



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

#### VISION

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### **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.

[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

### MAI4/DMAI4 Approvals

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

**Alabama** Montana **North Carolina Arizona Delaware North Dakota Florida** Nebraska Ohio Georgia Iowa Oklahoma Idaho **Rhode Island** Illinois South Carolina Indiana **Tennessee** Kansas Utah Washington D.C. **Kentucky** 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.

#### **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.uabranch.com/services.



John Gore
Senior Vice President,
Branch Agency Division

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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.uabranch.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.

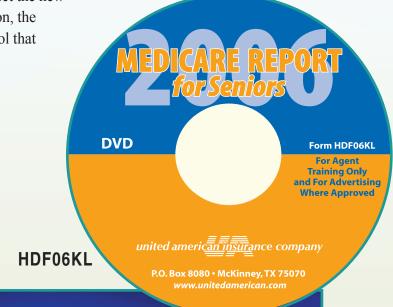
We have updated the *Medicare Report for Seniors* to reflect the new 2006 Medicare deductible amounts. Like the 2005 version, the 2006 video is a convenient and inexpensive marketing tool that can generate additional HDF sales.

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.



"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)

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# How's your FLEXGUARD IQ?

If you need to know more about FLEXGUARD, **UA's new addition** to Pidasko 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.



# WatWork Update: New! Here's What's

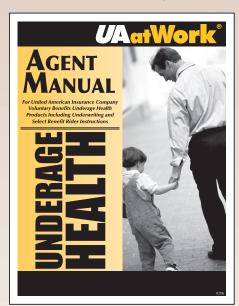
If the insurance industry were to play favorites, there is little doubt worksite marketing would be its golden child!

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.

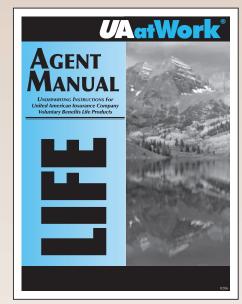
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#### Agent Manuals for Health (F4341) and Life (F4704)

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

## 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.

UNITED AMERICAN INSURAN	ICE COMPANY • 3700 S. STONEBRIDGE DRIVE • MCKINNEY, TX 75070 • www.unitedamerican.com
<ul><li>New Deduction</li><li>Change Deduction</li></ul>	Employee:
DEDUCTIONS EACH PAY PERIOD	Employer:
Pre-Tax \$	SSN / Payroll First Deduction Number: Date:
After Tax S Total	hereby request and authorize my employer to deduct \$each pay period from my paycheck for products offered by United American Insurance Company.
Emplayer Copy — White Home Office Copy — Yellow	This authorization shall remain in effect until termination of my employment or written notice by me of the cancellation of this authorization.

F4349

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.uabranch.com/services/forms, should make new business submission

easier and more error-free.

	Employer's Acceptance of List Bill (F4348) – Should be faxed to UAatWork in advance of the application process.
n	Privacy & Disclosure Information Booklet For Health Products (UAPD-UH 05)
	Consumer Form (3728-G 0405) when selling Flex. GSP, 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.
SECTI	DN 125
0	Privacy & Disclosure Information Booklet For Health Products (UAPD-UH 05)
	Consumer Form (3728-G 0405) when selling Flex, GSP, HSXC MMXC, SHXC
	Payro Deduction Authorization Form (F4349) – give white copy to employer; Submit yellow copy to HO
	Salary Reduction Form (EIM-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 NEV	N CASE
Th	e 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 (ElM-001)
	Points To Remember (EIM-003)
FAM	ENDING AN EXISTING CASE
	e above items PLUS the following forms faxed to UAatWork in advance of the application process.
	Employer's Acceptance of List Bill (F4348)
0	Premium Reduction Amendment (EIM-004)
	Copy of current Plan Adoption Agreement. Must show qualified benefits and Plan Year.
If a	mending an existing plan no Employer Implementation Manual will be sent. (It is not our Plan.)
	ved the above case submission and attest to the accuracy and completeness of the materials emium/fee calculations and applications.
Date	Unit Manager's Signature Branch Manager's Signature
erican	Insurance Company • 3700 S. Stonebridge Drive • McKinney, TX 75070 • www.unitedam

F5101

New Business Check Off

# UAatWork Update: New! Here's What's New!



# 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 allogether.

#### 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 UAarWork voluntary benefit program can help your business. If you prefer to contact me immediately, please refer to the information below.

