

V

VISION
Magazine

MAY 2007

We Predict
a Bright Future
for

UAatWork®

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It's the most recent addition to the UAatWork portfolio.
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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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VISION

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PRODUCT APPROVALS

LIFE:

The **20-Year Renewable Term (UATGC)** has been approved for UAatWork new business in **North Carolina**.

Agents may begin selling this product immediately.

RATE APPROVALS

HEALTH:

A special mailing regarding **Good Sense Plan (GSPI)** rate approvals for individual and UAatWork new business has been mailed to Branch Agents working in the **District of Columbia**.

The new business effective date was June 1, 2007.

MEDICARE SUPPLEMENTS:

A special mailing regarding **ProCare Medicare Supplement** rate approvals for new business and renewals has been sent to Branch Agents working in the **District of Columbia, Georgia, Illinois, and Mississippi**.

The new business effective date was June 1, 2007 in the District of Columbia, Illinois, and Mississippi and June 15, 2007 in Georgia.

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

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

ATTN: ALL AGENTS

When you replace any type of coverage, be sure to indicate "yes" in response to the question on the application that asks if the policy is replacing existing coverage.

As of June 4, 2007, an Agent must have both a Life and a Health License to be appointed with the Branch Division. We no longer appoint "Life Only" Agents.

ATTN: OHIO AGENTS

To comply with the Centers for Medicare & Medicaid Services Marketing Guidelines and state and federal laws, all Agents who sell Medicare Part D Prescription Drug Plans in Ohio must be licensed. Please make sure your Medicare Part D appointment is current.

UA AGENT MANUAL UPDATE

To help you produce more business more quickly, UA has revised the UA Agent Manual to make it more detailed, more user-friendly, more easily accessible, and **free**.

The Manual is available in **three separate sections** for download as a PDF on www.uabranh.com/services.

- **General Underwriting Instructions (F5836)** – also available from Agent Supply
- **Select Benefit Rider Instructions (F5837)** – also available from Agent Supply
- **Glossary of Terms (AMDLGLOSSARY)** – DOWNLOAD ONLY

Please immediately discard all previous versions of the Agent Manual (F4303) and obtain new supplies during your Branch's scheduled shipment week.

ATTN: MARYLAND AGENTS

Effective immediately, Branch Agents selling in Maryland must discontinue sale of the following hospital/medical/surgical policies and destroy all existing materials:

PRODUCT	APP/BROCHURE FORM NUMBER
HSXC 2500	HSXC UCS-AP (19) (2500) R
HSXC 7500	HSXC UCS-AP (19) (7500) R
MMXC-C	MMXC-C UAR-AP (19) R
MSXC(S)	MSXC(S) UC-AP
SMXC	SMXC UCS-AP (19) R
SSXC-C	SSXC-C UCS-AP

Maryland Agents may continue to sell the **FLEXGUARD^{Plus}** application, supplemental accident, hospital indemnity, cancer, and critical illness policies to Maryland prospects and customers.

INTEREST RATES SET

The **Lifestyle Annuity** rate for **June** 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**.



John Gore
Senior Vice President
Branch Office Division

The Worksite Opportunity!

Insurance premiums for employer-sponsored insurance coverage have increased dramatically in recent years. According to the Kaiser Family Foundation's *Survey of Employer Health Benefits 2006*, health insurance premiums for employers have increased a whopping 87 percent over the past six years. During that same time, overall inflation increased only 18 percent, and workers' wages came in at just a 20 percent increase. This development has forced some employers to cut back on employer-sponsored benefits and increase employee contribution costs or eliminate employer-sponsored benefits entirely.

The immediate result is that many individuals and families find themselves without any health insurance coverage. This national dilemma, however, brings tremendous potential for United American.

UAatWork products can provide basic medical/hospital/surgical protection for many of these individuals and their families. In addition, UAatWork can offer relief to employers. By giving their employees access to our line of voluntary benefits, employers may be able to lower their own insurance premiums and still provide employees access to affordable insurance protection. By adopting a Section 125 Premium Only Plan, employers may help both themselves and their employees save tax dollars on payroll and income taxes. Worksite is a winning opportunity for employer, employee, Agent, and UA.

Research your Prospects: When you offer UAatWork products, it's very important to offer the right product in the right market. Learn as much as you can about the type of business you're prospecting, so before you ever step into the decision maker's office you have a good feel for what the employees will want and need.

