

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

V

VISION
Magazine

April 2006



**We're On the Look-Out
for New Agents!**



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

Published monthly by United American Insurance Company for the dissemination of information to its Agents. Prior permission must be obtained from United American for reproduction or other use of material herein.

VISION STAFF

Vice President

Judy Hans

jhans@torchmarkcorp.com

Editor

Robin Woods

rwoods@torchmarkcorp.com

Staff Writer

Roberta Boyd King

rking@torchmarkcorp.com

Graphic Designer

Monica Maloy

mmaloy@torchmarkcorp.com

Product Coordinator

Shere Avrett

savrett@torchmarkcorp.com

V

EDITOR'S PAGE

MA14/DMA14 Approvals

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

Colorado	New Mexico
Connecticut	Nevada
Michigan	Oregon
New Hampshire	

Product mailings with memos and sample applications began mid-April and will stagger through May for approved states. When the new MA14 product mailing is received, you may order supplies and begin using them immediately. For states listed above, the cut-off date for the old MA13 application is June 1, 2006.

Please Note Revised Effective Dates:

Arizona and **Florida** now have a revised cut-off date for the old MA13 application of **June 1, 2006**.

Iowa, Maine, Rhode Island, and Tennessee now have a revised cut-off date for the old MA13 application of **June 15, 2006**.

Indiana and **North Carolina** will have a revised cut-off date for the old MA13 application. Currently, that date is pending.

Interest Rates Set

The Lifestyle Annuity new money interest rate for the month of **May** is **4.45 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**.

Reminder From Supply

Please send all supply requests to uaagentsupply@torchmarkcorp.com. Individuals should not be sent supply requests. Also, Branches should follow the monthly Branch Office shipping schedule and order supplies at their assigned time.

Part A Deductible Waiver Update

As previously communicated, UA has a program for our Medicare Supplement policyholders (excluding Plan A policyholders) designed to reduce healthcare expenses by waiving the Medicare Part A deductible. The Part A Deductible program uses a preferred hospital network. Each time our Med-Supp customers are hospitalized during a Benefit Period in a participating hospital and incur a Part A deductible, all or part of the insured's Part A hospital deductible is waived. Policyholders are not required to use the hospital network and are free to choose the providers of their choice. Customers participating in the program who incur a Part A deductible that is all or partially waived will receive a \$100 credit from UA to be used toward their next premium payment.

UA will also be sending our existing Medicare Supplement policyholders a new identification card which includes the USA Managed Care Organization (USA MCO) logo. USA MCO is a contracted network provider with UA. Policyholders receiving the new ID card should discard their old card and begin presenting the new one immediately. UA began issuing Medicare Supplement ID cards with the USA MCO logo to new policyholders in late February.

To view the hospital network, log on to UAOnline or www.uabranch.com/services and click on "Part A Deductible Waiver Program Search" on the left hand side of the web page.

Branch Managers may order the Part A Waiver brochure (F4136 0106) through Supply. The Part A Waiver program is not available in all states; the Part A Waiver brochure may vary by state. Please contact Branch Service should you have any questions.



John Gore

*Senior Vice President,
Branch Agency Division*

Recruiting is the **heart, soul & lifeblood** of United American!

Recruiting for our Company is like food for our bodies. With regular, sustained, high-quality nourishment, our bodies can function at optimum efficiency. The same is true for United American. Organized, quality recruiting practices replenish our Company's resources to help us achieve our goals. Recruiting is simply one of the most important functions of any company or organization that wants to remain vital!

United American is so committed to recruiting we have a team of specialists totally dedicated to this process. My 10 Directors of Agencies are: Mike Burns, Mike Buck, Joe Carter, Bill Howard, Rick Hughes, Doug Mitchell, Doug Murdock, Mike Narrell, James Short and Dan White. These hard working men spend the vast majority of their days on the road, traveling to Branch offices around the country to offer guidance, structure, systems, and support to the individual Branch's growth and training efforts. These Directors are also responsible for identifying potential new Branch Managers, locating their Branch sites, and being there during their Grand Openings, which normally run two to three weeks. Many of these talented individuals bring recruiting experience from other insurance companies or from areas such as sports recruiting and coaching. Let's face it, when you're a sports recruiter, you're only as good as the talent you bring to the team. It's the same philosophy for insurance. United American is only as good as the talent we bring to our Branch teams.

Our Directors of Agencies know talent and know how to attract the talent that will keep UA and its Branches thriving. I personally chose each of these individuals to become the core of our recruiting efforts because of their unique backgrounds, dynamic personalities and strong work ethic. Before taking over current recruiting responsibilities, they had proven themselves to be leaders, and I knew each of them would fit comfortably and successfully into their recruiting roles. Time has definitely proven me right!

Just as the dynamics within each of our Branches is different, successful recruiting among Branches can be different too. What attracts a potential recruit in one part of the United States may not be as critical in another. Our Directors of Agencies give our Branch Managers ideas that will help them to recruit in the most productive way for their particular Branches. In addition to teaching general recruiting philosophy and principles, it's the job of our Directors to weigh the recruiting climate for each particular Branch and give that Branch Manager the specialized guidance he or she needs to put recruiting time to best use.

