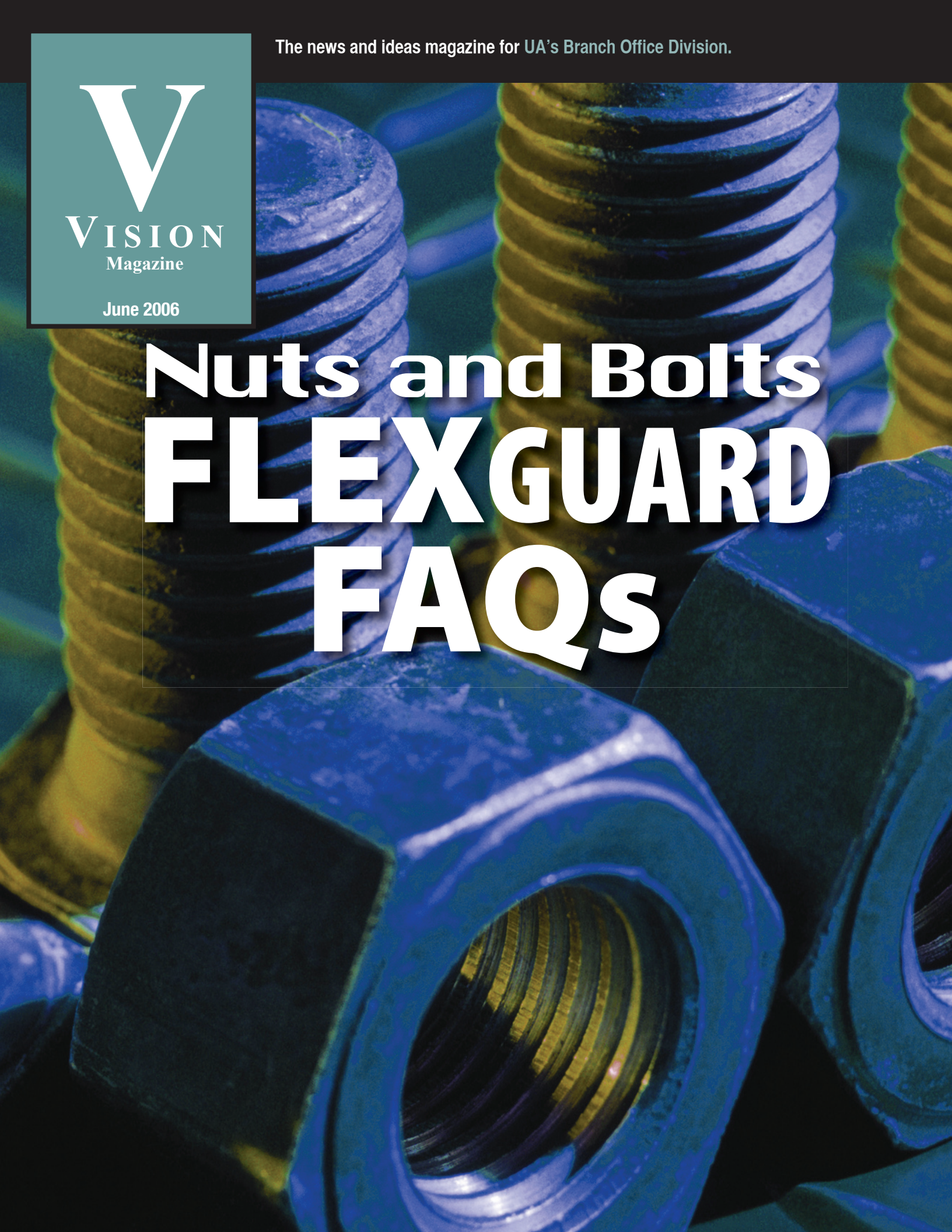


The news and ideas magazine for UA's Branch Office Division.

V
VISION
Magazine

June 2006



Nuts and Bolts **FLEXGUARD** **FAQs**



UNITED AMERICAN

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

to do what it says it will do.

www.uabrand.com

www.unitedamerican.com

Home Office (972) 529-5085

VISION

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V

EDITOR'S PAGE

ProCare Approvals

A special mailing regarding ProCare Medicare Supplement rate approvals for new business and renewals has been mailed to Branch Offices in Florida and Nevada.

Check your state(s) ProCare rate memo for complete effective date information and cut-off dates for business written with old rates.

Interest Rates Set

The Lifestyle Annuity new money interest rate for the month of July is 4.50 percent. Rates will continue to be reviewed and adjusted accordingly. The Deposit Fund Rider new business interest rate for 2006 has been set at 3.00 percent.