Know the Products: Although it's an outstanding product, FLEXGUARD may not be the right product for everyone. It may not be affordable for some; for others it may not provide the right mix of benefits. We have several other products you can offer, which may be a more comfortable fit for some employees.

Understand the Employees: Always consider the employee's budget. Because the employee doesn't write a check each month for his or her premium, individuals may tend to buy more than they can comfortably afford. Agents need to use good judgement and discretion when selling to employees. This has a direct connection to persistency!

Worksite is an outstanding arena in which to sell for many reasons:

- You can help fill a critical need in this country for basic, affordable health insurance coverage for many who otherwise would go without.

- Prospects are everywhere. Customers to whom you've sold individual policies at home can offer you access to their employers at work.
- Worksite is the most efficient use of your time and energy. Why make a sales presentation to one person when you can make it to 20 people?
- Employees like the convenience of buying insurance during regular working hours and paying for the coverage via payroll deduction.
- Both employers and employees appreciate the tax savings they may receive through a Section 125 Premium Only Plan.
- Worksite offers outstanding persistency.
- Worksite presentations generally take place during standard business hours – not nights or weekends.
- Top producers sell worksite!

What is the future of worksite at United American? Where do I begin??

With the introduction of dental to our UAatWork portfolio (see page 8), UA now offers one of the most sought-after voluntary products in the marketplace. People who use their health insurance benefits infrequently or not at all still try to go to the dentist for routine maintenance once or twice annually. Almost everyone will need and use dental coverage!

United American is very committed to the worksite market. We project that in the next five years a large percentage of our sales will come from worksite. We are always considering new products in order to provide the most desirable portfolio possible. We are also looking into ways to allocate our Branch sales and support staff to most effectively sell worksite. That may mean someday having entire Branches dedicated to worksite or specific Units within Branches selling only worksite.

Right now, continuous training is essential to increase your comfort level with worksite. Learn from Branch Managers, Unit Managers, and AUMs. Keep role-playing and sharing your knowledge with one another. And be sure to check out the center spread this month; it's all about worksite!

Remember, Always Be Prospecting!

Catch the "Wave"

with UA's New Recruiting Campaign

Production at United American is driven by one dominant factor – recruiting. Embracing an aggressive recruiting policy helps you to find the best people to get the best production. Where are they? Everywhere! Like a surfer looks for the perfect wave, talented men and women across the nation are looking for the perfect professional opportunity, and we have it! To help you find them, UA has created a new recruiting campaign package for use at trade shows, job fairs, and conventions that can help you put together a winning T.E.A.M!

Poster (F5883): This 16" by 20" four-color poster will do the recruiting for you and has a large space in the lower right to personalize with your own Branch information. To order, contact Agent Supply – cost is just \$5 for 10 posters.

Print Ad (F5926 - black and white and F5926-C - color): It's an excellent vehicle to advertise the UA opportunity for your Branch and has the lower portion available to personalize with your own Branch information. To order, request the form from the UA AdCatalog at UAOnline.com.

Brochure (F5816): This four-color, tri-fold brochure explains the UA opportunity in detail and has a space on the back to personalize with your own Branch information using a label or stamp. These are ONLY available for download at www.uabranch.com/services. Once you've downloaded, send the art to a high impact printer (like Kinko's) for printing.

Lead Box (Label – F5882; Notepad – F5927): This silent partner can help you recruit while you are in the field selling or focusing on other business. To order, contact Agent Supply – \$6 per kit includes label, notepad, box, and Velcro.

Show Booth: This large, eye-catching, three-panel display will make everyone stop and take notice. To order online:

1. Visit <http://www.pinnacledisplays.com/store/agora.cgi>
2. Scroll down to Signature 3-Panel Trade Show Display and click on "Configure and Purchase." The cost of the complete booth is \$1,995.
3. You have the option to add halogen lights (\$299) and/or case-to-podium cover (\$50).
4. Scroll down to "Please enter how and when you are sending Pinnacle your design (e-mail, CD, FTP)." In the field provided type, "Use design proof 0407-101 (United American) already approved. Approved to produce display without new printed proof."
5. Click on "Add to Cart" and proceed to purchase the show booth. ETA is approximately two weeks.



Show Booth



Brochure



Poster



Lead Box



Print Ads

The Magic of Montréal!