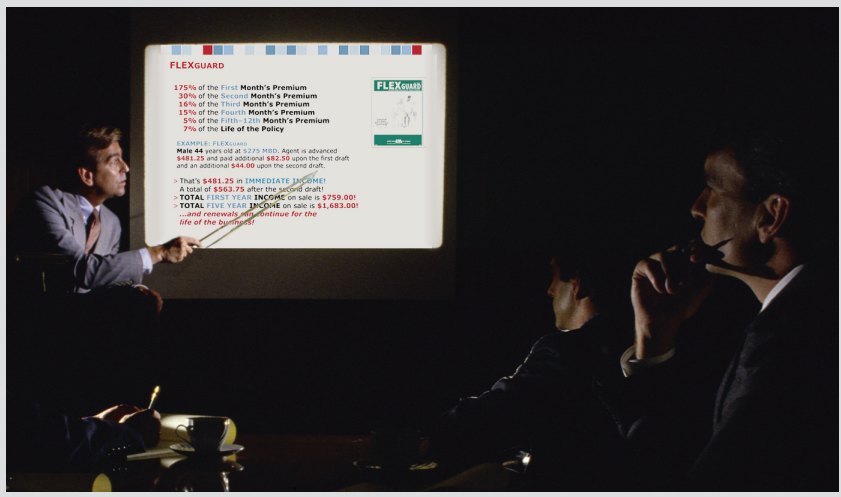
Recruiting is not only a process necessary for UA's continued standings as a leader in the industry, it's a uniquely rewarding position for our Directors. Their efforts strongly influence the growth of our Company and help our Branch Managers, Unit Managers and Agents to achieve the kind of income and recognition that many people only dream about. Recruiting results in opportunities at every level within our Branches and is one of the most positive practices in our Company. It makes the goal of the good life available to everyone who is willing to work hard to achieve their goals.

Our Directors of Agencies are a very important cog in the wheel of UA's growth. They help some of our Branches take those first critical steps toward increasing production and building strong and vibrant Branch offices. And they offer support and guidance when needed to our more seasoned Branch Managers. Their knowledge and experience in recruiting will keep United American a leader in the industry and our recruits among the best in our industry!

Directors – This one's for you!

Jumpstart Your Recruiting

With the New PowerPoint CD!



Your introduction to United American probably was through the Branch Recruiting Manual. Maybe you sat down with your Branch Manager and reviewed it together, or maybe you attended a busy recruiting session and viewed it as a PowerPoint presentation. Whatever the format, it provided you with the important information you needed to make the decision to join UA. It reviewed our Corporate profile, our defining principles, the opportunities available through various markets, leads information, our products and potential earnings, incentives, recognition and management opportunities – all the essentials that helped you make the choice to become a member of the UA team. Once you became an Agent trainee, you probably saw a condensed version of the presentation at one of the Branch training sessions around the country.

We have available in CD format for individual Branches the condensed PowerPoint presentation (BRG06 R0106). It should be used by Branch Managers during their weekly or biweekly recruiting sessions. Not only will it make the recruiting process easier for Managers, it will lend consistency and professionalism to recruiting presentations. If all Branches give new recruits the same basic information, there is less chance of confusion or misunderstanding in the future. Consistency is important when delivering the UA message!

The CD is free and available to all Branches. Branch Managers may contact Lewaine Songer in the Home Office to receive a copy.

Recruiting Slide



Recruiting Slide

FLEXGUARD

- 175% of the **First Month's Premium**
- 30% of the **Second Month's Premium**
- 16% of the **Third Month's Premium**
- 15% of the **Fourth Month's Premium**
- 5% of the **Fifth–12th Month's Premium**
- 7% of the **Life of the Policy**

EXAMPLE: FLEXGUARD
 Male 44 years old at \$275 MBD. Agent is advanced \$481.25 and paid additional \$82.50 upon the first draft and an additional \$44.00 upon the second draft.

- > That's **\$481.25** in **IMMEDIATE INCOME!**
 A total of **\$563.75** after the second draft!
- > **TOTAL FIRST YEAR INCOME** on sale is **\$759.00!**
- > **TOTAL FIVE YEAR INCOME** on sale is **\$1,683.00!**
...and renewals can continue for the life of the business!

Recruiting Slide

Life: Agent Income Opportunities (RT-85, 18-79 Ages)

Net Monthly Premium	Agent Advance	1st Year at 2 Apps Net/Wk	1st Year at 4 Apps Net/Wk	1st Year at 6 Apps Net/Wk	1st Year at 8 Apps Net/Wk
\$25	\$225	\$23,400	\$46,800	\$70,200	\$93,600
\$35	\$315	\$32,760	\$65,520	\$98,280	\$131,040
\$50	\$450	\$46,800	\$93,600	\$140,400	\$187,200
\$75	\$675	\$70,200	\$140,400	\$210,600	\$280,800
\$100	\$900	\$93,600	\$187,200	\$280,800	\$374,400

900% Total Percent of 1st Month's Premium Paid in 1st Year

Fast and Efficient Policy Issue is #1 Focus of Underwriting!



DAVE COLLETT, VICE PRESIDENT OF NEW BUSINESS, is a man with a mission – to make policy issue a short term affair!

VISION: DAVE, WHAT ARE THE MOST COMMON UNDERWRITING ERRORS THAT CONTRIBUTE TO POLICY DELAYS?

DC: Good timing in asking this question. We just finished a study that showed one-third of all pending cases are due to issues an Agent can control. **Incomplete answers on applications** is one issue. Sometimes the information is correct for the policyholder, but totally missing for family members. **Incomplete initialing on the consumer form** is another issue. If there are several spots for the customer to initial, all must be initialed, not just a few. **Replacement questions answered “No” on the application and “Yes” during the customer phone interview** can be another issue. **Stray marks on Pass applications** are a problem because they don’t allow for proper scanning. **Application rates and system rates not matching** cause delays. Sometimes Agents attempt to write conversions or try to combine products that can’t be combined.

The Agent Manual must be the Bible for UA Agents. They should regularly review conversion rules, product combinations and other regulations affecting sales.

