



Embrace

LIFE!

PAGES 6 & 7

In this issue...

2006 Convention Qualifiers

Are you on the list?...pg. 4

2007 Convention Site

The Rio Mar Beach Resort & Spa in beautiful Puerto Rico is waiting...pg. 5

Qualifying Leads

It's the next step to successful selling...pg. 8



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.

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www.unitedamerican.com
HOME OFFICE
(972) 529-5085

VISION

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VISION STAFF

Managing Editor
Dave Henthorn
dahenthorn@torchmarkcorp.com

Editor

Roberta Boyd King
rking@torchmarkcorp.com

Product Coordinator

Shere Avrett
savrett@torchmarkcorp.com

Graphic Designer

Christine Jenkins
cpjenkins@torchmarkcorp.com

PRODUCT APPROVALS

HEALTH:

A special mailing regarding approval of the new **FLEXGUARD^{Plus}** has been mailed to Branch Agents working in **California, Colorado, District of Columbia, Georgia, Kansas, Mississippi, Utah, Virginia and West Virginia.**

Agents selling in these states may begin writing **FLEXGUARD^{Plus}** business immediately. Please contact Agent Supply to order materials for your non-resident states.

RATE APPROVALS

HEALTH:

A special mailing regarding **FLEXGUARD (GSP2)** rate approvals for individual and UAatWork new business has been mailed to Branch Agents working in **Mississippi and West Virginia.**

The new business effective date was May 1, 2007.

MEDICARE SUPPLEMENTS:

A special mailing regarding **ProCare Medicare Supplement** rate approvals for new business and renewals is being sent to Branch Agents working in **Illinois, Virginia, and Washington.**

The new business effective date was May 1, 2007 in Illinois and Virginia and is May 15, 2007 in Washington.

New rate cards are available for download at www.uabranh.com/services or from Agent Supply.

ATTN: UAatWORK AGENTS

A special mailing regarding a **Life products' rate decrease** for UAatWork new business has been mailed to all Agents in all states where our Life products are approved.

The new business effective date was May 1, 2007.

Updated rate books (**F4702 RT 0207 and F4702 TL 0207**) are available for download at www.uabranh.com/services or from Agent Supply.

ATTN: PENNSYLVANIA AGENTS

MEDICARE SUPPLEMENTS:

A special mailing regarding use of the new **MA14(37) ProCare Medicare Supplement** application has been sent to Branch Agents working in **Pennsylvania.**

As previously communicated, effective May 1, 2007, all Agents writing Medicare Supplement business in Pennsylvania are required to use the new application. The Home Office will not accept applications written on old forms dated after April 30, 2007. Applications written prior to April 30, 2007 must be received at the Home Office no later than May 15, 2007. Remember, use original applications only – no copies.

REGULATORY REQUIREMENT (ACT 83):

Pennsylvania Regulatory Requirement (Act 83) extends health insurance coverage and eligibility for returning National Guard and Reservists, who were fulltime students at the time of deployment and insured, or eligible to be insured, under their parent's policy.

INTEREST RATES SET

The **Lifestyle Annuity** rate for **May** is **3.90 percent.** Rates will continue to be reviewed and adjusted accordingly.

The **Deposit Fund Rider** new business interest rate for **2007** has been set at **3.00 percent.**

If you have any questions or do not receive mailings where applicable, please contact Branch Service.

HOLIDAY SCHEDULE

The Home Office will be closed on Monday, May 28th in observance of Memorial Day. Please take time on this day to remember and honor the thousands of courageous men and women, who have given their lives in military service to preserve and protect the freedoms that we cherish.

2007 Convention Site Puerto Rico –

Relax, Indulge, Discover

Sit back, close your eyes, and imagine the ultimate getaway. Warm breezes out of the South caress your skin. A limitless, clear, azure sky soars overhead. Cool, white sand gently gives way beneath your feet, and the aroma of exotic plants and lush tropical foliage surrounds you. Your senses are overloaded from every direction, yet you feel calmed and quieted by the gentle assault.

