

# V

## VISION

Magazine

April 2008

# *Presenting ...* United American's Laptop Presentation

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READ VISION ONLINE  
[www.uabbranch.com/vision](http://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.uabranh.com  
www.unitedamerican.com  
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**VISION**

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**ATTN: UA AGENTS  
PROCARE RATE APPROVAL**

A special mailing regarding **ProCare Medicare Supplement** rate approvals for new business and renewals is being sent to Branch Agents working in Colorado, Mississippi, South Carolina, and Texas.

The new rate effective dates are April 15 in Texas, May 1 in South Carolina, and May 15 in Colorado and Mississippi.

**FLEXGUARD PLUS/UAATWORK FLEXGUARD**

A special mailing regarding rate approvals for **FLEXGUARD Plus** and **UAatWork FLEXGUARD** is being sent to Branch Agents working in North Carolina and Mississippi.

The new rate effective date is May 1.

Go to [www.uabranh.com/services/rates.asp](http://www.uabranh.com/services/rates.asp) to download and print new rate cards.

**PROCARE PRODUCT BROCHURE UPDATE**

A special e-mail notification is being sent to all Branch Agents to introduce an updated **ProCare product brochure (F4931R08)**. Always provide Med-Supp applicants with an **Outline of Coverage (DS-MS2006)** and the **product brochure (F4931R08)** at the time of sale.

Check your state's compliance sheet at [www.uabranh.com/services](http://www.uabranh.com/services) to see if the new brochure is approved yet in your state and download if needed. Use your existing supply of F4931 before updating to the new F4931R08.

**FOUNDATION SIGNATURE SERIES (MMGAP) CHANGES**

*Effective immediately, \$1,000 and \$1,500 benefit levels offered in the Foundation Signature Series (MMGAP) are no longer available. Benefit levels will start at \$2,000.*

A special mailing regarding updates to **Foundation Signature Series (MMGAP)** materials is being e-mailed to Branch Agents working in Alabama, Arizona, Arkansas, Colorado, Delaware, Illinois, Missouri, New Mexico, Ohio, Texas, Wisconsin, and Wyoming.

The **Outline of Coverage (DS-MMGAP)** has been updated concerning the amount of premium refunded for loss of life due to injury and is available for download on your state's compliance sheet.

The **Marketplace Bulletin (F6391)** has been updated to include more definitions and details about Suitability, Eligibility, Additional Premium Riders, and applications issued in pend-status and is available for download at [www.uabranh.com/foundation](http://www.uabranh.com/foundation). Compliance sheets are being updated as well.

**MMGAP LAPTOP SALES PRESENTATION**

Due to recent product approval of the **Foundation Signature Series (MMGAP)** in Louisiana, Mississippi, Nebraska, Oklahoma, and South Dakota, the **MMGAP Laptop Sales Presentation** is now approved for use in those states.

The update is downloaded through the Internet to the existing United American Laptop Sales Presentation. The Foundation Signature Series (MMGAP) product presentation will download automatically the first time Agents open the Laptop Sales Presentation when connected to the Internet.

**LIFE AND ANNUITY SALES**

A special mailing regarding the adoption of **NAIC model regulations** in reference to life and annuity sales and replacements has been sent to Branch Agents working in Arizona, Hawaii, Illinois, Indiana, Kentucky, Maryland, Minnesota, Missouri, Nevada, New Hampshire, North Carolina, Ohio, Texas, Utah, Virginia, and Wisconsin.

1. In states that have adopted this regulation, UA requires completion of the **Life Insurance and Annuity Replacement Notice (REPNOT/00)** and **Certification of Sales Materials (CSM)**. Some states require completion of these forms even if there is no intention to replace existing life insurance or annuity contracts.
2. Some states require suitability reviews for annuity sales. The Home Office requires a completed **Suitability Review form (ANNREV)** with new annuity applications in those states. In some states, the applicant must also be given an **Annuity Buyer's Guide (F3524BG)**.

As of **April 15** and thereafter, the Home Office will not issue new policies in these states without properly completed forms.

Go to [www.uabranh.com/services](http://www.uabranh.com/services) to download the new forms. Select your state's compliance sheet for the most current forms and instructions.

**ATTN: SOUTH CAROLINA AGENTS  
ACCIDENTAL DEATH BENEFIT RIDER**

As previously communicated, applicants who select the **Accidental Death Benefit Rider** for life policies must complete a separate form to acknowledge the exclusion of liability per state regulations.

Agents must complete the **Exclusions Acknowledgement form (UAADRA39)** when selling to South Carolina life applicants who select the **Accidental Death Benefit Rider**. Agents must submit the signed form with the app and leave a copy with the applicant.

The Company will not issue new life policies with the **Accidental Death Benefit Rider April 15** and thereafter without the completed UAADRA39 attached.

Go to [www.uabranh.com/services](http://www.uabranh.com/services) to download UAADRA39 from the South Carolina compliance sheet.

**INTEREST RATE SET**

The **Lifestyle Annuity** rate for **May** is **4.00 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

# The Potential is Limitless!

Some producers like to work with a certain type of customer. It may be young families, older couples, or empty nesters. For others, it may be Seniors. Still for others, it may be small business owners. Fortunately, since we have so many products, for many producers, it's whomever is receptive to buying.