Sincerel

[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 employee. 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

# Wondering if worksite 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.

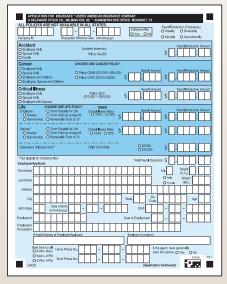


# A Quick Reminder...

# **UAatWork**® Applications

We currently have three separate worksite applications – each used only for specific worksite products.

UACB
Used for Accident Indemnity,
Cancer, Critical Illness and our
Life products with riders.



UAGP
Used only for FLEXGUARD and its options.

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UAHI
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# **UAatWork**® Compliance

It's important that you sell only the products that are available and have been approved in your state(s) for worksite marketing. All products are not available in all states even though the product may be listed on the application. UA makes it easy for you, though, with our Product Approval Chart.

To access the Product Approval Chart, go to www.uabranch.com/services/forms. Click on UAatWork Forms at the bottom of the page. The Approval Chart is updated monthly and displays:

- Form numbers for all available worksite products
- · Which application is used with which product

FEBRUARY 2006

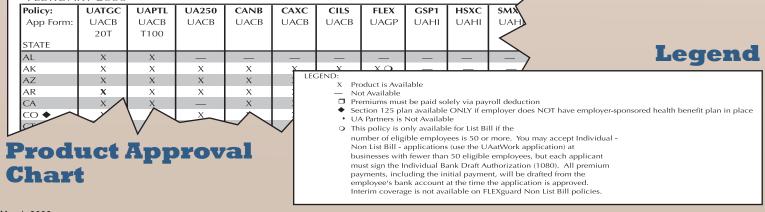
• Whether or not the product is approved in a particular state

At the bottom of the Chart is the legend to additional information and special circumstances that apply in only some states:

- · How premiums must be paid
- If Section 125 is available and under what circumstances
- If UA Partners® is available
- Other special conditions which may apply

Please review the Product Approval Chart at least monthly.

And don't forget Compliance! It's just as important for voluntary benefits as it is for individual sales. Be sure to regularly review the Compliance Sheets for the UAatWork products shown on UAOnLine. These sheets are also updated on a regular basis.



# 

# 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!** 

# 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



#### Unit Managers

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



#### **AGENTS**

1. Grant Walton Branch C9 \$96,293



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



2. Michael Hyman Branch 93 \$266,659



2. Sherri Severa Branch J2 \$67,052



3. Jeff Miller Branch 50 \$656,390



3. Robert Holker Branch C9 \$252,237



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



 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 Ocmond, 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.

# 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

BRANCH MANAGERS

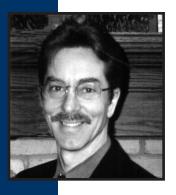
#### Unit Managers

# **AGENTS** ael Blivens, Brand

11. Don Arnett, Branch C9	\$158,037	11. Michael E
12. James Short, Branch 61	141,893	12. Scott Tay
13. Penney Frazier-Parham, Branch	61140,290	13. Michael S
14. Donovan Dock, Branch C9	134,921	14. Stephanie
15. Gene Love, Branch 92	134,875	15. Lynette H
16. Anthony Veit, Branch 93	125,379	16. Mark Har
17. Ronald Chock, Branch D9	124,590	17. Jared Em
18. Bonnie Coffel, Branch G8	122,991	18. Jennifer (
19. Brian Pederson, Branch 15	121,262	19. Bill Pallot
20. Donna Loupe, Branch F8	120 541	20 Amy New

