

V

VISION

Magazine

March 2008

Honor the Past ... and Embrace the Future!

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READ VISION ONLINE
www.uabbranch.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.uabranch.com
www.unitedamerican.com
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VISION

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**ATTN: ALL AGENTS
RATE APPROVALS**

FLEXGUARD PLUS/FLEXGUARD

A special mailing regarding rate approvals for FLEXGUARD Plus and UAatWork FLEXGUARD (GSP2) is being sent to Branch Agents working in California (0% increase), Delaware, and Illinois.

The new rate effective date is April 1.

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.

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 sent to Branch Agents working in Delaware, Georgia, Illinois, Iowa, Oregon, Rhode Island, Tennessee, and Texas.

The new rate effective date is April 1, in these states, except Texas, where it is April 15.

**E-MAIL INFORMATION
REQUEST SYSTEM**

The Home Office requests information from Agents when there is a discrepancy between the responses provided on an application and the results of a Quality Assurance Call (QAC) pertaining to that application. Requests for information have been sent in paper format. Going forward, requests will be sent in electronic format via e-mail to all Agents via their Branch Managers.

This new electronic format will be more efficient. Here's how it works:

The Home Office e-mails the request for information to the Agent's Branch Manager.

The request for information generates from respond@torchmarkcorp.com and contains the subject line: UNITED AMERICAN INFORMATION REQUEST FOR [AGENT NAME].

The e-mail includes attachments that the Agent may need to review in order to respond to the request for information. The request contains specific questions regarding the Agent's recollection of the application process.

The Branch Manager forwards the e-mail to the Agent. The Agent must respond to the e-mailed request by reply e-mail within seven calendar days. If the Agent does not respond, the request for information is referred to Sales Administration for final resolution.

Agents may also receive requests for information from UA's complaint-handling unit and are expected to comply with those requests as well.

ATTN: CALIFORNIA AGENTS

In compliance with the Centers for Medicare and Medicaid Services, a special mailing regarding new application forms, outlines of coverage, and replacement notices for ProCare Medicare Supplement policies is being sent to Branch Agents selling in California.

Effective immediately, all Agents writing Med-Supp business in California are required to use the MA14(04) application. As previously communicated, applications written on the MA13 on or before March 15, must be received in the Home Office no later than March 30. The Home Office cannot accept applications on the MA13 application dated March 15 or later.

Go to www.uabranch.com/services to select the California compliance sheet and download applications, brochures, outlines of coverage, replacement forms, and rates.

ADVERTISING UPDATE

1. United American prohibits charts or lists of product rates used in advertising. Ads may include specific references to rates, but rates must include the product, state, age, gender, and payment mode. For example:

FLEXGUARD Plus (GSP2, RT10, SWL)) rates as low as \$94 a month*

*Texas rate for 35-year-old male on monthly payment mode

2. UA prohibits ads with comparisons to other companies/competitors' products, ratings, benefits, services, etc.

3. Products mentioned in an ad must be clearly identified by policy type and policy form number. Proper disclaimers and advertising form numbers must also be included.

4. All Medicare Supplement ads must include the Medicare disclaimer in no smaller than 10-point type: United American Insurance Company is not connected with or endorsed by the U.S. government, the federal Medicare program, Social Security, or any other government agency.

5. All ads must include the standard solicitation statement: These policies have limitations and exclusions. This is a solicitation for insurance, and you may be contacted by an Agent representing United American Insurance Company.

INTEREST RATE SET

The Lifestyle Annuity rate for March is 3.90 percent and for April is 3.70 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.



Andrew W. King
President and
Chief Marketing Officer

Looking Ahead ...

To what? The future, of course! United American is fully prepared to meet any challenges that lie ahead! We have outstanding products, a dynamic field force to market them, and a facility that is second to none. The new Torchmark building is complete, and some of UA's Home Office Departments have moved into new, expansive facilities. Our center spread this month gives you a visual idea of the scope of the new building and the intrinsic value it brings to our Home Office employees, field force, and ultimately our policyholders.

Bottom line – we want to provide the best possible support to the field. The addition of this new facility is a big step in that direction. The building's state-of-the-art technology and the addition of much-needed office and conference space allows the Home Office to operate more efficiently, which translates to more efficient operation for you, our Agents, Unit Managers, and Branch Managers.

During the past few years, United American has worked tirelessly to give you the products that your customers want and need. Our UAatWork voluntary benefits line, Medicare Supplements K and L, FLEXGUARD, FLEXGUARD *Plus*, and the Fundamental Life Series have all been created and designed to fill a critical need for affordable health and life products.