VISION: HOW ARE YOU HANDLING THESE ISSUES?

DC: Technology is a big help and saves valuable time. When issues arise and we need information, we e-mail the Agent or Branch. They can scan the response to us or fax it directly into the underwriting area. Branch Managers also can e-mail or fax questions relating to underwriting issues directly to our department. The e-mail address is nbrequests@torchmarkcorp.com and the fax number is 469-525-4210.

In addition, we recently introduced a new form to assist Agents when submitting new business. The Branch Office New Business Submission Requirements (BO-NBCL R0306R), can be downloaded at www.uabbranch.com/services/forms.htm under the section on Licensing and Commissions. The form provides Agents with a three-step format for new business. Step one lists items Agents must consider and/or complete when writing ALL new business. Step two is a check list for submitting the new business, and step three is a Turn-In Batch checklist. Unit Managers and Branch Managers are required to review and sign the Branch Office New Business Submission Requirements before it’s submitted to underwriting, so that is an additional opportunity to check for errors.

VISION: ARE THERE SPECIFIC STEPS AN AGENT CAN TAKE TO AVOID UNDERWRITING ISSUES IN THE FIRST PLACE?

DC: Absolutely. Verify the benefits, rates and forms. Agents should routinely review the completed application while still with the customer.

Agents then should double-check the submitted information to make sure all forms are accurate and completely filled out before submitting to us.

Find another set of eyes to look over the materials too.

Use **UAOnline** to download the Automated SBR program. When application rates and system rates don’t match, we can usually determine why if Agents print a rate sheet and submit it with the application.

Otherwise, underwriting has to go through a process of elimination which further delays policy issue.

The sale is not closed when you have the completed application and the customer’s check is in hand. Communication remains critical. You can avoid cancellations by making sure customers know exactly what type of coverage they have and when the policy will be effective. Tell them someone from UA may call to go over the application. Explain it’s to make sure nothing was omitted so there will be no delays in getting the policy issued or any concerns that might affect future claims. Sell them on the telephone interview process just as you do the policy, so they will feel at ease when they get the call. Quality Assurance calls are for the benefit of both Agents and customers, and customers need to know what to expect. When you keep your customers in the loop, you keep your customers!

Download BO-NBCL R0306R at www.uabbranch.com/services/forms.htm

BRANCH OFFICE NEW BUSINESS SUBMISSION REQUIREMENTS

When submitting new business to the Home Office, please be sure each item below is completed. Check off each box as you go. Sign and date below, then attach to your New Business Submission.

Step 1: All New Business

- Agent Signatures.** Has the agent signed the app and all forms?
- Insured's Signatures.** Has the insured(s) signed the app and all forms?
- Payment Information.** Did you include:
 - Bank Draft Authorization, if applicable, signed by the account holder
 - Personalized, voided check
 - Money order or cashier's check are only accepted for annual premiums.
 - Do not accept cash.
 - Do not accept church checks.
 - Do not accept savings account drafts.
 - If the owner of a business is paying for himself or family members, you must turn in the Sale Proprietorship Form (SP 9-0) R04.
- Completed Application.**
 - Make sure all questions are answered on the application.
 - On FLEXGuard New Business:
 - Make sure all applicants answer the questions in the proper fields.
 - Make sure the Social Security Number is for the applicant.
 - Agent Certification: Enter the first five letters of the agent's last name.
 - Total Premium/CVA: Enter the amount of premium, and DO NOT INCLUDE ANY UA PARTNERS FEES COLLECTED IN THESE TOTAL PREMIUM/CVA BOXES.
 - Consumer Form, Applicant must complete and sign the Consumer Form (3728.0405).
 - Check the current Compliance Sheet.** Complete and submit all required forms listed on the Compliance Sheet with the application.
 - Replacing Coverage.** If replacing coverage, be sure to include the proper replacement form with the application.
 - Privacy Disclosure.**
 - The UAPD-UH05 (Health) or UAPD-UH04R (Life) must be signed by applicant and agent and submitted with certain applications.
 - Check the current Compliance sheet for details.
 - For certain products, the HIPAA Authorization Form (F3978) must be signed by all applicants over 17 and submitted with the application. Check the current Compliance sheet for details.
 - SBR Worksheet.** If applicable.
 - UA Partners.** If the applicant chooses to be a member of the optional UA Partners program, a separate form (F4300-I) must be completed and submitted with the application.

Step 2: New Business Submission Checklist

Use the New Business Submission Excel Template for the items listed below:

- Line of Business:** On each Turn-In tab, select the correct Line of Business button for Health, Life, Conversion, or FLEXGuard.
NOTE: If converting from SHXC, SMXC, SSXC, MMXC, FLEXGuard, select FLEXGuard. Select Conversion for all other conversions.
- Enter Applicant Name, Plan Type, Bank Draft (BD) or Direct Bill (DB) and Mode of Premium Commission**
- Enter Check Number** written to agent for the commission
- Part B Medicare Deductible,** if applicable
- Policy Fees,** if applicable
- UA Partners Fees,** if applicable
- Enter Commission Rate**
 - If replacing underage health, remember paid as earned commission rate

Step 3: Turn-In Batch Checklist

Make sure the New Business Template is balanced before submitting to the Home Office. Print out each listed below:

- Checks.** Place all checks in envelope, mark as "New Business Checks" and attach to front of Turn-In.
- Branch Summary.**
- Check Register.**
- Advance Check Register.**
- Total Summary Sheet.** One for each LOB: FLEXGuard Total Summary Sheet on top of all FLEXGuard Agent Summary Sheets; Life Total Summary Sheet on top of all Life Agent Summary Sheets; and Conversion/Health Summary Sheet on top of all Conversion/Health Agent Summary Sheets.
- Agent Summary Sheet.** Use as a cover sheet for all new business on summary sheet.
- Application.**
- Voided check.** Staple to the application. On FLEXGuard apps only, tape voided check to the Bank Draft Authorization Form.
- Required Forms.** Include behind application.