Time is winding down, and we're nearing the end of the **First Six-Month Eagle Award Contest**. Are you on track to spend three glorious days this Fall in the magical city of Montréal? Plan on it, because this will be a trip you won't want to miss!

Founded in 1642, this historic city truly is one of the most beautiful and alluring in the world. The largest city in Quebec province and the second largest in the entire country, Montréal is teeming with culture, commerce, and industry. It offers tourists all the intrigue of a European getaway, without having to leave North America. A beautiful mix of old and new, Montréal is a vacationer's paradise and offers recreation, restaurants, shopping, and nightlife to please all styles, tastes, and interests.

Don't miss The Underground City. It is the world's largest underground pedestrian network of shops, eateries, banks, museums, offices, and hotels. You can play tourist in total comfort no matter what the temperature is outside.



Want to soak up a bit of history and culture? Visit Olympic Stadium, which was constructed for the 1976 Summer Olympics as a velodrome to house cycling and judo events. It was one of the first stadiums constructed with a plastic dome roof. In 1989, the stadium was renovated and opened in 1992 as the Biodôme, an indoor nature exhibit, which consists of four different ecological habitats. The Botanical Garden (Jardin Botanique de Montréal) also is located near Olympic Park and is home to over 20,000 different plant species.

The Notre-Dame Basilica is the largest religious structure in all of North America and probably one of the most colorful. Its majestic main sanctuary showcases a deep blue ceiling highlighted with gold stars. The walls are covered with complementary shades of blue, azure, red, purple, silver, and gold and are a feast for the eyes. Rather than biblical events, the sanctuary's stained glass windows depict the religious history of Montréal. The Basilica also hosts an impressive sacred art collection encompassing the 17th to the 20th centuries and offers a sound and light show detailing the history of the church.

Whether you want a feast for mind, body, or spirit, you'll find it in Montréal.

**Join us September 18-21, 2007.
Until then...au revoir!**

WORKING WORKSITE!

A survey conducted in May 2006 by a well-known provider of voluntary benefits reports:

- Nearly two-thirds of decision makers are concerned about their company's ability to attract and retain quality employees.
- Nearly half agree that they must offer competitive health benefits to attract and retain those quality employees.
- Over 40 percent of these decision makers agree that the annual increases in health benefit costs have resulted in a decrease in what they offer employees.

What's the solution? UAat Work!!

If employers don't provide employer-sponsored coverage or simply want to supplement what they already offer employees, United American can help. In addition to providing potential tax savings to them and their employees through a Section 125 Premium Only Plan, UA has a well-rounded portfolio of products:



Health Series:

FLEXGUARD (GSP2)
Preferred (GSPI)
Basic Hospital: Deluxe (HXSC) or
Hospital Indemnity: Protector I (HMXC)
or Protector II (HIXC)
Surgical Medical (SMXC)
Surgical Expense (SSXC)

Life Series:

20-Year Renewable Term to 70 (UATGC)
Term Life to 100 (UAPTL)
Critical Illness with Accelerated Benefit
Rider (ABRCI-R)

Additional Protection:

Accident Compensation (UA-250)
Critical Illness (CILS)
Cancer Expense (CAXC)
Cash Cancer (CANB)
Dental (GH-1112-38720)*

UA Partners®, our optional discount health services program

*Underwritten by
Security Life Insurance Company

Tips for selling UAatWork:

Beginning the Process:

- Contact 15-20 businesses daily so your worksite funnel is always full. The more qualified prospects you pour in the top, the more satisfied customers will come out the bottom!
- Be patient. Worksite sales take time. It may take two or three months to close a sale, but it's worth the effort!
- Shadow someone already selling worksite to learn the ropes. If you aren't comfortable making a worksite presentation alone, don't! The buddy system is especially effective in the worksite market. If you're a good prospector, pair up with someone who is a better salesperson. Together, you make an unbeatable team!

Looking for Leads:

- Concentrate on companies with 10 to 100 employees, which is 90% of U.S. businesses.
- Set up booths at trade shows. Insurance industry booths are

appropriate and welcome at almost any type of trade show, from exercise equipment suppliers to funeral directors.

- Network at community events such as arts and crafts fairs, sporting events, and concerts. Wherever you find people, you find prospects!
- Contact businesses (like Office Depot) that host seminars and ask if you can set up a booth.
- When doing a home presentation, find out where the prospect works and do an inhome business survey as well. Show an interest in the family photos too. You'll make an immediate connection with your prospect and may come away with several individual or worksite referrals. Prospects are everywhere! You just have to look!