With the recent addition of the Foundation Signature Series (MMGAP) and its upcoming release for worksite, we will give our product line a new dimension. Why is the Foundation Signature Series such an important addition to UA's portfolio? It's an innovative catalyst as a product that does much more than other products. Selling Foundation Signature Series to your prospects facilitates positive results that can reach beyond the sale.

Your prospect purchased a major medical policy from another insurer with a relatively high deductible to keep his/her premium as low as possible. You sell the prospect the affordable Foundation Signature Series to help cover the deductible, copayments, and coinsurance required, but not covered, by the prospect's major medical policy. The customer has more insurance coverage and affordable premiums, which may free up resources for additional insurance or out-of-pocket expenses.

Another prospect purchased a low deductible, high premium major medical policy from another insurer but decides to switch to a higher deductible, lower premium policy. You sell the prospect the affordable Foundation Signature Series to help cover the higher deductible, copayments, and coinsurance. The prospect pays considerably less premium for both policies than he/she would for only a lower-deductible major medical policy.

The result in both cases? You have one (or maybe several) happy and appreciative customers! By paying more affordable premiums, they may have resources to purchase additional coverage for accident, life, cancer, or critical illness. But, do you encourage them to take all that savings and purchase additional coverage? **ABSOLUTELY NOT!!** You leave one-third to one-half of those savings on the table for them to keep or use for out-of-pocket expenses not covered by either their major medical policy or their Foundation Signature Series. Leaving money on your customer's table helps both you and your customer grasp several important concepts:

- They made a very wise decision when they purchased the Foundation Signature Series.
- You really want them to save money and are helping them do it ... even if it means less money in your pocket short term.
- Persistency will improve on all products for higher renewals long term.

The sizzle in the Foundation Signature Series is not selling the product; it's the result it brings your customer: **SAVINGS!** A policyholder who saves money and has an Agent who really cares that he/she saves money, will be a policyholder for life!

Everything the Home Office does and any decisions it makes must be good for the Company, the Agent, and the policyholder. If it's not good for everyone, we don't do it. Offering the Foundation Signature Series is one of the smartest decisions UA's ever made. Don't you agree?

We Celebrate Because We CARE!!

Top producers of United American and their guests gather together for three days of fun and fellowship every year. We eat, drink, pat each other on the back, and generally have a rollicking good time ...and we do it in the most spectacular locations on the planet.

But Convention is more than fun and fellowship. It's an opportunity for United American to show you it CARES. The welcome reception, the awards banquet, the trophies, and special activities let you know how much the Company values you and your contribution to its success. *Your hard work makes all of it possible!*

Does recognition matter? ABSOLUTELY! It's one of the four most sought-after components of a satisfying job.

- 1. Camaraderie** – Working as a team toward a common goal with rapport between team members is crucial to success in any organization. United American's environment fosters open communication between management and Agents and offers sincere interest and support from management and the Home Office team.
- 2. Achievement** – Agents must feel that what they do has value and purpose for both themselves and their organization. Carriers like UA, who encourage success and achievement, develop a culture where Agents thrive and know they are valued.
- 3. Recognition** – Acknowledging success should be standard in every business. United American handsomely rewards those who achieve Company goals and creates an atmosphere where Branch Managers, Unit Managers, and Agents feel appreciated for their contributions.
- 4. Equity** – Appropriate compensation for achievement is in the very fabric of our Company. Every Agent who joins UA has the same opportunity for success. The playing field is even, and the rest is up to you. We understand that our Company is only as successful as you are, and we are honored to acknowledge your achievements each year at Convention.

The warm temperatures and luxurious surroundings of the fabulous **Rio Mar Beach Resort & Spa, a Wyndham Grand Resort**, are waiting to welcome our qualifiers and their guests.



ENJOY THREE AMAZING DAYS IN PARADISE! YOU EARNED THEM!

Visit the resort's website at <http://www.wyndhamriomar.com> to see what this amazing property offers!

He's Spreading the United American Opportunity!



Jay Politi

WE WANT YOU! Jay Politi's mission is to make recruits want United American too! Jay recently joined the United American team as *Coordinator of Recruiting and Branch Expansion*. He exudes warmth, friendliness, and a general enthusiasm for life!

Jay attended college on a football scholarship, but a knee injury ended both his football and college careers at the age of only 20. Jay then opened his first business – a fitness center, which he eventually expanded to five locations. After he sold them, he turned his obvious talent for sales, business growth, and expansion to other companies. In one location, Jay grew the company's five original outlets dramatically in a short period of time. Recalls Jay, "It was the constant application of recruiting and training that allowed for the proper growth."

