

V

VISION

Magazine

May 2008

Simple Tips

to Increase
Your Bottom Line!

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READ VISION ONLINE
www.uabbranch.com/vision



UNITED AMERICAN

For more than a half century, United American Insurance Company has been meeting the public's life and health needs. We are a leader in individual life and health protection. We are totally committed to meeting customer needs through personal one-on-one Agent service and complete Home Office customer support. You can count on UA to do what it says it will do.

www.uabranh.com
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VISION

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PRODUCT AND RATE APPROVALS

PROCARE

A special mailing regarding ProCare Medicare Supplement rate approvals for new business and renewals is being sent to Branch Agents working in Colorado, Michigan, Mississippi, Missouri, and Nevada.

The new rate effective date was May 15 in Colorado and Mississippi, June 1 in Nevada, and is June 15 in Michigan and Missouri.

Go to the Agent website at www.uabranh.com/services/rates.asp to download and print new rate cards.

FLEXGUARD PLUS

A special mailing regarding FLEXGUARD Plus rate approvals for new business and renewals is being sent to Branch Agents working in Michigan and Rhode Island.

The new rate effective date is June 15.

As new rate approvals for FLEXGUARD Plus are received, the Home Office will no longer accept individual FLEXGUARD (IAGP) applications in those states. FLEXGUARD will be available only for UAatWork.

Be sure to update your supplies for individual sales to FLEXGUARD Plus.

COMMON SENSE PLAN

A special mailing regarding Common Sense Plan (CSI) product approval is being sent to Branch Agents working in Ohio.

Start selling today. Go to www.uabranh.com/services/basic.asp to download materials.

FOUNDATION SIGNATURE SERIES (MMGAP)

A special mailing regarding Foundation Signature Series (MMGAP) product approval is being sent to Branch Agents working in Georgia, Louisiana, Mississippi, Nebraska, Nevada, North Carolina, Oklahoma, and South Dakota.

The Foundation Signature Series (MMGAP) was created to help individuals with a major medical policy cover their deductibles, copayments, and coinsurance.

To begin writing business today, go to the Agent website at www.uabranh.com/foundation to download and print the Marketplace Bulletin, Supply Order Form, product and advertising brochures, applications, rates, and other sales tools.

Foundation Signature Series (MMGAP) is approved in the following states: Alabama, Alaska, Arizona, Arkansas, Colorado, Delaware, Georgia, Illinois, Louisiana, Missouri, Mississippi, Nebraska, Nevada, New Mexico, North Carolina, Ohio, Oklahoma, South Dakota, Texas, Wisconsin, and Wyoming.

WORKSITE FOUNDATION SIGNATURE SERIES (MMGAP)

A special mailing regarding Foundation Signature Series (MMGAP) product approval for worksite sales is being sent to Branch Agents working in Alabama, Arizona, Arkansas, Georgia, Louisiana, Mississippi, Nebraska, Ohio, and Texas.

The Foundation Signature Series (MMGAP) for worksite has the same outstanding policy features available on an individual basis in your state.

The Foundation Signature Series (MMGAP) is offered as pretax Section 125 in most states where it's approved. Worksite case submission requirements apply.

Go to the Agent website at www.uabranh.com/foundation and click 'UAatWork Products'. Then click on the UAatWork Compliance Sheet for your state to download and print the forms you will need for proper new business submission.

FUNDAMENTAL LIFE SERIES I AND II

A special mailing regarding Fundamental Life Series I and II product approval is being sent to Branch Agents working in Maine. A similar mailing regarding Fundamental Life Series II product approval is being sent to Branch Agents working in Minnesota.

Visit the website at www.uabranh.com/fundamentallife to download and print materials to jump-start your life sales. E-mail questions to branchservice@torchmarkcorp.com.

SBR INSTRUCTIONS AND WORKSHEET UPDATED AND RENAMED

The UA Agent Manual Select Benefit Rider Instructions F5837 and the Select Benefit Rider Worksheet U-1280 and U-1280 (04) have been updated and renamed.

The SBR Instruction Manual is now the Rated Premium Guide (same form number F5837). It provides more detail regarding the Additional Premium Rider, Exclusion Benefit Rider, and Select Benefit Rider.

The SBR Worksheet is now the Rated Premium Worksheet (same form number U-1280). It combines and replaces the previous versions U-1280 and U-1280(04).

Go to www.uabranh.com/services/agent.asp today to download and print the updated materials.

E-mail supply requests to uaagentsupply@torchmarkcorp.com.

ADVERTISING GUIDELINES

The Company no longer allows any version of the FLXCR0506 print ad to be published. The Company prohibits charts or lists of product rates. Ads may include specific reference to rates, but rates must include the product, state, age, gender, and payment mode.

Example:

FLEXGUARD Plus

Rates a low as \$103 a month*.

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

INTEREST RATE SET

The Lifestyle Annuity rate for June 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

MMGAP – a ‘Major’ Boost for UA & the Worksite Market

Whether you are buying gas, groceries, or insurance ... the ability to comfortably make those purchases is being impacted for many individuals and families.

