

V
VISION
Magazine
February 2008



ANNOUNCING ...

FOUNDATION

Signature Series™

PAGES 6 AND 7

A WINNER
IN EVERY
CATEGORY

**IN THIS
ISSUE ...**

**Convention
Update**

We're heading for the
open seas in 2009!

... pg. 4

**Divisional
Contest**

Set your sights
for Disney's
Magic Kingdom!

... pg. 5

**2007
Performance
Record**

UA takes care of
business once again!

... pg. 9

READ VISION ONLINE
www.uabrand.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.uabranh.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
cpjenkins@torchmarkcorp.com

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

A special mailing regarding rate approvals for FLEXGUARD *Plus* and UAatWork FLEXGUARD (GSP2) is being mailed to Branch Agents working in Kentucky, Maryland, Oregon, and South Carolina.

The new rate effective date in Kentucky, Oregon, and South Carolina is March 1, and in Maryland is March 15.

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*.

PROCARE

A special mailing regarding ProCare Medicare Supplement rate approvals for new business and renewals is being mailed to Branch Agents working in California, District of Columbia, Kentucky, Maryland, Nebraska, North Carolina, Utah, West Virginia, Wisconsin, and Wyoming.

The new rate effective date in District of Columbia, Kentucky, Maryland, North Carolina, West Virginia, Utah, and Wyoming is March 1, and in California, Nebraska, and Wisconsin is March 15.

INTEREST RATE SET

The Lifestyle Annuity rate for February is 4.00 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.

**UNDERWRITING REMINDER
FUNDAMENTAL LIFE SERIES II**

All Branch Agents should consult the Fundamental Life Underwriting Guide (F6290) to be properly versed in all underwriting procedures.

ORAL SWAB

Agents must obtain an oral swab at the time of application from applicants between the ages of 18 and 40 who request face amounts of \$50,000 to \$149,999.

Agents must obtain an oral swab at the time of application from applicants between the ages of 41 and 50 who request face amounts of \$50,000 to \$99,000.

If we receive an application for which this has not been completed, the application is delayed until the oral swab is completed.

Instructions for administering oral swabs are included in the Oral Swab Kits, which can be ordered from Supply. Go to www.uabranh.com/fundamentallife/series2.asp to download instructions and view a training video.

Mail completed kits to Clinical Reference Laboratory, 8433 Quivira Rd., Lenexa, Kansas 66215 in the envelope included with the kit. **DO NOT** mail kits to the Home Office.

APPLICATION

When the Child Rider is selected, the Agent should **NOT** fill out the child 1, 2, or 3 section on the first page of the application. The Agent should proceed to page 2 of the application and complete for each child all the required information – child's name, age, date of birth, gender, height, weight, driver's license number if applicable, if personally seen by the Agent, and all medical questions.

Go to www.uabranh.com/fundamentallife to download *The Underwriting Guide (F6290)*.

ONLINE TRAINING UPDATE

Enroll at www.uatrainingcenter.com in the License2Go FLEXGUARD *Plus* product training course now available. Contact License2Go at 888-439-3527, ext. 7 with questions on how to enroll or complete the training.

The Medicare Supplement Presentation (MSP-07), which has been updated with 2008 deductibles, is available for download at www.uabranh.com/services/medsuppcov.asp and is approved for advertising in some states.

Reminder:

Go to UA's Branch Agent website at www.uabranh.com/services/forms.asp to download and print applications and brochures as well as check for rate updates.

ADVERTISING REMINDERS

1. Submit materials to the Home Office **PRIOR** to publication or use. Allow two to three weeks for review ... more if state approval is required.
2. Go to www.uabranh.com/services/admin.asp to download the Advertising Submission Form (F5985). Complete the form and submit with material through your Branch Manager (preferably via e-mail or postal mail).
3. Indicate United American Insurance Company at least once near the top of the ad.
4. The financial stability rating for UA is A+ (Superior) by A. M. Best Company as of 6/07 and AA- "Very Strong" by Standard & Poor's as of 11/07.



Andrew W. King
President and
Chief Marketing Officer

It's a Winning Addition!

There was no Golden Globe ceremony this year, but with The Writers Guild of America's strike over, the Academy Awards ceremony proceeded as scheduled. The Oscar had already been awarded from United American's perspective, though. And UA got it! United American's new **Foundation Signature Series (MMGAP)** is *THE* winner in every category!

Excitement has been high for months around the Home Office, and now as we roll out this product, it's at fever pitch. Why? The **Foundation Signature Series** is innovative, and it addresses a basic problem for individuals with a major medical policy ... how to pay high deductibles, copayments, and coinsurance when they are hospitalized. The **Foundation Signature Series** answers that problem. It addresses out-of-pocket hospital inpatient expenses required by major medical policies – deductibles, copayments, and coinsurance.

This product enlarges the prospecting base for United American Agents, focusing on three categories:

- People who have a current or pending major medical policy.
- People challenged by their high major medical premiums.
- People without health insurance, who want to purchase the benefits a major medical policy can offer, yet keep premiums low and have a buffer to avoid paying the high deductibles, copayments, and coinsurance if they are hospitalized.