I have reviewed the above New Business submitted and attest to the accuracy and completeness of the materials, including premium calculations and applications.

DATE _____ UNIT MANAGER'S SIGNATURE _____
BO-NBCL R0306 R _____ BRANCH MANAGER'S SIGNATURE _____

RECRUITING –

Recruiting ranks #1 at United American. From the first quarter of 2005 to the first quarter of 2006, we had a 50 percent increase in job board seekers and resume downloads. The Recruiting Management System (RMS) our Branch Managers use is working so well, we currently have ten full-time Directors of Agencies. Their responsibility is to enhance the development of the recruiting culture within our Branches. These individuals spend almost every day working with Branch Managers to train and nurture the recruiting mentality critical to Branch success. They are constantly on the road, but we managed to catch up with a few of them to find out why recruiting is so essential for every Branch.

Mike Buck:



“Recruiting is critical to the health of any Branch. If First Year Agent production is low, if you need more Unit Managers, if Unit Manager averages are low, if you are not producing enough 10Ks – no problem is too big that recruiting cannot solve. We

sometimes put pressure on Agents and Unit Managers to push hard and produce more apps. But the real problem lies not in our recruiting, but our lack of it. Everyone talks about getting our ‘six’ recruits. Remember, six recruits is only a surviving Branch. Less than six is a dying Branch. But 10 or more is a thriving, growing Branch.

With 10 plus recruits, production rises dramatically. We identify more Unit Managers; our producer count increases; our 10K producer count increases and so do our recruiting bonus checks. With 10 plus recruits our lead money and our Z accounts improve, and our commissions and residuals increase.

Recruiting, recruiting, and more recruiting is the key to our success. So why is it only an afterthought in some Branches? Perhaps, we focus on the details of ‘running’ a smooth operation and forget our main money maker... our Agents. In a former life, I owned a retail company. I understood that the more stores I had and therefore more sales people, the more products I could move and the more money I would make. Twelve stores make a lot more profit than three stores. We need to remember that Agents are like stores. Agents are profit centers. Agents write policies! The more Agents we have, the more profitable and successful we will be.”

Mike Burns:



“You heard Vern Herbel talk about a 13 percent increase in recruiting and a 14 percent increase in production in 2005. The facts are clear. Higher recruiting activity brings more candidates to Branches. In order to grow the Branch, high recruiting activity and bringing on new hires are the keys to increasing production and success.

There’s an old axiom in recruiting. It’s called the ‘Ten to One’ rule. ‘For every ten people you hire, one will become a producer of merit.’ I was told this 30 years ago. Some things never change.”

Bill Howard:



“I’ve worked for our competitors, but United American has been a really good fit for me. I’ve hired 73 Agents this past year. When I recruit, I look for licensed Agents who can be productive right off the bat. I also think it’s important

to put your incentives on the table up front; it will get you immediate results. Newly hired Agents bring a lot of referrals to me too. I might hire someone one week, and the next week he or she refers me to another potential hire. Having a positive attitude is important for successful recruiting. When you’re on the phone with someone, let that person know how MUCH you want to meet them and interview them.”

A WAY OF LIFE FOR UNITED AMERICAN'S DIRECTORS OF AGENCIES

Rick Hughes:



"My former position as a basketball coach depended on recruiting. I was only as good as my recruits. It's important for every Branch to realize that

recruiting is a resource that will empower them and make all of us successful. Recruiting is our life's blood. Without it we will perish. With it comes great rewards!"

Doug Mitchell:



"As recruiters, we have the ability to present the UA opportunity to anyone we want. We don't have to wait for a stream of resumes or a list of candidates from the HR Department. That gives us both tremendous freedom and responsibility.

The most important thing the recruiter must convey – whether it's me, a Home Office executive, Branch Manager, Unit Manager or Agent – is the passion we have for the business. Only then can the recruit really understand the tremendous opportunity we're offering. Our attitude of excitement about our Company and industry must be something we accurately get across in the recruiting process."

Recruiting Tips for Finding the Best Producers

- Good candidates can come from all types of industries and backgrounds. The type of experience they bring to the table is not nearly as important to their potential success (and yours) as their attitude. Be flexible and open to all possibilities.
- Develop a list of qualities or characteristics you feel you must have in a new Agent. Don't consider only qualities directly related to the job. Also consider personality characteristics. If yours is a laid back, fun-loving Branch, you won't be comfortable with an Agent who is ALL business. Consider the atmosphere of your Branch and your personality as a Branch Manager when looking at candidates.
- Look for candidates with a willingness to learn and the ability to be comfortable taking direction. Even seasoned sales professionals must be willing to learn when coming into a new sales environment.
- Promote UA and your Branch through advertising, trade shows, seminars, sponsorship of local sports teams . . . anything that will promote United American in a positive way. Remember to have any advertising approved by the Home Office. Help create the attitude within your community that UA is both a great company with which to do business and a great place to work.
- Involve others in the recruiting process. What one person may see as a negative quality in a candidate, another may see as a positive quality. Get several opinions when making a decision.
- Have an outstanding commission program. To attract and keep the best producers, you need to offer the best package.
- Hire for existing strengths and talents. Don't expect to develop weak areas of performance in an individual or an organization.
- Use available technology to find the best candidates. The Internet is an invaluable tool!
- Remember, you're really the buyer, not the seller. You want your candidate to know how great UA is and the exciting opportunity we can offer to them. But, you're really holding all the cards. Your candidate needs to sell YOU on themselves and why they are the one(s) to whom you should offer this valuable opportunity. It puts a different twist on the recruiting process, but may be just what you need to find your best candidates. Besides, if they can sell themselves, they'll probably be able to sell insurance!