Is it real or only a dream? It's real and it can be yours when you qualify for United American's 2007 Sales Convention to be held at the Rio Mar Beach Resort & Spa, a Wyndham Grand Resort, in enchanting Puerto Rico. Located on 500 magnificent acres and a one-mile stretch of secluded beach, the Wyndham offers everything you can imagine to make your dream of Paradise a reality.

The Wyndham was created to pamper and impress, and it succeeds magnificently. Each of its 600 elegant rooms and suites are superbly appointed with only the finest in custom finishes and furnishings. Natural woods, Italian tiles and plush fabrics surround every guest with privileged comfort.

Eleven restaurants with expert chefs from around the globe have only one purpose – to satisfy your every culinary wish. They succeed with taste, charm and sophistication. In addition, room service is available 24/7 to indulge your palate any hour of the day or night.

The Wyndham has the distinction of being the Caribbean's premier golf destination with not one, but two world-class courses waiting to provide you with the ultimate golf experience. But, if golf isn't your sport of choice, there's tennis, swimming, snorkeling, sailing, parasailing, kayaking, or bicycling to name a few. They're all at your fingertips!

Since Puerto Rico is a U.S. territory, one of its official languages is English. Its currency is the U.S. dollar, and no passports are required. Puerto Rico provides you with the exotic experience of the tropics and all the ease and comforts of home!

Puerto Rico – Land of Enchantment –
Join Us! June 19-22, 2008



Embrace LIFE!!!



“At some time in your career, you’ll have a health customer die. When you aren’t able to take a check to the policyholder’s family, you’ll realize the value of selling life.”

– John Gore

Who needs life insurance?

Almost everyone!

According to the 2005 LIMRA International’s
Life Insurance Ownership Study:

75%

of American families agree that life insurance is the best way to protect against the financial hardship from the death of a primary wage earner. Of those who have life insurance,

40%

feel they need more.

29%

of Americans want to discuss life insurance with a financial professional.

70%

of Americans think a periodic review of existing coverage is needed.

Yet, that same study shows:

22%

of U.S. households have no life insurance at all!

75%

of Americans who need more insurance think they can’t afford the premiums. Consumers consider the purchase of life insurance an important and complex decision. Over

40%

worry about making the wrong decision.

33%

of consumers say no one has ever approached them about buying life insurance.

What do these statistics mean?

Given the number of individuals who are uninsured or under insured, almost everyone you come across is a prospect and a potential sale. But, the LIMRA study also points out some issues we need to consider when working with some insurance-shy prospects:

1. How can we show prospects that premiums are affordable?

Simply offer them a life policy from United American. Our whole life and term policies – RT10 Renewable Term, SWL Whole Life or URL-CBP 21-Pay – can make life insurance coverage affordable for just about anyone.

2. How can we simplify the complexity of life insurance for prospects?

Try comparing life insurance to something more common to everyday life. Basically, there are two types of life insurance – term and whole life. Buying a term policy is like renting a house. A term policy is for a limited time (like the lease on a house) and gives you no cash value or equity when the term of the policy is over. Buying a whole life policy is like buying a house. A whole life policy is in effect for your entire life as long as you pay the premiums (like a monthly home mortgage) and builds a savings element called the cash value (like home ownership). Ultimately, of course, your prospects’ stage of life and individual needs and life goals will dictate which type is best for them.

3. How can we take the fear out of buying life insurance?

Before you ever start talking about term life, whole life, annuities, final expense or anything even remotely related to life insurance, take the time to form a relationship with your customers. Get to know them and get to know their needs. Fact find with them to determine what they want to accomplish by purchasing life insurance. Give them the time to get to know you too, and you’ll remove their fear of buying!

How much life insurance is enough?

The industry rule is five to seven times annual income. Based on that standard, just about every person you know is under insured! Consequently, the life market is very broad. People from every age group, lifestyle, and income level need life coverage and more of it! Having an individual life policy in place can mean the difference between living well financially or barely surviving in the event of the loss of the family breadwinner.