People simply can't afford to spend hundreds of dollars each month for quality, major medical health insurance. As a result, major medical insurers are losing thousands of customers annually. They increase their premiums to compensate for higher claims. But, because premiums are higher, they lose more customers. The entire scenario escalates into a vicious cycle. Where is it all going to end?

With United American, that's where! UA's Foundation Signature Series (MMGAP) is the perfect complement to a high-deductible major medical policy, whether you sell it in the individual market or as a worksite offering. The MMGAP is a tremendous addition to the UA portfolio for Agents because it gives us enhanced access to customers with major medical coverage. With MMGAP, we can offer their customer a higher-deductible major medical policy to keep the premium more affordable. At the same time, we can present UA's MMGAP to help cover the customer's deductible, copayments, and coinsurance required, but not covered, by the major medical policy. MMGAP allows us to be a great insurance resource for customers.

Every year, more employers are dropping employer-sponsored coverage. According to a report by the Employee Benefit Research Institute, the cost of providing employer-sponsored health insurance to employees doubled between 2000 and 2007. The report cites that even though employer-sponsored health benefits are still a good way to attract and retain employees, the percentage of employers who offer such benefits has dropped. Why? PREMIUM COST! Understandably, the biggest decline has been among small employers, who can least afford the premiums. A report issued by the Robert Wood Johnson Foundation early last year stated that working parents with modest incomes have experienced the most dramatic erosion of employer-sponsored benefits. The report found that fewer than 47 percent of parents in families earning less than \$40,000 annually are offered employer-sponsored health insurance – a nine percent drop over the past decade.

A 2007 report from the Commonwealth Fund reinforces the fact that American workers and their families are being financially squeezed as their employers drop employer-sponsored health benefits. Workers are forced to turn to the individual market, where they often find coverage unobtainable or unaffordable. If they are able to purchase coverage, it's generally with a high deductible. The same report indicates that people with high-

deductible health plans are more likely than those with lower-deductible plans to have medical debt and to forgo needed healthcare, seriously impacting long-term health outcomes.

Major medical insurers are competing for the same customers. Once competition among insurers becomes intense, buyers may eventually find the same quality major medical products at a lesser cost from another insurer – but perhaps not; some major medical companies are already operating at very low profit margins.

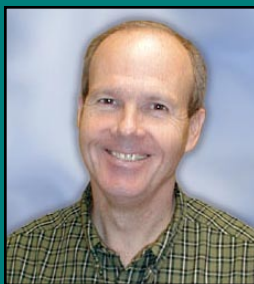
It's well documented that individuals without health insurance have more difficulty obtaining treatment for illness, pursue treatment later than those with insurance, and have poorer outcomes. People die every day in this country because they do not have health insurance.

Branch Agents are already singing the praises of MMGAP. **Anna Soranaka-Perez** of **Justin White's Branch G7** is one of UA's most successful. Anna has hit the ground running with this product. How does she do it?

Says Anna, "Not many customers are aware of what gap insurance is. When I find out my prospect has a major medical policy already in place, I ask, 'If you were hospitalized, could you afford the out-of-pocket expense?' Most of the time, they say 'no.' Then I tell them UA has a policy that can help them address such expenses. They are now more receptive because they don't view me as a salesperson, but as someone trying to help them. MMGAP is a product I believe in, and if you believe in something, it's easy to sell. I sell 10 to 12 MMGAP policies each month in addition to my normal sales, and, have also been able to sell many additional ancillary life and cancer policies."

With MMGAP, Anna can help her new major medical customers more successfully manage their premium costs. As she puts it, "It is easy to sell, because to the customer the ends justify the means." The premium cost for a high-deductible major medical policy coupled with the premium cost of MMGAP will be less than the premium cost of a low-deductible major medical policy alone. (See www.uabran.com/foundation for Sales PowerPoint illustrations or the MMGAP Laptop Sales Presentation.) That frees up premium, part of which customers can spend on ancillary products like life, accident, cancer, or critical illness coverage, or save and use any way they wish.

We're excited about the possibilities MMGAP brings to the marketplace and to our Branch Agents. It's helping to make Anna Soranaka-Perez a top producer, and it can do the same for you!



Introducing ... Hubert Morrison

Executive Vice President of
Recruiting, Marketing, and Sales Growth

The year was 1974 and the beginning of an outstanding professional life for Hubert Morrison – one that has been going strong for more than three decades.

Hubert Morrison has recently been named Executive Vice President of Recruiting, Marketing, and Sales Growth for United American. He joined Liberty National in 1974 as an Agent in Anniston, Alabama. In 1977, he moved to Liberty's Home Office as a Mass Marketing representative and officer. During the next several years, Hubert held several VP-level positions in Group and Mass Marketing where he took charge of the Training and Marketing Services Department. In 2006, he was named Senior Vice President and Director of Quality Performance at Liberty where he helped improve Liberty's QOB rate by seven points in only a few months.

Hubert actively works with other members of the Home Office management team to select quality managerial candidates and coordinate the expansion of Liberty's Branch offices. As a result of the team's efforts, Liberty opened 21 new Branch offices in the latter half of 2007 and 11 more in the first quarter of 2008.