You can offer a world of possibilities – whatever type of customer you prefer. An appropriate fit for young families are product applications like FLEXGUARD *Plus*, Good Sense Plan (GSPI), HSXC, the Fundamental Life Series, the Foundation Signature Series (MMGAP), or accident coverage. Older singles and couples may respond favorably to those same products as well as to cancer, critical illness, and annuities. Seniors obviously need our quality Medicare Supplements, but also may be interested in the Fundamental Life Series, cancer, critical illness, or annuities. Small business owners are outstanding prospects for any of these products in addition to giving employees access to our voluntary benefits line, especially with Section 125 tax advantages. In addition, most of our individual customers work somewhere, so we can network into this workforce as well.

The point is, no matter what type of customer you work with, you can utilize the entire range of United American products. Some Agents make the mistake of trying to find prospects for only one product, rather than simply going to see a prospect who needs some coverage, finding out what their budget and coverage needs are, and then utilizing the properly priced product to satisfy the identified need and budget. These expanded product opportunities can lead to outstanding customer satisfaction that will translate into higher long-term persistency.

Other Agents make the mistake of restricting themselves to finding only a particular type of prospect – such as young families, empty nesters, etc., – and offering only what that segment of the population is likely to need. Sure, you may be working with your favorite type of prospect and the products with which you're most knowledgeable and comfortable, but look at all the prospects, products (and money) you're leaving behind if not working referrals to the rest of the market's products!

What's the best approach? Get out of any comfort zones you've created for yourselves, and sell to anyone and everyone! Remember, EVERYONE IS A PROSPECT!! If you've done any reading on the topic of life insurance (See *April 2007* and *September 2007 Vision*), you know that almost everyone you meet on the street needs additional life insurance protection. There is not a better product to offer than the Fundamental Life Series I and II. With the Foundation Signature Series (MMGAP) available to any

prospect with a current or pending major medical policy, you have a whole new dimension of product to offer new major medical customers. And with the sale of the Foundation Signature Series (MMGAP), can accident coverage, Cash Benefit Cancer, or HealthGuard be far behind?

Consider these questions\* as you prospect and qualify your leads:

1. Does this person have more than one need – whether for health, life, cancer, critical illness, etc? Most people do.
2. Does this person have the financial resources to make a purchase? If so, how much can they comfortably spend and for what products?
3. Does this person have the authority to make the purchase? Shouldn't spouses be involved in family decisions? In addition to adding satisfaction, there might be an additional product that person wants too.

Since the answer to #1 is a resounding YES, you only need to consider #2 and #3.

Answer all three questions in the affirmative, and you have the potential to make a sale. It's then a question of what type of sale. The second question is of tremendous significance; it will determine what product or products you offer. An exciting aspect of United American's product portfolio is that we literally can offer something to almost everyone. Isn't it gratifying that we have products to offer those with limited financial resources that will give them some degree of protection too? If your prospect can't afford FLEXGUARD or FLEXGUARD *Plus* protection, perhaps a GSPI, HXSC, SHXC, etc., is within their budget. If your prospect is unable to afford a basic medical/hospital/surgical policy, but has a family history of cancer, heart disease, or stroke, you can offer a cancer or critical illness policy that will provide them some financial assistance should cancer or a critical illness strike. If your prospect is a young, single person, maybe an accident policy is the right choice.

UA's portfolio is broad enough to appeal to almost everyone. Your job is to match the prospect with the right products to help enhance the quality of their lives and build a solid, satisfied customer base for yourself and United American. With the introduction of UA's new laptop presentation, which we have highlighted in our center spread on pages 6 and 7, helping your prospect choose the right products will be easier than ever before.

\*Source: [www.dirjournal.com/guides/how-to-qualify-sales-leads-prospects/](http://www.dirjournal.com/guides/how-to-qualify-sales-leads-prospects/)

# WHEN THE WELL DRIES UP ...

Ever find yourself in a dry spell? The problem has nothing to do with you personally. You're the same dynamic and driven sales professional you've always been. What's wrong is obvious when you pick up a newspaper or watch the nightly news. A general economic downturn across the United States affects everyone's ability to buy ... and sell.

Some salespeople, however, seem to thrive no matter what the economic climate is around them. What's their secret? Here are a few simple tips to help you survive a dry spell and be a top producer!

**Dig A Little Deeper:** It's wonderful to close a sale with a new prospect and add to your and United American's bottom line. But, in tough economic times, new prospects may be more difficult to find. So go back to the wells you have already dug – your existing customers – and dig a bit deeper. Selling to an existing customer, who already knows you and the value UA offers, can be just as satisfying as selling to a new prospect. A dry spell can be the perfect time to reconnect with your existing customer base:

- Give them a no-cost offer like our Child Safe Kit, MedFacts Kit, or Memorial Guide.
- Tell them about recent products UA has introduced such as Fundamental Life I and II or the Foundation Signature Series (MMGAP).
- Recommend products you may not have discussed with them previously such as accident protection, cancer, or critical illness.
- If nothing else, call to simply keep in touch.

This will keep you sharp as a sales professional, generate goodwill with your customers, and help keep cash flowing until the economic climate shifts in your favor.

**Prospect Outside Your Comfort Zone:** Prospecting is generally the toughest part of sales, and most Agents use methods most comfortable for them. When the well dries up, you need to get more creative:

- Prospect in a new way or in a way in which you aren't totally familiar or comfortable. If you dislike cold calling, whether on the phone or in person, decide to double the time you spend each day using that method.
- If you don't belong to any community, religious, or civic organizations, join some. Attend meetings to meet new contacts and keep your people skills sharp. Besides, you may learn something new that will open another area of interest and opportunity for you!
- Purchase a booth at a local health fair or community event. It's an easy way to meet potential leads and get more in touch with your prospective customer base.