How did Jay find his way to United American? Andy King, UA President and Chief Marketing Officer, met Jay at a United American Branch recruiting seminar Andy conducted in 2005. Jay's recruiting skills were evident from the beginning. The seminar, which had 117 attendees, resulted in 12 new long-term producers, eight of whom were recruits Jay had scheduled. New recruit activity opened the door to future management opportunities for Jay and others to become Unit Managers to train the new recruits and to fully implement the training systems in place.

When Jay and his Branch Manager relocated to another Branch, Jay applied the same high recruiting and training systems. Jay eventually oversaw 100% of the recruiting. Within a few months, that Branch was regularly achieving top production numbers nationwide. This success was due to the fact that Jay had "implemented an accountability and promotion system that had everyone recruiting and producing – all at the same time."



In September 2006, Jay opened his own Branch and by the end of the year he and his team had recruited 155 people in five states with production exceeding \$100,000 per week. In February 2007, Andy King invited Liberty National Directors, Council of Champion members, and several select Branch Managers to travel with him to Chicago to view the system. In one of the recruiting sessions Jay held, he hired 17 of the 19 people who attended. Those attendees were sold, as were those observing, so Andy asked Jay to join the Liberty T.E.A.M.

For the past year, Jay has been honing his sales and recruiting skills working with our sister Torchmark Corporation Company, Liberty National. In addition to his responsibilities at Liberty, Jay is now on board with United American in the same capacity and is hoping to achieve results that will help our Company experience the kind of growth of which it's capable. To reach that goal, Jay believes in giving everyone who wants to succeed the opportunity to do so, using honest, straightforward communication. He doesn't mince words. He speaks the truth and gets results! Says Andy King, "Jay knows that our 'expansion systems' applied on a large scale achieve tremendous success for everyone who accepts that belief. Jay implements large-scale concepts as well as anyone with whom I have ever had the pleasure to be associated in my career. I am ecstatic that Jay agreed to join our team for yet another 'Quantum Leap' to share our outstanding vision for the brightest possible future for United American."

Welcome back, Jay!

GROWTH IS GOOD

With the expansion of Torchmark's headquarters in McKinney, there is now 75,000 square feet of space for future growth. But what does the growth at Home Office mean to our Agents? It means that there are now 840 McKinney-based employees centrally located to provide quality customer service to you and our policyholders. It means increased efficiency as the result of consolidating several departments at one location. It also means United American has office space to accommodate Agents visiting McKinney for meetings, training, and other events. And lastly, it attests to our Company's strength and stability.

THE EARLY YEARS

United American had one employee when it began in 1947 — C.L. Dunlap, Founder and President. During the first year of operation, two more people came on board — W.H. Coleman Jr., a CPA, and Kay Holt, their secretary. A little later, they were joined by J.A. Graham, then R.B. Donovan in 1951. This team of leaders charted a course of step-by-step development and expansion.

During those first few years, the Company relocated to several office buildings to accommodate growth. In 1955, United American moved into The Insurance Center, located in downtown Dallas. *The News Flash*, UA's magazine in 1954, reported "The Insurance Center would be air conditioned." With summer temperatures in Dallas often above 100 degrees, air conditioning was good news.

United American initially occupied space on the second floor of The Insurance Center and leased the rest to other insurance tenants. However, as the Company grew, it expanded into the previously leased space until there was nowhere else to go, except to a larger facility.

ON THE MOVE AGAIN

In 1976, the Company began searching for a new Home Office to accommodate its 400 employees. Within a year, staff started transitioning into the East Park Building in Dallas.

Twenty years later with 500 employees, it was time to move again. Now a Torchmark Corporation Company, United American realized space for future growth was essential, so in 1996 the Company moved 30 miles north of Dallas to McKinney.

Ten years later, in 2006, Torchmark announced the relocation of its corporate headquarters from Birmingham, Ala., to McKinney. Torchmark's new 150,000-square-foot building was built on 18 acres adjacent to United American's 140,000-square-foot Home Office. Construction was completed December 2007.

LOOKING AHEAD

We've come a long way since our humble beginning of just one employee back in 1947. Growth is good and a sign to you and our customers that we'll be here when you need us.