Hubert will maintain his position with Liberty National as he assumes his new role with United American. At UA he will also coordinate the initiation of new training systems to improve Agent's cross-selling capabilities as the Companies continue to expand UA's and Liberty's sales portfolios.

We recently sat down with Hubert to discuss his role at United American and the goals he plans to achieve:

Vision: *How have your experiences with Liberty National prepared you for your responsibilities at United American?*

HM: *The next few years will present tremendous opportunities for Agents, Unit Managers, and Branch Managers at United American and Liberty National. Our expansion plans for both Companies will create management opportunities for those who are qualified and want an opportunity to succeed. My experience in identifying and*

assigning management candidates will help us select the best qualified leaders for each of our current and expansion Branch offices. My experience in product and sales training will help as we introduce the cross selling of United American and Liberty National products.

Vision: *Are there any differences between Liberty and United American that could change your approach to recruiting, marketing, and sales growth?*

HM: *Andy King has established the same recruiting and marketing plans at United American and Liberty National. High volume recruiting and effective product and sales training (WIG 1A and 1B) are the foundations for sales growth for both Companies.*

Vision: *What do you see as your biggest challenge at United American?*

HM: *The biggest challenge is to get it all done now! However, as we get the right leaders in position in the Branch offices and in Director positions, we will see the sales growth and increase in earnings that we all want.*

Vision: *What are your top three goals for UA in the year ahead?*

- HM:** *I want to achieve:*
1. *Good management teams in place in all of our current Branches and planned expansion Branches.*
 2. *Success in all United American Branches selling Liberty National worksite products – in addition to all UA's products.*
 3. *Introduction in all United American Branches of the e-application in electronic presentations.*

Many of you have already had an opportunity to see Hubert in action at recent training and Branch meetings. His skill in the areas of recruiting, marketing, and training are evident as soon as he approaches the podium. And, from all indications, Hubert and the UA management team are already on their way to achieving these goals.

Strength in Numbers

Imagine if there were more top-producing Agents in your Branch!

TAKE A LOOK AT THE MATH:

Agent + 3 Policies/Day = 15 Policies/Week

vs.

Agent + 3 Policies/Day = 15 Policies/Week

Agent + 3 Policies/Day = 15 Policies/Week

Agent + 3 Policies/Day = 15 Policies/Week

Agent + 3 Policies/Day = 15 Policies/Week

Agent + 3 Policies/Day = 15 Policies/Week

WHICH NUMBER LOOKS BETTER TO YOU?

15 policies

vs.

75 policies

Recruiting is essential to growth. But that's not the only advantage. Think of the 47 million uninsured Americans. More Agents can help reach more uninsured people. But that's not all! Did you know there are 7.8 million unemployed Americans? Selling insurance can provide an outstanding income for those without employment, those looking to make a career change, or those who have yet to find their niche. Recruiting is a win-win situation for everyone. And, with United American's Laptop Sales Presentation, new Agents can begin selling immediately!



Sources: U.S. Census Bureau, August 2007; Bureau of Labor Statistics, U.S. Department of Labor, April 2008.

LITTLE TIPS FOR BIG SALES!



You can always add a new twist to your sales approach to increase production – whether you've been selling insurance for two months or 20 years. Here are a few simple tips to help make the sales process more successful for you and United American.

BE FLEXIBLE

Flexibility is one of your biggest assets because nothing is ever written in stone, either in insurance or in life. Periodically, examine your marketing strategies, sales techniques, etc., to make sure you are using the best and most efficient processes. Times and people change, and you must change with them. Sales approaches used in 1988 may not have much credence in 2008!

WAVE YOUR OWN FLAG

If you want to be known in your community as *THE* insurance Agent, work at it. Speak at insurance industry events, association meetings, garden clubs, etc., and write articles for community publications and neighborhood bulletins. The goal is to put your name and your Agency's name on everyone's TOMA (Top of Mind Awareness) list.

LOOK SUCCESSFUL

If you want to be successful, look successful, because prospects want to buy from successful Agents. Give away clothes you haven't worn in two years. Replace outdated and poor-quality clothing with properly fitting clothes that make you look and feel successful. (Yes, those Nehru jackets from 1969 have to go!) Drive a clean, well-maintained car as well. Like it or not, image is important!

WORDS MATTER

Using proper sentence structure and grammar when you speak with your prospects and customers leaves a positive impression. If your verbal or written communication skills are lacking, enroll in an English or communications course at your local community college to brush up.

BE PATIENT

Prospects will buy when they are ready to buy and not a moment sooner. If you are not able to close a sale on the initial visit, but have positive vibes from your prospect, stay in regular contact until he/she is ready to buy.

PRIORITIZE

Assign A, B, and C priorities to your daily, weekly, and monthly tasks. Completing tasks that speed up or enhance the sales process will bring you the greatest reward. Plan your work and work your plan!

START A BOOK CLUB

There are many valuable books on the market about prospecting, selling, marketing, motivation, etc. Decide on a book, read it, and discuss it with fellow Agents. Then apply what you learn.