Source: <http://humanresources.about.com/library/weekly/>; Insurance Marketing, second quarter, 2005

United American Salutes OUR VETERANS

The worth and longevity of any company depends upon its people. At United American, we are proud of the men and women who year after year have contributed to our growth. UA has held them to the highest standards of professionalism, and they have always come through, serving the Company with pride and dedication. The following are individuals who have been on the UA team for over 15 years. Thank you for all you have contributed to our success.

Over 40 Years ...

Dean T. Corbin

Everett W. Jones

Over 30 Years ...

Barbara L. Bolland-Martin

Phillip M. Manry

Keith E. Cleveland

John E. Moore Jr.

Billy E. Dean

Mickey Tolliver

Don W. Gibbs, CLU

Joyce Waddle

Over 20 Years ...

Betty R. Baker

Jeffrey L. Miller

Virginia C. Burcham

Lillia P. Nicholson

Scott W. Christianson

Paul G. Nix

Jerry T. Clements

Marion C. Parker Sr.

Jack Curtis Jr.

Robert C. Patterson

Della M. Dellinger

Alfred C. Peavey Jr.

Nicholas A. Giachetti

Charles E. Peek

Pat G. Giachetti

Robert A. Phillips Jr.

Douglas R. Griffin

Gloria Sena

Larry D. Harrelson

Jessie L. Shifflett

Gaylon H. Henley

Vester W. Walker

John D. Hillis

Over 15 Years . . .

Kirk M. Anderson
Mildred Awtrey
Mary Boyd-Thomas
Randy Byrd
Jerry K. Clements
Alfred P. Divittorio
Jeanita Edwards
William S. Ellsworth
Jo Ann Fitzsimmons
Gary A. Freeman
Valarie K. Grimwood
Wendy Hawk
Manly Hayward
James A. Holmquist
Lindsey Kavic
Susan Knowlton
Michael F. McKinney
Ronald G. McKnight
George P. Muse
Tim W. Nordstrom

James R. "Bob" Norris
Mary M. O'Briant
George E. Payne
Walter L. "Buddy" Pierce Jr.
Teresa A. Pohler
Glenn F. Posner
Gerald J. Prausa
Richard Sammons
Eric J. Sellors
James A. Settle
Rex Smedley
Billy E. Smith
Kathy S. Smith
Alan M. Spafford
Donald A. Spray
Richard A. Trommer
Robin A. Trujillo
Janet M. Tumminia
Tom H. Waddell Sr.

The management and employees of United American Insurance Company acknowledge the contributions these outstanding individuals have made to the development of our Company. Because of their efforts, we are a Company that embodies strength and stability in everything we say and do. We look forward to their continuing contributions in the years ahead.

V

ACHIEVEMENT PRESIDENT'S CLUB

Through March 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 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 12/05.

BRANCH MANAGERS

1. **Chris Jones**
Branch 93
\$1,151,813



2. **Jeff Miller**
Branch 50
\$1,069,842



3. **Don Gibbs, CLU**
Branch C9
\$1,033,805



UNIT MANAGERS

1. **Jay Politi**
Branch 93
\$474,550



2. **Robert Holker**
Branch C9
\$377,300



3. **Shaun Snovel**
Branch 06
\$350,272



AGENTS

1. **Grant Walton**
Branch C9
\$116,572



2. **Sherri Severa**
Branch J2
\$107,091



3. **Timothy Smith**
Branch 06
\$90,477



- 4. Ross Taylor, Branch 92 \$738,928
- 5. Craig Villwock, Branch H1 712,983
- 6. Ron Seroka, Branch 90 626,762
- 7. Jack Curtis, Branch 25 623,881
- 8. John Hamilton, Branch 61 612,786
- 9. John Paul Caswell, Branch 06 . . 595,729
- 10. Jason Gsoell, Branch F8 523,998

- 4. Karen Dolan, Branch 63 \$330,321
- 5. Stewart Ross, Branch 68 320,521
- 6. Cody Webster, Branch 50 303,300
- 7. Jason Everett, Branch 50 301,030
- 8. Craig Fortner, Branch 92 227,115
- 9. Michael Hyman, Branch 93 226,687
- 10. Richard Byrd, Branch 74 221,994

- 4. Michael Saenz, Branch G9 \$90,290
- 5. Rosetta Jackson, Branch F8 87,744
- 6. Jason Adams, Branch 50 82,793
- 7. Zane Miller, Branch 92 82,674
- 8. Tammy Richenberg, Branch G8 . . 81,960
- 9. Amanda Richards, Branch 09 . . . 80,687
- 10. Casey Cramer, Branch F8 74,890

HONOR CLUB

Through March 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 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 12/05.