Making the Sale:

- Find out as much as you can about a prospect before you set up a presentation time (see *Seven Steps to Success – Qualifying Leads in April 2007 Vision*). The more information you have when you meet with the decision maker, the less time you

waste and the better impression you make.

- Don't overwhelm the decision maker or the employees by offering too much. Don't try to sell employees all the UA products. Use good judgment so employees don't over-extend themselves financially. Look at each prospect individually and decide which UA products best suit the employees' needs.
- Always consider the number and location of offices a business has. Remember, your ability to provide excellent customer service is just as important as securing the sale. Servicing multiple, far-flung locations can be a juggling act.
- Approach each sale as if it were already a done deal!
- Always be innovative, friendly, yet pleasantly persistent.
- Carefully check and recheck all applications and forms before submitting to the Home Office.
- Check back regularly with your customer. Be there before they need you!

Want some great reasons to sell UAatWork? We've got 'em!

- **Almost every company is a candidate for voluntary benefits:** If you're prospecting a company that already offers an employer-sponsored major medical plan to its employees, you still can offer term life insurance, critical illness, accident protection, dental and a Section 125 Premium Only Plan. Some employers may also be interested in offering employees access to a limited-benefit medical policy to supplement a major medical deductible.
- **Employer-sponsored coverage is losing ground:** From 2001 to 2006, employer-sponsored coverage in all companies dropped from 65 percent to only 59 percent. That means over 40 percent of the businesses in these United States offer no employer-sponsored health benefits. What a tremendous opportunity for UAatWork!
- **UAatWork gives employees back the freedom to choose:** In 1988, 73 percent of employer-sponsored plans were traditional indemnity plans, in which employees could choose whatever doctor or hospital they wanted. By 2006, that figure had dropped to only 23 percent. Other, more restrictive, plans like HMOs and PPOs took over. With UAatWork products, we can give back to employees the freedom to choose their doctors and hospitals.
- **Portability is key:** With increased mobility in the U. S., portability of coverage is a critical issue for many workers. They want to know that if they change employers or are temporarily unemployed, they still have the security of insurance protection for their families. (Remember, dental is not portable.)
- **Convenience is important:** The opportunity to buy voluntary benefits in a worksite setting is very appealing to most employees. Making the purchase doesn't take away time at home, and there is the very desirable convenience of payroll deduction. Employees don't have to worry about forgetting a premium payment. In addition, because you have already developed a level of trust with the employer, the employee may be more receptive to what you offer.
- **Employees buy only what they want:** With UAatWork products, employees only purchase the products they will actually need and use. They are not paying for coverage that is included in an employer-sponsored plan, but may be of no use or interest to them personally. Consequently, they have greater control over where their money goes.
- **Health policies are more in demand:** Although there have been some fluctuations the past couple of years in voluntary benefit sales overall, some products continue to show positive results. Limited-benefit health plans increased a substantial 12 percent in 2006.
- **You can make money:** A 2006 LIMRA survey of worksite specialists reported that 80 percent of Agents questioned reported earnings of at least \$150,000. Worksite can maximize your time and potential and is profitable for both you and United American!

Remember:

- Talk to the decision maker: It's usually the owner for a small business.
- Make a connection: Help the employer see the value between what you offer and what his/her employees need.
- Don't take "no" as "never:" Periodically, reconnect with prospects; their needs may change, and they may be more receptive three or six months from now.
- Sell yourself: The value you personally bring to the table is just as important as the products you sell! If the employer likes and trusts you, you're more than half-way to securing the sale.





SMILE!

According to a 2007 LIMRA International report, dental coverage is one of the top voluntary products being considered in the next two years by surveyed employers. As a result, the addition of a dental product to UAatWork provides UA Agents with an exciting growth opportunity!

According to that same report, Agents have the best opportunity to sell additional products, such as dental, to businesses that already have at least one voluntary benefit and are currently considering adding more. Convincing even a third of these employers to add another voluntary benefit could add significantly to your annual earnings. If you haven't already contacted your existing UAatWork customers about our latest offering, pick up the phone and do it now!