DIG DEEPER

When prospects are resistant, or object to a particular point, their attitude may stem from a deeper issue based on discomfort or fear. Asking good questions is the key to sales. Probe deeply to uncover what is bothering them and why. Getting to the root of the problem and addressing it openly could alter the outcome.

GIVE AN EXAMPLE

For each product you discuss, support it with examples – like Kate's, Robert's, and Jose and Maria's in the Foundation Signature Series (MMGAP) Sales PowerPoint. The example can be a personal one – perhaps another customer with a similar situation – or something you have read in an industry publication. You don't need to get specific with premium amounts and savings. The purpose of the story is simply to make the prospect aware that the need for the product is real. *If referencing an article from a publication, copy the article for your records and reference the source to the customer.*

IT'S ABOUT THEM, NOT YOU

Find out what your prospects want to know before you completely dazzle them with your vast knowledge and expertise. Focus your conversation, your questions, and your responses on what is important to your potential buyer.

ASSUME THE SALE IS ALREADY MADE

Once you have done your fact finding, proceed with your presentation as if the sale is already a done deal. This takes the psychological pressure off you and allows you to proceed with confidence concerning the outcome. As a result, you can focus more completely on your prospect.

STRIVE TO GET BETTER EVERY DAY

Each morning choose one area of your sales life on which to focus and improve upon – whether it's making more lead calls, asking more open-ended questions, or keeping your office files more organized. Continuous improvement is an ongoing part of sales.

CREATE EMOTION

Sales is an occupation ripe with emotion. Your prospect's emotional response to you and the product play a big part in the final outcome whether you're selling insurance, basketball equipment, or cars. You don't, however, create that emotion only by showing them product brochures and talking about Company ratings ... though those are part of the process. You create an emotional response in your prospects by getting them involved in the sales process ... by finding out what is most important to them through the open-ended questions you ask.

UNDERSTAND WHAT'S IMPORTANT TO YOUR PROSPECT AND WHY

What you believe is important to your prospect will initially be based on YOUR feelings, unless you have already done an outstanding job of fact finding. Your job is to help them to make decisions that feel right for them by learning THEIR story. If they tell you that they want critical illness protection, don't just immediately sail into the features and benefits of HealthGuard, our critical illness policy. Ask them why that is important to them. You'll learn their story and create a stronger bond of trust. In addition, the "I want to think about it response" will probably never come up.

LISTEN TO THE QUIET

In your enthusiasm to ask questions and present your products, Agents sometimes panic when the prospect doesn't respond immediately. The Agent then rephrases the question, asks an additional question, which often results in them forgetting the question they asked in the first place. If you asked a good question initially, your customer's silence is a positive response. It indicates they are thinking about what you have asked and trying to arrive at the most accurate and truthful answer possible. Silence can be golden and ultimately win you the sale!

Sources: *Independent Agent*, August 2006, March 2007, August 2007;



LAY THE GROUNDWORK FOR AN EASY CLOSE!

The final closing is the most difficult part of the sales process for many Agents, but it doesn't have to be. After all, it's the natural result of what you have presented and discussed with your prospect. If you've handled the presentation in the right way, you have been closing all along.

Convert your prospect to a customer and make the final close easy for both of you by laying the proper groundwork. Make sure prospects thoroughly understand what you offer, and that they are comfortable with your sales approach. Keep these simple points in mind for an effective and pain-free closing for both you and your customer!

BE CONSIDERATE

Salespeople who compensate for a lack of knowledge about their products or a lack of confidence in their sales ability tend to be pushy. Sadly, they assume the prospect will not notice their shortcomings if they can bully them into buying. In reality, prospects want to work with an Agent who is sensitive to their needs and feelings and has their best interests at heart. They want an Agent who will listen and work with them toward finding the product or products that are most suitable for their needs. Showing kindness and genuine concern for your prospect during the sales process can go a long way toward completing a successful sale.

BE UP FRONT

You know why you're there and so do your prospects. Being open about your intentions to make the sale promotes honesty and an atmosphere of respect from the start. Tell them up front what you offer and how it can meet their needs. Don't skip small talk if that's what they want and need (See *April Vision*, page 5, *Create Customers for Life*), but be honest and to the point as to why you're there.

WATCH AND LISTEN FOR BUYING SIGNALS

A prospect who is interested will do one of three things:

- Ask questions about the product and the process ... "Can I add other family members to this policy?"
- Offer encouraging comments ... "Great idea!" or "Really?" as you present your material.

- Complain about previous experiences with other companies or products ... "My last insurer didn't offer that type of product."

BE A RESOURCE

Know your products inside and out so you can present them to your prospects with complete confidence. Your confidence translates to a feeling of trust in your prospect. If they trust you now, they are likely to trust you in the future when additional needs arise.

ANSWER QUESTIONS WITH QUESTIONS

In the previous example when the prospect asks, "Can I add other family members to this policy?," don't simply answer "Yes," a close-ended response. Instead answer, "Yes, would you like to add Andy and Eric to your policy now?" This type of response will generate more dialogue and get you closer to the final close faster!

