

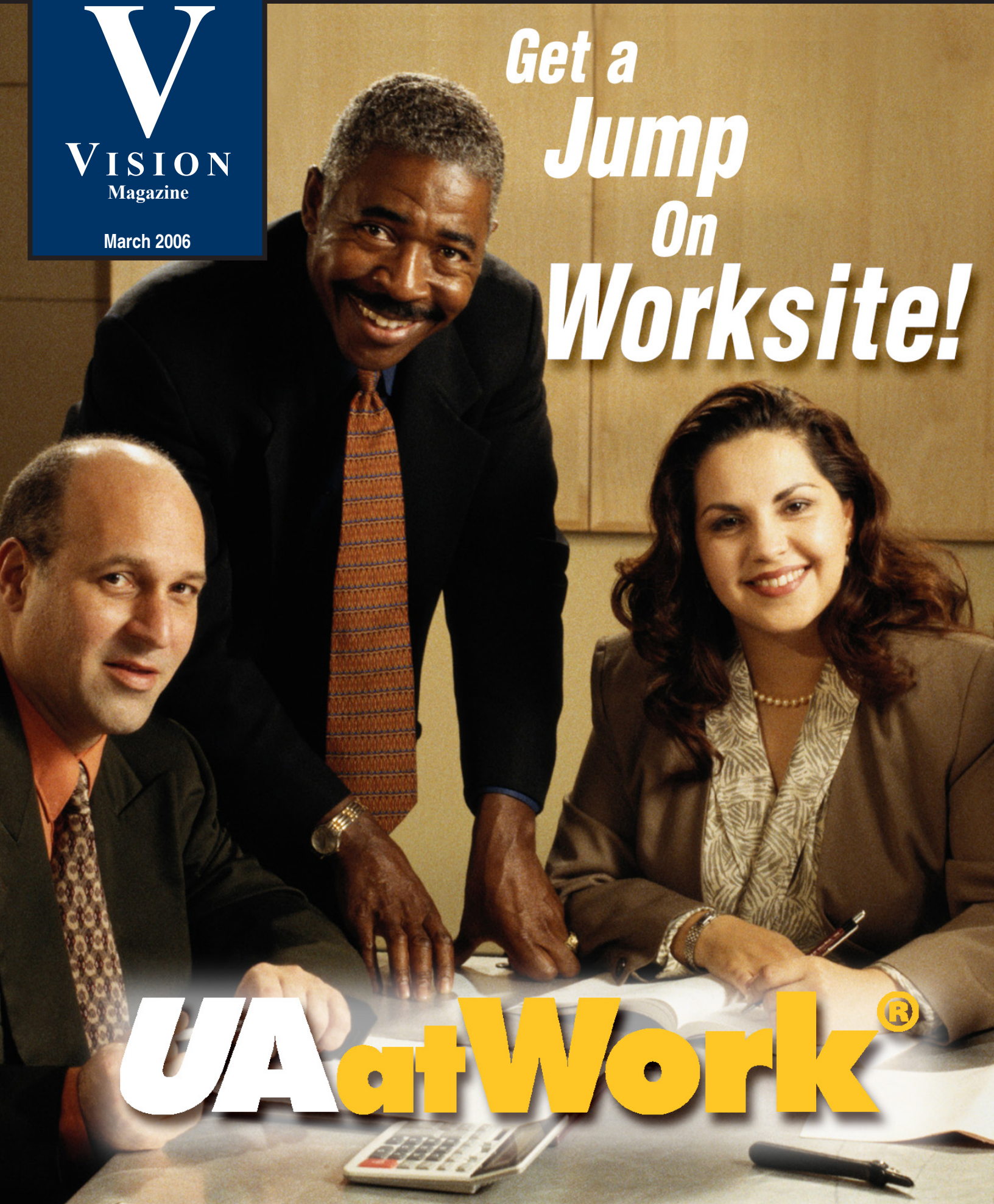
The news and ideas magazine for UA's Branch Office Division.

V
VISION
Magazine

March 2006

*Get a
Jump
On
Worksite!*

UA **atWork**®





UNITED AMERICAN

For over a half century, United American Insurance Company has been meeting the public's life and health needs. We are a leader in individual life and health protection. We are totally committed to meeting customer needs through personal one-on-one Agent service and complete Home Office customer support. You can count on UA to do what it says it will do.

www.uabranh.com

www.unitedamerican.com
Home Office (972) 529-5085

VISION

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V

EDITOR'S PAGE

ProCare Approvals

A special mailing regarding ProCare Medicare Supplement rate approvals for new business and renewals has been mailed to Branch Offices in Georgia, Kansas, Missouri, Montana, Oregon, Rhode Island, and Wisconsin.

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, please contact the Agent Service Center at 800-925-7355.

Interest Rates Set

The Lifestyle Annuity new money interest rate for the month of April is **4.10 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.

Advertising Reminder

A reminder that all Agent-created advertising must be submitted to the Home Office for approval. Submissions should be sent to Mary Johnson in Compliance via the e-mail address mjohnson@torchmarkcorp.com. Each piece received by Monday at noon will be reviewed that same week. Advertising approval meetings are held each week on Wednesday at 1:30 p.m.