Tips To Keep Your Customer and You Smiling:

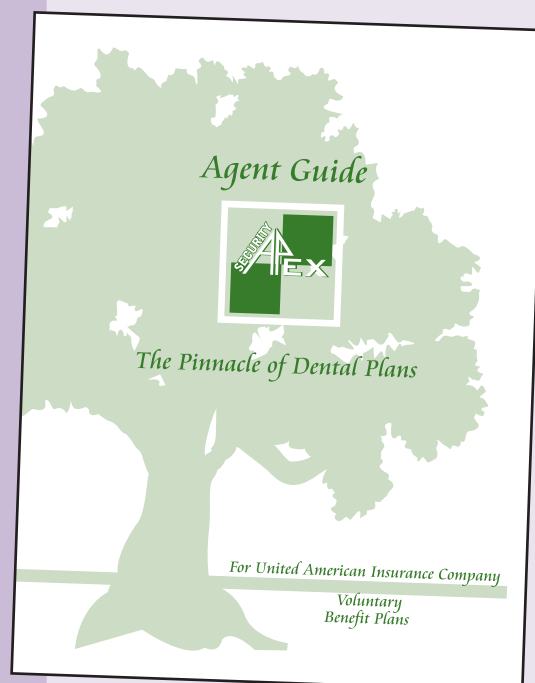
- **Get appointed.** To take advantage of this exciting opportunity, you must be appointed. Talk with your Branch Manager to complete the appointment process today.
- **UAatWork dental (Policy GH-1112-38720) is a Group product offered by Security Life Insurance Company.** UAatWork gives employers three plans to choose from – Choice, Select, and Plus. Remember, unlike other UAatWork products that are individually selected by employees, the employer selects one dental plan, which is offered to all the eligible employees.
- **Understand the relationship between Security Life and Gilsbar.** Security Life (referred to as Symetra in Florida) is the insurer that underwrites the dental product. Gilsbar is the third-party administrator.
- **Know your product and the material that complements the sale.** Make sure you are familiar with the rate sheets, ZIP code chart, premium calculation information, etc. Most of what you need is in the **Agent Guide (S 10978)**, which can be downloaded at www.uabranch.com/office. Use it! Be familiar with all the dental forms and flyers available for download.
- **Use your assigned worksite writing number**, not your ordinary Agent number.
- **Submit enrollment materials directly to Gilsbar**, not to United American.
- **Submit ONLY the Employers Acceptance of List Bill to UA** in conjunction with the dental product.
- **Submit a separate Employers Acceptance of List Bill to UA** if the dental product is an addition for an existing customer.
- **Complete all enrollment materials in their entirety** before submitting to Gilsbar. For instance:

Adoption & Participation Agreement:

1. **Plan Selection:** You must indicate if the employer selects a plan with or without orthodontia.
2. **Effective Date:** You must indicate the desired plan effective date.
3. **Producer's Statement:** It is critical you complete this section and make certain the information is legible (give it to your spouse or another Agent to read). Based on the information in this area, Gilsbar determines to whom commissions are due and how to contact an Agent.
4. **Nature of Business:** Completion of this section is required to determine if the employer is included in the list of "restricted businesses."

Employee Application:

Be sure the employee mailing address is complete, accurate, and legible. If Gilsbar has to contact the employer for clarification, it wastes everyone's time and makes you appear less professional to your customer. Always review the employee application carefully before submitting to Gilsbar.



UAatWork Dental (GH-1112-38720) is currently approved for sale in all states EXCEPT:

Connecticut
Hawaii
Maine
Minnesota
New Hampshire
North Dakota
South Dakota
Vermont
Washington

Tips from Agent Supply

To make the supply process flow smoothly:

- Maintain an organized supply room, so you know what you have and what you need.
- Order supplies only during your scheduled week of the month.
- Check compliance sheets at *UAOnline* prior to placing any order.
- Place a separate order for each state in which your Branch is eligible to sell and for each location to which you want materials shipped.
- Due to the rising number of satellite offices, you must complete the entire order request, being sure to include the satellite office's physical shipping address. *Remember, you must have prior approval from Lewaine Songer in the Home Office to request supplies for a satellite location.*
- You may order supplies only for non-resident states that border your resident state and in which the Branch Manager or Agent is appointed.
- Know which forms are available for download on www.uabranch.com/services.
- Use the correct supply request forms: SOF8007 is for UA products and F4397B is for UAatWork products.
- All supply requests should be sent in a .pdf or .tif file to uaagentsupply@torchmarkcorp.com. Most Branch orders ship on Monday or Tuesday, so please e-mail order requests no later than the Wednesday before your scheduled week.
- Allow 10 working days from the date we receive your request to receive your materials.