PRESENT CHOICES

Suggest specific policies based on the prospect's needs and financial situation, then step back and let them make the decision. This approach shows:

- You're listening to them and care about their needs.
- You're more interested in meeting those needs than selling a particular product to them.
- They are in charge of the final decision – not you.

Source: <http://www.insureme.com/content/agent-home/resource/closing-sales-effectively>

The Best Choice is UNITED AMERICAN!

Fundamental Life Series™ I
Life Insurance Policies from \$1,000 to \$20,000

United American Insurance Company has been one of the nation's leading providers of life insurance products for over half a century. You can purchase United American's life insurance with confidence that it is from a company that does what it says it will do.

UA United American Insurance Company

F3379

FOUNDATION Signature Series™
Managing Your Health Insurance Costs

Imagine a product that could help you manage your health insurance costs. **That product is here!**

United American Insurance Company has created an innovative solution to help pay your deductible, copayments, and coinsurance. You have current or pending major medical coverage, and when you have a hospital inpatient expense, your major medical policy will cover most of your bill. But, it won't pay your deductible. Or your copayments. Or any coinsurance your major medical policy requires. That's why United American created the FOUNDATION Signature Series. To help you pay specific out-of-pocket hospital inpatient expenses, such as your deductible, copayments, and coinsurance.

FOUNDATION Signature Series is ideal for:

- People challenged by high major medical premiums.
- People without health insurance looking to keep premiums low when buying a major medical policy.

FOUNDATION Signature Series can:

- Help you manage your health insurance costs.
- Keep more hard-earned money in your pocket.

UA United American Insurance Company
P.O. Box 4000 • Asheville, North Carolina
www.unitedamerican.com/foundation

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POLICY FORM CILS

HealthGuard
Critical Illness Supplement

A critical illness protection policy that pays a lump sum benefit directly to you upon first diagnosis of a critical illness including:

- Major Organ Transplant
- Heart Attack
- Total Loss of Eyesight
- Stroke
- Total Loss of Hearing
- End Stage Renal Failure

This is a solicitation for insurance.

CILS CILS-APR

Agents choose United American for many reasons. We offer excellent compensation, a dedicated Home Office team to assist your efforts in the field, and the support of a Company with a long history of financial stability. These attributes are attractive to any Agent, whether right out of school or a veteran producer. But, the most attractive aspect of United American for many Agents is the diversity of UA's product portfolio. A diverse portfolio means added opportunity to sell to a broader, expanding customer base.

With the introduction of the Fundamental Life Series I and II, UA enhanced your potential customer base to include prospects who can afford to purchase high-benefit-level life coverage. These individuals can generally afford more insurance products and understand the need for them. They also may be more receptive to what you offer simply because they have more disposable income.

With the Foundation Signature Series (MMGAP), you have an outstanding product to offer new major medical customers to help them manage their healthcare costs more effectively.

United American is proud to be a Company that offers affordable life and health products to people of all ages and in all financial circumstances. Products and applications like Foundation Signature Series, FLEXGUARD Plus, Cash Cancer, and HealthGuard can help to lessen the plight of the millions of uninsured in this country. We can strive to give every man, woman, and child a safe, happy, and insured future! It's an exciting opportunity and has the potential to lift every United American Agent to top producer status.

Whether individual or worksite, life or health, cancer or critical illness ... you have the best products on the market and a strong and supportive Company behind you. So let's get out there and do what we do best – **SELL!**

Fundamental Life Series™ II
Life Insurance Policies from \$25,000 to \$500,000

Purchasing life insurance now helps ease the burden of final expenses from your loved ones later.

Where will the money come from to pay for your final expenses and obligations?

The death of a loved one is an emotionally stressful time. Immediate financial obligations and the stress of funeral costs among the most expensive purchases many consumers will ever make. But funeral aren't the only expenses. Cemetery costs, medical bills, and costly living expenses also have to be considered.

The most logical reason to purchase life insurance is to ensure your family doesn't have to struggle for your final expenses when you die. But, it's not the only reason.

If you are no longer there to help support your family, how will they pay the mortgage, car payments, or credit card bills? If you have children, will their college tuition be in jeopardy? A United American life insurance policy can help pay for immediate final expenses. Like other necessities, it even provides a future nest egg for your children and grandchildren.

Planning today makes good financial sense. For people of any age – and can help ease the financial burden placed on your family when the inevitable happens.

You own the policy
The insurance policy is written to you as an individual and is not tied to any affiliation with a group or association.

Your policy cannot be canceled
As long as you premiums are paid on time, your policy cannot be cancelled, regardless of your age or changes in your health.

UA United American Insurance Company

F3383

FLEXGUARD™ Plus
Sensible Insurance For Today's Lifestyles

UA United American Insurance Company

F3429

Receive Up to \$50,000 CASH for a first-time cancer diagnosis.