MA14/DMA14 Approvals

As of March 2006, the new ProCare applications, the MA14 and disability application DMA14, are approved in the following states:

Alabama	Montana
Arizona	North Carolina
Delaware	North Dakota
Florida	Nebraska
Georgia	Ohio
Iowa	Oklahoma
Idaho	Rhode Island
Illinois	South Carolina
Indiana	Tennessee
Kansas	Utah
Kentucky	Washington D.C.
Louisiana	West Virginia
Maine	Wyoming
Missouri	

Product mailings with memos and sample applications will begin mid-March and stagger through April for approved states. **When the new MA14 product mailing is received, Branch Managers may order supplies and begin using them immediately. For states listed above, the cut-off date for the old MA13 application is May 15, 2006.**

[Date]

[Client Name]
[Client Address]
[City, State, Zip Code]

Dear [Client Name]:

Thank you for your recent application for insurance with our company, United American Insurance. Since 1947, we have offered health and life insurance products to individuals and proudly have a history of excellent service to our vast, nationwide client base.

We have processed your application here in our local office and have forwarded it to our Home Office for consideration. If approved, your agent, [Agent Name], will call you immediately upon receiving your policy and will make arrangements to deliver it to you.

Again, we thank you for your business and look forward to serving your future insurance needs. Incidentally, should you have any friends, relatives, or acquaintances looking for an insurance policy or a job opportunity, or should you ever need my personal assistance, please do not hesitate to contact me directly at [Branch Office #].

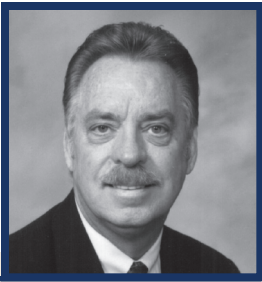
Respectfully yours,

Branch Manager's Signature

[Branch Manager's Name]
Branch Manager

New Conservation Letter

The new Conservation Letter (CONSRV06) is designed to alleviate customer anxiety after the sale and preserve business. Branch Managers should re-create the Conservation Letter on their own letterhead, personally sign, and mail out the letter to all new customers. Copies of the Conservation Letter may be downloaded from www.uabranh.com/services.



John Gore

Senior Vice President,
Branch Agency Division

Positive Changes — JUST THE BEGINNING!

I'm sure you all have heard that "change is inevitable" and "everything changes in time." Well, I am a firm believer in advocating change, as long as it is for the benefit of all: the Agent, the Company, and the shareholder. I wish to now share with you, our field force, some recent changes as well as some of the things on the drawing board.

New Conservation Letter

When an Agent sells an insurance product to a consumer, immediately after the sale the new customer is wondering, "Did I do the right thing? Did I purchase the right product? Will I receive good service? Can I really afford the policy?" Buyers' remorse is taking place!!

Our newly created Conservation Letter (see pg. 2) will greatly help relieve those concerns, thus allowing our Home Office to complete the application process without the customer cancelling. This letter, to be sent from the Branch Office upon the writing of the advance check, also establishes a link between the customer, the Agent, the Branch Manager, and the Company, as well as serving as a recruiting tool. The Conservation Letter is for Branch Manager use only.

New Business Check-off Lists

We now have new business check-off lists for both individual and worksite products. According to Dave Collett, Vice President of New Business, 30 percent of all new business applications received in his department have one or more errors, preventing the timely processing of that business which sometimes delays issue for several days. The new check-off lists (see a sample of the worksite check-off on pg. 6) will dramatically reduce this hold up and allow for quicker underwriting decisions. Both the individual and worksite check-offs are available for download from www.uabbranch.com/services.

Direct Branch - to - Underwriting Communication

Upon the recommendation of Dave Collett, Branch Managers can now e-mail or fax questions relating to underwriting issues directly to the Underwriting department. This will significantly expedite the underwriting process. In the past, such correspondence had to first go to Branch Services who would then forward those inquiries on to New Business. This, as we saw it, created a bottleneck and slowed down the process needlessly. Thanks for this suggestion, Dave! You are a hero to the field.

In case you do not have the New Business contact information, here it is again:

E-mail: nbrequests@torchmarkcorp.com

Fax: 469-525-4210

I think we've got a lot of exciting changes so far. You will find that my philosophy of "If it makes sense, let's do it!" will stimulate unprecedented growth for the United American Branch Office Division and propel us to the forefront of our markets. So, hang on to your hats! We're in for a great ride!

2006 Medicare Report for Seniors:

UA'S LATEST VIDEO RELEASE AVAILABLE ON DVD

With the annual changes in Medicare, it's important to provide prospects with the most current facts and figures. We have updated the *Medicare Report for Seniors* to reflect the new 2006 Medicare deductible amounts. Like the 2005 version, the 2006 video is a convenient and inexpensive marketing tool that can generate additional HDF sales.

The 2006 *Medicare Report for Seniors* (HDF06KL) follows the same format as the 2005 version and features these highlights:

- UA's financial stability and outstanding ratings from A.M. Best and Standard & Poor's
- Our extensive experience in the Medicare market
- How the Medicare program works and examples of potential out-of-pocket expenses for which a Senior may potentially be responsible
- Features and benefits of UA's HDF policy and the deductible funding options available through our Reserve Fund Annuity

If you're looking for a way to increase your HDF sales, order the 2006 *Medicare Report for Seniors* today from Branch Supply.