BRANCH MANAGERS

- 11. Randy Byrd, Branch 74 \$485,010
- 12. Lance Taylor, Branch 18 481,821
- 13. Rick Krout, Branch 66 452,443
- 14. Sheri Sisler, Branch G8 447,556
- 15. Greg Gorman, Branch 86 435,231
- 16. Alan Spafford, Branch 60 414,971
- 17. Justin White, Branch G7 403,024
- 18. Scott Christianson, Branch 22 . . 392,437
- 19. George Muse, Branch 68 379,739
- 20. Irene Burns, Branch G9 372,814

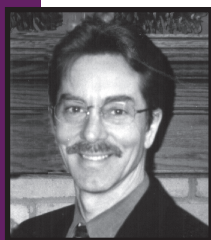
UNIT MANAGERS

- 11. James Short, Branch 61 \$213,924
- 12. Don Arnett, Branch C9 211,633
- 13. Anthony Veit, Branch 93 205,137
- 14. Kevin Lords, Branch 22 203,057
- 15. Bonnie Coffel, Branch G8 192,185
- 16. Micah Patterson, Branch C9 191,951
- 17. Penney Frazier-Parham, Branch 61 . 187,865
- 18. Gene Love, Branch 92 184,704
- 19. Donna Loupe, Branch F8 178,812
- 20. Kipp Yoak, Branch J2 170,616

AGENTS

- 11. Mario Garcia, Branch G9 \$71,974
- 12. Jennifer James, Branch 02 71,106
- 13. Brian Holker, Branch C9 71,010
- 14. Michael Vogler, Branch 25 69,269
- 15. Ryan Anderkin, Branch 92 67,957
- 16. Lynette Harris, Branch 93 67,125
- 17. Kirk Yoak, Branch J2 64,884
- 18. Michael Blivens, Branch 93 64,190
- 19. John McCarty, Branch 09 63,173
- 20. Alicia Vitiello, Branch J8 61,458

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 March's **ROOKIE MANAGER OF THE MONTH**. Don's team produced **\$173,208** of net-net annualized premium in March.

Outstanding job, Branch J2!

First Year Agent Production

Through March 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.....\$967,129
- 2. Jeff Miller, Branch 50.....782,806
- 3. Don Gibbs, CLU, Branch C9.....698,094
- 4. Craig Villwock, Branch H1640,508
- 5. John Paul Caswell, Branch 06.....534,686

**Top 5 – 1st Yr. –
Unit Manager**

- 1. Jay Politi, Branch 93\$435,241
- 2. Shaun Snovel, Branch 06350,272
- 3. Jason Everett, Branch 50.....261,463
- 4. Robert Holker, Branch C9.....194,922
- 5. Micah Patterson, Branch C9190,933

Keep the momentum rolling!

Welcome

David Lang has been promoted to Branch Manager of Branch K2. David was previously a Unit Manager in Branch 66.

Staci Austin has been promoted to Branch Manager of Branch C5. Staci was previously a Unit Manager in Branch C5.

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 50	\$409,902	\$425,000
Branch 06	277,770	300,000
Branch J2	173,208	175,000
Branch J8	158,336	175,000
Branch K5	131,984	150,000
Branch G1	77,031	100,000
Branch E9	75,900	100,000
Branch K4	67,268	75,000
Branch K6	62,451	75,000

Million Dollar Milestones

as of March 2006.

Ross Taylor	Branch 92	\$5,064,507
Chris Jones	Branch 93	5,002,039
Greg Gorman	Branch 86	2,099,394
Connie Smith	Branch G4	1,005,269