UA United American Insurance Company
Cash Benefit Cancer Policy

F4131

PRESIDENT'S CLUB 1-10

Through April 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. Don Gibbs, CLU*
Branch C9
\$1,896,976



2. Jason Gsoell*
Branch F8
\$1,722,201



3. Jeff Miller*
Branch 50
\$1,511,756



4. John Paul Caswell*, Branch 6 \$1,296,842
5. Greg Gorman*, Branch 86 1,052,672
6. Justin White*, Branch G7 1,019,594
7. Peter Schettini*, Branch 39 976,205
8. Andy Bliss*, Branch K6 966,519
9. Chris Villwock, Branch K4 867,739
10. Craig Villwock*, Branch H1 842,524

UNIT MANAGERS

1. Stephanie Coutavas*
Branch N9
\$538,712



2. Tanner Smith*
Branch F8
\$530,031



3. Ed Holbrook
Branch K4
\$487,332



4. Ashley Frieden*, Branch 40 \$474,275
5. Grecia Joyner, Branch R3 446,789
6. Garridy McEwen, Branch C9 375,338
7. Timothy Gifford*, Branch K6 349,272
8. Don Arnett, Branch C9 338,566
9. John Grafton*, Branch 39 338,376
10. Kim Fultz, Branch 30 334,965

AGENTS

1. John Devenyns*
Branch V1
\$170,797



2. Kevin Fackler
Branch C9
\$170,109



3. Kelly Paterson
Branch N9
\$157,303



4. Kevin Bynum, Branch 93 \$120,931
5. Timothy Thompson, Branch K4 120,261
6. Matthew Johnson, Branch 50 118,365
7. Patricia Grasberger, Branch G7 110,736
8. Greg Carter, Branch 46 107,574
9. Don Arnett*, Branch C9 103,680
10. Gary Allred, Branch C9 102,899

HONOR CLUB 11-20

BRANCH MANAGERS

11. Richard Krout*, Branch 66 \$818,166
12. Preston Eisnaugle*, Branch 30 811,825
13. Cody Webster, Branch M5 803,578
14. Randy Byrd*, Branch 74 791,606
15. Chad Yoos*, Branch 33 710,525
16. Andy Coutavas*, Branch N9 686,459
17. Jason Everett, Branch N1 632,949
18. John Kampling, Branch 32 615,897
19. Johnny Salyers*, Branch 10 594,215
20. Casey Lillie*, Branch M3 530,602

UNIT MANAGERS

11. Brian Holker*, Branch D7 \$330,612
12. Peter Guilfoyle, Branch 33 327,455
13. Jason Adams, Branch 50 327,391
14. LeRoy Cape, Branch 32 310,460
15. Jason Moon*, Branch 6 310,250
16. Joshua Byrd*, Branch 74 299,755
17. Alan Hall, Branch 86 293,799
18. Brian Fowler, Branch 86 291,607
19. Rachel Fenz*, Branch B7 290,403
20. Duane Hill*, Branch K2 279,333

AGENTS

11. Travis Hugh*, Branch C9 \$102,071
12. Danielle Letmathe*, Branch F8 101,799
13. Evan Valek*, Branch 33 100,977
14. Abby Bragg*, Branch 40 99,935
15. Lisa Caviness, Branch A1 99,192
16. Tim Miller*, Branch F4 98,470
17. Stephen Demarie*, Branch 54 95,908
18. Annette Doyle*, Branch 39 94,741
19. Larry Bowman, Branch 55 94,120
20. Connie Funchion, Branch H1 92,621

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 currently meet one or more 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. For the third consecutive month, **Andy Coutavas** of **Branch N9** is the **Rookie Manager of the Month**. The N9 team produced **\$216,258** of net annualized premium in April.

Absolutely outstanding, Andy! Will you make it four in a row?

Welcome & Congratulations to our new Branch Managers!

- Jonathan Ellis – Branch N4.** Jonathan was previously a Unit Manager in Branch 47.
- Jeff Wallmark – Branch 47.** Jeff was previously a Unit Manager in the same Branch.
- Mark Vera – Branch L3.** Mark was previously a Unit Manager in the same Branch.
- Neil McMinn – Branch H3.** Neil was previously a Unit Manager in Branch F8.
- Don Eynon – New Branch T8.** Don was previously a Unit Manager in Branch K4.
- Penney Frazier-Parham – Branch 61.** Penney was previously a Unit Manager in the same Branch.
- Gregory Brannon – Branch 24.** Gregory was previously a Unit Manager in Branch B7.
- Ernest Muller – Branch G6.** Ernest was previously a Unit Manager in Branch G6, then a Branch Manager in Branch H2.
- Jonathan Prince – Branch J7.** Jonathan was previously a Unit Manager in Branch 91.
- Doug Cheney – Branch 98.** Doug was previously a Unit Manager in Branch E6.

First Year Agent Production

Through April 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 current qualifications.*

Top 5 – 1st Year Branch Manager

1. Jason Gsoell*, Branch F8.....\$1,695,627
2. Jeff Miller*, Branch 50.....\$1,345,501
3. Don Gibbs, CLU*, Branch C9.....\$1,233,848
4. John Paul Caswell*, Branch 6.....\$971,246
5. Peter Schettini*, Branch 39.....\$923,779

Top 5 – 1st Year Unit Manager

1. Stephanie Coutavas*, Branch N9.....\$537,418
2. Tanner Smith*, Branch F8.....\$523,844
3. Ed Holbrook, Branch K4.....\$441,948
4. Grecia Joyner, Branch R3.....\$431,190
5. Ashley Frieden*, Branch 40.....\$430,605

Dedicated recruiting keeps those numbers climbing!