ATTN: ALL HEALTH AGENTS

UA is pleased to announce the following changes to UA's Cash Benefit Cancer Policy:

- **New "Cancer" definition** (see mailing for more details)
- **New Policy Form, CANLS-2**
- **New "PASSForm" application, CANLS-AP** (requires separate Bank Draft Authorization)
- **New Outline of Coverage (DS-CANLS2 or its state special version)**
- **New Commission** (provided under separate cover)

New applications and outlines of coverage have been mailed and should be used immediately upon receipt. For additional supplies, please contact Agent Supply. **CANB-AP application forms will not be processed August 1, 2006 and thereafter. CANLS-2 where state approved replaces CANB and CANLS.** CANLS-2 is not available in Connecticut, Massachusetts, Minnesota, New Jersey, or South Dakota.

ATTN: ALL UA AGENTS

In an effort to help you write new business and maintain high persistency, UA will waive a portion of the \$1,790 calendar year deductible amount required on our High Deductible Plan F Medicare policies for the last half of 2006.

For HDF policies with an effective date of July 1, 2006 and thereafter, UA will waive \$500 of the 2006 annual deductible amount. The first \$1,290 must be paid by the policyholder before policy benefits begin for 2006.

ATTN: ALL UA AGENTS

Effective immediately, the list of provider hospitals and doctors for UA Partners with the Provider Network Option will no longer be included on the back of the UA Partners Welcome Letter. To ensure policyholders have access to the most current list of providers, they should call **1-800-236-3609**. A list of provider hospitals and doctors can **also be found online at www.competitivehealth.com/uapartners**. UA will continue to print the UA Partners area for providers for prescriptions, hearing, dental, vision, and chiropractic on the back of the Welcome Letter.

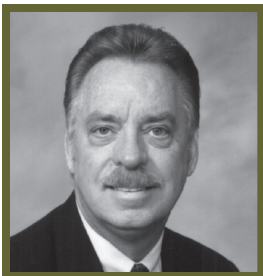
Medicare Lock-in Update

For the first time, there will be a lock-in on Medicare Advantage Plans (HMOs). **Individuals currently enrolled in a Medicare Advantage Plan (HMO) will not be able to disenroll after June 30, 2006 until January 1, 2007.** In other words, beginning July 1, 2006, a Medicare HMO enrollee will have to wait until the Annual Election Period (AEP), which runs from November 15 - December 31, 2006, to request a change in coverage. **If an individual wants to disenroll from an HMO and apply for a UA Medicare Supplement during the AEP, the coverage will not be effective until January 1, 2007.** Any individual who wishes to enroll in a Medicare HMO will have the same restrictions. **Also effective January 1, 2007, an individual enrolled in a Medicare Advantage Plan cannot request a change in coverage until the AEP that year, i.e. the individual will be locked-in for a full year.**

There are two exceptions that have Special Enrollment Periods (SEP): 1. Certain individuals in AL, LA, and MS affected by Hurricane Katrina can change any time through December 31, 2006. 2. An individual involuntarily terminated from a Medicare Advantage Plan will get an SEP.

E-MAIL REMINDER

A recent review by UA revealed that many applications are submitted to the Home Office with the e-mail address boxes left blank. Not all applications have boxes for an e-mail address; however, on those that do, please be sure to get the applicant's e-mail address and fill in the boxes on the application accordingly.



John Gore

*Senior Vice President,
Branch Office Division*

When you read *Vision* each month do you ever wonder why we include particular articles? Well, it's not an arbitrary process. Each article we write or topic we develop for the magazine is carefully and thoughtfully selected with one question in mind: will this piece of information help our Agents? If the answer is no, we don't even consider it. But, if the answer is "yes," it's added to our list of possibilities. Everything we put into *Vision* each month is to benefit you – our Agents, Unit Managers and Branch Managers. Sales tips, product information, announcements of new marketing materials or ads, Clubs, etc., are to make you a better United American Agent and to give you the recognition for excellence you deserve. Besides, when you excel as individuals or as a Branch, we all excel!

On page 4 in this issue we're highlighting the new Agent e-mail procedure. We want you all to be aware of this new tool and to let you know it's one more way we are working to improve and facilitate communication between the field and the Home Office.

Page 5 looks at our new Online training program at www.uatrainingcenter.com developed by United American and License2Go. This web-based training offers UA new Agent training that includes UAatWork certification, Medicare Supplements, and Under Age 65 Health. License2Go, which has replaced Didasko as UA's partner in training development and implementation, is completely web-based, so you don't need a disk. Again, it's one more way United American is helping you to become a better Agent and UA a better Company.

FLEXGUARD has become United American's Golden Child. Since its introduction just a little over a year ago, it has become the hottest product in the UA portfolio. And it should be! FLEXGUARD satisfies a crucial need within the health insurance market. It offers quality coverage at an affordable price. UA Agents are making an average of 1,200 to 1,500 FLEXGUARD policy sales per week, and we're absolutely thrilled with the way FLEXGUARD has taken hold around the country. As we move forward with

Why we do the things we do...

this valuable product, we'll look for additional ways to increase its versatility and give it even greater appeal.