UNITED AMERICAN TIMELINE



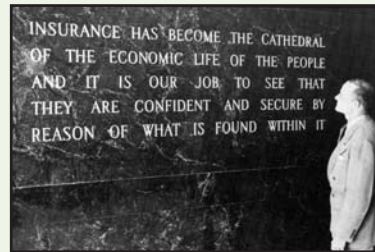
1947

Founder C.L. Dunlap started United American — One employee



1955

Moved to new 47,000-square-foot 'The Insurance Center' on North Akard Street, Dallas



1963

Joe T. Orr, UA's first policyholder, viewing Company creed in the lobby of The Insurance Center



1977

Moved to new eight-floor East Park Building on North Buckner, Dallas — 400 employees



Exteriors of the new Torchmark building



1981

United American becomes member of Torchmark Corporation

1996

Moved to new 140,000-square-foot Home Office building in McKinney — 500 employees

2007

Torchmark's expansion — 150,000-square-foot corporate headquarters completed in McKinney

Looking for Leads in ALL the Right Places!

United American has easy access to quality leads through the Lead Management System (LMS) and the host of lead vendors with whom we work. But, there are other ways to find quality leads, which can be profitable for you. They may take additional time and effort, but the results can be just as satisfying!

Referrals: There is no better way to generate a new lead than via referrals from an existing customer, so always ask for referrals immediately after giving the prospect a no-cost offer. Don't wait until your sales presentation is over because you won't close every prospect. How you ask for those referrals, however, may affect the response you receive. If you say, "Do you know anyone else who needs insurance?" you are essentially asking the customer not only for names, but to make a judgment about the needs of other individuals. A better question to ask may be, "Who else would you like me to present this no-cost offer to on your behalf?" or "Do you belong to any professional or community organizations whose members might have needs similar to your own?" or "Are you acquainted with any of your neighbors on this street?" In this way, you are not asking your customer to make any kind of judgment, but only to give you names. It takes the pressure off the customer, yet gives you the information you want.

Networking: It can be as simple as handing your business card to your dry cleaner along with your suit. Take advantage of all the people and situations with which you routinely come into contact. Friends, neighbors, other soccer parents, your auto mechanic, your daughter's scout leader, etc., can all be potential customers for you or provide you with the names of others who may be. Join social and community organizations to put you in closer proximity to potential leads. Always keep your business cards handy and remember, EVERYONE IS A POTENTIAL LEAD!

Sharing Leads: Do you have family members or friends in sales? Maybe your brother-in-law sells carpeting or your cousin is in the printing business. They visit daily with customers as you do. Ask if they would display your business cards on their desk along with their own. They know you personally and can recommend you as a quality individual with whom to do business. Not everyone needs carpeting, but almost everyone needs insurance!



Canvassing: When you're finished with a sales call in a neighborhood and have time to spare before your next appointment, knock on a few other doors, introduce yourself and let them know what you are selling. Most people know their neighbors on either side and directly across the street, so knock on the doors that form a 'T' with the prospect's home you just left. That allows you to mention that individual's name for added credibility. Even if you don't speak with another lead, you can leave a business card and maybe a product brochure under the door mat.

Trade Shows, Exhibitions, Fairs: Since industry-sponsored shows generally attract the middlemen rather than end-users, consumer shows are your best method to make contact with leads and potential prospects. You have the opportunity to meet people face-to-face, explain aspects of United American's products, and give attendees enough time and attention to determine if they are viable prospects. Include a promotional drawing of some type and you have an easy and affordable way to find potential prospects.

Obtaining quality leads can be as hi-tech or as homespun as you want it to be. Why not try it both ways?

Source: www.dirjournal.com/guides/how-to-qualify-sales-leads-prospects/

What's New for UAatWork?



MIKE BURNS
Vice President
Worksite Sales

To provide higher-quality service to UA's Worksite Division, Mike Burns, Vice President of Worksite Sales, recently announced important administrative and marketing changes. These changes are improving United American's administrative and marketing efficiency, which will, in turn, improve the overall quality of the worksite sales process and ultimately your persistency.

Billing Procedures and Billing Programs

To increase sales and become more competitive, the following changes went into effective Jan. 1:

1. Minimum case size for worksite is 10 full-time eligible employees with a minimum of seven applications.
2. Prospects with fewer than 10 eligible employees are only sold on an individual bank draft or direct bill. We no longer use the List Bill options. A worksite case is either Section 125 or payroll deduction.
3. The acceptable turnover rate for a prospect is changed to 25 percent. This eliminates many businesses with high turnover rates, which have been undermining persistency.
4. Mike Burns (mburns@torchmarkcorp.com) will consider via e-mail any case written, or any agreement signed, with an employer or case on the ineligible or preapproval-needed list. Without Mike's approval, the case will be rejected.
5. Procedures to help expedite case setup and ensure smoother submission are also being instituted.