Production Goals

When the monthly combined net annualized premium for your Branch exceeds the established record, a new goal will be established at the next \$25,000 increment above the actual production.

Branch Manager	Branch	Production	New Goal
Tim Joyner.....	Branch R3.....	\$151,679.....	\$175,000

CONGRATULATIONS

Qualifying to Cruise



BRANCH 01

Prescilla Abernathy

BRANCH 02

BRANCH 04

BRANCH 06

Kevin Christian
Jennifer Freer
David Mooneyham
Heather O'Daniel
Jason Taylor
David Watson, U. Mgr.

BRANCH 08

Todd Baxter, Mgr.
Monica Burgess, U. Mgr.
Brian Willenbrock

BRANCH 09

Merrilee Norton

BRANCH 10

Preston Burks
Kathleen Gage
Wesley Isaacs, U. Mgr.

BRANCH 12

BRANCH 15

Scott Boyer

BRANCH 18

BRANCH 20

Chaunci Newell
Joshua Roberts

BRANCH 21

Julia George

BRANCH 22

John Misrasi
Bret Schneider, U. Mgr.

BRANCH 23

Krystina O'Connor

BRANCH 24

BRANCH 25

Jennifer Byrd

BRANCH 28

BRANCH 30

Daniel Abston
Kim Fultz, U. Mgr.
Dennis Williams

BRANCH 32

LeRoy Cape, U. Mgr.
Charles Carroll
John Kampling, Mgr.
Bradley Leffew
Tarina Nelson
Maria Pollard

BRANCH 33

Emmanuel Bonds
Peter Guilfoyle, U. Mgr.
Mark Marcelo

BRANCH 38

Scott Campbell
Mary Penwell, U. Mgr.

BRANCH 39

Michael Boccella
Nicholas Boeschen, U. Mgr.
Grant Chapman, U. Mgr.
Dale Hanson
Kenneth Long
Megan Murphy
Gedalia Ross
Holly Steele

BRANCH 40

Brandon Doucet
Latausha Henry
Deanna Parrish

BRANCH 43

James Dickerson

BRANCH 44

BRANCH 45

BRANCH 46

Greg Carter
Harold Chipps
Glenda Laska

BRANCH 47

BRANCH 49

BRANCH 50

Jason Adams, U. Mgr.
Ryan Blamey
William Brannock
Bob Coleman
Michaela Elmore
Ryan Grow
Steven Hargis, U. Mgr.
Matthew Johnson
Tracy Manners, U. Mgr.
Holly Mebruer
Dennis Metzger
John Pierce
Melinda Porter
Mark Wofford, U. Mgr.

BRANCH 53

BRANCH 54

Stephen Demarie, U. Mgr.

BRANCH 55

Larry Bowman
Albert Higley
Scott Rollins, U. Mgr.

BRANCH 59

BRANCH 60

Joann Spafford-Paak, U. Mgr.

BRANCH 61

BRANCH 62

BRANCH 63

Robert Forrer
Mark McCoy
Alan Zabko

BRANCH 66

Britt Little

BRANCH 68

Valerie Barrow
Stewart Ross, U. Mgr.
David Simmons

BRANCH 69

BRANCH 71

Kaithlyn Le

BRANCH 73

BRANCH 74

Jiries Samander
James Spitchley

BRANCH 76

BRANCH 77

BRANCH 80

BRANCH 82

BRANCH 85

BRANCH 86

Brian Fowler, U. Mgr.
John Fraiser
Elena Garrett, U. Mgr.
Mary Gregory
Alan Hall, U. Mgr.
Jack Loewy
Katrina McMurry
Robert Williams, U. Mgr.
Adam Yeager

BRANCH 87

BRANCH 89

BRANCH 90

Katherine Blanco
Vanessa Serra

BRANCH 91

Christiane Christensen
Tim Wilson-Humphries

BRANCH 92

Elizabeth Cornell, U. Mgr.
Cheryl Savage

BRANCH 93

Kevin Bynum
Harvey Williams

BRANCH 94

BRANCH 97

Justin Hays

BRANCH 98

James Holemon, U. Mgr.
Micah Johnson

BRANCH A1

Lisa Caviness
Keith Cleveland, Mgr.
Fred DiVittorio, U. Mgr.
Danny Streeter

BRANCH A4

BRANCH A8

BRANCH B1

BRANCH B2

BRANCH B7

Janice Butler
Kevin Coleman

BRANCH B8

BRANCH C3

Malcolm McCall

BRANCH C5

BRANCH C6

BRANCH C9

Gary Allred
Don Arnett, U. Mgr.
Kenneth Brown
Timothy Bryan, U. Mgr.
Alma Cazares
William Delahoyde
Kevin Fackler
James Garst
Carson Hinds, U. Mgr.
Travis Hugh, U. Mgr.
Garridy McEwen, U. Mgr.
Kevin Slaugh
Brent Whiting

BRANCH D7

Jeffery Pena
Gary Penn

BRANCH D8

Chinetta Jackson
Myrna Saldana Trevino

BRANCH D9

BRANCH E1

BRANCH E4

(Continued on the next page)

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

The Convention will be held April 17-20, 2009. You must have the following net annualized production to qualify*:

Agents — \$58,332; Unit Managers — \$41,666 First Year / \$166,664 Total; and Branch Managers — \$83,333 First Year / \$333,332 Total.