HDF06KL is available in DVD format only at a cost of \$1.10 each. It is available in all states for training and for use in sales presentations in states where approved. See chart at right.



HDF06KL

"If you are relatively healthy and currently only incur routine medical expenses, you should purchase a catastrophic, or high-deductible health insurance policy, that would kick in when your medical bills exceeded a predetermined level."

(Source: Weiss Ratings' Consumer Guide to Medicare Supplement Insurance, Summer 2005)

HDF06KL IS APPROVED FOR USE IN STATES MARKED WITH AN "X" AT PRESS TIME.

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

How's your **FLEXGUARD IQ?**

If you need to
know more
about **FLEXGUARD**,
UA's new addition
to Didasko training
offers valuable
information
to get your
sales moving!

FLEXGUARD is one of the most satisfying products we've developed in recent years. It has the potential to bring affordable health coverage to many individuals who might be otherwise uninsured. Yet, developing the product is only half the equation. Providing you with the right tools to sell it is just as important.

An application section at the end walks you step-by-step through the application process. Proper completion of the application is critical. It helps you avoid pended applications and assures a speedy policy issue.

All Branches should have received their new **FLEXGUARD** CD-ROM's. If you have not been issued this new addition, please contact Didasko Training Systems at 1-866-DIDASKO.



UAatWork® Update: Here's What's **New!**

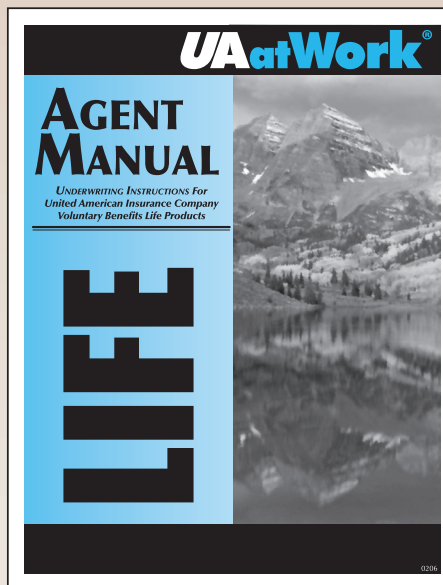
If the insurance industry were to play favorites, there is little doubt worksite marketing would be its golden child! United American's own UAatWork program has prospered during its first year in operation and is geared up for a repeat performance in 2006. Let's examine some new and updated materials we've recently added to the existing worksite forms.

1 Agent Manuals for Health (F4341) and Life (F4704)

The Life and Health Agent Manuals have been revised to add a five-page section of Substandard Premium Conversion Tables F-J for CA, ID and MD.



F4341



F4704

2 Payroll Deduction Authorization (F4349)

The Payroll Deduction Authorization has been changed from a one-page form Agents download to a smaller, two-part carbonless form Managers can order from Supply. The new form has the top copy for the employer; the second copy is sent to the Home Office.

UAatWork® **PAYROLL DEDUCTION AUTHORIZATION**
 UNITED AMERICAN INSURANCE COMPANY • 3700 S. STONEBRIDGE DRIVE • MCKINNEY, TX 75070 • www.unitedamerican.com

New Deduction
 Change Deduction

DEDUCTIONS EACH PAY PERIOD

Pre-Tax	\$
After Tax	\$
Total Deduction	\$

Employer: _____
 Employee: _____
 SSN / Payroll Number: _____ First Deduction Date: _____

I hereby request and authorize my employer to deduct \$ _____ each pay period from my paycheck for products offered by United American Insurance Company. This authorization shall remain in effect until termination of my employment or written notice by me of the cancellation of this authorization.

Employer Copy — White
 Home Office Copy — Yellow

F4349 R0306 _____ Date _____ Employee Signature _____

F4349

3 New Business Check Off List (F5101)

The New Business Check Off is a new form designed to assist Agents when they submit new business. It lists everything that must be completed to submit the business. When submitting a new UAatWork case, work through each section to make sure each sale is accurate. This form, available for download from www.uabran.ch.com/services/forms, should make new business submission easier and more error-free.

UAatWork® **NEW BUSINESS CHECK OFF (SUBMITTING THE ACCOUNT)**

STANDARD LIST BILL

- Employer's Acceptance of List Bill (F4348) — Should be faxed to UAatWork in advance of the application process.
- Privacy & Disclosure Information Booklet For Health Products (UAPD-UH 05)
- Consumer Form (3728-G 0405) when selling Flex, GSR, HSXC, MMXC, SHXC
- Payroll Deduction Authorization Form (F4349) — give white copy to employer; Submit yellow copy to HO
- Signed Worksite Only New Business Applications
- Signed Worksite Only UA Partners Application
- Business Transmittal Form (F4351). Attach all completed applications.

SECTION 125

- Privacy & Disclosure Information Booklet For Health Products (UAPD-UH 05)
- Consumer Form (3728-G 0405) when selling Flex, GSR, HSXC, MMXC, SHXC
- Payroll Deduction Authorization Form (F4349) — give white copy to employer; Submit yellow copy to HO
- Salary Reduction Form (EBA-002) — give to employer; Do Not Submit to HO
- Signed Worksite Only New Business Applications
- Signed Worksite Only UA Partners Application (Does not qualify for pre-tax treatment.)
- Business Transmittal Form (F4351). Attach all completed applications.