UA also is creating a simplified worksite manual, which will combine guidelines for both Section 125 and payroll deduction.

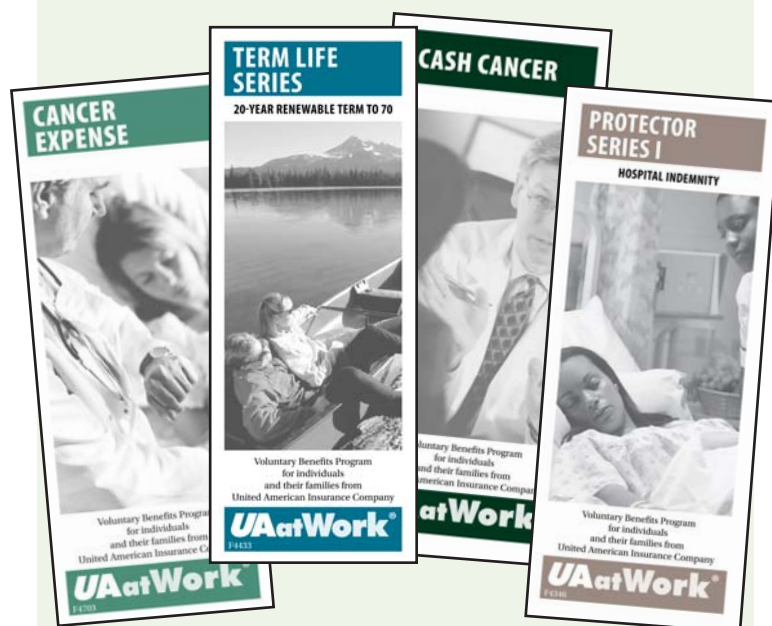
By implementing these changes to worksite marketing, United American can shift its mentality to accommodate not only the sale of individual health and life policies but also the millions of employees who are crying out for the stability and value voluntary benefits can provide.

United American has an exciting opportunity to succeed in the worksite market. We have an outstanding product portfolio and a talented team of Agents to promote it. Writing business that is Section 125 related will go a long way to hitting our stride in worksite and creating outstanding persistency.

TIPS FOR UAatWORK SUCCESS:

- **Encourage decision makers to be involved** – Decision makers should be actively involved in the entire sales process. It saves time, questions, and confusion later.
- **Focus on features and benefits** – Educate your prospects about the features and benefits that are relevant to them, but don't get so detailed that they become confused. Remember, focus on the value United American can offer them!
- **Keep the prospect involved** – Open-ended questions help prospects express feelings and confirm understanding. Creating agreement with them one step at a time builds a firm foundation for closing the sale and gives them responsibility for the final decision.
- **Be alert to buying signals** – Physical signals include leaning forward and listening intently. Verbal signals include questions such as "How soon after I sign will I be covered?" Comments that indicate employees are in an accepting frame of mind may mean they are ready to buy. Watch and listen!

Source: www.advisortoday.com/resources/sellbenefits.html



PRESIDENT'S CLUB 1-10

Through February 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 inforce premium over 12/07.

BRANCH MANAGERS

1. Greg Gorman
Branch 86
\$631,182



2. Peter Schettini
Branch 39
\$601,708



3. Chris Villwock
Branch K4
\$461,507



UNIT MANAGERS

1. Tanner Smith
Branch F8
\$345,090



2. Grecia Joyner
Branch R3
\$237,335



3. Nicholas Boeschen
Branch 39
\$236,716



AGENTS

1. Annette Doyle
Branch 39
\$168,920



2. John Devenyns
Branch 66
\$157,933



3. Robert Carter
Branch N7
\$82,088



4. Cody Webster, Branch M5\$421,431
5. John Kampling, Branch 32 313,948
6. Jason Everett, Branch N1.....298,620
7. Tim Joyner, Branch R3237,335
8. Keith Cleveland, Branch A1.....197,323
9. Michael Kiser, Branch P7196,930
10. John Rundloff, Branch H5195,651

4. Ed Holbrook, Branch K4\$235,682
5. Ashley Frieden, Branch 40.....211,924
6. DeRoy Skinner, Branch 66.....203,587
7. Garridy McEwen, Branch C9188,394
8. Alan Hall, Branch 86.....187,929
9. Chad Lane, Branch 6182,804
10. Richard Byrd, Branch 74.....178,798