Agents can offer customers an easy and cost-effective way to keep their major medical premiums down and still have the coverage they want.

For major medical customers, it's a solution to manage their healthcare costs. Customers can purchase a high-deductible, low-premium major medical policy from another carrier and complement it with the **Foundation Signature Series** from United American. Their total premium can be much less than they would pay for a major medical policy alone. You can satisfy more of their needs with this exciting new product and do it for fewer dollars. It's a win-win situation for everyone.

The **Foundation Signature Series** offers much more than just the Limited Benefit Hospital Expense Policy. Prospects may add a 10-year Renewable Term or Whole Life Policy, an optional Hospital Outpatient Benefit Rider, a Deposit Fund Rider (on Term Life only), and a Child Term Life Rider. It's one-stop shopping. And with the money saved by purchasing the **Foundation Signature Series**, prospects can purchase additional products, such as cancer or critical illness coverage.

Begin selling the **Foundation Signature Series** immediately. Go to the new **Foundation Signature Series** website at www.uabranh.com/foundation to see if it's approved in your state. Everything you need to promote, sell, and complete the sale is there. Advertising brochures, rates, applications, print ads, training materials, etc., are available to download and print. Be sure to read our center spread this month. It provides all the basic information about the product – how it works, what it covers, what calendar-year maximum prospects can select, and what optional policies and benefits are available. *Carefully check the section on page 7 that details the existing UA products that can and cannot be sold in conjunction with the **Foundation Signature Series**.*

Download the Sales PowerPoint to your laptop at www.uabranh.com/foundation and go through it with your prospect. It offers easy-to-understand examples of the value and savings this product can offer. It won't take any convincing for prospects to realize the **Foundation Signature Series** can be the answer to their high-deductible dilemma and an affordable way to manage healthcare costs. Once they realize the savings available, they will be ready to complete the paperwork to close the sale. Also encourage prospects with Internet access to visit www.unitedamerican.com/foundation, the website specifically designed for customers.

The **Foundation Signature Series** is an exceptional product and a tremendous addition to United American's already outstanding portfolio. We know your prospects will agree!

Hit the High Seas in 2009!

Prepare yourself for the Sales Convention of a lifetime! United American's 2008 top producers will hit the high seas on board Royal Caribbean's luxury liner, **Majesty of the Seas**®. One of three Sovereign Family cruise ships, her Majesty will set sail from Miami to Coco Cay, a private island owned by Royal Caribbean, and to Key West.

The Majesty of the Seas lives up to her name. Weighing 73,941 tons, the ship is 880 feet long, carries 2,744 passengers, and a crew of 833. This magnificent vessel, which took her maiden voyage in 1992, recently underwent a bow-to-stern revitalization costing \$36 million. And it shows! Almost every inch of the ship was included in the remodeling process, with special attention to the pool deck, and the addition of a ShipShape® Day Spa and Fitness Center, and three new casual dining venues. Flat screen TVs were added to every cabin along with new carpet, bedding, and bathroom updates.

This sea-faring beauty will captivate even the most die-hard landlubber. Everywhere you turn, there is something new, fun, and pleasurable to experience. Test your skill on the rock-climbing wall. Take in a movie or swim in outdoor pools under warm sun and blue sky. How about an aerobics class? Or a relaxing massage? Feeling lucky? Try your hand at blackjack or roulette in the Casino Royale®. Maybe you'll decide to spend a leisurely few hours enjoying a superb dining experience in one of the many amazing eateries scattered throughout the ship. Or wander through The Centrum, a seven-story atrium surrounded by bars, lounges, unique shops, and boutiques.

Eleven decks of luxury and extravagance await you and your guest on Majesty of the Seas. Celebrate your achievements in ultimate style!

Join us April 17-20, 2009.

Sources: www.cruise critic.com/reviews/review.cfm?ShipID=76;
www.royalcaribbean.com/findacruise/ships/class/ship/home.do?br=R&shipClassCode=SS&shipCode=MJ



Experience the Magic!

A host of dazzling resort properties are scattered among the many Disney World parks. United American has chosen the very best one for your three-day stay in the Magic Kingdom.



Walt Disney World Swan and Dolphin Resort

The **Walt Disney World Swan and Dolphin Resort** was designated the best resort in North America and the leading resort in Florida by the 14th Annual World Travel Awards. Designed by award-winning architect, Michael Graves, this Disney masterpiece offers 2,265 magnificent rooms and suites. Each is highlighted by the Heavenly Bed[®], a sleeping accommodation so luxurious it's trademarked.

Seventeen restaurants and five lounges are on property for your dining and relaxing pleasure. Talented chefs from the far corners of the globe create culinary delights to please every palate.