IF NEW CASE

The above items PLUS the following forms faxed to UAatWork in advance of the application process:

- Employer's Acceptance of List Bill (F4348)
- Plan Adoption Agreement (EBA-001)
- Points to Remember (EBA-003)

IF AMENDING AN EXISTING CASE

The above items PLUS the following forms faxed to UAatWork in advance of the application process:

- Employer's Acceptance of List Bill (F4348)
- Premium Reduction Amendment (EBA-004)
- Copy of current Plan Adoption Agreement. Must show qualified benefits and Plan Year.

If amending an existing plan no Employer Implementation Manual will be sent. It is not our Plan.

I have reviewed the above case submission and attest to the accuracy and completeness of the materials including premium/fee calculations and applications.

Date _____ Unit Manager's Signature _____ Branch Manager's Signature _____

United American Insurance Company • 3700 S. Stonebridge Drive • McKinney, TX 75070 • www.unitedamerican.com
 F5101 R0306

F5101

UAatWork® Update: **New!** Here's What's

4 New Pre-Approach Letters (WSM3 and (WSM4)

New Pre-approach letters have been designed to help Agents make the best first impression with potential customers. Both letters address issues important to today's employers and are available for download under the UAatWork section at www.uabranch.com/services/forms. Cut and paste these letters onto your letterhead and mail to prospective customers.

WSM3

Dear Employer,

The words "double-digit increases" can be powerful when referring to the growth or revenue of your business, but, when they indicate an increase in the cost of employee benefits, these words can be sobering. The rising cost of healthcare today makes it difficult for businesses of all sizes to offer meaningful benefits, including insurance, to their employees. Out of necessity, employers are continuing to push more of the cost of benefits toward their employees, and many have been forced to eliminate health benefits altogether.

What is the solution?

Employers may choose to adopt voluntary benefit policies; in fact, thousands of employers already have. The best part of voluntary benefits is that you, the employer, are able to offer your employees access to valuable health insurance AT NO COST to you. You'll be able to show your employees that you care about their health and well-being and, at the same time, help maintain employee productivity.

Wait, it gets even better...

Voluntary benefit plans may take advantage of valuable tax savings available through Internal Revenue Service Code Section 125. Section 125 allows your employees to pay for individual insurance premiums on a pre-tax basis. Every dollar your employees redirect towards a voluntary benefit policy allows your company to save on FICA and FUTA taxes. And we know every employer would love to lower payroll taxes.

I will call you in the next few days to schedule a meeting, at a time convenient for you, to discuss this worthwhile option and to evaluate if United American Insurance Company's UAatWork voluntary benefit program can help your business. If you prefer to contact me immediately, please refer to the information below.

Sincerely,

[Agent Name]
[Agent Contact Information]

Dear Employer,

**NOW YOU CAN OFFER EMPLOYEES ACCESS TO AFFORDABLE INSURANCE —
AND POTENTIALLY SAVE MONEY ON PAYROLL TAXES!**

This isn't a mythical pot of gold at the end of the rainbow. This is a real possibility, available to business owners like you, which is made possible through the magic of Internal Revenue Code Section 125.

United American Insurance Company has successfully worked with many employers around the country to provide employees access to valuable insurance, called voluntary benefits, AT NO COST to the employer. Voluntary benefits purchased through a Section 125 plan allow your employees to pay for individual insurance premiums on a pre-tax basis. Every dollar your employees redirect towards a voluntary benefit policy allows your company to save on FICA and FUTA taxes. We know every employer would love to lower payroll taxes and, at the same time, show concern for the health and well-being of their employees.

It's time to quit wishing upon shooting stars for solutions to the high cost of insurance. I will call you in the next few days to schedule a meeting, at a time convenient for you, to discuss this real option available to you through our UAatWork voluntary benefit program. Let's see if we can help your business without looking into a crystal ball. If you prefer to contact me immediately, please refer to the information below.

Sincerely,

[Agent Name]
[Agent Contact Information]

WSM4

WSM4

Wondering if worksites is for you?

Here's what Keith Benton, Branch 43 Manager, thinks about the power of worksite sales!



KEITH BENTON
BRANCH 43

Vision: Keith, what appeals to you about worksite?

KB: Persistency! Under a Section 125, persistency is exceptional!

Vision: What worksite products do you sell the most?

KB: Actually, all of them. Products like life, accident and critical illness are especially helpful to individuals who already have adequate health insurance through a major medical policy. FLEXGUARD has tremendous market potential for those who don't already have health insurance and are needing some basic, solid protection.

Vision: What's the most important sales tip you can offer to others?

KB: EVERY lead is an opportunity. Even if a prospect already has life or health insurance, you can offer a Section 125 and ancillary products to complement existing coverage. With worksite, there's simply no such thing as a bad lead!

Vision: How do you see the future of worksite at United American?

KB: Worksite is going to explode. When you look at the number of uninsured people in this country, the appeal of the products and the sales potential is absolutely unbelievable. Worksite allows individuals to customize their insurance policies at a price they can afford. They only pay for what they want or need. It's a win/win situation from every angle for both Agent and customer.