Monthly Ship Schedule for All Branches

WEEK ONE	WEEK TWO	WEEK THREE	WEEK FOUR
AKRON, OH	AUGUSTA, GA	ALBUQUERQUE, NM	ADDISON, TX
ASHEVILLE, NC	AUSTIN, TX	ARLINGTON, TX	ATLANTA, GA (E)
ATLANTA, GA (N)	AUSTIN, TX (N)	ATLANTA, GA	ATLANTA, GA (S)
ATLANTA, GA (SW)	BENTONVILLE, AR	ATLANTA, GA (W)	BOISE, ID
BALTIMORE, MD	CHARLESTON, SC	BALTIMORE, MD (N)	CHARLOTTE, NC
CAPE CANAVERAL, FL	CHARLESTON, WV	CANTON, OH	CLEARWATER, FL
CHATTANOOGA, TN	CHARLOTTE, NC (S)	CLEVELAND, OH	COLUMBIA, SC
CHICAGO, IL (E)	CHARLOTTE, NC (C)	COLO.SPRINGS, CO	CORPUS CHRISTI, TX
CONCORD, CA	CHICAGO, IL (S)	COLUMBUS, OH	DALLAS, TX
DAYTON, OH	CINCINNATI, OH	DALLAS, TX (N)	FT.LAUDERDALE, FL
FT WORTH, TX (N)	DAYTONA BEACH, FL	FLORIDA (SW)	FT.WAYNE, IN (S)
HOUSTON, TX (E)	DENVER, CO	GEORGIA (N)	FT.WORTH, TX
GREENSBORO, NC	DENVER, CO (N)	HOUSTON, TX	JACKSON, MS
HOUSTON, TX (N)	FT. SMITH, AR	INDIANAPOLIS, IN (N)	JACKSON, TN
HOUSTON, TX (S)	GALVESTON, TX	KNOXVILLE, TN	JACKSONVILLE, FL (S)
INDIANAPOLIS, IN	GREENVILLE, SC	LANCASTER, PA	JONESBORO, AR
JACKSONVILLE, FL	HOUSTON, TX (W)	LEXINGTON, KY	LOS ANGELES, CA
JOHNSON CITY, TN	INDIANAPOLIS, IN (S)	MACON, GA	LOS ANGELES, CA (N)
KANSAS CITY, KS	LAFAYETTE, LA	MEMPHIS, TN (W)	LOUISVILLE, KY
KANSAS CITY, KS (E)	MEMPHIS, TN	MIAMI, FL	NASHVILLE, TN
LAS VEGAS, NV	OCALA, FL	NASHVILLE, TN (S)	OMAHA, NE
LITTLE ROCK, AR	ORLANDO, FL (W)	NEW ORLEANS, LA	ORLANDO, FL
MEMPHIS, TN (S)	PALM BEACH, FL (S)	OKLAHOMA CITY, OK	PANAMA CITY, FL
MYRTLE BEACH, SC	PLANO, TX	ORANGE COUNTY, CA	RALEIGH, NC
PALM BEACH, FL	PLEASANTON, CA	ORLANDO, FL (E)	ROCK HILL, SC
PHOENIX, AZ	SACRAMENTO, CA	RENO, NV	SALT LAKE CITY, UT (E)
PHOENIX, AZ (N)	SAN ANTONIO, TX	RICHMOND, VA	SAN DIEGO, CA (N)
PORTLAND, OR	SAN ANTONIO , TX (N)	SAN DIEGO, CA	SAN FRANCISCO, CA
SALT LAKE CITY, UT	SPRINGFIELD, IL	SOUTH BEND, IN	SAVANNAH, GA
SAN JOSE, CA	SPRINGFIELD, MO (E)	TAMPA, FL	SHREVEPORT, LA
ST. GEORGE, UT	SPRINGFIELD, MO (W)	TOLEDO, OH	ST LOUIS, MO (S)
ST. LOUIS, MO	TUPELO, MS	VENTURA, CA	TEXAS (W)
ST. PETERSBURG, FL	TYLER, TX	WICHITA, KS	TUCSON, AZ
TULSA, OK	VERO BEACH, FL	WILMINGTON, NC	YOUNGSTOWN, OH
VIRGINIA BEACH, VA			