**Set Goals To Improve Production:** Top producers understand that selling is a number's game. *If you can measure results, you can manage results.* When numbers are down, they compensate with higher activity. You can too:

- Increase your number of daily prospecting calls. Whether you do it by phone or on foot, making more contacts each day will eventually increase the number of presentations you schedule and the number of sales you close.
- Pivot to sell different products. Concentrate on products you may not have sold before. You may even discover you like selling those products and working with a different type of customer and wonder why you haven't been doing it all along.

**Pay Extra Attention To Priorities And Processes:** Find out as much as you can about what determines when the prospect will buy, why they will buy, and the aspects of the sale that matter most to them. Gain insight so you can focus your presentation on their biggest concerns and interests:

- Probe deeply. Learn which other insurers they worked with and what they liked or didn't like about them.
- Focus on what they hope to achieve by making the purchase. Show them how UA products can benefit them.
- Sell UA service. When money is tight, service may be the only thing that sets you apart from the competition. Make your prospect feel he or she is the most important prospect on the planet!

You may think you're in the middle of a dust bowl when times get tough. But, have faith in yourself and your prospects. A cool, refreshing rain is ready to fall.

Source: *The Selling Advantage*, Volume 19, issue 458



# CREATE CUSTOMERS FOR LIFE



It takes more time, effort, and expense to prospect for a new customer than it does to maintain an existing customer. You start from square one each time you talk to a lead or work with a new prospect. You must assume they don't know anything about our Company or our products, and it's your job to teach them. Existing customers, however, already know who you are, who United American is, and the value our Company can provide. Up-selling and cross-selling to your current customer base strengthens the Agent/customer relationship!

Whether working with new prospects or long-term customers, your goal is to make them all **CUSTOMERS FOR LIFE**.

How do we achieve customers for life? By using the right kind of communication. It should be easy with the various methods of communication we have available today. However, even with outstanding technology at our fingertips, we don't always achieve our goal of keeping our customers. Why? The right kind of communication means understanding your customer's communication style more than the means of communication you use.

Research indicates people fall into four behavioral styles. Your first step to sales success and a long-term relationship with your prospect is to determine his or her style. Then you can adapt your approach and communication strategy accordingly.

**AGGRESSIVE:** Skip the chitchat. They want to know what you have to offer and how it will positively affect them. They generally need to be in control, so give them product options so they can make an informed choice and won't feel you're pushing a particular product. Most of all, stick to business. No need for warm and fuzzy conversation here.

**EXPRESSIVE:** They love chitchat. They want to form an emotional connection with you. Give them some details about yourself and your family. For them, more than any other behavior type, YOU are the Company. They'll do business with you and stay with you if they like you.

**PASSIVE:** You'll have to work harder initially, but closing should be a breeze. They may come across as disinterested, but don't let their 'I don't care' attitude deter or confuse you. Don't be pushy, but take the reins and guide the decision-making process for them.

**ANALYTICAL:** They want extensive information and are interested in every detail of the products. Their cautious nature, however, makes them more prone to buyer's remorse. Continually reassure them during the sales process, emphasizing the fact the policy cannot be canceled as long as premiums are paid on time. Don't rush them. They will make their decision when all their ducks are in a row!

Determining behavioral style is an important component of creating a customer for life, but it's not the only one. Keep these additional points in mind:

- Nonverbal communication is very important, so learn to 'listen with your eyes'. Studies show that body language is a more accurate indicator of what someone is thinking and feeling than what comes out of their mouth. Remember, that is true for both Agent and customer.
- Use open body language – smile, make frequent eye contact, keep arms unfolded, palms open, and legs uncrossed.
- Ask open-ended questions that require your prospect to give more than a 'yes' or 'no' response. Their responses will give you the information you need to offer what they need.
- Occasionally, repeat the prospect's words verbatim. It clarifies communication, shows you are listening, and helps build a meaningful connection. It also helps you keep your focus on the customer: REMEMBER, IT'S ABOUT THEM, NOT YOU.
- Provide absolutely first-class customer service at all times – before, during, and after the sale.

## SALES/SERVICE TIPS:

- Under promise and over-deliver.
- Pay attention to the details.
- Maintain good records.
- Maintain regular contact by phone or personal note.
- Have an open-door policy with customers and encourage their feedback.

Source: [www.salesmotivation.net/2007/12/02/customers-for-life](http://www.salesmotivation.net/2007/12/02/customers-for-life)



# UA LAPTOP SALES PRESENTATION

### **WHY DID UNITED AMERICAN CREATE THE LAPTOP SALES PRESENTATION?**

The UA Laptop Sales Presentation is critical to our Company's commitment to arm you with the latest technology and to help you do your job more efficiently. It helps new Agents begin selling our products immediately and gives veteran Agents a new tool in their arsenal. A new Agent can set up his laptop, click a button, and have our products and benefits explained to his prospect automatically. The laptop presentation also simplifies the process for all Agents — by reducing the time needed to prepare for a presentation.

### **HOW DOES IT WORK?**

The Laptop Sales Presentation is similar to a PowerPoint show. However, the laptop presentation has more bells and whistles. It provides interactive audio and visual features. In a sense, your laptop becomes a theater and the presentation a mini-movie for the prospect — all at the click of a button. You may pause the presentation, fast-forward, rewind, stop, start again — it's highly user-friendly.

### **UPDATES ARE SEAMLESS**

At the beginning of March, Branch Managers were mailed a CD and instructions for the initial download of the Laptop Sales Presentation. The UA Laptop Sales Presentation will automatically check for updates each time it is launched while you are connected to the Internet. These updates include critical information, such as new state approvals for products. Agents are required to connect to the Internet from the laptop with the presentation installed at least once every seven days to check for updates.