RECRUITING

KEEPS THE BRANCH DIVISION #1

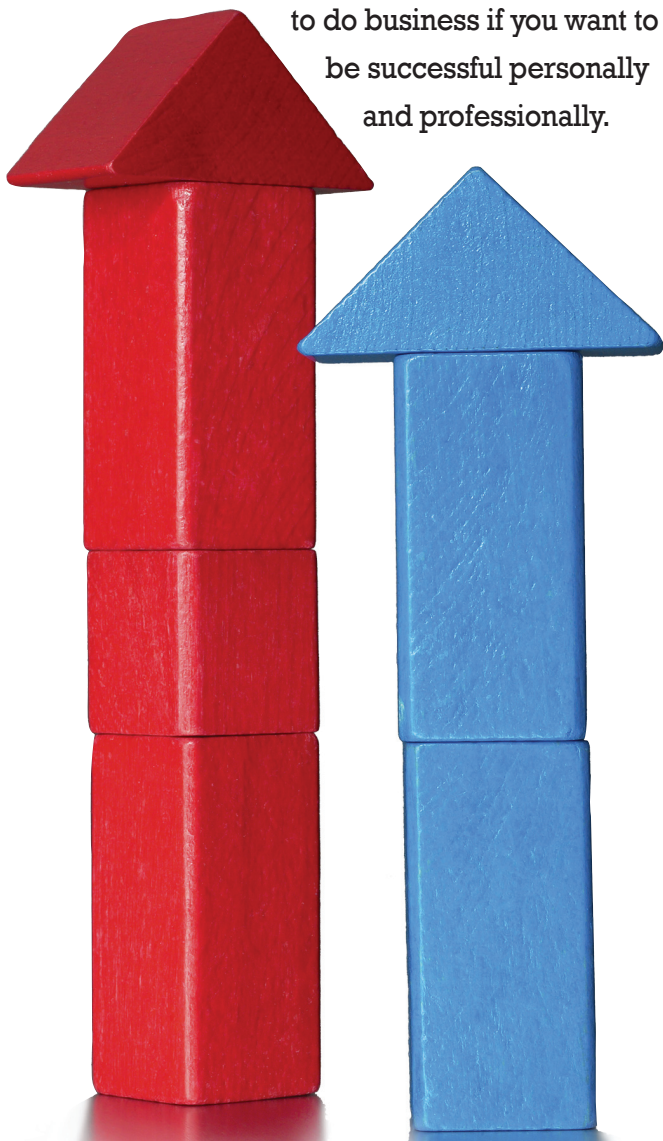
The Branch Division produced amazing results when challenged by a recruiting contest! Activity generated by the recent contest with American Income Life and Liberty National proved that the Branch Division is still the best of the best! The overwhelming Branch victory secured The Atlantis Paradise Island, Bahamas as the location for the recent Branch Managers Meeting. With incentives like Atlantis, recruiting should be a 24/7 job!

But, the Branch Division doesn't need a contest to recruit. Our Branch Managers, Unit Managers and Agents all know that recruiting is simply the ONLY way

to do business if you want to be successful personally and professionally.

Recruiting can both create and satisfy the dreams and goals of a lifetime. When you share the limitless opportunities you've already received with new recruits, you "pay it forward." You provide others with the building blocks of a strong foundation on which to develop their own sales skills, which they will eventually share as well. Active and consistent recruiting leads to an increase in your office staff, your book of business, and your chances to qualify for Convention. Recruiting also makes United American's outstanding product portfolio available to more and more prospects and gives them the opportunity to have affordable insurance protection. Recruiting benefits everyone!

Solid building blocks within individual offices help create sustained growth within our Branch Division. Build your recruiting efforts to new heights! Keep our Branch's foundation strong and our Division successful!



V

ACHIEVEMENT

PRESIDENT'S CLUB

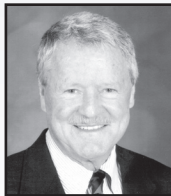
Through February 2006, the following producers represent the Top Agents, Unit Managers and Branch Managers with the highest net-net premium for the year. To be listed here, you must have a Quality of Business rate of at least 61% as determined by the 4th month persistency report (or Decline/Cancellation 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. **Chris Jones**
Branch 93
\$726,663



2. **Don Gibbs, CLU**
Branch C9
\$709,079



3. **Jeff Miller**
Branch 50
\$656,390



UNIT MANAGERS

1. **Karen Dolan**
Branch 63
\$285,513



2. **Michael Hyman**
Branch 93
\$266,659



3. **Robert Holker**
Branch C9
\$252,237



AGENTS

1. **Grant Walton**
Branch C9
\$96,293



2. **Sherri Severa**
Branch J2
\$67,052



3. **Brandi Fry-MacNeil**
Branch 93
\$60,827



- 4. Craig Villwock, Branch H1 . . . \$533,626
- 5. Ross Taylor, Branch 92 493,645
- 6. Jack Curtis, Branch 25 457,816
- 7. John Hamilton, Branch 61 390,331
- 8. Ron Seroka, Branch 90 389,223
- 9. Tim McGuire, Branch 33 363,506
- 10. Rick Krout, Branch 66 361,937

- 4. Stewart Ross, Branch 68 \$218,315
- 5. Cody Webster, Branch 50 202,901
- 6. Richard Byrd, Branch 74 181,437
- 7. Shaun Snovel, Branch 06 174,945
- 8. Jason Everett, Branch 50 169,814
- 9. Kevin Lords, Branch 22 168,990
- 10. Craig Fortner, Branch 92 166,143