As with any product, Agents and customers generate many questions during the sales process. Our center spread this month presents some of the most common questions we hear about FLEXGUARD. The center spread is designed to arm you with answers to important questions about FLEXGUARD and help you make the sale.

Well-deserved recognition is as much a part of the UA philosophy as excellent customer service. When you do things right, we reward you and reward you well! Page 8 explains the change we have made to our Divisional contests, now called The Eagle Award. It also gives you a glimpse of the vacation paradise to which you could be headed. Remember, beyond these dog days of summer are sandy beaches and cool tropical breezes.

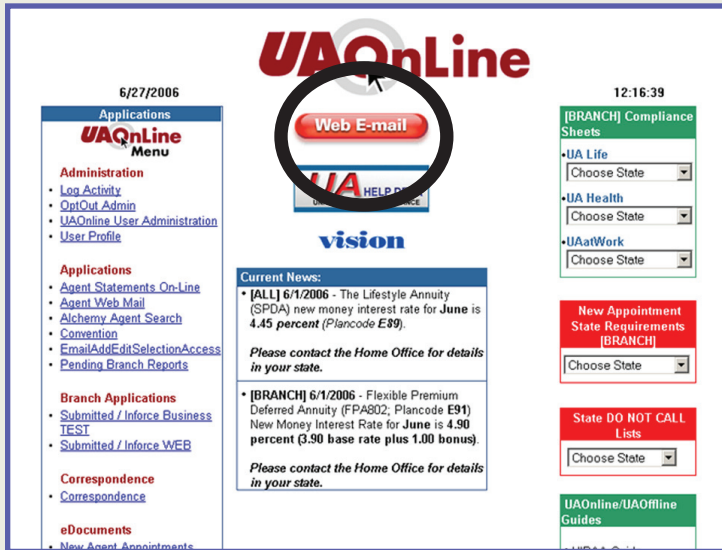
After the natural, scenic beauty of Convention 2005 in Tahoe, we're going for Hollywood glitz next year for 2006. Page 9 is just a reminder of one of the reasons we work so hard all year long. Is there anyone among us who doesn't enjoy two or three days of being told how great we are? I don't think so! And hearing it in a beautiful and luxurious setting doesn't hurt either. So get ready to stroll the Hollywood Walk of Fame!

So what does this tell you? It should be obvious. We have your best interests at heart. But it should also tell you that we value you and your ideas, and that we encourage communication between the Branches and the Home Office. We want suggestions from you, our field force, that will help create higher sales volume to maintain our competitive edge in the marketplace.

Remember my personal motto, 'If it makes sense, let's do it.' And let's do it together!

GOT MAIL?

Check your inbox on UAOnline!



It's here! We are very pleased to announce that e-mail between our Branch Agents and the Home Office is now available. Every UA Agent has his or her own e-mail address and can log on any time to

Agents should keep the following points in mind:

- **Check your e-mail EVERY day.** It's important for all Agents to be current with the information the Home Office sends out.
- **Do not give out your e-mail address to customers.** Remember, its sole purpose at this time is to make communication easier and faster between the Home Office and Branch Agents.
- **E-mail use will change in the months to come.** As we all become more comfortable using the e-mail system, we will use it more frequently for additional types of communications. We'll let you know when changes are pending – via e-mail, of course!

check communications from the Home Office. You must first have a UAOnline account to access your new e-mail. If you have not registered for UAOnline, you may do so at <https://www.unitedamerican.com/logon>. Once you have registered with UAOnline, simply click on the "Web E-mail" button located on the UAOnline homepage to access your e-mail account. It's that easy!

The e-mail system is ONLY for communication between the Home Office and Branch Agents. This e-mail system is not designed for Agents to communicate with customers, or for customers to communicate with Agents. It is, however, an outstanding way for Agents and the Home Office to exchange information. Agents should not give out this e-mail address to customers.

The Home Office will send e-mails that are of interest to all Branch Agents. Agents may be notified on issues such as new product availability, product approvals in particular states, rate increases, etc. Agents should not reply back to these automated mass e-mails. Agents will only be able to reply if the sender is an individual. For instance, if an underwriter has a question about an application, the individual underwriter can contact the individual Agent for clarification. The Agent can reply directly to the underwriter using the e-mail system.



New Agent Training System: Now Available!

Nothing solidifies a new Agent's product knowledge and confidence more than working with seasoned Agents and Managers. But before new Agents dive into field training, they should know the basics of our product portfolio, our sales practices and our sales presentations. United American, in conjunction with License2Go, is now offering its New Agent Training System at www.uatrainingcenter.com. The system is entirely web-based, so Agents don't have to keep track of any disks and can learn at their own pace. The training system is divided into three courses: Medicare, UAatWork and Under Age 65 Health.