4. Matthew Johnson, Branch 50\$80,984
5. Kevin Fackler, Branch C980,160
6. Kelly Paterson, Branch N9.....79,261
7. Wanda Jackson, Branch 1873,236
8. Joshua Roberts, Branch 2068,849
9. John Cox, Branch 38.....66,379
10. Connie Funchion, Branch H165,162

HONOR CLUB 11-20

UNIT MANAGERS

11. Everett Cape, Branch 32 \$165,780
12. Peter Guilfoyle, Branch 33 165,449
13. Peter McCartney, Branch K6.....156,851
14. Nicholas Vanlangendonck, Branch B8... 156,812
15. Kelly Henry, Branch H1..... 156,486
16. Sean Valley, Branch K6 155,008
17. Brian Fowler, Branch 86 149,898
18. Donald Arnett, Branch C9 141,682
19. Anousone Chanthavixay, Branch 33 141,610
20. Plinio Gonzalez, Branch K5 140,050

AGENTS

11. Don Collopy, Branch H1 \$64,620
12. Michael Nebeker, Branch C9 59,581
13. Jack Loewy, Branch 86..... 57,839
14. Greg Carter, Branch 46 57,664
15. John Misrasi, Branch 22..... 57,594
16. Lisa Caviness, Branch A1 57,412
17. Timothy Thompson, Branch K4 57,252
18. Mark Marcelo, Branch 33 56,813
19. Robert McClure, Branch F8 56,737
20. Manuel Redondo, Branch N5 55,236

"Failure is only postponed success as long as courage coaches ambition. The habit of persistence is the habit of victory."

***– Hubert Kaufman (1878-1947)
newspaperman and poet***

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. **Andy Coutavas**, of Branch **N9** is February's **Rookie Manager of the Month**. The N9 team produced **\$109,711** of net annualized premium in February.

Good job, Andy! Keep your team producing at a high level!

Welcome & Congratulations to our new Branch Managers!

Cory Mitchell has been promoted to Branch Manager of the **J3 Branch**. Cory was previously a Unit Manager in Branch M6.

William Gray has been appointed Branch Manager of the new **T7 Branch**.

First Year Agent Production

Through February 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. Peter Schettini, Branch 39.....\$576,229
2. Chris Villwock, Branch K4.....\$391,154
3. Greg Gorman, Branch 86.....\$367,284
4. Cody Webster, Branch M5.....\$354,955
5. John Kampling, Branch 32.....\$295,945

Top 5 – 1st Year Unit Manager

1. Tanner Smith, Branch F8.....\$338,903
2. Nicholas Boeschen, Branch 39.....\$234,648
3. Ed Holbrook, Branch K4.....\$220,742
4. Grecia Joyner, Branch R3.....\$216,048
5. Ashley Frieden, Branch 40.....\$197,608

Dedicated recruiting can take production to new heights!

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
Peter Schettini.....	Branch 39.....	\$376,043.....	\$400,000
John Rundloff.....	Branch H5.....	\$128,115.....	\$150,000
Michael Kiser.....	Branch P7.....	\$115,948.....	\$125,000
Michael Taylor.....	Branch R7.....	\$66,153.....	\$75,000
Thomas Smith.....	Branch M7.....	\$52,411.....	\$75,000

Qualifying to Cruise



BRANCH 01

Prescilla Abernathy

Joseph Dodd

BRANCH 02

Larry Anders

Charles Ines

BRANCH 04

BRANCH 06

Roy Barnes

Tracy Brewer

Kevin Christian

Terrence Fitzgibbon

Julianne Gentry

Phillip Hooper

Chad Lane, U. Mgr.

Jeffery Patrick

David Watson

BRANCH 08

Danielle Bentley

Monica Burgess, U. Mgr.

BRANCH 09

Jessie Hammer

BRANCH 10

Preston Burks

Jeanne Butcher

Alana Carter

Lance Evans, U. Mgr.

Kathleen Gage

Wesley Isaacs, U. Mgr.

BRANCH 12

Terrance Banks

BRANCH 15

Brian Pederson, U. Mgr.

BRANCH 18

Sylvania Harrod

Cathy Holt

Wanda Jackson

BRANCH 20

Thomas Apking

William Hopkins, U. Mgr.

Joshua Roberts

BRANCH 21

BRANCH 22

John Misarasi

Bret Schneider, U. Mgr.

BRANCH 23

Susan Kraft

BRANCH 24

BRANCH 25

BRANCH 28

BRANCH 30

Burhon Nabiyeve

Kellan Scheiber

Jeremy Sesco

BRANCH 32

Everett Cape, U. Mgr.

Kristi Hill

Alfred Jackson

John Kampling, Mgr.