- 4. Ryan Anderkin, Branch 92 \$60,593
- 5. Zane Miller, Branch 92 59,679
- 6. Rosetta Jackson, Branch F8 59,027
- 7. Tammy Richenberg, Branch G8 . . . 57,538
- 8. Nathan Ocmund, Branch C3 55,170
- 9. Michael Vogler, Branch 25 54,432
- 10. Brian Holker, Branch C9 53,222

HONOR CLUB

Through February 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 \$348,094
- 12. Randy Byrd, Branch 74 344,706
- 13. Scott Christianson, Branch 22 . . . 323,772
- 14. Alan Spafford, Branch 60 300,223
- 15. Lance Taylor, Branch 18 299,290
- 16. John Paul Caswell, Branch 06 . . . 295,248
- 17. Sheri Sisler, Branch G8 284,623
- 18. Justin White, Branch G7 264,427
- 19. George Muse, Branch 68 243,055
- 20. Greg Gorman, Branch 86 237,689

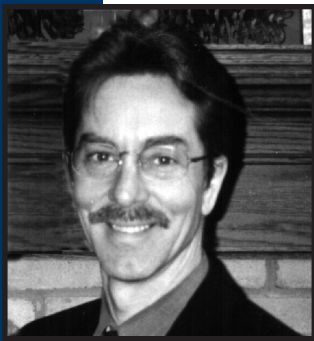
UNIT MANAGERS

- 11. Don Arnett, Branch C9 \$158,037
- 12. James Short, Branch 61 141,893
- 13. Penney Frazier-Parham, Branch 61 . . 140,290
- 14. Donovan Dock, Branch C9 134,921
- 15. Gene Love, Branch 92 134,875
- 16. Anthony Veit, Branch 93 125,379
- 17. Ronald Chock, Branch D9 124,590
- 18. Bonnie Coffel, Branch G8 122,991
- 19. Brian Pederson, Branch 15 121,262
- 20. Donna Loupe, Branch F8 120,541

AGENTS

- 11. Michael Blivens, Branch 93 \$50,561
- 12. Scott Taylor, Branch C9 49,122
- 13. Michael Saenz, Branch G9 48,046
- 14. Stephanie Martin, Branch 25 46,539
- 15. Lynette Harris, Branch 93 46,472
- 16. Mark Hargis, Branch 60 45,759
- 17. Jared Emerick, Branch 22 45,468
- 18. Jennifer Crawford, Branch H1 . . . 42,007
- 19. Bill Pallotta, Branch 63 41,149
- 20. Amy Newton, Branch H1 41,004

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. **DON SALTIS**, of Branch J2 is February's **ROOKIE MANAGER OF THE MONTH**. Don's team produced **\$84,187** of net-net annualized premium in February.

Way to go, Branch J2!

First Year Agent Production

Through February 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. Chris Jones, Branch 93	\$600,814
2. Craig Villwock, Branch H1	462,721
3. Don Gibbs, CLU, Branch C9	461,347
4. Jeff Miller, Branch 50	448,016
5. Rick Krout, Branch 66	345,780

**Top 5 – 1st Yr. –
Unit Manager**

1. Michael Hyman, Branch 93	\$205,832
2. Shaun Snovel, Branch 06	174,945
3. Jason Everett, Branch 50	138,492
4. Karen Dolan, Branch 63	138,278
5. Robert Holker, Branch C9	128,661

Your hard work is paying off!

Welcome

Mary Gibbs has been promoted to Branch Manager of Branch 45. Mary was previously a Unit Manager in Branch 08.

John Kampling has been promoted to Branch Manager of Branch 32. John was previously a Unit Manager in Branch 06.

Production Goals

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

Branch	Production	New Goal
Branch C9	\$413,019	\$425,000
Branch 50	391,633	400,000
Branch H1	316,179	325,000
Branch 92	284,586	300,000
Branch 25	283,394	300,000
Branch F8	211,870	225,000
Branch G9	125,282	150,000
Branch G4	111,059	125,000
Branch J8	83,788	100,000
Branch K5	66,263	75,000
Branch J7	62,483	75,000
Branch K1	55,759	75,000

Million Dollar Milestones

as of February 2006

Craig Villwock	Branch H1	\$2,339,819
Rick Krout	Branch 66	2,064,026
Grey Yates	Branch 54	1,034,109
Doug Murdock	Branch 08	1,022,415
Dave Mann	Branch B2	1,013,372