The Medicare course presents:

- An overview of the Senior market and some history and background on Medicare
- The 12 standardized Medicare plans, with emphasis on the ten plans UA offers
- Medicare Supplement pricing
- Secrets to successfully selling ProCare
- UA as a Medicare Part D provider

The UAatWork course covers:

- Our voluntary benefit plans and Section 125
- The challenges presented by the worksite marketplace and familiarizes Agents with worksite terminology
- The sales process specific to worksite, which is different from selling to an individual at home

Once Agents successfully complete the UAatWork course, they are UAatWork certified and receive a certificate to acknowledge course participation and completion. Agents will no longer need to travel to a seminar to become certified to sell UAatWork. They can do it all online, anytime!

The Under Age 65 Health course teaches:

- New Agents about our extensive portfolio of defined-benefit hospital and surgical policies available for individuals under the age of 65
- The benefits and options of each policy and offers insight into the under age 65 marketplace
- Specific sales training for this particular market segment

Course enrollment is quick and easy, and the system is User ID and password protected. Agents simply log on to www.uatrainingcenter.com to begin the process. They have up to 30 days from the day of enrollment to complete each course. If Agents have any questions, they should consult their Branch Managers. Branch Managers with questions regarding the training should contact License2Go at 1-888-439-3527.

Enroll Now >>

United American Insurance Company

UATRainingCenter.com

New Agent Training System

Welcome to United American's New Agent Training System! This site provides you with access to prelicensing and new agent product training. United American has some of the best products in the industry and using these courses will give you a foundation of knowledge for your success!

As a new UA agent you are eligible for a discount on License2Go — the only guaranteed web-delivered prelicensing training course for your state Life and Health insurance exam. Complete the License2Go process and you are guaranteed to pass the state exam.

Good luck with the training and please [contact us](mailto:contact_us) at 888-439-3527 x7 for any questions related to these courses.

If you are not licensed and need to take the prelicensing course, [click here.](#)

If you're already licensed and are ready for product training, [click here.](#)

License 2 Go
Prelicensing

UA New Agent Training System

HOME PAGE

License 2 Go Resources | Help Me | Exit Course

United American Insurance Sales & Product Training

United American Medicare Supplement Training: Segment 1 - Understanding Medicare

Welcome to United American's New Agent Training, Phase One: Web-Based Training! The Web-Based Training is just the first portion in a three-part training program provided by UA. Once you have completed the tutorials, you will move forward to classroom and then field training.

This is your training, designed with one simple goal in mind: to provide the knowledge and tools you need to begin making sales as quickly as possible. The Web-Based Training will build a foundation for your classroom training, and following that you will put what you have learned into practice during the field training. The Web-Based Training courses are available anytime of the day or night to assist you with state-of-the-art training.

To begin your training, you will hear interactive presentations on topical material and then be prompted to answer true/false and multiple choice questions. Your training results are presented immediately following the completion of each session with feedback. That's it! If you have any questions about how to use this system, please call 1-888-439-3527 for client support services. Thanks!

Quality Stability

UA

Commitment

united american insurance company | BACK | Page 1 of 14 | NEXT

MEDICARE TRAINING

Inquiring Minds Want to Know . . .

FLEXGUARD FAQ'S



As United American has talked with Agents around the country this past year about FLEXGUARD, several questions have regularly been asked. By sharing these with you, we hope to increase your understanding of FLEXGUARD and your level of comfort selling this great product. These questions are not to be used in your sales presentations but are to improve your personal knowledge and understanding of the product. Also, keep in mind that FLEXGUARD benefits may vary by state.

Part 1: Hospital Expense Benefit:

Q: Given a \$100,000 benefit policy with a five-day inpatient hospital stay, do we calculate benefits based on the total eligible billed amount, or do we determine what the expenses are for each of the five days?

A: We do not break down the charges for each day of the inpatient stay. For a five-day, non-ICU stay, we apply the \$500 deductible and pay 80 percent of the balance, not to exceed \$20,000.

Q: Is the \$100,000 Maximum Hospital Expense Benefit and the \$500 deductible per occurrence or per year?

A: The \$100,000 maximum hospital benefit and the \$500 deductible are for any one injury or sickness. These are not calculated on an annual or per occurrence basis.

Q: If the \$100,000 Maximum Hospital Expense Benefit is paid out for a particular condition, can this benefit ever be paid again?

A: Yes, it can. After 24 calendar months without treatment for a particular sickness, a subsequent treatment for that same sickness is considered a new sickness and benefits begin again.

Q: If a policyholder is receiving medication for a particular sickness, is this considered as treatment during the 24 calendar months?

A: Yes, medication is considered as treatment when determining benefits payable under the policy.

Q: What is the Maximum Hospital Expense Benefit per day for an outpatient surgery stay?

A: An outpatient surgical occurrence is treated as a one (1) day confinement. Therefore, the maximum benefit would be the same as the Primary Daily Hospital Expense Benefit for a one-day stay.