QUALIFIERS ON SCHEDULE

BRANCH 01	BRANCH 32	BRANCH 60 (CONT.)	BRANCH 86 (CONT.)	BRANCH B7	BRANCH F9 (CONT.)	BRANCH H8
BRANCH 02 Jennifer James, U. Mgr.	BRANCH 33 Andrew Bagley, U. Mgr.	Alma Ortega	Steven Deboer	Gayle Emerson	Eric Norcross	Mike Castellano, Mgr.
BRANCH 06 John Paul Caswell, Mgr.	Joshua Baxter, U. Mgr.	Heather Riley	Greg Gorman, Mgr.	BRANCH C3 Jay Noto	Laura Schnurpale, U. Mgr.	Doug Hazlewood, U. Mgr.
Timothy Douglas	Leonard Irving	Alan Spafford, Mgr.	Julie Gorman, U. Mgr.	Peter Pizzolatta	BRANCH G1 Carmen Espinaco	Scott Nite
Forrest Elliott, U. Mgr.	Cheryl Shoults	Joann Spafford-Pack, U. Mgr.	Alan Hall, U. Mgr.	BRANCH C5	Jennifer Whittaker, U. Mgr.	BRANCH J1 Christopher Ross
Landon Lucas, U. Mgr.	Harold Smith	Tyrone Stacy	Judith Hendricks, U. Mgr.	BRANCH C6 Tenika Gentry	BRANCH G2 Charles Bridges, Mgr.	BRANCH J2 Derrick Numbers
Timothy Smith	Chad Yoos, U. Mgr.	BRANCH 61 Bradley Braley	Tracy Rowley	Andrew Williams, U. Mgr.	Dennis Burnham, U. Mgr.	Don Saltis, Mgr.
Shaun Snovel, U. Mgr.	BRANCH 38 Tom Fenske, Mgr.	Michelle Choyce	Kevin Woo	BRANCH C9 Matthew Allen	Louis Melancon	Sherri Severa, U. Mgr.
Robert Tyler	Jonathan Gates, U. Mgr.	Penney Frazier-Parham, U. Mgr.	BRANCH 87	Don Arnett, U. Mgr.	BRANCH G4 Scott Curtis	Lynette Wilson
BRANCH 08 Joseph Heptig, U. Mgr.	Paula Reeves, U. Mgr.	Trey Guenard, U. Mgr.	BRANCH 89	Jacob Bradford	Judith Gindle, U. Mgr.	Kipp Yoak, U. Mgr.
Roger Litteken, U. Mgr.	BRANCH 39 Brett Muniz	Robin Guenard	BRANCH 90 Christine Damone	Don Gibbs, Mgr.	Robert Simonovich, U. Mgr.	Kirk Yoak
Sandra Reeves	Peter Schettini, Mgr.	Jeana Halter	Cleopatra Fotinos, U. Mgr.	Carson Hinds	Connie Smith, Mgr.	BRANCH J3 Polly Barber, U. Mgr.
BRANCH 09 Don Acre, U. Mgr.	Tania Schettini, U. Mgr.	John Hamilton, Mgr.	Lindsey Jones	Brian Holker	BRANCH G6	Dolores Fischer
Karen Hammer	Louis Suarez, U. Mgr.	James Short, U. Mgr.	Kenneth King Sr.	Robert Holker, U. Mgr.	BRANCH G7 Marcus Battle, U. Mgr.	Al Lopez
John McCarty	BRANCH 40 Sandy Bourque	BRANCH 62 Richard Roberts	Brad Schriber, U. Mgr.	Shane Knudsen	Ricky Daigle	Michael McGrath, Mgr.
Amanda Richards	Dolly Perrodin	Lori Ryan	Ron Seroka, Mgr.	Garrydy McEwen	John Fox, U. Mgr.	Alice Wallen
Mickey Tolliver, Mgr.	Kevin Vincent, U. Mgr.	BRANCH 63 Karen Dolan, U. Mgr.	BRANCH 91 Jonathan Brackin, U. Mgr.	Marty Mitchell	Michael Kelly	BRANCH J5
BRANCH 10 Taylor Hill	Styve Vincent	BRANCH 64 Nicole Albarella	BRANCH 92 Ryan Anderkin	Michael Nebeker	William Maddox	BRANCH J6
BRANCH 12	BRANCH 43	Jayne Armbruster	Richard Brantley	Donald Patterson	Hector Portillo	BRANCH J7 Timothy Joyner, U. Mgr.
BRANCH 15 Tod Garr	BRANCH 45 Jason Lane	Marc Bonenfant, U. Mgr.	Phillip Droesch	Micah Patterson, U. Mgr.	Mark Wall, U. Mgr.	Michael Lathrop, U. Mgr.
Brian Pederson, U. Mgr.	BRANCH 46 Robert Hapney	Zachary Haslett	Craig Fortner, U. Mgr.	Scott Taylor	Justin White, Mgr.	Robert Maita
John Shields	Marion Parker Jr., U. Mgr.	Rick Krout, Mgr.	Daniel Goddard	Grant Walton	BRANCH G8 Bonnie Coffel, U. Mgr.	BRANCH J8 Barbara Burn
BRANCH 17	Marion Parker Sr., Mgr.	Steven Lauer, U. Mgr.	Benjamin Griffin	BRANCH D8 Jacil Batties	Jeffrey Daniels, U. Mgr.	Dennis Dibert
BRANCH 18 Shawn Driggers	Ronald Withrow	DeRoy Skinner, U. Mgr.	Gene Love, U. Mgr.	Molly Bricker, U. Mgr.	Kimberly Devore	Shaun Guske, Mgr.
Louis Keith	Kenneth Young	Julia Yip	Zane Miller	David Cabiness	Cynthia Morrill	Henry Handley, U. Mgr.
John Kimbrough, U. Mgr.	BRANCH 47	BRANCH 68 Robert Bala	Bradley Staton	BRANCH D9 Ronald Chock, U. Mgr.	Tammy Richenberg	Darius Kohanim
Casey Lillie, U. Mgr.	BRANCH 49 Jack Eldridge, U. Mgr.	Julie Beale	Ross Taylor, Mgr.	Paul Etheredge, Mgr.	Sheri Sisler, Mgr.	Christopher Nelson, U. Mgr.
Demika Martin	Robin Nelson	Tracy Crumbly	Aubrey Vance, U. Mgr.	Cecile Tirel	Antonio Smith	Raymond Paige
Shannon Motes	Eric Sellors, Mgr.	Alexander Malykhin	BRANCH 93 Tony Barnes	BRANCH E1 Jose Pinzon	BRANCH G9 Irene Burns, Mgr.	Alicia Vitiello
Christian Smith, U. Mgr.	Michele Sellors, U. Mgr.	George Muse, Mgr.	Michael Blivens	BRANCH E4 Marco Perez	Robert Connell, U. Mgr.	Ken Woo, U. Mgr.
Nekita Stevenson	Carol Stiles	Stewart Ross, U. Mgr.	Matthew Dew	BRANCH E6	Mario Garcia	BRANCH J9