What's a HOT market for life?

Until recently, one of the most under-served life markets was the voluntary benefits market. According to the *Insurance Information Institute*, sales of life products constituted 24 percent of overall sales for voluntary benefits in 2005. That's a large percentage, but it's not surprising. The high cost for employer-sponsored health insurance seems to have spilled over into the life market as well. According to an article in *The Wall Street Journal* in April of 2005, fewer and fewer employers each year are offering employer-sponsored life insurance. Yet, for many employees, the only life coverage they ever receive or purchase is at the worksite. That's one reason buying life coverage on a voluntary basis at the worksite makes great sense for employees. If it is a voluntary benefit, the employee doesn't have to lose the coverage if he or she switches jobs. Coverage can be maintained, and families can be protected.



Build trust!

Always remember you are United American in the eyes of your prospects and customers. Start the sales process by selling yourself and the value you personally can bring to the table. Successful selling is much more a question of who you are than what you have to sell. If prospects feel they can trust you, they will also feel they can put their faith in the products you offer.

Whatever market segments you choose to address, always approach your prospects from the perspective of selling solutions to their problems or providing a method to help them achieve their goals. The number of products we have is limited, just as it is with any insurer. But the variety of needs your prospects have and the circumstances in which they live are limitless. Your job is to find the best term or whole life product we have that will come as close as possible to meeting their needs and achieving their goals. Successfully selling life means seeing the big picture and deciding the best way to help your prospects achieve it.



Life is a ONE step process at UA!

With the restructuring of our life products, and the introduction of *FLEXGUARD Plus*, it's now easier than ever to sell and process a life application.

The new life portfolio (RT10 Renewable Term, SWL Whole Life or URL-CBP 21-Pay) and optional riders are processed on just ONE application (MLAP).

If your customer needs more than life insurance, *FLEXGUARD Plus* may address those needs. It offers basic hospital/medical/surgical coverage, optional protection for specific illnesses such as cancer, critical illness and accidents, AND whole and term life add-ons. And, again, it's all on ONE APPLICATION (LCGP). This "Combo" app lets your customer choose one or many of these coverages for ONE monthly premium. It's simplicity at its very best!

Exciting enhancements to our life portfolio may be coming soon to a Branch near you, so stay tuned! In the meantime...

Make the most of LIFE!

Seven Steps to Success

SEVEN STEPS TO SELLING SUCCESS:

1. Generating Leads
- 2. QUALIFYING LEADS**
3. Preparing your Presentation
4. Delivering your Presentation
5. Handling Objections
6. Closing the Sale
7. Account Maintenance

STEP 2: QUALIFYING LEADS

Qualifying leads is one of the most overlooked steps in the entire sales process and is directly related to your bottom line. As we all know, the sales profession is a numbers game. The more prospects you have, the more presentations you make. The more presentations you make, the more sales you close. The more sales you close, the more money you earn. So imagine how much income you lose by not investing your time on prospects who are most likely to make a buying decision.

Ask the top producers in your Branch. Do they just present to anyone who will listen? Or do they carefully screen their prospects, searching for ways in which our product line will best fit their needs? Doesn't identifying the need and leveraging the best product for that need increase the likelihood of success? Sure it does. So let's explore some proven methods to qualify a prospect.

PLAN YOUR APPROACH

Before you ever speak to a prospect, be sure you have a gameplan. Be prepared. Know your products well so you can pivot to the appropriate coverage based on customer need. Remember, your first contact with this person is the most critical moment in the sales process. Your prospect will decide whether or not to buy from you within the first few minutes of your conversation...so make that time count!

SMILE

Probably the most obvious, yet under-utilized tool in the sales profession, is a simple smile. This is especially true when trying to make a good first impression with a new prospect. Wearing a smile puts a positive spin on everything you do and say. This is even true when you communicate by telephone!

ASK QUESTIONS

When qualifying leads, you should have two distinct goals:

1. Build trust

People do business with the people they trust. When prospects purchase an insurance policy, they are really investing

their hard-earned money in you and in the belief that you will be there for them when they need you. This is why our Company ratings are so important. Prospects can trust that UA will be there when they need us most.