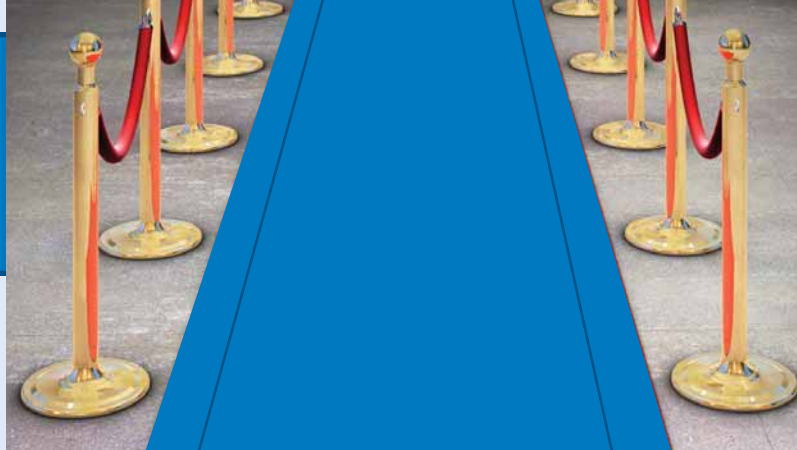
The Mandara Spa is an Asian-inspired retreat that offers exotic spa treatments and services to soothe and revitalize the most wearied guest.

Activities are endless in this Disney paradise. Enjoy golf? Swing your nine-iron on any of the four championship golf courses. Need to cool off? Take a refreshing dip in any of five swimming pools or the three-acre rock grotto pool and white-sand beach. There are two state-of-the-art health clubs with equipment to challenge any fitness level, and tennis, basketball, volleyball, and jogging trails on site. You also receive complimentary transportation to all Disney Theme Parks and attractions, where you can lose yourself in the Disney fantasy.

Of course, there is more to Orlando than Disney World. International Drive offers superb shops and excellent restaurants by day. At night it is an amazing entertainment venue. And don't forget Universal Orlando Resort, and Sea World.

PLEASE JOIN US OCT. 9-12, 2008, AND EXPERIENCE THE MAGIC OF DISNEY!

ROLLING OUT THE BLUE CARPET FOR ... FOUNDATION Signature Series™



Imagine a product that could help individuals manage their healthcare costs ...

Picture that same product helping your customers spend less money for health insurance ...

Get excited because ... that product is here!

The Foundation Signature Series is an innovative solution to help manage healthcare costs. The Foundation Signature Series can help pay out-of-pocket deductibles, copayments, and coinsurance for hospital inpatient treatment for individuals with major medical or comprehensive health insurance. Plus, by purchasing our product, the customer may ultimately save money that can be spent on other coverage!

The Foundation Signature Series is approved for immediate sale in Alabama, Alaska, Arizona, Arkansas, Colorado, Delaware, Illinois, Missouri, New Mexico, Ohio, Texas, Wisconsin, and Wyoming.



Foundation Signature Series is designed for:

- Individuals who have a current or pending major medical policy.
- People challenged by high major medical premiums.
- People without health insurance looking to keep premiums low when buying a major medical policy.

How does it work?

Your customers can reduce their health insurance costs by paying lower premiums for a high-deductible major medical policy, then purchase a Foundation Signature Series to help cover their out-of-pocket hospital expenses — deductibles, copayments, and coinsurance — required by a major medical policy.

What does it cover?

Limited Benefit Hospital Expense Policy (MMGAP)

Pays **100%** of out-of-pocket deductibles, copayments, and coinsurance (required by major medical policy) for hospital inpatient treatment, up to the calendar-year maximum benefit selected*. Ages 0 – 63.

Optional Hospital Outpatient Benefit Rider (R-MMGAP-HO)

Pays **50%** of out-of-pocket deductibles, copayments, and coinsurance (required by major medical policy) for hospital outpatient treatment, up to the calendar-year maximum benefit selected*. Ages 0 – 63.

The purchase of this optional rider does not increase the calendar-year maximum benefit. The total deductible, copayments, and coinsurance covered under the Hospital Inpatient Benefit and Hospital Outpatient Benefit Rider combined are limited to the selected maximum annual benefit per calendar year.

*Limitations and Exclusions (may vary by state) apply.

What are the calendar-year maximum benefits?

\$1,000	\$4,000
\$1,500	\$5,000
\$2,000	\$6,000
\$2,500	\$7,500
\$3,000	\$10,000

The calendar-year maximum benefit starts Jan. 1 and ends Dec. 31. The benefit amount starts over on Jan. 1 each year. There is no carryover from year to year for unused benefit amounts.

Note: The calendar-year maximum benefit does not have to be the same as the individual's major medical deductible. Any amount can be selected.

What other policies and benefits are available with the Foundation Signature Series?

Optional Life Insurance Policy (SWL or RT10)

- Whole Life or 10-Year Renewable Term
- Face amounts from \$1,000 to \$20,000
- Terminal Illness Accelerated Death Benefit Rider (ABRI) automatically added to life policy at no additional charge
- Ages 18 – 63

Optional Child Term Rider (U4272)

- Available with purchase of adult life policy
- \$5,000 or \$10,000 coverage
- Ages 0 – 23

Optional Deposit Fund Rider (DFR)

- Available only on 10-Year Renewable Term Life Policy
- Guaranteed 3% minimum interest
- Minimum \$5 deposit amount

Which other UA products can be sold when selling the Foundation Signature Series?