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 /1 00/





# **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 /2!

# **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.

Branch Manager	Unit 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	<ol> <li>Michael Hyman, Branch 93</li> <li>Shaun Snovel, Branch 06</li> <li>Jason Everett, Branch 50</li> <li>Karen Dolan, Branch 63</li> <li>Robert Holker, Branch C9</li> </ol>	\$205,832 174,945 138,492 138,278 128,661

## 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		
Branch G9	125,282	150,000
Branch G4		125,000
Branch J8	83,788	100,000
Branch K5	66,263	
Branch J7	62,483	
Branch K1	55,759	

# **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

# UALIFIERS ON SCHEDULE

**BRANCH 02 BRANCH 06** John Paul Caswell, Mgr. Forrest Flliott Dennis Gray Landon Lucas, U. Mgr.

**BRANCH 38** 

**BRANCH 39** 

**Brett Muniz** 

Don Spray

Sandy Bourque

Dolly Perrodin

Rory Richard

Candy Settoon

Styve Vincent

**BRANCH 43** 

**BRANCH 45** 

**BRANCH 46** 

Justin Grav

Robert Hapney

Ronald Withrow

Lynn Nguyen

Robin Nelson

Jason Smith

John Ferrell

Jessica Funk

Renae Hughey

Jeff Miller, Mgr.

Alan Rendleman

Lenora Reynolds

Charles Webster

Jason Bledsoe

Ore Vacketta

**BRANCH 53** 

**BRANCH 54** 

**BRANCH 55** 

**BRANCH 59** 

**BRANCH 60** 

Jeffrey Thompson

Cody Webster, U. Mgr.

Chris Lawson, U. Mgr.

Lonny Dufour, U. Mgr.

James Greene, U. Mgr.

Beau Moore

Gerald Brooks

Christina Dacquisto

Jason Everett, U. Mgr.

Brandon Gross, U. Mgr.

Steven Hargis, U. Mgr.

Tracy Manners, U. Mgr.

Timothy Nuckolls, U. Mgr.

Eric Sellors, Mgr.

**BRANCH 47** 

**BRANCH 49** 

**BRANCH 50** 

Marion Parker Jr., U. Mgr.

Marion Parker Sr., Mgr.

Glenda Laska

Robert Giles, Mgr.

**BRANCH 40** 

Jonathan Gates

Jacob Gritton, U. Mgr.

Paula Reeves, U. Mgr.

Elizabeth Cavanaugh

Peter Schettini, Mgr.

Douglas Dowell, U. Mgr.

Kevin Vincent, U. Mgr.

**BRANCH 01** 

Timothy Smith Shaun Snovel, U. Mgr. **BRANCH 08** Joseph Heptig, U. Mgr. Roger Litteken, U. Mgr.

Doug Murdock, Mgr. Bridget Rose-Viehweg Gerardo Tovar

**BRANCH 09** Don Acre, U. Mgr. Karen Hammer

> John McCarty Amanda Richards Mickey Tolliver, Mgr. Travis Tolliver, U. Mgr.

**BRANCH 10 BRANCH 12** Herman Jackson

**BRANCH 15** Mark Fountain, Mgr.

Brian Pederson, U. Mgr. Barbara Richards

**BRANCH 17 BRANCH 18** 

**BRANCH 21** 

Matthew Carter Shawn Driggers John Kimbrough, U. Mgr. Casev Lillie, U. Mgr. Shannon Motes **David Phillips** Lance Taylor, Mgr. **BRANCH 20** 

**BRANCH 22** Gwen Campbell Scott Christianson, Mgr.

Jared Emerick Wendy Hawk, U. Mgr. Timothy Jensen Kevin Lords, U. Mgr. **Bret Schneiter** 

Robert Scott Paul Willey, U. Mgr.

**BRANCH 23 BRANCH 25** 

> Peggie Chrestman, U. Mgr. Jack Curtis, Mgr. Mike Estes Trevor Ireland Stephanie Martin Jionna Newton Steven Ritchie

Joshua Baxter, U. Mgr.