QUALIFIERS ON SCHEDULE

BRANCH 01 BRANCH 02 BRANCH 06 John Paul Caswell, Mgr. Forrest Elliott Dennis Gray Landon Lucas, U. Mgr. Timothy Smith Shaun Snovel, U. Mgr.	BRANCH 38 Jonathan Gates Jacob Gritton, U. Mgr. Paula Reeves, U. Mgr.	BRANCH 62 (CONT.) Richard Roberts Lori Ryan	BRANCH 93 Karl Artis Michael Blivens Avery Dunn Brandi Fry-MacNeil Marvin Harrell Lynette Harris Michael Hyman, U. Mgr. Chris Jones, Mgr. Robert Maehr Eugene McMurray John Parker Misty Rains Michael Richardson Anthony Veit, U. Mgr. Vester Walker, U. Mgr. Doris Werbil	BRANCH E6 BRANCH E9 Chester Shmoldas William Upchurch	BRANCH H1 (CONT.) Amy Newton Elaine Sever-Bodzioy Craig Villwock, Mgr. Suzanne Woodstuff, U. Mgr.
BRANCH 08 Joseph Heptig, U. Mgr. Roger Litteken, U. Mgr. Doug Murdock, Mgr. Bridget Rose-Viehweg Gerardo Tovar	BRANCH 39 Elizabeth Cavanaugh Brett Muniz Peter Schettini, Mgr. Don Spray	BRANCH 63 Karen Dolan, U. Mgr. Bill Pallotta	BRANCH 94 Sara Kurfees, U. Mgr.	BRANCH F1 James Johnson Dan Shea, Mgr.	BRANCH H2 BRANCH H3 Michael Garrick James Handy, Mgr. Donna Matonti Joshua Zarandona
BRANCH 09 Don Acre, U. Mgr. Karen Hammer John McCarty Amanda Richards Mickey Tolliver, Mgr. Travis Tolliver, U. Mgr.	BRANCH 40 Sandy Bourque Douglas Dowell, U. Mgr. Robert Giles, Mgr. Dolly Perrodin Rory Richard Candy Settoon Kevin Vincent, U. Mgr. Styve Vincent	BRANCH 64 Marc Bonenfant, U. Mgr. Suvd Galindev Zachary Haslett Rick Krout, Mgr. Steven Lauer, U. Mgr. Richard Newell, U. Mgr. DeRoy Skinner, U. Mgr. Sheri Williamson Julia Yip	BRANCH 95 Jason Brewer, U. Mgr. Samuel Cunningham David Duncan, U. Mgr. William Maddox Phil Manry, Mgr.	BRANCH F2 BRANCH F3 Terry Pohler, Mgr.	BRANCH H4 James Alley Marco Martinez Dawn Moore, U. Mgr. Steve Nilson Lawrence Stewart
BRANCH 10 BRANCH 12 Herman Jackson	BRANCH 41 BRANCH 43 Justin Gray	BRANCH 65 Robert Bala George Muse, Mgr. Stewart Ross, U. Mgr. Tamberly Storey Denise Zahn	BRANCH 96 Lisa Caviness Keith Cleveland, Mgr. Margaret Stokes, U. Mgr.	BRANCH F4 BRANCH F8 Roger Carter Darwin Childs, U. Mgr. Casey Cramer Jason Gsoell, Mgr. Pamela Hall Joanne Hoffman, U. Mgr. Rosetta Jackson Marilyn Keller Donna Loupe, U. Mgr. Vincent Manzo Laura Mitsunaga Cena Pelter Tanner Smith, U. Mgr.	BRANCH H5 Irene Giles Lisa Neal, U. Mgr. Sergio Porrata
BRANCH 15 Mark Fountain, Mgr. Brian Pederson, U. Mgr. Barbara Richards	BRANCH 44 Robert Hapney Glenda Laska Marion Parker Jr., U. Mgr. Marion Parker Sr., Mgr. Ronald Withrow	BRANCH 66 Philip Barry Lynn Giachetti, U. Mgr. Nick Giachetti, Mgr.	BRANCH 97 Susan Turnbull	BRANCH F9 Chris Johnson, Mgr. Michael Kenney, U. Mgr.	BRANCH H6 Erik Berg Robin Miller, U. Mgr.
BRANCH 17 BRANCH 18 Matthew Carter Shawn Driggers John Kimbrough, U. Mgr. Casey Lillie, U. Mgr. Shannon Motes David Phillips Lance Taylor, Mgr.	BRANCH 45 Lynn Nguyen	BRANCH 69 BRANCH 73 Joshua Byrd, U. Mgr. Randy Byrd, Mgr. Richard Byrd, U. Mgr. Levi Dendy Timothy Glover Michael Jackson Perrin Wilson	BRANCH 98 Paul Clive	BRANCH G1 William Gilday Jennifer Whittaker, U. Mgr.	BRANCH H7 Juan Castellano Mike Castellano, Mgr. Adam Demoss Scott Nite Mark Tames, U. Mgr.
BRANCH 20 BRANCH 21 BRANCH 22 Gwen Campbell Scott Christianson, Mgr. Jared Erickson Wendy Hawk, U. Mgr. Timothy Jensen Kevin Lords, U. Mgr. Bret Schneider Robert Scott Paul Willey, U. Mgr.	BRANCH 46 Robin Nelson Eric Sellors, Mgr. Jason Smith	BRANCH 74 Christine Evans-Morales Caren Gertner Fritts, U. Mgr. Catherine Hunter Jaclyn Lampton Ray Miller, U. Mgr. Dennis Mitchell, Mgr. Justin Thomas Sumer Walker Terry Watson, U. Mgr.	BRANCH 99 Matthew Allen Don Arnett, U. Mgr. Jacob Bradfield Jason Cox Donovan Dock, U. Mgr. Don Gibbs, Mgr. Carson Hinds Brian Holker Robert Holker, U. Mgr. Shane Knudsen Garridy McEwen Marty Mitchell Michael Nebeker Micah Patterson, U. Mgr. Scott Taylor Grant Walton	BRANCH G2 Charles Bridges, Mgr. Dennis Burnham, U. Mgr. Louis Melancon Thomas Price	BRANCH H8 Donald Bowen, U. Mgr. Robert Depasqual Dawn Taylor