Q: When a policyholder has a surgical procedure performed in a hospital, will there be a separate bill from the hospital and the doctor?

A: Yes, usually when a person has surgery, the hospital will bill its charges on what is known as a UB92, and the surgeon will bill his or her charges on the HCFA-1500. There also may be a separate bill from the assistant surgeon and the anesthesiologist.



Inquiring Minds Want to Know . . .



FLEXGUARD FAQ'S

Part 2: Outpatient Benefit:

Q: The Outpatient (Non-Surgical) Benefit pays 80 percent of eligible charges up to \$300, \$400 or \$500, depending on the level of coverage issued. Is this a one-time benefit or is it unlimited?

A: The Outpatient (Non-Surgical) Benefit maximum is per injury or sickness.

Q: Is the Outpatient (Non-Surgical) Benefit limited to services received at a hospital, or can treatments be received at outside Imaging Centers and Diagnostic Centers?

A: Covered services may be received at an outside Imaging Center or Diagnostic Center if the services are for diagnostic imaging or radiological treatment by a licensed radiologist.

Q: Is the drawing of blood and an EKG test performed in a doctor's office covered under the Outpatient (Non-Surgical) Benefit?

A: FLEXGUARD does not cover these diagnostic expenses incurred in a doctor's office or clinic.

Q: How are the state mandated benefits paid on FLEXGUARD (examples: diabetic equipment, supplies and training, mammograms, prostate screening and breast reconstructive surgery)?

A: Mandated benefits vary by state. If a state mandates coverage for these services, then the eligible charges will be processed under the Outpatient (Non-Surgical) Benefit. Breast reconstructive surgery will be processed under the Hospital Expense and Surgical Benefit portion of the policy.

Q: Will the Outpatient (Non-Surgical) Benefit for radiation treatment pay 80 percent of the scheduled amount per day, per treatment or per diagnosis?

A: The Outpatient (Non-Surgical) Benefit pays 80 percent of expense incurred up to the Maximum Outpatient Benefit for any one injury or sickness.

Q: If a policyholder is receiving radiation or chemotherapy for cancer, is the benefit 80 percent up to \$500? Where does the \$100,000 come into play?

A: If a covered person receives radiation or chemo treatment in an outpatient hospital setting, we would pay at the rate of 80 percent up to the \$500 Maximum Outpatient (Non-Surgical) Benefit for any one injury or sickness. This benefit is not paid based on a per day or per occurrence basis. It is paid on a per injury or sickness basis. Radiation therapy treatment received at a radiological center would be covered under Part 2, Outpatient Benefit. If a covered person is confined to a hospital on an inpatient basis, radiation or chemotherapy expenses charged by the hospital are covered under Part 1, Hospital Expense Benefit. The \$100,000 Maximum Hospital Expense Benefit applies to Part 1 of the policy only.

Part 3: Surgery:

Q: Will FLEXGUARD only pay for one surgical benefit per stay?

A: FLEXGUARD pays for only one surgical operation, the largest applicable, for any one injury or sickness.



Puerto Rico The Eagle Award: *Let Your Eagle Soar!*



“Eagles come in all shapes and sizes, but you will recognize them chiefly by their attitudes.”

E.F. Schumacher,
German Economist,
(1911-1977)

The Eagle Award is the new name for the Branch Divisional Contests. It symbolizes the uncompromising spirit and strength of United American and its talented Branch Managers and Agents. Their winning attitudes keep our Division strong and successful year after year.

The Eagle Award's new format will produce stronger competition and more winners than previous contests! Five flights and three categories in each flight mean more chances to travel to exciting and exotic locations. More chances to win keep the competition intense from start to finish.

Our second Eagle Award Contest for 2006 kicks off July 1st. Winners will fly to **Puerto Rico and spend three days at The Westin Rio Mar Beach Golf Resort and Spa.** This 500-acre Caribbean paradise sports breathtaking ocean views and lush tropical gardens at every turn. Surrender to the elegant

comfort in any of the resort's 600 guest rooms or indulge in the endless culinary delights at one or several of the resort's eleven restaurants and lounges. The Westin also offers two magnificent 72-hole golf courses that will enhance both your competitive attitude and your appreciation for the natural beauty surrounding you.

But, if you're not a golfer, there are so many other activities available that it won't even matter. Try a few hours of tennis or sailing followed by a relaxing massage at the Mandara Spa. R & R has never been easier than at the Westin Rio Mar Beach!

Be sure to visit the resort's website at www.westinriomar.com/home to see the luxury that is waiting for you.

Let your Eagle Soar! Work hard and join us March 7-10, 2007 in Puerto Rico at The Westin Rio Mar!

Putting on the Glitz – Hollywood Style!



BEVERLY HILTON



UNIVERSAL STUDIOS



HOLLYWOOD BOWL



BEVERLY HILTON

“This is Hollywood, where people come to fulfill their dreams!”