Craig Miller, U. Mgr.

Tarina Nelson

BRANCH 33

Anousone Chanthavixay,

U. Mgr.

Ryan Cornelius

Peter Guilfoyle

Mark Marcelo

Raymond Matthewson

Edward McDonald, U. Mgr.

Denise Murphy

Ernestine Taylor

Evan Valek

Patrick Walsh

BRANCH 38

John Cox

Penny Jones

Michael Veale

BRANCH 39

Michael Boccella

Nicholas Boesch, U. Mgr.

Grant Chapman, U. Mgr.

Annette Doyle

Kenneth Long

Robert Sanders

Peter Schettini, Mgr.

Michael Shaver

Leonard Thompson

Murat Uzer

Bertha Washington

BRANCH 40

Brandon Doucet

Ashley Frieden, U. Mgr.

Deanna Parrish

BRANCH 43

BRANCH 44

Sherry Williams

BRANCH 45

BRANCH 46

Greg Carter

Jason Chichester

Daniel Fisher, U. Mgr.

James Goodwin, U. Mgr.

Glenda Laska

BRANCH 47

William Wilson, U. Mgr.

BRANCH 49

BRANCH 50

Jason Adams, U. Mgr.

Robert Griffin

Dena Grover, U. Mgr.

Ryan Grow

Steven Hargis, U. Mgr.

Matthew Johnson

Garry McGhee, U. Mgr.

Catherine Meinecke, U. Mgr.

Dennis Metzger

Roger Olivea

Brandon Roerick

Eli Sledge

BRANCH 53

BRANCH 54

Stephen Demarie

Kevin Soderquist

BRANCH 55

John Biersdorff, U. Mgr.

Larry Bowman

BRANCH 59

BRANCH 60

John Bauer

B M Morgan

Glen Peacock

Joann Spafford-Paak, U. Mgr.

BRANCH 61

BRANCH 62

Gerald Berger, U. Mgr.

Debbi Galvan

BRANCH 63

BRANCH 66

Miki Caudle

John Devenyns

DeRoy Skinner, U. Mgr.

BRANCH 68

Valerie Barrow

Stewart Ross, U. Mgr.

BRANCH 69

BRANCH 71

Ronald Daily

Jamie Futrill, U. Mgr.

Ana Owens

BRANCH 73

BRANCH 74

Richard Byrd, U. Mgr.

Jiries Samander

Katie Thomas

BRANCH 76

BRANCH 77

BRANCH 80

BRANCH 82

BRANCH 85

BRANCH 86

Brian Fowler, U. Mgr.

Greg Gorman, Mgr.

Alan Hall, U. Mgr.

Steven Hamilton

Jack Loewy

Dennis Morin

Damian Phillips

Vincenza Rebecchi, U. Mgr.

Andrea Vecchione

Robert Williams

BRANCH 87

BRANCH 89

Douglas Langleben

BRANCH 90

Vanessa Serra, U. Mgr.

BRANCH 91

Christiane Christensen

Joanna Morales

Beverly White

BRANCH 92

Ryan Anderkin, U. Mgr.

Elizabeth Cornell

Clensy Warren

BRANCH 93

Kevin Bynum

Harvey Williams

BRANCH 94

Alfred Tauss

BRANCH 97

BRANCH 98

BRANCH A1

Lisa Caviness

Keith Cleveland, Mgr.

Fred DiVittorio, U. Mgr.

Danny Streeter

BRANCH A4

Billie Allen, U. Mgr.

Sandra Taylor

BRANCH A8

BRANCH B1

BRANCH B2

BRANCH B7

(Continued on the next page)

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Agents — \$29,166; Unit Managers — \$20,833 First Year / \$83,332 Total; and Branch Managers — \$41,667 First Year / \$166,666 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 B8

Nicholas Vanlangendonck,
U. Mgr.

BRANCH C3

Marian Keith, U. Mgr.
Lowell Mayo

BRANCH C5

BRANCH C6

BRANCH C9

Gary Allred
Don Arnett, U. Mgr.
Kevin Fackler
James Garst
Forrest Harris
Julie Higgins
Carson Hinds, U. Mgr.
Andrew Losee
Garridy McEwen, U. Mgr.
Michael Nielsen
Jeffery Van Yperen
Scott Young

BRANCH D7

BRANCH D8

Barbara Brennan
Gerard Conerly

BRANCH D9

BRANCH E1

Amanda Blackburn
Suzanne Molt

BRANCH E4

Carolyn Thompson

BRANCH E6

BRANCH E9

Lillie Alford

BRANCH F1

BRANCH F2

BRANCH F3

BRANCH F4

BRANCH F8

Tanya Anspach
Emily Fenemore
Cynthia Forrest
Chad Francis
Brian Hill
Robert McClure
Regina Revello
Michael Shabal
Tanner Smith, U. Mgr.
Richard Sovacool
Daisy Vega, U. Mgr.

