contact Branch Services.

### FLEXGUARD Product Approvals

UA's FLEXGUARD health policy is now approved for sale in **Alabama, Kansas, Kentucky, and Georgia.** A special mailing has been sent to Branch Offices working in these states. For additional materials, Branch Managers may contact Agent Supply.

### Interest Rates Set

The Lifestyle Annuity new money interest rate for the month of **March** 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.

### Premium Rate Correction

A premium rate correction has been made to UAatWork Life Rate Books (F4702 RT and F4702 TL). The **Child Rider should be \$10.37 per \$1,000** instead of \$10.40 per \$1,000. New rate books with this correction are available from Agent Supply.

### Marketing Materials Update

The UA Agent Manual (F4303) and UAatWork Life Agent Manual (F4704) have been updated. Branch Managers may order new manuals through Agent Supply.

In addition, the Medicare Supplement Power Point Presentation (MSP-02) has been updated for 2006. CD-ROM's are \$3 and available to approved states from Agent Supply.

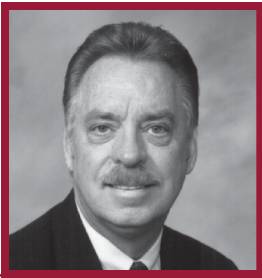
### UA Part D Reminder

All UA Medicare Part D applications must be faxed to the Home Office within 24 hours of taking the application. **Please fax all UA Part D applications to 469-525-4250.**

Also, just a reminder that Agents may request, but not promise, future effective dates for UA Part D applications.

### Attn: All VA Agents

According to the Centers for Medicare & Medicaid Services (CMS), only state-licensed insurance Agents may engage in Medicare Part D marketing activity. The Medicare Modernization Act does not preempt state agent licensing laws. Agents engaged in the marketing and sale of the Medicare Part D prescription drug plans are subject to all applicable Virginia laws and regulations, including those relating to good faith and fair dealing, the suitability of sale, and the prohibitions against misrepresentation, churning, and high pressure sales tactics. The Bureau of Insurance will investigate any and all allegations of misconduct relating to Part D marketing and will take appropriate action against any person found to be in violation of these regulations. CMS will refer complaints about Virginia Agents to the Bureau of Insurance.



## John Gore

*Senior Vice President,  
Branch Agency Division*

# A SALUTE TO UA'S VETERANS

Being new at the helm of the Branch Agency Division, I've asked myself a lot of questions lately. Why are we the great Company we are today? How did we get here? How are we going to grow and become even better?

The answers to all these questions are really pretty obvious. It's our veterans! No, I'm not referring to the brave men from United American who have gallantly served their country through numerous military conflicts. I'm talking about our veteran Branch Managers, the brave men who have gallantly served this Company year in and year out. They teach; they nurture; they even scold when necessary. But, through it all, they always do what is best for United American and its policyholders.

Our veterans – those who have held the coveted title of Branch Manager for at least 10 years – have seen the Company through both trials and triumphs. And it's because of the vast experience they have accumulated over these years – 362 years worth all together – that they have the good judgement to make the right decisions at the right time.

Experience is a tremendous teacher, and we have it in abundance! We are blessed to have so many experienced men in leadership roles within UA's Branch offices. Many came on board as young, enthusiastic Agents and have, through the years, developed into seasoned professionals. Their unselfish dedication to United American and to doing things right the first time, have made UA a leader in the industry.

Our veteran Branch Managers have had a major role in building United American and making it the strong and financially stable Company that it is today. They have always been willing to do whatever it took to get the job done. And they have always done it with a positive attitude and good humor.

Expectations are always higher for our veterans than for the new Branch Managers. But, without a doubt, they have already proven themselves,

by both the number of years they have successfully guided their Branches and the amount of in force premium they have generated. We know their qualities and capabilities. It's a little like being on the battlefield. Wouldn't we all want to have the captain with the most field experience running our unit?

I'm very grateful for the opportunity I have been given to work with these talented individuals – to guide them and be guided by them, to encourage them and be encouraged by them – to teach them and be taught by them.

I look forward to meeting the challenges that lie ahead for the Branch Division. And I'm grateful to be sharing that journey with our veterans. They are the true heroes of United American!