### **NAVIGATING & TROUBLESHOOTING**

Watch the entire UA Laptop Sales Presentation in order to familiarize yourself with its navigation and features before presenting it to a prospect. You may find additional troubleshooting tips by clicking 'Help' in the upper right-hand corner of the presentation. This brings up the United American Laptop Sales Presentation Instruction Guide, which includes information on presentation, navigation, and more.



Agents may choose from any of the following presentations to show prospects:

**Defining UA** – Provides background information on our Company, affirming UA's financial strength and stability.

**Barbara's Story** – "Realizing Your Need" is a dramatization that portrays a realization of the need for life insurance.

**No-Cost Offers** –

- Child Safe Kit
- MedFacts Kit
- Memorial Guide

Both introductory presentations are a great way to lead into our three no-cost offers, which can provide a source of valuable referrals for the Agent.



To view products, first select the state in which you are selling. Only products approved in your state are listed. Click 'Choose Your State' on the right-hand side of the menu, then click on your state on the map.

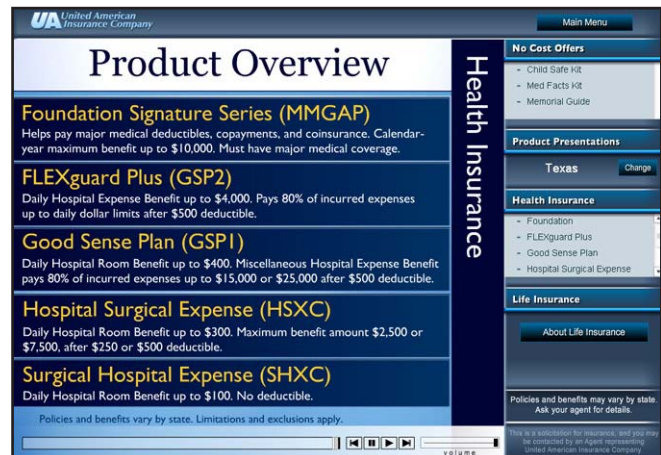
Next, choose either Health Insurance or Life Insurance and click the buttons.

## Health Insurance

Clicking Health Insurance will launch the Health Insurance introduction. The products\* available in the selected state will also populate the right-hand menu. When the introduction is complete, choose the most appropriate product presentation for your prospect. Clicking any of the Health products at the end of the Health Insurance introduction or from the right-hand menu launches that product presentation.

- Foundation Signature Series (MMGAP)
- FLEXGUARD *Plus* (GSP2, RT10, SWL)
- Good Sense Plan (GSP1)
- Hospital Surgical Expense (HSXC)
- Surgical Hospital Expense (SHXC)
- Cancer (CANLS-2)
- Critical Illness (CILS)

\* Products vary by state.



## Life Insurance

Choosing Life Insurance will launch the Life Insurance introduction. A list of Life Insurance needs will also populate the right-hand menu. Clicking 'Final Expenses', 'Monthly Income', 'Education', or 'Mortgage' at the end of the introduction or from the right-hand menu launches one of the presentations that establishes the need for life insurance.

- Final Expenses
- Mortgage
- Monthly Income
- Education

### How Do I Order The Laptop Presentation?

Branch Managers may e-mail Branch Service at [branchservice@torchmarkcorp.com](mailto:branchservice@torchmarkcorp.com) to order additional free copies. The UA Laptop Sales Presentation was designed to help you and your prospects. Take advantage of this cutting-edge technology today!

# Training + Attitude = \$\$\$\$\$\$

*“The greatest discovery of my generation is that a human being can alter his circumstances by altering his attitude of mind.”*

–William James (1842-1910)

Harvard professor and father of modern American psychology

*“Attitude is everything.”*

*“Believe and you will achieve.”*

*“Perception is reality.”*

*“Anything is possible.”*

These expressions were true 100 years ago when William James was teaching at Harvard University, and they are true today. **Attitude can have a powerful influence on performance.**

William James, however, went one step further. He believed that if you acted like you were already successful, you would become successful.

Attitude, though, is only one part of the equation. Becoming a top producer takes more. You can have the most fantastic attitude on the planet and still end up blowing smoke! You must have sales training that encompasses sales techniques and product training to support that amazing attitude!

How do you take what you have learned through online and field training, and through one-on-one sessions with your Branch Manager and turn it into PRODUCTION AND COMMISSIONS? Here are a few tips to help you transition to a top producer:

**GIVE YOURSELF PERMISSION:** Whether you're a veteran salesperson or a new recruit, you have the right to reach top-producer status. Let go of your 'inner brakes'. Allow yourself to consistently use the techniques you have learned in your new Agent training or have developed through years of selling and servicing accounts to gain confidence and ultimate success. Remember, you can do it if you think you can do it! Believe in yourself and don't let anyone or anything deter you.

**USE AFFIRMATION TO REDIRECT YOUR THOUGHT PROCESSES:** Remember Stuart Smalley, the sweet-natured character played by Al Franken on *Saturday Night Live*? Stuart hosted a self-help show called *Daily Affirmations with Stuart Smalley*. Unfortunately for Stuart, he wasn't especially successful incorporating his mantra of “I'm good enough, I'm smart enough, and doggone it, people like me,” into his daily life. (If he had, he wouldn't have been nearly so funny!) But, he had the right idea.