From *Pretty Woman* (1990) with Richard Gere and Julia Roberts

It's June 2006, and we're already halfway to Hollywood! Are you ready to fulfill your dreams? Are you pulling out all the stops to make sure you're part of the big event? The rule is everything is bigger and better in Hollywood, and United American's 2006 Branch Convention is no exception.

The Beverly Hilton in Beverly Hills is one of the most upscale properties in the area and the premier location to celebrate your success. For over 50 years, this Hollywood landmark, with its 90210 area code, has played host to famous Hollywood events like the Golden Globe Awards and the Grammy Awards. The hotel surrounds you with the charm and elegance that you only get from a well-seasoned property. Yet, its recent \$80 million remodel has revitalized it with renewed appeal and luxurious appointments that will last another 50 years.

Whether you're sightseeing in Hollywood or shopping in Beverly Hills, all of L.A.'s most famous tourist spots are just a few miles away. Soak up some local color at Grauman's Chinese Theater, the most famous theater in the world. See the hand prints, foot prints and signatures of Hollywood's elite in the courtyard. Stroll the Walk of Fame and view some of the 2300 stars with the names of Hollywood greats and not-so-greats. Check out the Hollywood Bowl, Universal Studios or the Capitol Records Building. Everywhere you turn, there is something or someone to entertain you.

Are you ready to be a star? **Join us July 5-8, 2007 and catch your dreams!**

V

ACHIEVEMENT PRESIDENT'S CLUB

Through May 2006, the following producers represent the Top Agents, Unit Managers and Branch Managers with the highest net-net premium for the year. To be listed here, you must have a Quality of Business rate of at least 60% as determined by the 4th month persistency report (or Decline/Cancellation rate of less than 25% from the convention report if no QOB rate is available), be above minimum standards, have a credit balance on your personal account (Branch Managers must have credit in the Z account as well), and have growth of inforce premium over 12/05.

BRANCH MANAGERS

1. Chris Jones
Branch 93
\$2,016,811



2. Jeff Miller
Branch 50
\$1,903,924

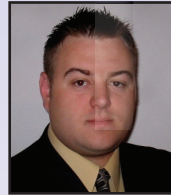


3. Don Gibbs, CLU
Branch C9
\$1,831,727



UNIT MANAGERS

1. Shaun Snovel
Branch 06
\$656,564



2. Robert Holker
Branch C9
\$605,020



3. Cody Webster
Branch 50
\$523,722



AGENTS

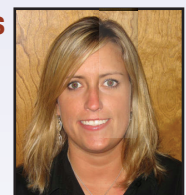
1. Jason Adams
Branch 50
\$173,642



2. Grant Walton
Branch C9
\$168,583



3. Amanda Richards
Branch 09
\$152,627



4. Ross Taylor, Branch 92 \$1,174,354
5. John Paul Caswell, Branch 06 1,145,184
6. Lance Taylor, Branch 18 1,030,318
7. Ron Seroka, Branch 90. 1,017,135
8. Craig Villwock, Branch H1 964,883
9. Justin White, Branch G7. 959,671
10. Jack Curtis, Branch 25 949,810

4. Micah Patterson, Branch C9 . . \$521,237
5. Jason Everett, Branch 50 515,713
6. Michael Hyman, Branch 93 486,184
7. Stewart Ross, Branch 68 484,350
8. Karen Dolan, Branch 63 401,820
9. Don Acre, Branch 09. 382,532
10. Donovan Dock, Branch C9 358,733

4. Jennifer Crawford, Branch H1 . . \$142,123
5. Michael Saenz, Branch G9 135,519
6. Brian Holker, Branch C9 134,792
7. Zane Miller, Branch 92. 126,874
8. Casey Cramer, Branch F8. 125,621
9. Michael Vogler, Branch 25. 123,043
10. Robert Holker, Branch C9. 122,395

HONOR CLUB

Through May 2006, the following producers represent the Top Agents, Unit Managers and Branch Managers with the highest net-net premium for the year. To be listed here, you must have a Quality of Business rate of at least 60% as determined by the 4th month persistency report (or Decline/Cancellation rate of less than 25% from the convention report if no QOB rate is available), be above minimum standards, have a credit balance on your personal account (Branch Managers must have credit in the Z account as well), and have growth of inforce premium over 12/05.