*To qualify, you must have a Quality of Business rate of at least 60% from the 4th month persistency report (or a Decline/Cancellation rate of less than 25% from the convention report if a QOB rate is not available), have in-force premium growth over 12/07, have a credit balance in your personal account (Branch Managers must have a credit in the Z account as well), and be above minimum standards.

Qualifying to Cruise



BRANCH E6

Sasha Oehler

BRANCH E9

Isabel Coffee

BRANCH F1

BRANCH F2

BRANCH F3

BRANCH F4

BRANCH F8

Tanya Anspach

Brian Gay

Susan Heller

Brian Pemrick

Eduardo Pitre

Regina Revello

Michael Shabal

Edward Shackelford

Berek Thompson

BRANCH F9

BRANCH G1

Richard Colosimo

Panu Koljonen

Gregg Laroche, U. Mgr.

BRANCH G2

Taffy Devers

BRANCH G4

BRANCH G6

BRANCH G7

Aline Bounkeu

Patricia Grasberger

William Grasberger, U. Mgr.

Michael Howard

Erik Newberry

Quoc Nguyen

Ana Soranaka-Perez

BRANCH G8

Priscillia Bilbraut

BRANCH G9

BRANCH H1

Don Collopy

Connie Funchion

Kelly Henry, U. Mgr.

Larry Jones

Jason Lucik, U. Mgr.

BRANCH H2

Tamara Elder

BRANCH H3

Edward Copeland

Rhonda Ivey, U. Mgr.

BRANCH H4

Cherie Galloway

Chad Hawley

Steve Nilson, U. Mgr.

BRANCH H5

Scott Crabtree

Kehinde Okunade

BRANCH H6

BRANCH H8

BRANCH J1

BRANCH J2

BRANCH J3

BRANCH J5

Jennifer Johnston

BRANCH J6

BRANCH J7

BRANCH J8

BRANCH J9

Paul Carpenter

Jose Leon

Peter McCartney, U. Mgr.

BRANCH K1

David Lamb

BRANCH K2

Bradley Decker

Brett Hoyt

Matthew Lamonski

Timothy Leavitt

Thomas Mashaw

Samuel Saylor

BRANCH K3

BRANCH K4

Elizabeth Bennett

Mandy Cunning

Bruce Dunlap

Keith Goodman, U. Mgr.

Sarah Hillyard, U. Mgr.

Ed Holbrook, U. Mgr.

Timothy Thompson

Chris Villwock, Mgr.

BRANCH K5

BRANCH K6

Michael Barry

Bryan Fox

Kathleen Hores

Sara Ruehr

Sean Valley, U. Mgr.

BRANCH K7

BRANCH K8

BRANCH K9

BRANCH L3

Jason Gonzales

BRANCH M1

BRANCH M2

BRANCH M3

Adam Kline

BRANCH M4

BRANCH M5

Susan Black

Hilary Lucke

Matthew Rednour

Marie Stephens

Cody Webster, Mgr.

BRANCH M6

Joseph Sawyer

Shaun Smith

BRANCH M7

BRANCH M8

BRANCH M9

BRANCH N1

Dustin Craig

Alison Davis

Jason Everett, Mgr.

David Murphy

Kane North

Stephen Slagle, U. Mgr.

BRANCH N2

BRANCH N3

BRANCH N4

Brian Kennedy

BRANCH N5

Manuel Redondo

BRANCH N6

BRANCH N7

BRANCH N8

William Kuczenski

BRANCH N9

Byron Bates

John Frontcakas

Thomas McDannel

Kelly Paterson

Benjamin Sunderland

BRANCH P1

Joshua Baxter, U. Mgr.

Clayton Cole

BRANCH P2

BRANCH P3

BRANCH P4

Jeff Torres

BRANCH P5

BRANCH P6

BRANCH P7

Melissa James

Michael Kiser, Mgr.

Ben Lee

Robert Schildt, U. Mgr.

BRANCH P8

BRANCH P9

BRANCH R1

Stephen Escobedo

Julio Manzanares

Patricia McGrath, U. Mgr.

Jose Munoz

Francis Stalter

BRANCH R2

BRANCH R3

Grecia Joyner, U. Mgr.

Emily Warren

BRANCH R4

Paul Hayne, U. Mgr.

BRANCH R5

BRANCH R6

BRANCH R7

Stephanie Jeffers

Melissa Nehlen

BRANCH R8

BRANCH R9

Shannon Flynn

BRANCH T4

BRANCH T5

BRANCH T6

BRANCH T7

BRANCH T8

BRANCH T9

BRANCH V1

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