You can use Stuart's approach with more positive results. By using affirmations like "I can" and "I am," you can positively affect your thought patterns, which can positively affect your actions in the sales arena. Write out a series of positive affirmations about the sales process or specific sales principles and techniques you've learned and want to practice consistently. Then read them or say them repeatedly. Soon they will dominate your thoughts and produce more positive results. If you regularly affirm your selling skills and techniques and visualize successful sales presentations using those skills, you can be more successful.

**PRACTICE MAKES PERFECT:** Knowledge is important to your success, but only to the degree that you use it. You may have learned the greatest sales techniques in the industry through classroom and field training, but if you don't apply them, they're meaningless. You not only need to keep them in the forefront of your brain, you need to consistently practice them on the job. Before you realize it, they will become second nature, and you will use them without even thinking.

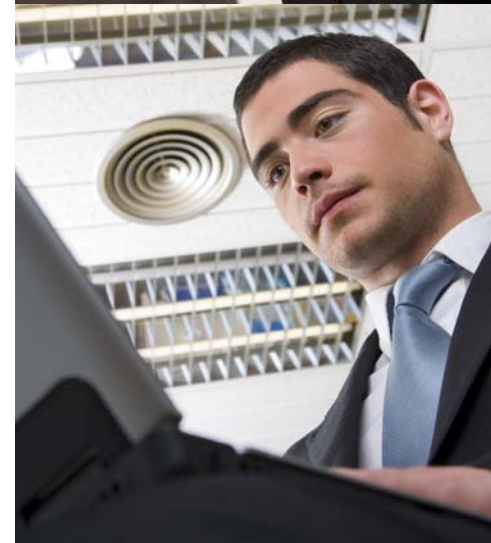
**GIVE SALES PRACTICES AND TECHNIQUES A CHANCE:** Agents may try a technique or approach once or twice, find it doesn't do what they thought it would do, and toss it aside. Before you move onto something else, take time to properly judge its value. If it's a tried-and-true technique, it may just take more practice to make it part of your routine. You will reach a level of comfort and competency with repeated use.

Role-playing with other Agents is another way to help you gain a greater degree of competency and discover techniques that have worked well for others. You might even consider role-playing with your spouse and/or older children. They will gain a greater understanding and appreciation for what you do every day, and the kids will have a lot of fun. Also try recording your presentation on video and playing it back to see how you come across to others.

**READ, READ, READ:** Use industry periodicals, Agent publications (like *Vision*), or online materials to saturate your mind with all things sales-related. Repeat the process often. If you find a good book or article on prospecting, selling, meeting objections, closing, etc., read it, and read it again ... and maybe again. Read it as much and as often as you need to make it part of your sales persona.

**LISTEN AND LEARN:** As a sales professional, you spend extensive time in your vehicle going to and from appointments. Use that time to positively impact your attitude. Listen to motivational CDs to learn about harnessing and exploring the power of your mental potential. You may already be familiar with people like Anthony Robbins, Zig Zigler, and Steven Covey. There are many other lesser-known individuals who may have audio books available that are just as inspiring and informative. Check out the audio racks at your local book and music store. Not only will it help you develop a more positive attitude long term, it will get you psyched as you head for the next appointment on your list.

Sources: [www.salesmotivation.net](http://www.salesmotivation.net); [http://en.wikipedia.org/wiki/Stuart\\_Smalley](http://en.wikipedia.org/wiki/Stuart_Smalley)



## PRESIDENT'S CLUB 1-10

Through March 2008, the following producers represent the Top Agents, Unit Managers, and Branch Managers with the highest net annualized premium for the year.

### BRANCH MANAGERS

1. Jason Gsoell\*  
Branch F8  
\$1,458,117



2. Don Gibbs\*, CLU  
Branch C9  
\$1,450,859



3. Jeff Miller\*  
Branch 50  
\$1,220,040



4. John Paul Caswell\*, Branch 6 ..... \$1,032,564  
5. Greg Gorman, Branch 86 ..... 803,362  
6. Justin White\*, Branch G7 ..... 747,342  
7. Peter Schettini, Branch 39 ..... 742,494  
8. Andy Bliss\*, Branch K6 ..... 708,271  
9. Rick Krout\*, Branch 66 ..... 673,823  
10. Randy Byrd, Branch 74 ..... 634,295

### UNIT MANAGERS

1. Tanner Smith\*  
Branch F8  
\$533,741



2. Ashley Baxter  
Branch 40  
\$351,559



3. Ed Holbrook  
Branch K4  
\$335,815



4. Stephanie Coutavas\*, Branch N9 ..... \$326,780  
5. Michael Nebeker\*, Branch C9 ..... 313,220  
6. Grecia Joyner\*, Branch R3 ..... 295,110  
7. Richard Byrd, Branch 74 ..... 280,683  
8. Garridy McEwen, Branch C9 ..... 273,243  
9. LeRoy Cape, Branch 32 ..... 262,672  
10. Jason Moon\*, Branch 6 ..... 245,473

### AGENTS

1. John Devenyns\*  
Branch 66  
\$164,473



2. Kelly Paterson  
Branch N9  
\$134,687



3. Kevin Fackler  
Branch C9  
\$121,398



4. Danielle Letmathe\*, Branch F8 ..... \$112,222  
5. Matthew Johnson, Branch 50 ..... 109,184  
6. Jennifer Byrd, Branch 74 ..... 86,912  
7. Lisa Caviness, Branch A1 ..... 85,648  
8. Greg Carter, Branch 46 ..... 84,699  
9. Connie Funchion\*, Branch H1 ..... 83,802  
10. Abby Bragg\*, Branch 40 ..... 82,438