UA policies are not major medical policies and do not qualify as the primary policy for MMGAP.

The following UA policies can be sold when selling the MMGAP product: CANLS2, CILS, HIXC, HMXC, MSXC, SMXC, SSSC, UA250.

The following UA policies **cannot** be sold when selling the MMGAP product: CS1, GSPI, GSP2, HSXC, INDEMI, MMXC, SHXC.

To start selling the Foundation Signature Series TODAY, visit the following website for the updated list of approved states:

www.uabranh.com/foundation

The screenshot shows a web browser window with the URL <http://www.uabranh.com/foundation/>. The page features a navigation menu with options like 'MyAgent', 'Login', 'Bookmarks', 'Apple', 'Amazon', 'eBay', 'Yahoo!', 'News', and 'Company Sites'. Below the navigation is a 'Product Sales Tool Box' with several sections:

- Training:** Marketplace Bulletin
- Supplies:** Supply Order Form
- Generating The Lead:** Print Ad 1, Print Ad 2, Print Ad 3, Postcard, Brochure Display*
- Sales Presentation:** Advertising Brochure, Sales PowerPoint
- Closing The Sale:** Product Brochure, Health Rates, Life Rates, Life Rate Calculator (PC Only)

There are also 'Recent Product Announcements' and 'About Foundation Signature Series' sections. The 'Policy Forms' section lists: MMGAP, R-MMGAP-HD, RT10 - Renewable Term Life, SWL - Whole Life, ANR, U4272, and DFR. A 'Contact Us' button is at the bottom right.

Sales and Marketing Tools Available for Download

www.uabranh.com/foundation

- Application
- Advertising Brochure
- Health and Life Rates
- Marketplace Bulletin
- Optional Dependent Form
- Outline of Coverage
- Postcard Mailer
- Print Ads
- Product Brochure
- Sales PowerPoint

The Marketplace Bulletin contains policy specifications and underwriting instructions. Please read this document carefully.

Direct customers to:

www.unitedamerican.com/foundation

Branch Managers may e-mail questions to:

branchservice@torchmarkcorp.com

Looking for a way to manage your rising healthcare costs?

UA UNITED AMERICAN INSURANCE COMPANY
www.unitedamerican.com/foundation

FOUNDATION Signature Series™

Managing Your Healthcare Costs

Spend less money for health insurance.

UA United American Insurance Company

AGE	BASE PLAN - ANNUAL PREMIUMS										
	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$3,500	\$4,000	\$4,500	\$5,000	\$7,000	\$10,000
18-20	\$44	\$66	\$77	\$88	\$99	\$110	\$121	\$132	\$143	\$154	\$165
20-30	44	66	88	88	88	110	132	154	176	200	222
31-35	44	66	88	88	110	132	154	176	200	222	244
36-40	55	77	88	110	132	154	176	200	222	244	266
41-45	55	88	110	132	154	176	200	222	244	266	288
46-50	66	110	132	154	176	200	222	244	266	288	310
51-55	66	121	143	165	187	209	231	253	275	297	319
56-60	66	132	154	176	200	222	244	266	288	310	332
61-65	66	143	165	187	209	231	253	275	297	319	341

Need help managing your healthcare costs?

United American Insurance Company's **FOUNDATION Signature Series™** features an innovative hospital expense policy that can help cover major medical deductibles, copayments, and coinsurance.

- Calendar-year maximum benefit levels from \$1,000 to \$10,000
- Optional Hospital Outpatient Benefit Rider

Also Available: Optional Life Insurance Policy

Let United American Answer Your Deductible Dilemma!
To learn more contact:

www.unitedamerican.com/foundation
This is a solicitation for insurance. You may be contacted by an Agent representing United American Insurance Company. Policy benefits may vary by state. Limitations and exclusions apply.

AD-MMGAP1 Policy Forms MMGAP MMGAP-HD RT10 SWL

FOUNDATION Signature Series™

Managing Your Healthcare Costs

Limited Benefit Hospital Expense Policy

UA United American Insurance Company
www.unitedamerican.com/foundation

FOUNDATION Signature Series™

Managing Your Healthcare Costs

Imagine a product that could help you manage your healthcare costs. That product is here!

United American Insurance Company has created an innovative solution to help cover your deductible, copayments and coinsurance.

You have current or pending major medical coverage, and when you have a hospital expense, your major medical policy will cover most of your healthcare bill.

But, it won't cover your deductible.

Or, your coinsurance your major medical policy requires.

That's why United American created the FOUNDATION Signature Series. To help you cover specific, out-of-pocket hospital expenses, such as your deductible, copayment, or coinsurance.

FOUNDATION Signature Series is ideal for:

- People challenged by high major medical premiums.
- People without health insurance looking to keep premiums low when buying a major medical policy.