BRANCH MANAGERS

11. John Hamilton, Branch 61\$947,227
12. Randy Byrd, Branch 74885,119
13. Jason Gsoell, Branch F8 806,142
14. Alan Spafford, Branch 60.....754,454
15. Sheri Sisler, Branch G8753,721
16. Tim McGuire, Branch 33749,666
17. Greg Gorman, Branch 86696,799
18. Rick Krout, Branch 66.....673,879
19. Irene Burns, Branch G9.....657,599
20. Scott Christianson, Branch 22.....635,133

UNIT MANAGERS

11. Casey Lillie, Branch 18\$349,629
12. Richard Byrd, Branch 74 338,409
13. Penney Frazier-Parham, Branch 61..... 331,832
14. Don Arnett, Branch C9323,515
15. Kevin Lords, Branch 22.....323,379
16. Gene Love, Branch 92306,504
17. Craig Fortner, Branch 92.....293,143
18. Ashley Anderson, Branch 86.....292,540
19. Anthony Veit, Branch 93292,035
20. Sherri Severa, Branch J2.....289,776

AGENTS

11. Robin Guenard, Branch 61..... \$114,026
12. Mike Cohn, Branch K5 114,013
13. Lori Ryan, Branch 62 112,722
14. Timothy Smith, Branch 06 112,426
15. Mario Garcia, Branch G9..... 112,172
16. Matthew Carter, Branch 18..... 108,922
17. Scott Taylor, Branch C9..... 107,202
18. Micah Patterson, Branch C9.... 105,392
19. Tammy Richenberg, Branch M1 ..101,786
20. Michael Nebeker, Branch C9 98,729



ACHIEVEMENT



Rookie Manager

The Top Rookie Manager has been a Manager for less than one year and is recognized by United American for the Branch's combined net-net premium. **KEN KING**, of Branch K5 is May's **ROOKIE MANAGER OF THE MONTH**. Ken's team produced **\$244,459** of net-net annualized premium in May.

Way to go, Branch K5!

First Year Agent Production

Through May 2006, the following represent the Top Five Branch and Unit Managers with the highest First Year Agent production for the year.

Top 5 – 1st Yr. – Branch Manager

- 1. Chris Jones, Branch 93.....\$1,768,221
- 2. Jeff Miller, Branch 50 1,460,090
- 3. Don Gibbs, CLU, Branch C9..... 1,262,751
- 4. John Paul Caswell, Branch 06 1,052,584
- 5. Lance Taylor, Branch 18..... 1,019,640

Top 5 – 1st Yr. – Unit Manager

- 1. Shaun Snovel, Branch 06..... \$656,564
- 2. Micah Patterson, Branch C9 479,269
- 3. Jason Everett, Branch 50..... 458,684
- 4. Michael Hyman, Branch 93 434,184
- 5. Don Acre, Branch 09..... 371,365

Outstanding momentum! Keep it going!

Welcome

Ken King has been promoted to Branch Manager of the new Branch K5. Ken was previously a Unit Manager in Branch 90.

Andy Bliss has been promoted to Branch Manager of the new Branch K6. Andy was previously a Unit Manager in Branch 90.

Jeremy Berg has been promoted to Branch Manager of Branch 02. Jeremy was previously a Unit Manager in Branch 49.

Al Hudson has been appointed Branch Manager of reopened Branch 82.

Shaun Meoak has been promoted to Branch Manager of the new Branch K3. Shaun was previously a Unit Manager in Branch 33.

Production Goals

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

Branch	Production	New Goal
Branch 50	\$434,195	\$450,000
Branch 18	286,644	300,000
Branch K5.....	244,459	250,000
Branch 09	180,839	200,000
Branch G9.....	165,049	175,000
Branch H4.....	112,104	125,000
Branch K4.....	85,300	100,000
Branch J1	82,826	100,000
Branch K8.....	57,424	75,000
Branch K2.....	54,252	75,000

Million Dollar Milestones

as of May 2006.