## HONOR CLUB 11-20

### BRANCH MANAGERS

11. Preston Eisnaugle\*, Branch 30 ..... \$630,207  
12. Chris Villwock, Branch K4 ..... 629,737  
13. Craig Villwock\*, Branch H1 ..... 618,922  
14. Cody Webster, Branch M5 ..... 590,571  
15. Tom Botts\*, Branch K1 ..... 530,716  
16. Chad Yoos\*, Branch 33 ..... 497,956  
17. Jason Everett, Branch N1 ..... 486,320  
18. John Kampling, Branch 32 ..... 470,229  
19. Andy Coutavas\*, Branch N9 ..... 470,201  
20. Johnny Salyers\*, Branch 10 ..... 456,456

### UNIT MANAGERS

11. Jason Adams, Branch 50 ..... \$240,098  
12. Ryan Anderkin, Branch 92 ..... 239,400  
13. John Grafton, Branch 39 ..... 238,019  
14. Tracy Manners\*, Branch 50 ..... 236,317  
15. Duane Hill\*, Branch K2 ..... 235,807  
16. Joshua Byrd\*, Branch 74 ..... 234,760  
17. Peter McCartney, Branch K6 ..... 227,622  
18. Kim Fultz\*, Branch 30 ..... 223,441  
19. Peter Guilfoyle, Branch 33 ..... 219,238  
20. Fred DiVittorio, Branch A1 ..... 217,219

### AGENTS

11. Mark Marcelo, Branch 33 ..... \$81,721  
12. Wanda Jackson\*, Branch 18 ..... 81,168  
13. Joshua Roberts, Branch 20 ..... 80,523  
14. Annette Doyle\*, Branch 39 ..... 78,789  
15. Todd Parks\*, Branch 60 ..... 78,117  
16. John Cox\*, Branch 38 ..... 77,302  
17. Don Collopy, Branch H1 ..... 76,408  
18. Katie Thomas, Branch 74 ..... 76,157  
19. Michael Nebeker\*, Branch C9 ..... 75,182  
20. Kevin Bynum\*, Branch 93 ..... 73,191

Company qualifications must be met to attend Convention. 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), and be above minimum standards. \*Do not meet at least one of the Company's qualifications.



**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 March's **Rookie Manager of the Month**. The N9 team produced **\$226,486** of net annualized premium in March.

***That's two months in a row, Andy! Can you make it three?***

**Welcome & Congratulations to our new Branch Managers!**

- Jeff Schmenk – Branch R5.** Jeff was previously a Unit Manager in the same Branch.
- Joe Porter – Branch G1.** Joe was previously a Unit Manager in Branch K6.
- Randy Gaston – Branch F2.** Randy was previously a Unit Manager in the same Branch.
- Mark Dugger – Branch T5.** Mark was previously a Unit Manager in Branch 10.
- Jeffrey Ishmael – Branch 89.** Jeffrey was previously a Unit Manager in Branch F8.
- Robert King – Branch M2.** Robert was previously a Unit Manager in the same Branch.
- Jim Greene – Branch 55.** Jim was previously a Unit Manager in the same Branch.

**First Year Agent Production**

Through March 2008, the following represent the Top Five Branch and Unit Managers with the highest First Year Agent production for the year. *\* Do not meet at least one of the Company's Convention qualifications.*

**Top 5 – 1<sup>st</sup> Year Branch Manager**

1. Jason Gsoell\*, Branch F8.....\$1,440,240
2. Jeff Miller\*, Branch 50.....\$1,102,692
3. Don Gibbs\*, CLU, Branch C9.....\$965,660
4. John Paul Caswell\*, Branch 6.....\$763,792
5. Peter Schettini, Branch 39.....\$705,611

**Top 5 – 1<sup>st</sup> Year Unit Manager**

1. Tanner Smith\*, Branch F8.....\$527,554
2. Stephanie Coutavas\*, Branch N9.....\$326,395
3. Ed Holbrook, Branch K4.....\$313,244
4. Ashley Baxter, Branch 40.....\$309,042
5. Grecia Joyner\*, Branch R3.....\$273,823

***Work IA and IB metrics for continued success!***

**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.

<b>Branch Manager</b>	<b>Branch</b>	<b>Production</b>	<b>New Goal</b>
Andy Coutavas . . . . .	Branch N9 . . . . .	\$226,486 . . . . .	\$250,000
Mike McGrath . . . . .	Branch R1 . . . . .	\$101,468 . . . . .	\$125,000
Michael Taylor . . . . .	Branch R7 . . . . .	\$82,398 . . . . .	\$100,000

**Million Dollar Milestone**

- Jason Gsoell . . . . . Branch F8 . . . . . \$5,080,166
- Andy Coutavas . . . . . Branch N9 . . . . . \$1,041,034

**CONGRATULATIONS**

# Qualifying to Cruise



## BRANCH 01

Prescilla Abernathy

## BRANCH 02

## BRANCH 04

## BRANCH 06

Roy Barnes

Kevin Christian

George Delonia

Terrence Fitzgibbon

Jennifer Freer

John Hairston

Chad Lane, U. Mgr.

Randy Smith

Jason Taylor

David Watson

## BRANCH 08

Jason Burgess

Monica Burgess, U. Mgr.

Murray O'Guinn

Brian Willenbrock

## BRANCH 09

## BRANCH 10

Preston Burks

Lance Evans, U. Mgr.

Kathleen Gage

Wesley Isaacs, U. Mgr.

Clifford Stone

## BRANCH 12

## BRANCH 15

Scott Boyer

Brian Pederson, U. Mgr.

## BRANCH 18

## BRANCH 20

Thomas Apking

Nathan Bucher, U. Mgr.