2. Identify a need

To be successful selling insurance, you must understand the needs of each and every prospect. Your job is to determine the needs of the prospects so you can present a solution to fit those needs.

So how do you accomplish these two goals? You simply ask questions. It's a proven fact that people love to talk about themselves. With the right questions presented at the right times, you can successfully build trust and establish the needs of your prospects in a single conversation! How do you develop this skill? You practice! Role play with your fellow Agents. Get advice from your Branch Manager. Observe your Unit Manager in the field.

LISTEN UP!

Without a doubt, your ability to actively listen to your prospects and customers is crucial to your success. You can ask the best questions, but if you don't listen to your prospects, you will never fully understand their needs. The single most effective way to establish trust and a need with your prospects is to listen to them. By giving your prospects your undivided attention, you are indicating that their needs are the most important thing to you, and that you can be a trusted ally.

MAKE IT HAPPEN!

By practicing and implementing the skills we have discussed here, you will be able to better understand the needs of your prospects, know how to gain their trust, and most importantly, become a more efficient and effective salesperson! So what are you waiting for? Make it happen today!

PRACTICE EXERCISES

1. Create a list of "Qualifying Questions" to use with your prospects.
2. Role play with other Agents in your Branch to weed out those questions that do not help you establish trust or a need.
3. Interview the top performers in your Branch (or in another Branch). What techniques do they use to qualify a lead?

Recruiting Basics:

Step 2: Reflection



Last month we discussed the importance of proper screening when looking for the best people to add to your Branch. Once you've selected the individual or individuals who best fit the profile you want, you've completed the first step to finding those with the potential to be outstanding producers. What comes next? Reflection! Taking the time to review all you've seen and heard is critical. Consider these issues as you continue this all-important process.

- **Does she follow instructions?** Being highly regulated, the insurance industry has more than its share of rules and regulations to follow. In addition, the number and variety of available products and carriers is massive. It's important that your candidate be open to instruction and willing to follow through on what needs to be learned in terms of products and procedures. You want a candidate who isn't afraid to take the initiative in day to day operations, but you also want a candidate who understands and is willing to accept the limitations imposed by regulatory bodies. Her willingness to be guided by the success of others may be a measure of her own future success.
- **Can he communicate in writing?** This is another important issue to consider before you offer someone a position with your team. At this point, you already know from the interview process that he comes across well verbally. That is a good indication of how he will communicate with his prospects and customers during the sales and service process. But can he communicate in writing as well? Whether he is writing a personal thank you note or sending an e-mail response to a customer, accepting an invitation from the local Chamber of Commerce to speak, or filling in a policy application, writing skills matter. The way he writes speaks volumes to prospects, customers and community leaders. Carefully review his application and his written responses to the questions you asked, and learn to read between the lines. Ask yourself:
 - Is he explaining himself so I easily understand?
 - Does he spell correctly and use correct grammar?
 - Is the tone of his writing friendly, and does it have a comfortable flow?
- **Does she interrupt or try to impress rather than listen and respond accordingly?** The answer to this may be a good indication of how she will respond to prospects and customers. Is she interested in what you have to say? Does she wait to speak, or does she jump in before you have completed your question or comment? Being a good listener is tremendously important in her future success as an Agent.
- **Sit down with your key players again and compare notes.** Since we each view people and situations differently, it's important to get feedback from others. Did your key players pick up on some issues or concerns you may have missed and vice versa? Did they arrive at some of the same conclusions you did?
- **Always call supervisory references.** Describe the position you are offering and ask where the previous supervisor feels the candidate might excel or need additional training or guidance. Listen very carefully to gather subtle clues. Try to "read" the tone of the supervisor's voice. Listen closely for hesitation or for sincere warmth and friendliness when talking about your candidate. Remember, it's not always what they say, but how they say it that is a true reflection of their attitude. Gather as much feedback as you can to help in your decision making.

Next time – Evaluation