BRANCH F9

Theodore Martin

BRANCH G1

Gregg Laroche, U. Mgr.
Edmund, Malkoon

BRANCH G2

Taffy Devers

BRANCH G4

Margaret Capalongo, U. Mgr.
Merrilee Kittelstad

BRANCH G6

Phillip Shirley

BRANCH G7

Andrea Hoxie
Quoc Nguyen
Martha Sampson
Kelly Wuthrich, U. Mgr.

BRANCH G8

Heather Falls, U. Mgr.

BRANCH G9

David Anciso

BRANCH H1

Don Collopy
Connie Funchion
Kelly Henry, U. Mgr.
Jason Lucik, U. Mgr.

BRANCH H2

BRANCH H3

Rhonda Ivey

BRANCH H4

Steve Nilson, U. Mgr.

BRANCH H5

Bryan Foulk
John Rundlof, Mgr.
Edward Swartz, U. Mgr.

BRANCH H6

BRANCH H8

BRANCH J1

BRANCH J2

Christine Heller

BRANCH J3

BRANCH J5

BRANCH J6

BRANCH J7

Aleko Cook

BRANCH J8

Barry Savransky

BRANCH J9

BRANCH K1

Christopher Anderson, U. Mgr.
Rena Arndt
Jonathan Feld
John Finkenstadt
Cynthia Harris
Steven Kelly
David Lamb

BRANCH K2

Michael Bedinger
Brett Hoyt
Thomas Mashaw

BRANCH K3

BRANCH K4

Elizabeth Bennett
Raymond Culver
Brett Fuqua
Bobbi Gieseler
Sarah Hillyard, U. Mgr.
Ed Holbrook, U. Mgr.
Michael Keas
Timothy Thompson
Chris Villwock, Mgr.

BRANCH K5

Joseph Farmer
Plinio Gonzalez, U. Mgr.
Daniel Jones

BRANCH K6

Paul Hardie
Anthony Heintz
Peter McCartney, U. Mgr.
Stefan Meyer
Sara Ruehr
Sean Valley, U. Mgr.

BRANCH K7

Harold Barclay
Eula Kelso, U. Mgr.
Alicia Vermillion

BRANCH K8

BRANCH K9

BRANCH L3

BRANCH M1

BRANCH M2

BRANCH M3

John Drescher, U. Mgr.
Angela Waters, U. Mgr.

BRANCH M4

BRANCH M5

Concetto Barone, U. Mgr.
Susan Black
Randall Campbell

BRANCH M5 CONT.

Allison Mohan
Matthew Rednour
Cherie Webster, U. Mgr.
Cody Webster, Mgr.
Amy Wells

BRANCH M6

Raymond Casteline
Joseph Sawyer

BRANCH M7

Daniel Pinyan

BRANCH M8

BRANCH M9

BRANCH N1

Jason Everett, Mgr.
Roger Harrison

BRANCH N2

BRANCH N3

BRANCH N5

Redondo, Manuel
George Taylor, U. Mgr.

BRANCH N6

BRANCH N7

Robert Carter

BRANCH N8

BRANCH N9

John Frontcakas
Kelly Paterson

BRANCH P1

Joshua Baxter, U. Mgr.

BRANCH P2

BRANCH P3

BRANCH P4

BRANCH P5

BRANCH P6

BRANCH P7

Rick Hill
Michael Kiser, Mgr.
Ben Lee
Robert Schildt, U. Mgr.

BRANCH P8

Alex Linzi, U. Mgr.

BRANCH P9

Vicki Westenskow

BRANCH R1

Vincent Garcia
Dean Hanes

BRANCH R2

(Continued on the next page)

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Qualifying to Cruise



BRANCH R3

Grecia Joyner, U. Mgr.
Tim Joyner, Mgr.
Iris Luke
Lindsey Schoelkoph
Bobbi Terry

BRANCH R4

BRANCH R5

BRANCH R6

BRANCH R7

BRANCH R8

BRANCH R9

Cheryl Garcia

BRANCH T4

BRANCH T5

Gregory Jones

BRANCH T6

BRANCH T7

BRANCH T8

Shana Fletcher

BRANCH T9

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