Chaunci Newell

Joshua Roberts

## BRANCH 21

Douglas Wymer

## BRANCH 22

Mathew Bunderson

Bret Schneiter, U. Mgr.

## BRANCH 23

## BRANCH 24

## BRANCH 25

## BRANCH 28

## BRANCH 30

R C Rowe

Craig Scites, U. Mgr.

Dennis Williams

## BRANCH 32

LeRoy Cape, U. Mgr.

Timothy Gaynor

Kristi Hill

Alfred Jackson

John Kampling, Mgr.

## BRANCH 33

Anousone Chanthavixay,  
U. Mgr.

Peter Guilfoyle, U. Mgr.

Alexis Luna

Mark Marcelo

Raymond Matthewson

Denise Murphy

Patrick Walsh

## BRANCH 38

Scott Campbell

Mary Penwell, U. Mgr.

## BRANCH 39

Michael Boccella

Nicholas Boeschen, U. Mgr.

Grant Chapman, U. Mgr.

John Grafton, U. Mgr.

Kenneth Long

Peter Schettini, Mgr.

Michael Shaver

Holly Steele

Leonard Thompson

Bertha Washington

## BRANCH 40

Brandon Doucet

Ashley Frieden, U. Mgr.

Deanna Parrish

Denetrous Sonnier

Thien Tang

## BRANCH 43

## BRANCH 44

## BRANCH 45

## BRANCH 46

Greg Carter

Jason Chichester

Harold Chipps

James Goodwin, U. Mgr.

Glenda Laska

Destiny Sylvester

## BRANCH 47

William Wilson, U. Mgr.

## BRANCH 49

## BRANCH 50

Jason Adams, U. Mgr.

Bob Coleman

Steven Hargis, U. Mgr.

## BRANCH 50, CONTINUED ...

Matthew Johnson

Dennis Metzger

Tiffany Mix

Roger Olivea

## BRANCH 53

## BRANCH 54

Jason Ange

Nathan Soderquist, U. Mgr.

## BRANCH 55

John Biersdorff, U. Mgr.

Larry Bowman

## BRANCH 59

## BRANCH 60

Samuel Carrejo

Todd Parks, U. Mgr.

Joann Spafford-Paak, U. Mgr.

## BRANCH 61

Stevie Mauldin, U. Mgr.

## BRANCH 62

Gerry Berger, U. Mgr.

Connie Romero

## BRANCH 63

Robert Forrer

## BRANCH 66

DeRoy Skinner, U. Mgr.

## BRANCH 68

Valerie Barrow

Stewart Ross, U. Mgr.

## BRANCH 69

## BRANCH 71

Jamie Futrill, U. Mgr.

## BRANCH 73

## BRANCH 74

Randy Byrd, Mgr.

Jennifer Byrd

Richard Byrd, U. Mgr.

Jiries Samander

James Spitchley

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.

Clyde Huffman

## BRANCH 86, CONTINUED ...

Jack Loewy

Dennis Morin

Vincenza Rebecchi, U. Mgr.

## BRANCH 87

## BRANCH 89

## BRANCH 90

Vanessa Serra

## BRANCH 91

Christiane Christensen

Darin Christensen, U. Mgr.

Tim Wilson-Humphries

## BRANCH 92

Ryan Anderkin, U. Mgr.

Donnell Artybridge

Elizabeth Cornell

Cheryl Savage

Clensy Warren

## BRANCH 93

Harvey Williams

## BRANCH 94

Alfred Tauss

## BRANCH 97

## BRANCH 98

## BRANCH A1

Lisa Caviness

Keith Cleveland, Mgr.

Fred DiVittorio, U. Mgr.

Danny Streefer

## BRANCH A4

## BRANCH A8

## BRANCH B1

## BRANCH B2

## BRANCH B7

## BRANCH B8

Angela Leger

## BRANCH C3

## BRANCH C5

## BRANCH C6

## BRANCH C9

Gary Allred

Don Arnett, U. Mgr.

William Delahoyde

Kevin Fackler

James Garst

Kassandra Guymon

Forrest Harris

Julie Higgins

Carson Hinds, U. Mgr.

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United American recognizes Agents, Unit Managers, and Branch Managers who are on schedule, as of March, for the 2008 National Sales Convention.

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# Qualifying to Cruise



## BRANCH C9, CONTINUED ...

Andrew Losee  
Garridy McEwen, U. Mgr.  
Michael Nielsen  
Shane Pack  
Jeffery Van Yperen  
Brent Whiting  
Scott Young

## BRANCH D7

Frank Cook  
Jessica McClain

## BRANCH D8

Chinetta Jackson

## BRANCH D9

## BRANCH E1

Suzanne Molt

## BRANCH E4

## BRANCH E6

Jesse Barris

## BRANCH E9

## BRANCH F1

## BRANCH F2

## BRANCH F3

## BRANCH F4

## BRANCH F8

Marie Garcia  
Julia Graham  
Susan Heller  
Brian Hill  
Kevin Johnson  
Robert McClure  
Darrell McDorman  
Ali Nickooii  
Eduardo Pitre  
Regina Revello  
Michael Shabal  
Edward Shackelford  
Daisy Vega, U. Mgr.

## BRANCH F9

## BRANCH G1

Richard Colosimo  
Ryan Komanetsky

## BRANCH G2

Taffy Devers

## BRANCH G4

## BRANCH G6

Angela Stanfield, U. Mgr.

## BRANCH G7

Travis Gregory  
Erik Newberry

## BRANCH G7, CONTINUED ...

Quoc Nguyen  
Ana Soranaka-Perez  
Kelly Wuthrich, U. Mgr.