BRANCH 23 BRANCH 25 Peggie Chrestman, U. Mgr. Jack Curtis, Mgr. Mike Estes Trevor Ireland Stephanie Martin Jionna Newton Steven Ritchie Harold Schmidt Michael Vogler	BRANCH 47 Jessica Funk Brandon Gross, U. Mgr. Steven Hargis, U. Mgr. Renae Hughey Tracy Manners, U. Mgr. Jeff Miller, Mgr. Beau Moore Timothy Nuckolls, U. Mgr. Alan Rendleman Lenora Reynolds Jeffrey Thompson Charles Webster Cody Webster, U. Mgr.	BRANCH 75 BRANCH 77 BRANCH 80 Ashley Anderson, U. Mgr. Greg Gorman, Mgr. Alan Hall, U. Mgr. Dianna Orme Tracey Rowley, U. Mgr. Richard Warren	BRANCH 01 Edward Hanson Andrew Williams, U. Mgr.	BRANCH G3 Bonnie Coffel, U. Mgr. Jeffrey Daniels, U. Mgr. Cynthia Morrill Tammy Richenberg Sheri Sisler, Mgr. Kenneth Tassej	BRANCH H9 Dolores Fischer William Kennel Al Lopez Michael McGrath, Mgr. Gilbert Montemayor
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BRANCH 33 Andrew Bagley Reheleh Banan Joshua Baxter, U. Mgr. Dallas Beardesley Bernard Ellebrecht, U. Mgr. Leonard Irving Tim McGuire, Mgr. Regis Riley Cheryl Shoults Harold Smith	BRANCH 49 Lonny Dufour, U. Mgr. Ore Vacketta	BRANCH 82 BRANCH 89 BRANCH 90 Christine Damone Cleopatra Fotinos, U. Mgr. Jacqueline Jauz Lindsey Jones Brad Schriber, U. Mgr. Ron Seroka, Mgr. Steven White, U. Mgr.	BRANCH 03 Edward Hanson Andrew Williams, U. Mgr.	BRANCH G5 Bonnie Coffel, U. Mgr. Jeffrey Daniels, U. Mgr. Cynthia Morrill Tammy Richenberg Sheri Sisler, Mgr. Kenneth Tassej	BRANCH J2 Timothy Joyner, U. Mgr. Robert Maita
	BRANCH 50 James Greene, U. Mgr.	BRANCH 91 BRANCH 92 Ryan Anderkin Phillip Drosch Craig Fortner, U. Mgr. Gretchen Langley Gene Love, U. Mgr. Zane Miller Bradley Staton Ross Taylor, Mgr. Aubrey Vance, U. Mgr.	BRANCH 04 Matthew Allen Don Arnett, U. Mgr. Jacob Bradfield Jason Cox Donovan Dock, U. Mgr. Don Gibbs, Mgr. Carson Hinds Brian Holker Robert Holker, U. Mgr. Shane Knudsen Garridy McEwen Marty Mitchell Michael Nebeker Micah Patterson, U. Mgr. Scott Taylor Grant Walton	BRANCH G6 Irene Burns, Mgr. Anna Castro Robert Connell, U. Mgr. Brian Ducote, U. Mgr. Mario Garcia Charles Ray Michael Saenz Christopher Smith, U. Mgr. Michael Wickham	BRANCH J3 Dennis Dibert Shaun Guske, Mgr. Christopher Nelson, U. Mgr. Raymond Paige Alicia Vitiello
	BRANCH 51 David Burns Mark Hargis, U. Mgr. Alan Spafford, Mgr. Tyrone Stacy		BRANCH 05 Jacil Batties Molly Bricker, U. Mgr. Jeanette Kelly Michael Schlichte Ted Stokes Jerry Stolly, Mgr.	BRANCH G7 Irene Burns, Mgr. Anna Castro Robert Connell, U. Mgr. Brian Ducote, U. Mgr. Mario Garcia Charles Ray Michael Saenz Christopher Smith, U. Mgr. Michael Wickham	BRANCH J4 Michael White
	BRANCH 52 Bradley Braley Michelle Choyce Christopher Foley Penney Frazier-Parham, U. Mgr. Robert Guenard John Hamilton, Mgr. James Short, U. Mgr. Marilyn Williams		BRANCH 06 Ronald Chock, U. Mgr. Paul Etheredge, Mgr. Arthur Janos Cecile Tirel	BRANCH G8 Romina Alesci Nancy Assenmacher Robert Beardman Tamara Collins Dennis Crawford, U. Mgr. Jennifer Crawford Mark Legoullon	BRANCH J5 Kimberlee Bishop Wesley Harmon, U. Mgr. Marilyn Ingle
	BRANCH 53 James Parker, U. Mgr.		BRANCH 07 Paul Etheredge, Mgr.	BRANCH G9 Dennis Crawford, U. Mgr. Jennifer Crawford Mark Legoullon	BRANCH J6 Don Eynon, U. Mgr. Eric Hunsinger

United American recognizes Agents, Unit Managers and Branch Managers who are on schedule, as of February, 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 — \$21,084; Unit Managers — \$14,300 First Year / \$57,200 Total; and Branch Managers — \$28,600 First Year / \$114,400 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.