Harold Schmidt Michael Vogler **BRANCH 28** 

David Burns **BRANCH 30** Mark Hargis, U. Mgr. Alan Spafford, Mgr. **BRANCH 32** Tyrone Stacy Clinton Sprague

**BRANCH 61 BRANCH 33** Andrew Bagley **Bradley Braley** Michelle Choyce Reheleh Banan

Penney Frazier-Parham, U. Mgr. Dallas Beardsley Bernard Ellebrecht, U. Mgr. Robert Guenard John Hamilton, Mgr. Leonard Irving James Short, U. Mgr. Tim McGuire, Mgr. Marilyn Williams

Regis Riley **BRANCH 62** Cheryl Shoults Harold Smith

James Parker, U. Mgr.

Christopher Foley

**BRANCH 62 (CONT.)** 

Richard Roberts Lori Ryan

**BRANCH 63** 

Karen Dolan, U. Mgr. Bill Pallotta

**BRANCH 66** 

Marc Bonenfant, U. Mgr. Suvd Galindev Zachary Haslett Rick Krout, Mgr. Steven Lauer II Mor Richard Newell, U. Mgr. DeRoy Skinner, U. Mgr. Sheri Williamson

Julia Yip **BRANCH 68** 

Robert Bala George Muse, Mgr. Stewart Ross, U. Mgr. Tamberly Storey Denise Zahn

**BRANCH 69 BRANCH 73** 

> Philip Barry Lvnn Giachetti. U. Mar. Nick Giachetti, Mgr.

**BRANCH 74** 

Joshua Byrd, U. Mgr. Randy Byrd, Mgr. Richard Byrd, U. Mgr. Levi Dendy Timothy Glover Michael Jackson Perrin Wilson

**BRANCH 76 BRANCH 77 BRANCH 80** 

Christine Evans-Morales Caren Gertner Fritts, U. Mgr. Catherine Hunter Jaclyn Lampton Ray Miller, U. Mgr. Dennis Mitchell, Mar. Justin Thomas Sumer Walker

Terry Watson, U. Mgr. **BRANCH 86** 

> Grea Gorman, Mar. Alan Hall, U. Mgr. Dianna Orme Tracey Rowley, U. Mgr. Richard Warren

Ashley Anderson, U. Mgr.

**BRANCH 87** Al Peavey, U. Mgr.

**BRANCH 89 BRANCH 90** 

**Christine Damone** Cleopatra Fotinos, U. Mgr. Jacqueline Jauz Lindsey Jones Brad Schriber, U. Mar. Ron Seroka, Mgr. Steven White, U. Mgr.

**BRANCH 91 BRANCH 92** 

Ryan Anderkin Phillip Droesch Craig Fortner, U. Mgr. Gretchen Langley Gene Love, U. Mar. Zane Miller **Bradley Staton** Ross Taylor, Mgr. Aubrey Vance, U. Mgr. **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 94** 

Sara Kurfees, U. Mgr.

**BRANCH 97** 

Jason Brewer, U. Mgr. Samuel Cunningham David Duncan, U. Mgr. William Maddox Phil Manry, Mgr.

**BRANCH A1** 

Lisa Caviness Keith Cleveland, Mgr. Margaret Stokes, U. Mgr.

**BRANCH A4** Susan Turnbull

**BRANCH A8 BRANCH B2** Paul Clive

**BRANCH B7** Rachel Fenz, U. Mgr.

Adela Nino-Cochrun, U. Mgr.

**BRANCH C3** 

Jay Noto Nathan Ocmond, U. Mgr.

**BRANCH C5** Jeff Brounley **BRANCH C6** 

Edward Hanson Andrew Williams, U. Mgr.

**BRANCH C9** Matthew Allen

Jacob Bradfield Jason Cox Donovan Dock, U. Mgr. Don Gibbs, Mgr. Carson Hinds Brian Holker Robert Holker, U. Mgr.

Don Arnett, U. Mgr.

Shane Knudsen Garridy McEwen Marty Mitchell Michael Nebeker

Micah Patterson, U. Mgr. Scott Taylor Grant Walton

**BRANCH D8** Jacil Batties

Molly Bricker, U. Mgr. Jeanette Kelly Michael Schlichte Ted Stokes Jerry Stolly, Mgr.