James Taylor Jr., U. Mgr.	BRANCH 50 Jason Adams	Tamberly Storey	Brandi Fry-MacNeil	BRANCH E9 Charles Martin	Charles Ray	BRANCH K1 Christopher Anderson
Lance Taylor, Mgr.	Christina Dacquisto	Denise Zahn	Bridget Green	William Upchurch	Michael Saenz	Kimberlee Bishop
Frankie Waters	Billy Elbert	BRANCH 69 Elmer Barry	John Harris	BRANCH F1 Clinton Autrey	Christopher Smith, U. Mgr.	Marilyn Ingle
BRANCH 20	Jason Everrett, U. Mgr.	BRANCH 73 Philip Barry	Lynette Harris	BRANCH F2	BRANCH H1 Romina Alesci	BRANCH K2 Michael Yee, U. Mgr.
BRANCH 21 Karen Ruple, U. Mgr.	Jessica Funk	Phillip Giachetti, U. Mgr.	Michael Hyman, U. Mgr.	BRANCH F3 Kelley Lee	Nancy Assenmacher	BRANCH K4 Don Eynon, U. Mgr.
BRANCH 22 Gwen Campbell	Steven Hargis, U. Mgr.	Nick Giachetti, Mgr.	Chris Jones, Mgr.	Terry Pohler, Mgr.	Dennis Crawford, U. Mgr.	Eric Hunsinger
Scott Christianson, Mgr.	Tracy Manners, U. Mgr.	Edward Vanrens	Robert Maehr	Martin Wagner	Jennifer Crawford	Kimberly Speakman
Jared Emerick	Stephen Mattison	BRANCH 74 Joshua Byrd, U. Mgr.	Eugene McMurray	BRANCH F4	Mark Legouillon	Chris Villwock, Mgr.
Wendy Hawk, U. Mgr.	Jeff Miller, Mgr.	Randy Byrd, Mgr.	John Parker	BRANCH F8 Roger Carter	Elaine Sever-Bodziony	BRANCH H2 Paul Markle, U. Mgr.
Timothy Jensen	Beau Moore	Richard Byrd, U. Mgr.	Jay Politi, U. Mgr.	Darwin Childs, U. Mgr.	Craig Villwock, Mgr.	Charles Shearer
Kevin Lords, U. Mgr.	Timothy Nuckolls, U. Mgr.	Levi Dendy	Michael Richardson	Casey Cramer	Suzanne Woodstuff, U. Mgr.	BRANCH H3 Michael Garrick
Paul Willey, U. Mgr.	Julie Sibet	Lisa Monistere	Anthony Veit, U. Mgr.	Jason Gsoell, Mgr.	BRANCH H4 James Alley	James Hanzly, Mgr.
BRANCH 23 Stephen Werner	Charles Webster	Clarence Palmer	Vester Walker, U. Mgr.	Pamela Hall	Denelle Canterbury	James Zarandona
BRANCH 25 Peggie Chrestman, U. Mgr.	Cody Webster, U. Mgr.	Jayce Summerlin	Justina White	Joanne Hoffman, U. Mgr.	Dawn Moore, U. Mgr.	BRANCH H5 Carl Herndon
Jack Curtis, Mgr.	Derek Zentner	John Wilson	Larry Wolfe	Rosetta Jackson	Steve Nilson	Mitchell McWilliams
Mike Estes	BRANCH 53 Jason Bledsoe	BRANCH 76 Matt Bishop, Mgr.	BRANCH 94 Sara Kurfees, U. Mgr.	Marilyn Keller	Robert Purtell, Mgr.	Laura Prestridge, Mgr.
Trevor Ireland	Chris Lawson, U. Mgr.	BRANCH 77	Amber Peters	Patricia Kravchuck-Mock	BRANCH H6 Mitchell McWilliams	James Stanley, U. Mgr.
Jionna Newton	Johnny Salyers	BRANCH 80 John Davis, U. Mgr.	BRANCH 97 Jason Brewer, U. Mgr.	Donna Loupe, U. Mgr.	Laura Prestridge, Mgr.	Richard Trimble
Michael Vogler	Diane Scofield	Caren Gertner Fritts, U. Mgr.	BRANCH A1 Lisa Caviness	Vincent Manzo	James Stanley, U. Mgr.	BRANCH K6 Andy Bliss, Mgr.
BRANCH 28	Jim Settle, Mgr.	Catherine Hunter	Keith Cleveland, Mgr.	Tanner Smith, U. Mgr.	Paul Moran	Michael Keller
BRANCH 30 Douglas Cook, U. Mgr.	BRANCH 54 Ryan Atkinson	Jaclyn Lampton	Ricky Shaw	BRANCH F9 Mark Clarey	Stephen Neathery, U. Mgr.	BRANCH K7
Carrie Dalton	Lonny DuFour, U. Mgr.	Dennis Mitchell, Mgr.	Margaret Stokes, U. Mgr.	Chris Johnson, Mgr.	Tania Neathery	BRANCH K8 Paul Clive
Preston Eisnaugle, Mgr.	BRANCH 55	Justin Thomas	Sandra Wise	Michael Kenney, U. Mgr.	Ronald Sheridan	BRANCH L3
Kim Fultz, U. Mgr.	BRANCH 59	Dedric Tisdale	BRANCH A4 Nicholas Kassianos, U. Mgr.	BRANCH A8 Betty Alaniz	BRANCH K9 Christopher Anderson	
Charlotte Spangler	BRANCH 60 David Burns	Terry Watson, U. Mgr.	Susan Turnbull	BRANCH B2	Kimberlee Bishop	
	Mark Hargis, U. Mgr.	BRANCH 82			Marilyn Ingle	
	Marcia Maier	BRANCH 86 Ashley Anderson, U. Mgr.			Michael Yee, U. Mgr.	
		Fred Davis			Eric Hunsinger	
					Kimberly Speakman	
					Chris Villwock, Mgr.	
					Raymond Bland	
					I. Cohn	
					Joshua Jauz, U. Mgr.	
					Ken King, Mgr.	
					Paul Moran	
					Stephen Neathery, U. Mgr.	
					Tania Neathery	
					Joe Palmeri, U. Mgr.	
					Ronald Sheridan	
					BRANCH K6 Andy Bliss, Mgr.	
					Michael Keller	
					BRANCH K7	
					BRANCH K8 Paul Clive	
					BRANCH L3	

United American recognizes Agents, Unit Managers and Branch Managers who are on schedule, as of March, 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 — \$31,626; Unit Managers — \$21,450 First Year / \$85,800 Total; and Branch Managers — \$42,900 First Year / \$171,600 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.