BRANCH	NAME	YEARS AS MANAGER	PREMIUM IN FORCE
63	Pat Giachetti	27	\$11,255,761
97	Phil Manry	26	3,683,949
22	Scott Christianson	25	4,073,748
1	Bob Phillips	25	4,859,420
A1	Keith Cleveland	23	3,313,941
46	Marion Parker	20	5,240,274
12	Paul Nix	19	3,267,413
53	Jim Settle	19	2,604,914
25	Jack Curtis	18	7,392,545
68	George Muse	16	5,072,839
69	Rich Trommer	16	17,168,075
C9	Don Gibbs, CLU	15	7,268,415
55	Jerry Prausa	15	4,412,311
50	Jeff Miller	14	8,318,987
9	Mickey Tolliver	14	3,385,369
87	John Moore	13	1,718,138
G1	Jack Whittaker	13	8,603,850
A8	Jim Holmquist	12	4,383,939
73	Nick Giachetti	11	3,004,723
90	Ron Seroka	11	7,373,767
40	Robert Giles	10	4,710,088

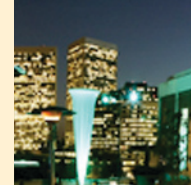
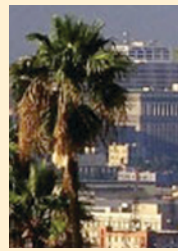
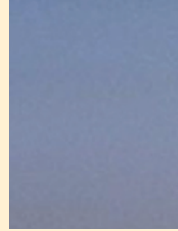
# Classic Hollywood Icon

## HOSTS 2006 BRANCH CONVENTION

The Beverly Hilton has symbolized the glamour and excitement of Hollywood for over 50 years. It was originally built in 1955 by hotel magnet Conrad Hilton. The property is situated at the world-famous intersection of Wilshire and Santa Monica Boulevards on 8.9 acres. It has 570 rooms, which include 101 suites, and has more than 60,000 square feet of upscale event space. This spring, the Beverly Hilton will complete an \$80 million remodel. It will redefine modern luxury, even by Hollywood standards.

The hotel is located only 12 miles from Los Angeles International Airport. And it's only minutes from the glitzy stores of Rodeo Drive and The Century City Shopping Center, where Hollywood's rich and famous spend their millions.

Be a star! **Please join us July 5-8, 2007** to live your dream at the Beverly Hilton. You'll experience first-hand the true meaning of luxury – Hollywood style!



“Hollywood has always been a cage...a cage to catch your dreams.” John Houston, American Film Director (1906-1987)

### *The Beverly Hilton: Did you know?*

- Scientists from UCLA electronically measured the partitions between rooms to assure complete soundproofing when the hotel was built.
- It was the first hotel to install high-speed elevators.
- It was the first luxury hotel to have air-conditioning thermostats in each room.
- It hosted the first Grammy Awards in 1959.
- It has hosted the Golden Globe Awards 37 times and each year for the past 32 consecutive years.
- Film star Esther Williams officially inaugurated the hotel pool back in 1955, and it still is the largest swimming pool in Beverly Hills.

# Convention, Clubs and Awards: *How You Get There!*

## **National Annual Sales Convention:**

The 2006 qualification period will run 12 months – December 25, 2005 through December 23, 2006.

**Agents** will qualify with **\$126,500** in net/net Convention credit, which averages **\$10,542** per month. **Unit Managers** will qualify with **\$343,200** net/net Convention credit, which averages **\$28,600** per month. Of the **\$343,200**, **\$85,800** must be from first-year Agents. Unit Managers must qualify as Unit Managers to attend Convention unless they are appointed Unit Manager during the qualification period. Newly appointed Unit Managers may qualify as Agents for the remainder of the qualification period if they do not qualify according to the Unit Manager pro rata schedule. **Branch Managers** will qualify with **\$686,400** net/net Convention credit, which averages **\$57,200** per month. Of the **\$686,400**, **\$171,600** must be from first-year Agents.

Convention credit can be earned at all levels on annuities and single premium life equal to 5 percent of net collected premiums. Convention credit for UAatWork business will be earned after a full modal premium is received.

Anyone contracted after January 1, 2006 may still qualify pro rata with net/net Convention credit. Production credit will be earned and cancellations will be charged through December 22, 2006.

Convention qualifiers must have credit balances in their personal accounts. Branch Managers must have credit in their Z accounts as well. All qualifiers must be above Minimum Production Standards and must meet Quality Standards (as outlined below) by the end of the qualifying period on December 23, 2006.

Agents with \$500,000 in force by the end of 2006, may have the growth requirement waived and still qualify. Special invitees may bring a guest, but at their own expense. The Company reserves the right to review all qualifiers' accounts to determine the quality of business written.

## **Minimum Production Standards:**

In 2006, the Weekly Standards are:

- Agents: \$600
- Unit Managers: \$1,820
- Branch Managers: \$3,630

## **Annual Production Clubs:**

**2006 President's Club** – Top 10 Branch Managers, Unit Managers and Agents based on net/net Convention credit from December 25, 2005 through December 23, 2006.

**2006 Honor Club** – Branch Managers, Unit Managers and Agents ranking 11-20 among UA's top Convention qualifiers. A Unit Manager may qualify for these Clubs as a Unit Manager or as an Agent, providing qualifications for Convention are as a Unit Manager. If he/she qualifies in both categories, both awards will be presented. Ranking for Unit Managers and Branch Managers will be based on total production for all Agents.

## **Annual Production Awards:**

**Top three** Branch Managers of the Year, Unit Managers of the Year, and Agents of the Year are based on net/net Convention credit. **Rookie Agent of the Year, Rookie Unit Manager of the Year and Rookie Branch Manager of the Year** are nominated and chosen by the Sales Department staff. The Rookie Agent of the Year must not have been licensed with any other company before joining UA. The Rookie Unit Manager of the Year is newly appointed with outstanding total production, first year Agent production, and persistency/cancellations. The Rookie Branch Manager of the Year has outstanding total production, first-year Agent production, persistency and cancellations, and expenses. Net/net Convention credit and qualifications apply. The Unit Manager and Branch Manager with the **highest first-year Agent production** are also recognized and honored.

## **Good to Know:**

**Net/net Convention credit** – Life and Health annualized premium less cancellations and rejects, multiplied by the current 4th month Quality of Business (QOB) rate. If an individual has no 4th month QOB rate, the Branch QOB rate will be used.

**First-Year Agent** – An Agent within 52 weeks of his/her appointment with the Branch Office Division.

**Double Credit** – All Life production, excluding annuities, earns double credit at all levels.

## **Quality Standards:**

All recipients of Honors, Awards and Travel must have:

1. A total Quality of Business (QOB) from the 4th month persistency report of at least 60%. If no QOB is available, cancellations must be below 25%.
2. Growth in inforce premium.

In accordance with IRS regulations, the cost of Convention and Division Contests will be included in taxable income figures.

# MA14 — *New Med-Supp Application Simplifies Sales!*

Until now, each Med-Supp policy had its own individual application. Six or seven policy offerings meant six or seven different applications for Agents to stock. We've solved that issue with the introduction of United American's new MA14! The MA14 is ONE application that is used for ALL UA's Medicare Supplement plans. The application portion is an eight-page teleform that is scanned at the Home Office.

Why did the ProCare application change? All Medicare Supplement insurers are required by the Centers for Medicare and Medicaid Services (CMS) to incorporate recently adopted model language regarding open enrollment eligibility. UA took this opportunity to streamline the Sales and New Business processes.

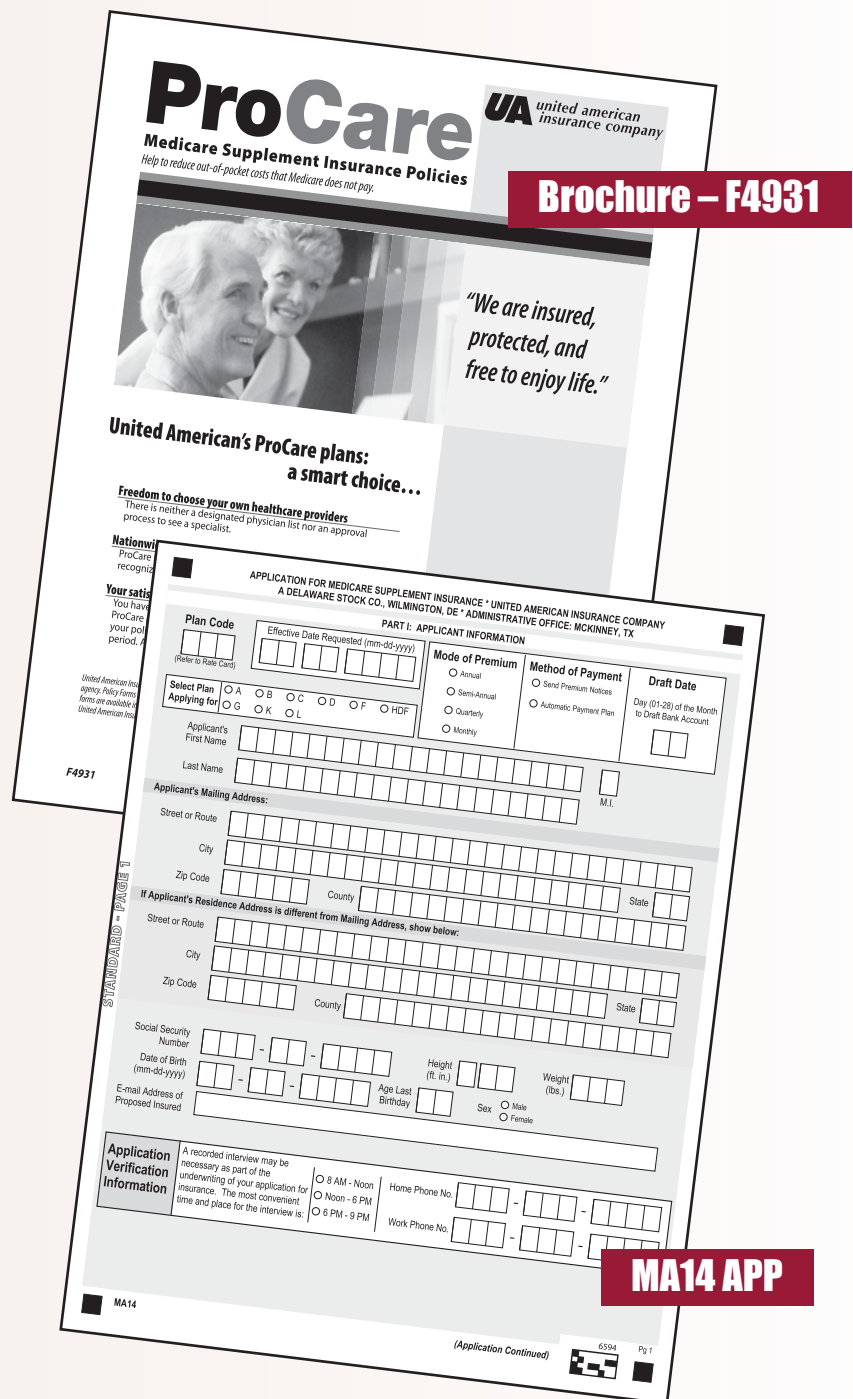
Screening, bold headings and a standard 8 1/2" by 11" format make the application easier to use for both Agent and customers. Although the MA14 is laid out differently from the MA13 and previous Med-Supp apps, much of the same information is required from the applicant. The application is still divided into five basic sections:

1. Applicant Information
2. Eligibility Questions
3. Involuntary/Voluntary Termination of Coverage
4. Applicant Authorization
5. Agent Certification

The advertising brochure (F4931) is separate from the application and is left with the Senior for future reference. The advertising brochure also includes the customer's conditional receipt.

**The brochure is much more detailed than previously. It reviews:**

- Why it is important for Seniors to have a Medicare Supplement
- The best time to purchase a Medicare Supplement
- What Medicare pays for and doesn't pay for
- A breakdown of the benefits of each Med-Supp plan
- A worksheet to help Seniors determine which plan is best for them
- A receipt of the sale for the customer
- Background information on United American



# MA14 – New Med-Supp Application Simplifies Sales!

The MA14 differs from previous Med-Supp applications in several areas. Aside from obvious design changes, some required information has been moved or added:

## Part I – Applicant Information:

- Plan Code:** Plan codes are not pre-printed, so you must look at the rate card to record the correct plan code on the app.
- Select Plan:** You will use one application for any ProCare plan selected. Totally shade the circle of the policy the customer selects. NOTE: Disability plans will use a DMA14 application where required. Plans K and L are also listed but currently not available at this time.
- Mode of Premium:** Indicated on top of page 1 instead of the last page.
- Social Security Number:** New question on the MA14.
- Application Verification Information:** Moved from back page to page 1.

## Part II – Eligibility Questions:

- Questions 1-5 represent model language required by CMS and will help identify applicants who are eligible for open enrollment. Please note the replacement questions in 3b or 4c do require the new replacement notice (REPMSM) to be completed and sent in with the app. Be sure to darken the circle for the appropriate Yes/No answer at far right.

## Part III:

- Medicare + Choice is now referred to as Medicare Advantage Plan.

### How Does a Passform Document Work?

Teleform documents have specific guidelines Agents must follow to allow the Home Office staff to properly process the application.

- Only use black or blue ink. Do not use pencil.
- Print in ALL CAPS.
- When filling in the fields, print ONE character per box and stay inside the lines.
- Do not use periods after abbreviations in the data fields (Example: Smith Jr or Tamarack Dr).
- When filling in circles, completely fill in the area inside the circle. DO NOT mark the circles with a checkmark or an X.
- Align numeric dollar amounts to the right and never enter a comma in the amount field (1000 not 1,000).
- Special symbols such as # can be used.
- Do not mark or staple through the black boxes in the corners of the teleform or the teleform code in the lower right corner.

**DO NOT MAKE COPIES OF THE MA14. COPIES WILL NOT SCAN. PLEASE USE ORIGINALS ONLY!**

The image shows three overlapping copies of the MA14 application form. The top form is 'PART I: APPLICANT INFORMATION' and includes fields for Plan Code, Effective Date Requested, Mode of Premium, Method of Payment, Draft Date, Applicant's First Name, Last Name, Applicant's Mailing Address, Applicant's Residence Address, Social Security Number, Date of Birth, Age Last Birthday, Height, Weight, Sex, and Application Verification Information. The middle form is 'PART II: ELIGIBILITY QUESTIONS' and contains numbered questions (1-6) regarding Medicare coverage, hospitalizations, and other medical conditions. The bottom form is 'PART III: INVOLUNTARY AND VOLUNTARY TERMINATION OF COVERAGE' and includes questions about previous coverage and reasons for termination. Each form has a 'STANDARD PAGE' label and a '6594 Pg 1' reference code.





# UA's 2005 Service Performance Record

**1** Total Claim Transactions . . . ➤ **7,678,401**  
Med-Supp Claim Checks Issued . . ➤ **2,932,653**

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**2** Policies Issued . . . . . ➤ **122,600**

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**3** Customer Telephone . . . . . ➤ **1,357,400**  
Calls Handled

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**4** Turnaround Times

Med-Supp Claims Processed . . . . . ➤	<b>2.9</b> Calendar Days
Med-Supp Policies Issued . . ➤	<b>9.0</b> Calendar Days
All Policies Issued . . . . . ➤	<b>12.1</b> Calendar Days

*All information was based on company records at press time.*

*Look Who Went To*

# SYDNEY!



The summer incentive contests for HDF and FLEXGUARD fired up the spirit of rivalry in all our Branches, but when the numbers were tabulated, Branches 90 and E1 had the competitive edge! Thanks to all who took part and heartiest congratulations to our winners, or as they say in Australia, “Good-on-ye-mate!”

## **FLEXGUARD Winners: #1:**

Branch 90

Branch Manager – Ron Seroka

Unit Manager – Douglas Biss

Agents – 1. Cleopatra Fotinos  
2. Fred Smooha  
3. Barbara Davis

## **HDF Winners: #1:**

Branch E1

Branch Manager – Tim Nordstrom

Unit Manager – Ken Piotrowski

Agents – 1. Brian Henton  
2. Larry Isley  
3. Dennis F. Mitchell

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Our #1 Branch Managers, Unit Managers and guests left in February for the land down under. Travel days aside, they had five fabulous days to discover the wonders of Sydney.

With so much to see and do in Sydney, where did they start? They checked out the host of wonderful websites geared to Sydney’s attractions and were seasoned Aussies before they ever got off the plane. From that point forward, a simple “G’Day, mate” started their day!

For all Agents from the winning Branches – congratulations! Your “Eagle Party” was a roaring success. It was a treat to pay special recognition to the top three Branch Agents and just have a rollicking good time!

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# V

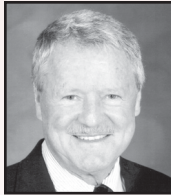
## ACHIEVEMENT

### PRESIDENT'S CLUB

Through January 2006, the following producers represent the Top Agents, Unit Managers and Branch Managers with the highest net-net premium for the year. To be listed here, you must have a Quality of Business rate of at least 61% as determined by the 4th month persistency report (or Decline/Cancellation rate of less than 25% from the convention report if no QOB rate is available), be above minimum standards, have a credit balance on your personal account (Branch Managers must have credit in the Z account as well), and have growth of inforce premium over 12/05.

#### BRANCH MANAGERS

**1. Don Gibbs, CLU**  
Branch C9  
\$305,568



**2. Chris Jones**  
Branch 93  
\$266,921



**3. Jeff Miller**  
Branch 50  
\$265,895



#### UNIT MANAGERS

**1. Karen Dolan**  
Branch 63  
\$111,768



**2. Robert Holker**  
Branch C9  
\$109,649



**3. Jay Politi**  
Branch 93  
\$91,532



#### AGENTS

**1. Grant Walton**  
Branch C9  
\$45,791



**2. Michael Wickham**  
Branch G9  
\$34,405



**3. Ryan Anderkin**  
Branch 92  
\$34,159



4. Craig Villwock, Branch H1 \$222,616  
5. Ross Taylor, Branch 92 195,956  
6. Tim McGuire, Branch 33 185,455  
7. Jack Curtis, Branch 25 171,563  
8. Rick Krout, Branch 66 165,391  
9. Scott Christianson, Branch 22 157,863  
10. John Hamilton, Branch 61 152,380

4. Stewart Ross, Branch 68 \$89,026  
5. Cody Webster, Branch 50 88,314  
6. Kevin Lords, Branch 22 87,692  
7. Bernard Ellebrecht, Branch 33 67,859  
8. Ronald Chock, Branch D9 67,697  
9. Craig Fortner, Branch 92 66,210  
10. DeRoy Skinner, Branch 66 66,097

4. Rosetta Jackson, Branch F8 \$27,939  
5. Sheri Williamson, Branch 66 25,720  
6. Ted Stokes, Branch D8 25,408  
7. Michael Saenz, Branch G9 24,479  
8. David Bolton, Branch C9 23,686  
9. Clynton Ence, Branch C9 23,407  
10. Brian Holker, Branch C9 23,168

## HONOR CLUB

Through January 2006, the following producers represent the Top Agents, Unit Managers and Branch Managers with the highest net-net premium for the year. To be listed here, you must have a Quality of Business rate of at least 61% as determined by the 4th month persistency report (or Decline/Cancellation rate of less than 25% from the convention report if no QOB rate is available), be above minimum standards, have a credit balance on your personal account (Branch Managers must have credit in the Z account as well), and have growth of inforce premium over 12/05.

#### BRANCH MANAGERS

11. Jason Gsoell, Branch F8 \$135,617  
12. Alan Spafford, Branch 60 134,666  
13. John Paul Caswell, Branch 06 131,233  
14. Irene Burns, Branch G9 119,787  
15. Justin White, Branch G7 112,520  
16. Sheri Sisler, Branch G8 109,173  
17. Tom Fenske, Branch 38 106,799  
18. Robert Giles, Branch 40 106,236  
19. Dennis Mitchell, Branch 80 106,082  
20. Doug Murdock, Branch 08 101,141

#### UNIT MANAGERS

11. Richard Byrd, Branch 74 \$60,839  
12. Michael Hyman, Branch 93 59,506  
13. Don Arnett, Branch C9 57,232  
14. Gene Love, Branch 92 56,849  
15. James Short, Branch 61 56,520  
16. John Fox, Branch G7 55,639  
17. Joseph Carter, Branch E9 54,751  
18. Jason Everett, Branch 50 53,683  
19. Douglas Dowell, Branch 40 53,290  
20. Donna Loupe, Branch F8 51,287

#### AGENTS

11. Roger Litteken, Branch 08 \$23,106  
12. Robert Holker, Branch C9 22,908  
13. Sherri Severa, Branch J2 22,724  
14. Styve Vincent, Branch 40 22,692  
15. Lynn Giachetti, Branch 73 22,248  
16. Richard Newell, Branch 66 22,033  
17. Harold Smith, Branch 33 21,554  
18. Jennifer James, Branch 02 21,450  
19. William Upchurch, Branch E9 21,151  
20. Bradley Staton, Branch 92 20,753

**V**  
**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 January's **ROOKIE MANAGER OF THE MONTH**. Craig's team produced **\$222,616** of net-net annualized premium in January.

*Way to go, Branch H1!*

**First Year Agent Production**

Through January 2006, 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. Craig Villwock, Branch H1	\$211,679
2. Chris Jones, Branch 93	210,821
3. Jack Curtis, Branch 25	194,991
4. Don Gibbs, CLU, Branch C9	192,403
5. Jeff Miller, Branch 50	165,874

**Top 5 – 1st Yr. –  
Unit Manager**

1. Jay Politi, Branch 93	\$80,738
2. Ronald Chock, Branch D9	67,127
3. DeRoy Skinner, Branch 66	59,356
4. Karen Dolan, Branch 63	55,301
5. Robert Holker, Branch C9	55,121

*Your hard work is paying off!*

**Welcome**

**Chris Johnson** has been promoted to Branch Manager of Branch F9. Chris was previously a Unit Manager in Branch F9.

**Ashley Powers** has been promoted to Branch Manager of Branch H2. Ashley was previously a Unit Manager in Branch 61.

**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.

<b>Branch</b>	<b>Production</b>	<b>New Goal</b>
Branch G9	\$119,787	\$125,000
Branch H3	75,434	100,000
Branch J1	56,471	75,000

**Million Dollar Milestones**

as of January 2006.

Don Gibbs, CLU	Branch C9	\$7,268,415
Chris Jones	Branch 93	4,025,696
Nick Giachetti	Branch 73	3,004,723
Irene Burns	Branch G9	1,098,137

# QUALIFIERS ON SCHEDULE

- BRANCH 01**  
**BRANCH 02**  
 Jennifer James  
 Larry Real
- BRANCH 06**  
 John Paul Caswell, Mgr.  
 Forrest Elliott  
 Dennis Gray  
 Landon Lucas, U. Mgr.
- BRANCH 08**  
 Joseph Heptig, U. Mgr.  
 Roger Litteken, U. Mgr.  
 Doug Murdock, Mgr.
- BRANCH 09**  
 John McCarty  
 Mickey Tolliver, Mgr.  
 Travis Tolliver, U. Mgr.
- BRANCH 10**
- BRANCH 12**
- BRANCH 15**  
 Brian Pederson, U. Mgr.
- BRANCH 17**
- BRANCH 18**  
 John Drescher  
 Shawn Driggers
- BRANCH 20**
- BRANCH 21**
- BRANCH 22**  
 Scott Christianson, Mgr.  
 Jared Emerick  
 Wendy Hawk, U. Mgr.  
 Timothy Jensen  
 Kevin Lords, U. Mgr.  
 Bret Schneider  
 Paul Willey, U. Mgr.
- BRANCH 23**
- BRANCH 25**  
 Jack Curtis, Mgr.  
 Mike Estes  
 Trevor Ireland  
 Steven Ritchie  
 Michael Vogler  
 Elizabeth Williams
- BRANCH 28**
- BRANCH 30**  
 Preston Eisnagle, Mgr.  
 Kim Fultz, U. Mgr.
- BRANCH 33**  
 Andrew Bagley  
 Dallas Beardsley  
 Leonard Irving  
 Tim McGuire, Mgr.  
 Cheryl Shoults  
 Harold Smith
- BRANCH 38**  
 Tom Fenske, Mgr.  
 Jonathan Gates  
 Jacob Gritton, U. Mgr.  
 Paula Reeves, U. Mgr.  
 Brenden Zenni
- BRANCH 39**  
 Elizabeth Cavanaugh  
 Rita Conley  
 Brett Muniz  
 Peter Schettini, Mgr.  
 Tania Schettini, U. Mgr.
- BRANCH 40**  
 Douglas Dowell
- BRANCH 40 (CONT.)**  
 Robert Giles, Mgr.  
 Kevin Vincent, U. Mgr.  
 Styve Vincent
- BRANCH 43**
- BRANCH 45**
- BRANCH 46**  
 James Kattell  
 Marion Parker Jr., U. Mgr.  
 Marion Partker Sr., Mgr.  
 Ronald Withrow
- BRANCH 47**
- BRANCH 49**  
 Robin Nelson  
 Jason Smith
- BRANCH 50**  
 Jason Everett, U. Mgr.  
 Brandon Gross, U. Mgr.  
 Terrill Hensley  
 Tracy Manners, U. Mgr.  
 Jeff Miller, Mgr.  
 Lenora Reynolds  
 Jeffrey Thompson  
 Cody Webster, U. Mgr.  
 Mark Wofford
- BRANCH 53**  
 Chris Lawson
- BRANCH 54**
- BRANCH 55**  
 James Greene, U. Mgr.
- BRANCH 59**
- BRANCH 60**  
 David Burns  
 Mark Hargis, U. Mgr.  
 Alan Spafford, Mgr.  
 Tyrone Stacy
- BRANCH 61**  
 Bradley Braley  
 Penney Frazier-Parham, U. Mgr.  
 John Hamilton, Mgr.  
 James Short, U. Mgr.
- BRANCH 62**  
 James Parker, U. Mgr.  
 Lori Ryan
- BRANCH 63**  
 Karen Dolan, U. Mgr.  
 Bill Pallotta  
 Michael Wilson
- BRANCH 66**  
 Rick Krout, Mgr.  
 Steven Lauer, U. Mgr.  
 Richard Newell  
 DeRoy Skinner, U. Mgr.  
 Sheri Williamson
- BRANCH 68**  
 Robert Bala  
 Donald Klinger  
 George Muse, Mgr.  
 Stewart Ross, U. Mgr.  
 Tamberly Storey  
 James Warren
- BRANCH 69**  
 Elmer Barry
- BRANCH 73**  
 Philip Barry  
 Lynn Giachetti, U. Mgr.  
 Nick Giachetti, Mgr.
- BRANCH 73 (CONT.)**  
 Robert Hayes, U. Mgr.
- BRANCH 74**  
 Richard Byrd, U. Mgr.  
 Timothy Glover  
 Oscar Porter  
 Sean Summerlin
- BRANCH 76**  
 Rhonda Harris
- BRANCH 77**
- BRANCH 80**  
 Catherine Hunter  
 Michael McLemore  
 Ray Miller, U. Mgr.  
 Dennis Mitchell, Mgr.  
 Terry Watson, U. Mgr.
- BRANCH 86**  
 Ashley Anderson, U. Mgr.  
 Greg Gorman, Mgr.
- BRANCH 87**  
 Thomas Mitcham
- BRANCH 89**
- BRANCH 90**  
 Rodney Andino
- BRANCH 91**
- BRANCH 92**  
 Ryan Anderkin  
 Phillip Drosch  
 Craig Fortner, U. Mgr.  
 Gretchen Langley  
 Gene Love, U. Mgr.  
 Bradley Staton  
 Ross Taylor, Mgr.
- BRANCH 93**  
 Elijah Austin  
 Michael Blivens  
 Brandi Fry-Macneil  
 Lynette Harris  
 Michael Hyman  
 Chris Jones, Mgr.  
 Robert Maehr  
 John Parker  
 Jay Politi, U. Mgr.  
 Misty Rains  
 Anthony Veit, U. Mgr.  
 Vester Walker, U. Mgr.
- BRANCH 94**  
 Sara Kurfees  
 Amber Peters
- BRANCH 97**  
 Jason Brewer, U. Mgr.  
 William Maddox
- BRANCH A1**  
 Keith Cleveland, Mgr.  
 Margaret Stokes, U. Mgr.
- BRANCH A4**  
 Susan Turnbull
- BRANCH A8**
- BRANCH B2**
- BRANCH B7**  
 Woodfin Howeth
- BRANCH C3**
- BRANCH C5**
- BRANCH C6**  
 Edward Hanson  
 Andrew Williams, U. Mgr.
- BRANCH C9**  
 Don Arnett, U. Mgr.
- BRANCH C9 (CONT.)**  
 David Bolton  
 Clynton Ence  
 Don Gibbs, Mgr.  
 Brian Holker  
 Robert Holker, U. Mgr.  
 Darin Mitchell  
 Marty Mitchell  
 Michael Nebeker  
 Scott Taylor  
 Rosa Town  
 Grant Walton
- BRANCH D8**  
 Molly Bricker, U. Mgr.  
 Ted Stokes  
 Jerry Stolly, Mgr.
- BRANCH D9**  
 Ronald Chock, U. Mgr.  
 Paul Etheredge, Mgr.
- BRANCH E1**
- BRANCH E4**
- BRANCH E6**
- BRANCH E9**  
 Joseph Carter, U. Mgr.  
 Ray Jetton, Mgr.  
 William Upchurch
- BRANCH F1**  
 Michael Meyer, U. Mgr.  
 Dan Shea, Mgr.
- BRANCH F2**
- BRANCH F3**
- BRANCH F4**
- BRANCH F8**  
 Roger Carter  
 Darwin Childs, U. Mgr.  
 Casey Cramer  
 Jason Gsoell, Mgr.  
 Rosetta Jackson  
 Donna Loupe, U. Mgr.  
 Vincent Manzo  
 Laura Mitsunaga
- BRANCH F9**  
 Chris Johnson, Mgr.  
 Michael Kenney, U. Mgr.  
 Laura Schnurpel  
 Sidney Wildermuth
- BRANCH G1**
- BRANCH G2**  
 Louis Melancon
- BRANCH G4**  
 Scott Curtis  
 Robert Simonovich  
 Connie Smith, Mgr.
- BRANCH G6**  
 Pamela Blackburn  
 Mary Trobaugh, U. Mgr.
- BRANCH G7**  
 Marcus Battle  
 John Fox, U. Mgr.  
 Mark Wall  
 Justin White, Mgr.
- BRANCH G8**  
 Bonnie Coffel, U. Mgr.  
 Jeffrey Daniels, U. Mgr.  
 Luz Garcia  
 Cynthia Morrill  
 Sheri Sisler, Mgr.
- BRANCH G9**  
 Irene Burns, Mgr.  
 Robert Connell, U. Mgr.  
 Michael Saenz  
 Christopher Smith, U. Mgr.  
 Michael Wickham
- BRANCH H1**  
 Nancy Assenmacher  
 Tamara Collins  
 Jennifer Crawford  
 Charles Lorzing  
 Craig Villwock, Mgr.  
 Kathlene Winston  
 Suzanne Woodstuff, U. Mgr.
- BRANCH H2**
- BRANCH H3**  
 James Handy, Mgr.  
 Joshua Zarandona
- BRANCH H4**  
 Dawn Moore, U. Mgr.  
 Steve Nilson
- BRANCH H5**  
 Irene Giles  
 Lisa Neal, U. Mgr.
- BRANCH H6**  
 Richard Ash
- BRANCH H8**  
 Juan Castellano  
 Mark Tames, U. Mgr.
- BRANCH J1**  
 Donald Bowen, U. Mgr.
- BRANCH J2**  
 George Nakovski  
 Gregory Ogborn  
 Don Saltis, Mgr.  
 Sherri Severa  
 Kipp Yoak, U. Mgr.
- BRANCH J3**  
 Dolores Fischer  
 Thomas Guadagno, U. Mgr.  
 Michael McGrath, Mgr.
- BRANCH J5**  
 Karen Sanchez, U. Mgr.
- BRANCH J6**  
 Boyd Berg  
 Floyd Chassereau, Mgr.  
 Gregory Ford  
 Laura Tate
- BRANCH J7**
- BRANCH J8**  
 Leroy Burn  
 Shaun Guske, Mgr.  
 Christopher Nelsom, U. Mgr.
- BRANCH J9**
- BRANCH K1**
- BRANCH K2**
- BRANCH K4**  
 Don Eynon, U. Mgr.  
 Eric Hunsinger
- BRANCH K5**  
 Joshua Jauz  
 Tania Neatherly
- BRANCH K6**
- BRANCH L3**  
 Celia Haskell

United American recognizes Agents, Unit Managers and Branch Managers who are on schedule, as of January, for the 2006 National Sales Convention.

**The Convention will be held July 5-8, 2007.** You must have the following net-net production to qualify.\*

**Agents — \$10,542; Unit Managers — \$7,150 First Year / \$28,600 Total; and Branch Managers — \$14,300 First Year / \$57,200 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 inforce premium growth over 12/05, 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.