**BRANCH D9** 

Ronald Chock, U. Mgr. Paul Etheredge, Mgr. Arthur Janos Cecile Tirel **BRANCH E1 BRANCH E4** 

**BRANCH E6 BRANCH E9** 

Chester Shmoldas William Upchurch

**BRANCH F1** James Johnson Dan Shea, Mgr.

**BRANCH F2 BRANCH F3** 

Casey Cramer

Terry Pohler, Mgr.

**BRANCH F4 BRANCH F8** Roger Carter

> Jason Gsoell, Mgr. Pamela Hall Joanne Hoffman, U. Mgr. Rosetta Jackson Marilyn Keller Donna Loupe, U. Mgr. Vincent Manzo

Darwin Childs, U. Mgr.

Laura Mitsunaga Cena Pelter Tanner Smith, U. Mgr.

**BRANCH F9** Chris Johnson, Mar. Michael Kenney, U. Mgr.

**BRANCH G1** William Gilday Jennifer Whittaker, U. Mgr.

**BRANCH G2** Charles Bridges, Mgr.

Dennis Burnham, U. Mgr. Louis Melancon Thomas Price

**BRANCH G4** 

Jennifer Aviolla **Scott Curtis** Judith Gindle, U. Mgr. Robert Simonovich Connie Smith, Mgr.

**BRANCH G6 BRANCH G7** 

Christopher Fox, U. Mgr. John Fox, U. Mgr. Joseph Hopkins Shannon Russell Dayla Thompson Mark Wall Justin White, Mgr.

**BRANCH G8** 

Bonnie Coffel, U. Mgr. Jeffrey Daniels, U. Mgr. Cvnthia Morrill Tammy Richenberg Sheri Sisler, Mgr. Kenneth Tassey

**BRANCH G9** 

Irene Burns, Mar. Anna Castro Robert Connell, U. Mgr. Brian Ducote, U. Mgr. Mario Garcia Charles Ray Michael Saenz

Christopher Smith, U. Mgr. Michael Wickham

**BRANCH H1** Romina Alesci

Nancy Assenmacher Robert Beardman Tamara Collins Dennis Crawford, U. Mgr. Jennifer Crawford Mark Legoullon

**BRANCH H1 (CONT.)** 

Amy Newton Elaine Sever-Bodziony Craig Villwock, Mgr. Suzanne Woodstuff, U. Mgr.

**BRANCH H2 BRANCH H3** 

> Michael Garrick James Handy, Mgr. Donna Matonti Joshua Zarandona

**BRANCH H4** 

James Alley Marco Martinez Dawn Moore, U. Mgr. Steve Nilson

Lawrence Stewart

**BRANCH H5** 

Irene Giles Lisa Neal, U. Mgr. Sergio Porrata

**BRANCH H6** 

Erik Berg Robin Miller, U. Mgr.

**BRANCH H8** 

Juan Castellano Mike Castellano, Mgr. Adam Demoss Scott Nite

Mark Tames, U. Mgr.

**BRANCH J1** 

Donald Bowen, U. Mgr. Robert Depasqual Dawn Taylor

**BRANCH J2** 

Don Saltis, Mgr. Sherri Severa, U. Mgr. Lynette Wilson Kipp Yoak, U. Mgr.

**BRANCH J3** 

**Dolores Fischer** William Kennel

Al Lopez Michael McGrath, Mgr. Gilbert Montemayor

**BRANCH J5 BRANCH J6** 

> Willie Byars Floyd Chassereau, Mgr.

**BRANCH J7** 

Timothy Joyner, U. Mgr. Robert Maita

**BRANCH J8** 

**Dennis Dibert** 

Shaun Guske, Mgr. Christopher Nelson, U. Mgr. Raymond Paige Alicia Vitiello

**BRANCH J9** Michael White

**BRANCH K1** 

Kimberlee Bishop Wesley Harmon, U. Mgr. Marilyn Ingle

**BRANCH K2 BRANCH K4** 

Don Evnon, U. Mar. Eric Hunsinger **BRANCH K5** 

**BRANCH K6 BRANCH L3** 

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.