John Paul Caswell	Branch 06	\$4,164,374
Justin White.....	Branch G7	3,002,815

QUALIFIERS ON SCHEDULE

BRANCH 01	BRANCH 30 (CONT.) Preston Eisnaugle, Mgr. Kim Fultz, U. Mgr. Charlotte Spangler	BRANCH 53 Jason Bledsoe James Lynn Johnny Salyers	BRANCH 82 Eric Ventling James Whaley	BRANCH B2 Nicholas Bonsanto Wanda Elrod	BRANCH G2 (CONT.) Louis Melancon Thomas Price Kevin Vincent, Mgr.	BRANCH J5 Malcolm Caluori Patty Everette, Mgr. Nicolette Globus Karen Sanchez, U. Mgr.
BRANCH 02 Dwight Hyde Jennifer James, U. Mgr.	BRANCH 32 Carolyn Brungardt, U. Mgr. John Hall Daniel Hunt Sharon Kinney Margaret Newton	BRANCH 54 Ryan Atkinson, U. Mgr. Grey Yates, Mgr. Robert Zeman	BRANCH 85 Ernest Allen	BRANCH B7 Rachel Fenz, U. Mgr.	BRANCH G4 Scott Curtis Connie Smith, Mgr.	BRANCH J6
BRANCH 06 John Paul Caswell, Mgr. Gregor Donnini Timothy Douglas Forrest Elliott Stephanie Harrison Melvin Jones Blaine Lewis Landon Lucas, U. Mgr. Thomas Mattox Jason Moon Sara Pearce Timothy Smith Shaun Snovel, U. Mgr. Steve Webster	BRANCH 33 Andrew Bagley, U. Mgr. Joshua Baxter, U. Mgr. Dallas Beardsley Carl Carlson Bernard Ellebrecht, U. Mgr. Cathryn Hill Tim McGuire, Mgr.	BRANCH 55 James Greene, U. Mgr.	BRANCH 86 Ashley Anderson, U. Mgr. Fred Davis Steven Deboer Greg Gorman, Mgr. Alan Hall, U. Mgr. James Newnam Kevin Woo	BRANCH C3 BRANCH C5 BRANCH C6 Bryan Fugate	BRANCH G6	BRANCH J7 Timothy Joyner, U. Mgr. Robert Maita Darryl Smith
BRANCH 08 Roger Litteken, U. Mgr. Travis Tolliver, Mgr.	BRANCH 38 Cynthia Cummins Tom Fenske, Mgr. Jacob Gritton, U. Mgr. Paula Reeves, U. Mgr. Charles Sowers	BRANCH 59	BRANCH 87 Brian Holker	BRANCH C9 Matthew Allen Don Arnett, U. Mgr. Judy Call Donovan Dock, U. Mgr. Don Gibbs, Mgr. Carson Hinds Brian Holker Robert Holker, U. Mgr. Matthew Jenkins Garrydy McEwen Marty Mitchell Michael Nebeker William Nikolaus Donald Patterson Micah Patterson, U. Mgr. Lloyd Paxman Scott Taylor Grant Walton, U. Mgr.	BRANCH G7 William Bamford Marcus Battle, U. Mgr. Katie Boudreau, U. Mgr. John Fox, U. Mgr. Karen Herrera, U. Mgr. Michael Kelly Michael Miller Jamesangela Phillips Jacob Purdom Paul Schlett Mark Wall, U. Mgr. Justin White, Mgr.	BRANCH J8 Leroy Burn Dennis Johnson Darius Kohanim William Pickens Alicia Vitiello
BRANCH 09 Don Acre, U. Mgr. Tony Cain Karen Hammer John McCarty Amanda Richards Mickey Tolliver, Mgr. Valerie Walker	BRANCH 39 Nicholas Boesch Howard Meck Brett Muniz Peter Schettini, Mgr. Tania Schettini, U. Mgr. Luis Suarez, U. Mgr.	BRANCH 60 Mark Hargis, U. Mgr. Elidora Loveless Alan Spafford, Mgr. Joann Spafford-Paak, U. Mgr. Tyrone Stacy	BRANCH 89	BRANCH D8 Jacil Batties Glenn Kristynik	BRANCH G8 Nancy Bohnak Lynne Burnham Michael Daly Kimberly Devore Heather Falls, U. Mgr. Alan Huddleston Chad Nelson Sheri Sisler, Mgr. Robert Woolford	BRANCH J9 Christopher Anderson Kimberlee Bishop Tom Botts, Mgr. Cynthia Bowman Jermy Capps David Dougherty Marilyn Ingie, U. Mgr. Robert Layton Heather Reichman
BRANCH 10 David Taylor Misty White, U. Mgr.	BRANCH 40 Todd Baxter, U. Mgr. Sandy Bourque Alma Bruno, U. Mgr. Ashley Langlinais	BRANCH 61 Michelle Choyce Penney Frazier-Parham, U. Mgr. Matthew Gibbs Robin Guenard Trey Guenard, U. Mgr. Jeana Halter John Hamilton, Mgr. Stevie Mauldin, U. Mgr. James Robertson James Short, U. Mgr.	BRANCH 91 Mary Armendariz	BRANCH D9 Ronald Chock, U. Mgr. Paul Etheredge, Mgr. Cecile Tirel	BRANCH H1 Nancy Assenmacher Robert Beardman, U. Mgr. Jennifer Crawford Karl Scott Elaine Sever-Bodziony Craig Villwock, Mgr. Suzanne Woodstuff, U. Mgr.	BRANCH K1 Christopher Anderson Kimberlee Bishop Tom Botts, Mgr. Cynthia Bowman Jermy Capps David Dougherty Marilyn Ingie, U. Mgr. Robert Layton Heather Reichman
BRANCH 12	BRANCH 43 Stephen Dotson Christine Ratcliff	BRANCH 62 Michael Brogna Gary Deese, Mgr. Carmen Godinez Stacey Kearney Thomas Meissner Marla Palazzo, U. Mgr. Richard Roberts, U. Mgr. Lori Ryan Louis Smith	BRANCH 92 Ryan Anderkin Phillip Drosch Craig Fortner, U. Mgr. Owen Ganzel Daniel Goddard Cheryl Graham Gene Love, U. Mgr. Daniel Midura Zane Miller Bradley Staton, U. Mgr. Ross Taylor, