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

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GOOD SENSE PLAN
A special mailing regarding Good Sense Plan (GSP1) rate approvals for individual new business and renewals has been mailed to Branch Agents working in Pennsylvania.

The new business effective date is March 1, 2007.

A special mailing regarding Commissions on Good Sense Plan (GSP1) has been sent to Branch Agents working in Pennsylvania.

If you have any questions or did not receive these mailings, please contact Branch Services.

ATTN: NEVADA AGENTS
Effective immediately, the Home Office cannot accept Good Sense Plan (GSP1) applications from the state of Nevada. Any applications received will be denied and returned.

As a reminder, UA Partners® with the Provider Network Option ($12.95 program) is not available in the state of Nevada. The UA Home Office cannot accept subscriptions for this program in that state. Agents may continue to sell Nevada applicants UA Partners for Life, Supplemental Health, Medicare Supplement, and stand alone UA Partners.

If you have any questions, please contact Branch Services.

FLEXGUARD
A special mailing regarding FLEXGUARD (GSP2) rate approvals for individual new business and renewals has been mailed to Branch Agents working in Virginia.

The new business effective date is March 1, 2007.

New rate cards are available for download at: www.uabranch.com/services and also available from Supply.

INTEREST RATES SET
The Lifestyle Annuity rate for February is 4.20 percent and for March is 4.00 percent. Rates will continue to be reviewed and adjusted accordingly.

The Deposit Fund Rider new business interest rate for 2007 has been set at 3.00 percent.

PROCARE
A special mailing regarding ProCare Medicare Supplement rate approvals for new business and renewals has been mailed to Branch Agents working in Delaware, Iowa, Kansas, Michigan (Plan G), Nebraska, Nevada, North Carolina, Ohio (Plan F), Oklahoma (Plan F), South Carolina, Texas, Virginia, and West Virginia.

The new business effective date is March 1, 2007.

A special mailing regarding ProCare Medicare Supplement rate approvals for new business and renewals has been sent to Branch Agents working in California, Mississippi, Montana, Utah, and Wisconsin.

The new business effective date is March 15, 2007.

If you have any questions or did not receive these mailings, please contact Branch Services. New rate cards are available for download at: www.uabranch.com/services and also available from Supply.

NEW LIFE PORTFOLIO AVAILABLE
A special mailing regarding approval of the new UA Life product portfolio has been mailed to Branch Agents selling in Alabama, Arizona, Delaware, Idaho, Indiana, Iowa, Kansas, Michigan, Mississippi, Montana, Nebraska, New Hampshire, New Mexico, North Dakota, Oregon, Rhode Island, South Dakota, Utah, and Wyoming.

The products where state approved are:
• RT10 Renewable Term
• SWL Whole Life
• URL-CBP 21-Pay

Agents in these states may begin writing MLAP applications for these products immediately. Please contact Supply to order materials for your non-resident states.

If you have any questions or did not receive this mailing, please contact Branch Services.
The start of the new year always accompanies a period of reevaluation and renewal in our lives. Some of us write lists of resolutions that we want to achieve during the year. Others make a mental commitment to achieve a particular goal before December. These goals are the key to our success as human beings, as they continue long-established traditions of growth and expansion, both in our personal and professional lives.

For the Branch Division of United American, the new year ushers in an expanded approach to doing business. As I mentioned in my interview in last month’s Vision, 2007 will continue the process of growing United American. This growth process will be approached from several different perspectives:

**Focus:** We are taking an important step in expanding the way our Company focuses on our market, the policyholders in that market, and most importantly, on our new and not so new Agents who share our goals and our philosophy. In 2007, we intend to raise the bar to a new level by increasing our commitment to the individual health, life, Senior, and worksite markets by recruiting the very best new Agents to spread the word about the value of UA. The potential of the individual health market has been increasing rapidly in recent years, and United American is in an optimum position to take advantage of that growth. Our FLEX products are “just what the doctor ordered” for many individuals needing basic, quality health insurance.

To be successful, Agents must be able to fulfill their prospect’s needs. If they don’t or can’t, someone else will. There are marketers in the industry who do not have an affordable limited benefit policy to offer their customers. UA Agents can step in and fill that void with a policy like our FLEXGUARD Plus. We can generate revenue as we provide more individuals and families, who might otherwise remain uninsured, with basic, quality coverage.

This is a year of expanding focus. Yes, we still are very much committed to the Senior market. In fact, you will see an even greater emphasis on this market as we redirect and revamp our marketing strategy. But, with our new emphasis on individual health, UA is now poised to help a much broader range of individuals join the ranks of the insured!

**Intensity:** The second change comes in the form of intensity. It’s not a competitive intensity, but an intensity of attitude. You aggressively take steps to realize your goals, while keeping your focus on helping people fill a need in their personal lives. You don’t just start the year with intensity after making all those wonderful new year resolutions to improve your personal and professional lives. You start with intensity, you continue with intensity, and you finish with intensity. It is an ongoing process. If the word intensity makes you uncomfortable, call it enthusiasm. Remember a rose by any other name smells just as sweet, and intensity works the same way. Whatever you call it, it generates increased production, better persistency, and improved retention that can take your earnings to an all-time high.

**Training:** 2006 was a monumental year. We reached heights we never dreamed were possible. Achieving this level of success is something to be proud of, but it also opens our eyes to what is possible. With the new year, we embark on a new journey within the Branch Division. We are standardizing our recruiting and training systems to help our Branches grow and our Agents succeed. I firmly believe that fully equipped Agents, those who are well-versed in all our products, are actually more “prepared for battle” in their daily marketing efforts. Knowing this, we developed the “Branch Factory” system (see pages 6 and 7), where initial and continual office and field training takes place. This will ensure product and practical application, increasing both productivity AND a long-term sales force – a win/win!

**Service:** A cornerstone for United American has always been quality service. But, we live in an era when many consumers are losing faith in well-established businesses, which have been plagued by scandals and dishonest management. As a result, providing quality service takes on a whole new dimension. We must give our customers not only quality service, but also help them regain a sense of security as well. They must be able to trust us completely and the decisions we help them make.

How do we gain our customers’ trust? We treat them the way we want to be treated. Sound familiar? You bet! That somewhat cliché, but always appropriate, Golden Rule still stands the test of time. Quality service starts with the quality of our character and the quality of our intentions when working with our customers. You must always be scrupulously honest in everything you say and do.

Recruiting, Branch expansion, training consistency, renewed emphasis on worksite and the Senior market, and product development are key to expanding our focus, increasing our intensity and improving our customer service. Are you ready for the challenge? There is not a doubt in my mind that you are more than ready.

I’m excited about the future of United American and look forward to meeting these challenges. I believe if we all work together, we can achieve anything we want. Our journey is before us, filled with the promise of tomorrow!
Improve Lives
(and Your Bottom Line)
with Individual Health!

The facts are undeniable.
The potential for individual health sales is skyrocketing!
Why?

• 18% of Americans under age 65 lack health insurance.
• Between 2000 and 2004, the number of uninsured increased by over 6 million.
• Lack of insurance results in decreased access to care and can seriously compromise a person’s health.
• The uninsured often have to pay “up front” before they can receive medical services.
• Most of the uninsured do not have access to free health services or services at reduced costs.
• Lack of health insurance can negatively impact an individual’s credit history.
• Not all uninsured people are poor; many uninsured individuals can afford coverage.
• Only about half the population is covered by an employer-sponsored policy, and each year more and more employers are dropping employee-sponsored coverage.
• Having health insurance can improve access to care and overall health.
• Having health insurance can give an individual a greater sense of control over his or her life, which is especially important during a medical crisis.

What does it all mean? It means lack of basic health insurance protection can negatively affect the quality of a person’s life! You can improve that quality by offering products like FLEXGUARD, FLEXGUARD Plus, First Cash Cancer, HealthGuard, and our extensive hospital/medical/surgical product line. Limited benefit policies like UA’s are a step in the right direction for many individuals... not to mention significantly increasing your commissions. Take advantage of this incredible market to help your earnings soar!
In our introduction of FLEXGUARD Plus a few months ago, we briefly examined the best ways to sell it. Now that you have had a chance to get your feet wet with this great new product let’s review those ideas in greater detail:

• **Present the benefit levels in terms of a “per day” benefit.**
This is a very important point to bring home to your customer, since the average hospital stay is only 4.8 days. Look at coverage in terms of what is available to them each day they are hospitalized, not just a total benefit amount. Addressing benefit levels on a per day basis will give the customer a more realistic expectation about their coverage and what they can expect if they are hospitalized. Help them to understand that they can increase the “per day” benefit if they increase the overall benefit level. The larger the maximum they choose, the larger the “per day” dollar benefit will be. *Make sure they realize that there is a benefit limit each day they are hospitalized.*

Looking at coverage on a “per day” basis will also help your customer make more realistic decisions about what they can and cannot afford in terms of premium and exactly how much coverage they really need. Bringing the benefit levels down to the smallest denominator (daily benefit level) instead of the largest (maximum benefit level) will give your customer a better appreciation of what they are buying.

• **Sell the value of one-stop shopping.**
Use the analogy of going to a store for groceries and discovering you can also purchase gasoline and Chinese take-out at the same location. It saves time, may save money, and provides much-desired convenience. FLEXGUARD Plus works the same way. Your prospect initially wants or needs to purchase health insurance and finds he or she can also get optional health coverage for cancer, critical illness and accidents as well as optional whole and term life add-ons for themselves and their children. Plus, they have the ease and convenience of just ONE application.

• **Sell the value of automatic eligibility.**
Automatic eligibility for the whole and term life add-ons can be a significant selling point with many individuals who qualify for a standard issue FLEXGUARD Plus policy. NO ADDITIONAL UNDERWRITING means faster policy issue, which may be of great importance for some prospects. FLEXGUARD Plus has taken the concept of one-stop shopping to a whole new level, and customers love it! It offers value with convenience for an unbeatable combination!

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**SAN ANTONIO NORTH IS HIGH ON FLEXGUARD Plus:**

**IRENE BURNS, BRANCH MANAGER**

“FLEXGUARD Plus has given us the opportunity to offer a varied menu to our prospects. The key is to include the life, cancer, critical illness and accident plans as part of the “full” offering of benefits. Make your final statement to the customer, ‘Your purchase of health insurance only includes the specific policy you have chosen, but we also offer cash cancer, critical illness, and accident coverage as optional health benefits and an optional add-on life policy. Did we leave out anything?’”

**MIKE SAENZ, AGENT:**

“FLEXGUARD Plus has added to our already outstanding portfolio. It lets us offer a final expense-type product through term and whole life options. Term life for children is a big positive and very popular. The optional cancer benefit has special appeal for women and the critical illness for men. The Accident Benefit Rider has been a real positive by allowing customers to triple the amount of coverage they have. Of course having all these options and add-ons on ONE application is a real plus helping to keep down the paperwork. It’s a very affordable coverage for both the basic policy and the optional add-ons.”

**BOB CONNELL, AGENT:**

“It’s an exciting product, and we knew immediately that it was a winner! We love it with all the options and add-ons such as cancer, critical illness, and accident protection. Even though it’s optional, be sure to include life in your presentation. We also include the additional doctor visits in our proposals because that has turned out to be a very popular feature.

We offer the prospect what they must have and allow the additional options to be just that...optional. When we introduce the options, we end up including cancer, critical illness and accident riders on 75% of the applications. Prospects like the fact they can get a life policy as an add-on. My philosophy is they can’t take it unless you tell them about it.”

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The road to success begins with proper training. If you want your new Agents learning and earning as quickly as possible, put them on the Branch Ferris Wheel as soon as they walk through the door and belt them securely into their seats! Branch Managers need to have at least 100 recruits on the wheel at all times in various stages of the training process. A full wheel creates perfect balance!

The Ferris Wheel:

1. NEW RECRUITS ENTER
   You’ve interviewed them and selected them for their potential. Now is the time to take control of their success. Get them in a seat!

2. START L2G
   The first step to success as a new Agent is getting licensed to sell in your state. Get started on License2Go from the first minute (www.uatrainingcenter.com).

3. 1/3 COMPLETE
   As new Agents progress through the training program, keep checking in with them. Help them stay motivated to complete the program so they can get started producing!

4. 1/2 COMPLETE
   Consistency is key. Let them know regularly that their success is just as important to you as your own. Keep checking on them and encouraging them at every step!

5. L2G COMPLETE
   They’ve finished the training portion of the License2Go program. Now it’s time to get them tested and out in the field!

6. TEST
   Don’t let this step lapse! Get new recruits tested as soon as possible while what they’ve learned is fresh and they are pumped!

7. LICENSED
   This is the moment you’ve all been waiting for. They are now licensed insurance professionals! However, don’t let this monumental moment let your focus slip… your work is just getting started!

What is the next step?

TIME TO SELL!
The Agent Factory:

The New Agent Training System (NATS): The New Agent Training System is your first step in preparing to be the next United American success story. New Agents should take this process on immediately after completing their License2Go program.

2. CLASSROOM TRAINING: After completing the NATS program, new Agents should be introduced to sales training within the safety of the Branch itself. We have found that taking the time to do a comprehensive, in-house training program can make a major difference in not only new Agent financial success, but retention as well.

3. FIELD TRAINING WITH UNIT MANAGER: Once a new Agent has been trained on the sales process inside the Branch, it’s time to move into a more “hands-on” approach, by doing “ride-alongs” with a Unit Manager. This will be the first experience a new Agent will have with the United American way of selling.

4. PHONE ROOM: One of the most underrated pieces of training for the new Agent is gaining experience in a Call Clinic. This will be the Agent’s first experience with making cold calls and refining their communication style with potential customers. Call Clinics can be stressful for the new Agent, so be creative in your approach to this important training tool. Make it fun for the Agent! Remember, don’t put new Agents in a Call Clinic until after they’ve been through NATS, classroom training and field training with a Unit Manager.

5. FIELD TRAINING WITH ASSISTANT UNIT MANAGER: Partnering with an Assistant Unit Manager will accomplish two major goals for the new Agent:
   • It will give the new Agent an opportunity to take on more responsibility during the sales process.
   • The AUM will act as a “crutch” on whom the new Agent can lean for support.

6. FLYING SOLO: Finally, the new Agent has reached a level where he or she is ready to fly solo! This is an exciting time for the new Agent, as well as all of those involved with the training process. In many ways, it’s like graduating from school. The door to success is open, and more importantly, the new Agent is prepared for the challenge that lies ahead because of the careful planning and dedication of the Branch Managers and Unit Managers. If the new Agent needs more time, however, the cycle can repeat itself to ensure the new Agent has the knowledge, skills and support needed to achieve success from the start.

Last Word: Plan Your Work, Work Your Plan
Having a consistent and successful system in place at the Branch level is one of the most important factors in determining the success of the new Agent and the Branch itself. This is yet another example of how United American is constantly reevaluating its operating procedures to find the most efficient way to help every new Agent become the next UA success story.
Recruit with Passion!!

Recruiting will always be a top priority at United American. To assist your recruiting efforts, we’ll bring you a series of articles in upcoming issues of Vision, offering perspectives and insight into finding and keeping the best recruits. Some of it will be familiar, and some of it may be new, but all of it can benefit your recruiting efforts. Ron Seroka, Branch Manager in Orlando, is one of UA’s most enthusiastic and successful recruiters!

What separates the great recruiters from the average recruiters? Quite simply, it’s the way each recruits.

Recruiting is a Lifestyle:
Great recruiters recruit because they love it! Average recruiters recruit because they’re afraid not to. Managers who love to recruit don’t seem to lack anything. They just love going to work everyday. I have been around individuals who do not love what they do, and their lack of recruiting is consistent with their lack of numbers. I also find that great recruiters are a lot more fun to be around than average recruiters. They’re less stressed! Their major focus is how they can get more recruits! The more recruits they have, the more optimistic the future looks for everyone in the Branch.

Recruiting is the #1 Priority:
If you want a fulfilling opportunity, learn to love recruiting, because recruiting is absolutely and positively the number one most important activity for a Branch. Great Managers know this and gear all their activity to this single purpose. Average recruiters, however, spend more time shuffling paper than recruiting and drown themselves in “busy work.” If you’re a Branch Manager, do yourself a favor. Delegate administrative work. Remember, the best administrators don’t do it all themselves; they share the workload with the talented folks around them. Great recruiters take TIME to recruit!

Recruit with Purpose:
Whether you are a Unit Manager or a Branch Manager, recruiting must be on your schedule every day. Recruiting is your religion, and you must practice your religion often and with purpose.

Recruit to Large Numbers:
It is futile to recruit in large numbers without having a plan in place to integrate these recruits into the field and make them productive. It is just as important to immediately get your recruits licensed, trained, and in the field making money as it is to recruit in large numbers. Average recruiters can recruit large numbers, but have a low conversion rate. Great recruiters, however, recruit large numbers AND have a high conversion rate because they have systems in place to convert large numbers of recruits into producers. In my mind, a recruit is not counted as a recruit until he or she is converted into a producer. Nothing pleases me more than seeing the people I recruit become extremely successful, move into management and have their dreams come true. This inspires me!
UA’s 2006 Service Performance Record

1. Total Claim Transactions ➤ 7,229,929
   Med-Supp Claim Checks Issued ➤ 2,848,289
   Non-Med-Supp Health Payments ➤ 230,059

2. Policies Issued ➤ 154,772

3. Customer Telephone Calls Handled ➤ 2,076,749

4. Turnaround Times
   Med-Supp Claims Processed ➤ 3.3 Calendar Days
   Med-Supp Policies Issued ➤ 8.6 Calendar Days
   All Policies Issued ➤ 10.1 Calendar Days

All information was based on company records at press time.