## BRANCH G8

Priscillia Bilbraut

## BRANCH G9

Leonard Longoria  
Olga Longoria

## BRANCH H1

Don Collopy  
Kelly Henry, U. Mgr.

## BRANCH H2

## BRANCH H3

Rhonda Ivey, U. Mgr.  
Nichma Oramas

## BRANCH H4

## BRANCH H5

Bryan Foulk  
Rachelle Hademenos  
Netricia Hebert  
John Rundlof, Mgr.  
Edward Swartz, U. Mgr.

## BRANCH H6

## BRANCH H8

## BRANCH J1

## BRANCH J2

## BRANCH J3

## BRANCH J5

Jennifer Johnston

## BRANCH J6

## BRANCH J7

## BRANCH J8

## BRANCH J9

Paul Carpenter

## BRANCH K1

Jonathan Feld  
Steven Kelly  
David Lamb

## BRANCH K2

Brett Hoyt, U. Mgr.  
Timothy Leavitt  
Thomas Mashaw

## BRANCH K3

## BRANCH K4

Elizabeth Bennett  
Raymond Culver  
Bruce Dunlap  
Keith Goodman, U. Mgr.

## BRANCH K4, CONTINUED ...

Nadine Hill  
Sarah Hillyard, U. Mgr.  
Ed Holbrook, U. Mgr.  
Timothy Thompson  
Chris Villwock, Mgr.

## BRANCH K5

## BRANCH K6

Michael Barry  
Paul Hardie  
Kathleen Hores  
Peter McCartney, U. Mgr.  
Stefan Meyer  
Robert Orr  
Sara Ruehr  
Sean Valley, U. Mgr.

## BRANCH K7

## BRANCH K8

## BRANCH K9

## BRANCH L3

## BRANCH M1

## BRANCH M2

## BRANCH M3

Natasha Humphries

## BRANCH M4

## BRANCH M5

Kevin Barone, U. Mgr.  
Susan Black  
Katie Boudreau, U. Mgr.  
Allison Mohan  
Matthew Rednour  
James Strang  
Ryan Swan  
Cherie Webster, U. Mgr.  
Cody Webster, Mgr.  
Amy Wells

## BRANCH M6

Raymond Casteline  
Joseph Sawyer

## BRANCH M7

## BRANCH M8

## BRANCH M9

## BRANCH N1

Jason Everett, Mgr.  
Kane North  
Adam Robertson  
Stephen Slagle, U. Mgr.

## BRANCH N2

## BRANCH N3

## BRANCH N5

Teresa Pitts  
Manuel Redondo  
George Taylor, U. Mgr.

## BRANCH N6

## BRANCH N7

## BRANCH N8

## BRANCH N9

John Frontcakas  
Christopher Lontok  
Thomas McDannel  
Kelly Paterson  
Benjamin Sunderland

## BRANCH P1

## BRANCH P2

## BRANCH P3

## BRANCH P4

## BRANCH P5

## BRANCH P6

## BRANCH P7

Rick Hill  
Melissa James  
Michael Kiser, Mgr.  
Ben Lee

## BRANCH P8

Alex Linzi, U. Mgr.

## BRANCH P9

## BRANCH R1

Stephen Escobedo  
Patricia McGrath, U. Mgr.  
Cindy Siebert

## BRANCH R2

## BRANCH R3

Bryan Harrison  
Robin Reynolds

## BRANCH R4

## BRANCH R5

Duane Bair

## BRANCH R6

## BRANCH R7

Nataly Carbajal, U. Mgr.  
Dawn Douglas

## BRANCH R8

## BRANCH R9

Debi Donner

## BRANCH T4

## BRANCH T5

Vedera Ganues

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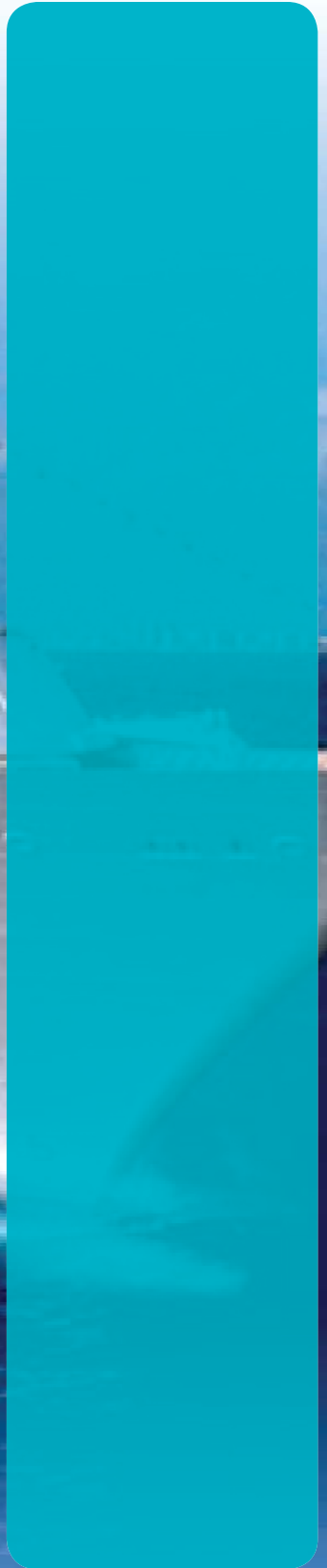
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# Qualifying to Cruise



BRANCH T6  
BRANCH T7  
BRANCH T8  
Shana Fletcher  
BRANCH T9



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