FOUNDATION Signature Series can:

- Help you manage your healthcare costs.
- Lower your out-of-pocket premiums.
- Save major medical coverage.
- Keep more hard-earned money in your pocket.

UA United American Insurance Company
www.unitedamerican.com/foundation



MEET JAY CSIPKES

Director of Sales Administration

Jay Csipkes, UA's new Director of Sales Administration, always has a smile on his face. But underneath that easygoing exterior is a man possessed ... possessed with the desire and drive to bring out the best in United American, its Agents, Unit Managers, and Branch Managers.

Vision: Tell us about your background. Were you already in insurance before you joined UA?

JC: My grandfather was a Home Office vice president for a major midwestern insurance company for almost 25 years, and my uncle works for United American, so you could say insurance is in my blood.

I attended college in New Orleans at Tulane University and received a bachelor's and a master's degree in accounting. After college, I managed a company in New Orleans before moving to Dallas. I started as an Agent with UA in 2002.

I initially came to Dallas for an interview with a large accounting firm. However, once I saw the money that could be made at United American and the opportunities for advancement, I canceled my interview with the accounting firm and accepted a position with UA. Needless to say, I have never looked back!

Vision: What previous positions have you held with United American? How did they prepare you for your new position as Director of Sales Administration?

JC: I learned the ins and outs of selling UA's individual health and Medicare Supplement policies during the year I worked as an Agent. When my Branch Manager promoted me to Unit Manager, I learned how our management trained new Agents. I was always closely involved in the recruiting process, and I learned from one of the best recruiters in the Company, Branch Manager Dan Shea.

I have been fortunate to have great mentors working with me who always took an interest in my success. After working as a Unit Manager for a year, I spent a year and a half at Liberty National as a Director. Then Andy King, UA's President and Chief Marketing Officer, asked me to come to the Home Office as a Director of Recruiting.

I understand what our Agents, Unit Managers, and Branch Managers go through on a daily basis as they recruit and train new Agents. My job is to use my knowledge to help both our Branches and the Home Office do what United American does best – get an insurance card in every American's hands.

Vision: What are your responsibilities as Director of Sales Administration?

JC: I am the 'knot in the bow tie' between sales in the field and Administration in the Home Office. I work with virtually every department in the Home Office to make sure that the things we do internally are the best possible solutions to the situations the field faces every day. I also make sure that the field understands the rules and regulations set by the Home Office.

Vision: Do you see the role changing at all?

JC: No, my role with the Company as Director of Sales Administration is simple – make sure the Home Office and the Branches are doing the right things in the right way.

Vision: What is your greatest challenge?

JC: The greatest challenge of any new position is learning what are the best practices within that position. In my work life, I've been fortunate to always have worked for supervisors who gave me feedback concerning my ideas and guided me in the right direction on problems that I faced.

Vision: What do you enjoy most about your new role?

JC: I enjoy the interaction with the Branch Managers. I have known many of them since I was an Agent, and I consider many of them to be some of my best friends.

Vision: What is your primary goal?

JC: Ultimately, I want every Agent, Unit Manager, and Branch Manager to realize their financial dreams, while helping the Company to prosper profitably.

Vision: Do you have advice for Agents, Unit Managers, and Branch Managers to help them be more successful?

JC: You have to have a system and keep score to be successful. Winners in any field keep score, and selling insurance is no different. Make more contacts and recruit more sellers if you want to make more money and have more opportunities. United American has been in business for more than 60 years, and this one rule has never changed. It will be the same when I retire from the Company 35 years from now!

UNITED AMERICAN'S

2007 SERVICE PERFORMANCE RECORD



TOTAL CLAIM TRANSACTIONS	6,246,456
MED-SUPP CLAIM CHECKS ISSUED	2,550,548
NON-MED-SUPP HEALTH TRANSACTIONS	415,501
POLICIES ISSUED	151,231
CUSTOMER TELEPHONE CALLS HANDLED	2,012,150
MED-SUPP CLAIMS PROCESSED	4.11 CALENDAR DAYS
ALL POLICIES ISSUED	7.81 CALENDAR DAYS

All information is based on Company records.

PRESIDENT'S CLUB 1-10

Through January 2008, the following producers represent the Top Agents, Unit Managers, and Branch Managers with the highest net annualized premium for the year. To be listed here, you must have a Quality of Business rate of at least 60% 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 in-force premium over 12/07.

BRANCH MANAGERS

1. Rick Krout
Branch 66
\$464,966



2. Craig Villwock
Branch H1
\$266,585



3. Chris Villwock
Branch K4
\$265,642



4. Cody Webster, Branch M5\$256,845
5. Peter Schettini, Branch 39 225,665
6. John Kampling, Branch 32165,541
7. Jason Everett, Branch N1.....154,322
8. Marion Parker Sr., Branch 46152,082
9. Tim Joyner, Branch R3147,969
10. Andy Coutavas, Branch N9134,004

UNIT MANAGERS

1. DeRoy Skinner
Branch 66
\$255,966



2. Tanner Smith
Branch F8
\$201,269



3. Duane Hill
Branch K2
\$169,650



4. Grecia Joyner, Branch R3\$147,969
5. Logan Bixler, Branch 38.....128,404
6. Ed Holbrook, Branch K4.....123,152
7. Ashley Frieden, Branch 40.....114,602
8. Tracy Manners, Branch 50.....112,200
9. Nicholas Vanlangendonck, Branch B8...98,679
10. Alan Hall, Branch 86.....92,769

AGENTS

1. John Devenyns
Branch 66
\$197,723



2. Edward Shackelford
Branch F8
\$62,244



3. Danielle Letmathe
Branch F8
\$58,536



4. Bobbi Terry, Branch R3.....\$54,740
5. Robert Carter, Branch N750,297
6. Timothy Thompson, Branch K4.....44,412
7. Kelly Patterson, Branch N9.....39,077
8. Steven Kelly, Branch K1.....37,617
9. Randall Campbell, Branch M536,466
10. Annette Doyle, Branch 3935,992

HONOR CLUB 11-20

BRANCH MANAGERS

11. Buddy Pierce, Branch 28.....\$112,109
12. Todd Baxter, Branch 8 106,303
13. Sean Summerlin, Branch G6.....102,672
14. Craig Fortner, Branch 4493,659
15. Tom Guadagno, Branch M6.....88,138

UNIT MANAGERS

11. Jason Adams, Branch 50\$89,926
12. Brian Fowler, Branch 86.....87,814
13. Sarah Hillyard, Branch K4.....86,698
14. Richard Byrd, Branch 7486,504
15. Christopher Anderson, Branch K185,673
16. Chad Lane, Branch 685,082
17. Everett Cape, Branch 32.....84,574
18. Katie Boudreau, Branch M582,972
19. Vincenza Rebecchi, Branch 8682,379
20. Nathan Soderquist, Branch 5480,551

AGENTS

11. Joseph Sawyer, Branch M6\$35,052
12. Michael Shaver, Branch 3934,763
13. James Garst, Branch C933,696
14. David Lamb, Branch K132,836
15. Walter Lyons, Branch C6.....32,620
16. Andrea Vecchione, Branch 8631,536
17. Jason Burgess, Branch 831,302
18. Jeremy SESCO, Branch 3030,925
19. Brandon Doucet, Branch 4030,154
20. Andrew Turner, Branch 3029,802

— 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 annualized premium. **Tim Joyner**, of Branch R3 is January's **Rookie Manager of the Month**. The R3 team produced **\$147,969** of net annualized premium in January.

Good job, Tim! Keep that production growing every month!

Welcome & Congratulations to our new Branch Managers!

Dan Smith – Branch 92. Dan was previously a Unit Manager in Branch M3.

James Bowgren – Branch 45. James was previously a Unit Manager in Branch M2.

Spencer Shaver – new Branch T4. Spencer was previously a Unit Manager in Branch 66.

Jim Ford – new Branch R9. Jim was previously a Unit Manager in Branch 54.

Elaine Terry – Branch H6. Elaine was previously a Unit Manager in Branch P5.

Ken Keith – Branch 71. Ken was previously a Unit Manager in Branch G6.

First Year Agent Production

Through January 2008, 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**

1. Rick Krout, Branch 66.....\$407,372
2. Cody Webster, Branch M5.....\$226,511
3. Peter Schettini, Branch 39.....\$201,995
4. Chris Villwock, Branch K4.....\$201,781
5. Craig Villwock, Branch H1.....\$191,361

**Top 5 – 1st Year
Unit Manager**

1. DeRoy Skinner, Branch 66.....\$229,128
2. Tanner Smith, Branch F8.....\$194,631
3. Duane Hill, Branch K2.....\$147,684
4. Grecia Joyner, Branch R3.....\$126,681
5. Logan Bixler, Branch 38.....\$115,374

High-level recruiting makes the difference!

Production Goals

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

Branch Manager	Branch	Production	New Goal
Jason Gsoell.....	Branch F8.....	\$584,050.....	\$600,000
Rick Krout.....	Branch 66.....	\$464,966.....	\$475,000
Cody Webster.....	Branch M5.....	\$256,845.....	\$275,000
Johnny Salyers.....	Branch 10.....	\$201,252.....	\$225,000
David Lang.....	Branch K2.....	\$177,330.....	\$200,000
Tim Joyner.....	Branch R3.....	\$147,969.....	\$150,000
Joe Carter.....	Branch N7.....	\$75,135.....	\$100,000

Million Dollar Milestone

Cody Webster.....	Branch M5.....	\$2,039,327
Chad Yoos.....	Branch 33.....	\$1,033,187

CONGRATULATIONS

Qualifying to Cruise



BRANCH 01

BRANCH 02

Jeffrey Kitchens
David Merveldt, U. Mgr.

BRANCH 04

BRANCH 06

Jared Harnar, U. Mgr.
Chad Lane, U. Mgr.
David Watson

BRANCH 08

Todd Baxter, Mgr.
Jason Burgess
Monica Burgess, U. Mgr.
Cornelius Van Dyke

BRANCH 09

Trisha Dumstorff
John McCarty, U. Mgr.

BRANCH 10

Jean Burks
Lance Evans, U. Mgr.
Kathleen Gage
Toby Grizzel, U. Mgr.
Gregory Jones

BRANCH 12

BRANCH 15

BRANCH 18

Shawn Driggers, U. Mgr.
Wanda Jackson
Elisia Jennings
Elizabeth Matos

BRANCH 20

Joshua Roberts

BRANCH 21

Dorinda Bowser, U. Mgr.

BRANCH 22

BRANCH 23

BRANCH 24

BRANCH 25

BRANCH 28

Mark Fanelli
Walter 'Buddy' Pierce, Mgr.
Leanna Wooten

BRANCH 30

Burhon Nabiyevev
Mark Penwell, U. Mgr.
Vanessa Scites
Jeremy SESCO
Sarah Skinner
Andrew Turner

BRANCH 32

Everett Cape, U. Mgr.
John Kampling, Mgr.
Craig Miller

Tarina Nelson

BRANCH 33

Anousone Chanthavixay,
U. Mgr.

BRANCH 33 CONT.

Ernestine Taylor
Patrick Walsh

BRANCH 38

Logan Bixler, U. Mgr.
John Cox
Penny Jones
David Smith

BRANCH 39

Nicholas Boeschen, U. Mgr.
Grant Chapman, U. Mgr.
Jeanne Doran
Annette Doyle
Peter Schettini, Mgr.
Michael Shaver

Leonard Thompson

BRANCH 40

Brandon Doucet
Ashley Frieden, U. Mgr.
Deanna Parrish

BRANCH 43

BRANCH 44

Craig Fortner, Mgr.

BRANCH 45

BRANCH 46

James Goodwin, U. Mgr.
Pamela Hill
Glenda Laska
Marion Parker, Mgr.

BRANCH 47

BRANCH 49

BRANCH 50

Jason Adams, U. Mgr.
Chelsea Dennison
Ryan Grow
Steven Hargis, U. Mgr.
Matthew Johnson
Tracy Manners, U. Mgr.
Catherine Meinecke, U. Mgr.
Cody Reinert
Brandon Roerick
Mark Speake
Richard Vallie

BRANCH 53

BRANCH 54

Stephen Demarie
Nathan Soderquist, U. Mgr.

BRANCH 55

John Biersdorff, U. Mgr.
Larry Bowman

BRANCH 59

BRANCH 60

John Bauer
Mark Hargis, U. Mgr.
Jaonne Laursen
Loren Olguin
Todd Parks
Joann Spafford-Paak, U. Mgr.

BRANCH 61

Reginald Knighton

BRANCH 62

Gerald Berger, U. Mgr.
Debbi Galvan
Bobby Holmes, U. Mgr.

BRANCH 63

BRANCH 66

John Devenyns
Angela Hill
Rick Krout, Mgr.
Robert Marsik, U. Mgr.
Royce Robertson
James Shumate
DeRoy Skinner, U. Mgr.
Stephen Smith

BRANCH 68

Tamberly Storey

BRANCH 69

BRANCH 71

Jamie Futrill, U. Mgr.

BRANCH 73

BRANCH 74

Richard Byrd, U. Mgr.
Jiries Samander
Katie Thomas

Michael White

BRANCH 76

BRANCH 77

BRANCH 80

BRANCH 82

BRANCH 85

BRANCH 86

Steven Deboer, U. Mgr.
Brian Fowler, U. Mgr.
Elena Garrett
Alan Hall, U. Mgr.
Jack Loewy
Dennis Morin
Vincenza Rebecchi, U. Mgr.
Andrea Vecchione
Robert Williams

BRANCH 87

BRANCH 89

BRANCH 90

BRANCH 91

Christiane Christensen

BRANCH 92

Ryan Anderkin, U. Mgr.
Terrance Goodloe
Arlexie Gray

Clensy Warren

BRANCH 93

Kevin Bynum
Jeffrey Lankford, U. Mgr.

BRANCH 94

BRANCH 97

Jason Brewer, U. Mgr.
David Sims

BRANCH 98

BRANCH A1

Lisa Caviness

BRANCH A4

BRANCH A8

Thomas Power, U. Mgr.

BRANCH B2

BRANCH B7

Christina Beard

BRANCH B8

Sandra Davis
Nicholas Vanlangendonck,
U. Mgr.

BRANCH C3

BRANCH C5

Diane Bernstein

BRANCH C6

Mark Leitch, U. Mgr.
Walter Lyons

(Continued on the next page)

United American recognizes Agents, Unit Managers, and Branch Managers who are on schedule, as of January, for the 2008 National Sales Convention.

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

Agents — \$14,583; Unit Managers — \$10,417 First Year / \$41,666 Total; and Branch Managers — \$20,833 First Year / \$83,333 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 12/07, have a credit balance in your personal account (Branch Managers must have a credit in the Z account as well), and be above minimum standards.

Qualifying to Cruise



BRANCH C9

Don Arnett, U. Mgr.
Tim Bryan, U. Mgr.
Kevin Fackler
James Garst
Kassandra Guymon
Carson Hinds, U. Mgr.
Kenny Manzanaras
Garridy McEwen, U. Mgr.
Michael Nielsen

BRANCH D7

BRANCH D8

Michael Carroll

BRANCH D9

BRANCH E1

BRANCH E4

Carolyn Thompson

BRANCH E6

BRANCH E9

BRANCH F1

Josue Moreno

BRANCH F2

BRANCH F3

Sandra Mireles

BRANCH F4

BRANCH F8

Tanya Anspach
Jacob Boudreaux
Mansi Desai, U. Mgr.
Megan Dever
Alicia Duval
Emily Fenemore

Cynthia Forrest

BRANCH F8 CONT.

Danielle Letmathe
Robert McClure
Sabrina Pistrutto
Edward Shackelford
Tanner Smith, U. Mgr.

Bono Stewart

BRANCH F9

Theodore Martin

BRANCH G1

BRANCH G2

BRANCH G4

Margaret Capalongo, U. Mgr.

BRANCH G6

Sean Summerlin, Mgr.

BRANCH G7

Patricia Grasberger
Andrea Hoxie
Quoc Nguyen
Kelly Wuthrich, U. Mgr.

BRANCH G8

BRANCH G9

BRANCH H1

Wallace Guenther
Kelly Henry, U. Mgr.
Jason Lucik, U. Mgr.
Andrew Maletich
Craig Villwock, Mgr.
Aimee Young

BRANCH H2

BRANCH H3

Rhonda Ivey

BRANCH H5

Bryan Foulk

BRANCH H6

BRANCH H8

Joel Herrera

BRANCH J1

BRANCH J2

Ericka Schoch

BRANCH J3

BRANCH J5

Carline Smith

BRANCH J6

BRANCH J7

BRANCH J8

BRANCH J9

Matt Ruthland

BRANCH K1

Christopher Anderson, U. Mgr.
Benjamin Barrett
Cynthia Harris
Steven Kelly

David Lamb

BRANCH K2

Timothy Brand
Mary Doyle
Duane Hill, U. Mgr.

Michael Medina

BRANCH K3

BRANCH K4

Elizabeth Bennett
Sarah Hillyard, U. Mgr.
Edward Holbrook, U. Mgr.
Timothy Thompson
Chris Villwock, Mgr.

BRANCH K5

BRANCH K6

Paul Hardie
Sean Valley, U. Mgr.

BRANCH K7

Eula Kelso, U. Mgr.

BRANCH K8

BRANCH K9

BRANCH L3

BRANCH M1

BRANCH M2

BRANCH M3

Evette Bullock
John Drescher, U. Mgr.
Sarah Ford
Benny Randall
Angela Waters, U. Mgr.

BRANCH M4

BRANCH M5

Concetto Barone, U. Mgr.
Stephen Beverly
Katie Boudreau, U. Mgr.
Randall Campbell
Michael Dalpozzo
William Leggett, U. Mgr.
Cherie Webster, U. Mgr.
Cody Webster, Mgr.

BRANCH M6

Tom Guadagno, Mgr.
Joseph Sawyer

BRANCH M7

BRANCH M8

BRANCH M9

BRANCH N1

Kade Covington
Jason Everett, Mgr.

BRANCH N2

BRANCH N3

Linda Dover

BRANCH N5

BRANCH N6

BRANCH N7

Robert Carter

BRANCH N8

BRANCH N9

Robert Byrnes
Andy Coutavas, Mgr.
Stephanie Coutavas, U. Mgr.
Steven Hatadis
Kelly Paterson
Heather Wilkinson

BRANCH P1

BRANCH P2

BRANCH P3

BRANCH P4

BRANCH P5

BRANCH P6

BRANCH P7

Rick Hill
Robert Schildt, U. Mgr.

BRANCH P8

Patricia Austin
Alex Linzi, U. Mgr.

BRANCH P9

BRANCH R1

BRANCH R2

BRANCH R3

Grecia Joyner, U. Mgr.
Tim Joyner, Mgr.
Ashley Lowery

Bobbi Terry

BRANCH R4

BRANCH R5

BRANCH R6

BRANCH R7

BRANCH R8

BRANCH R9

BRANCH T4

BRANCH T5

BRANCH T6

BRANCH T7

BRANCH T8

Shana Fletcher

United American recognizes Agents, Unit Managers, and Branch Managers who are on schedule, as of January, for the 2008 National Sales Convention.

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

Agents — \$14,583; Unit Managers — \$10,417 First Year / \$41,666 Total; and Branch Managers — \$20,833 First Year / \$83,333 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 12/07, have a credit balance in your personal account (Branch Managers must have a credit in the Z account as well), and be above minimum standards.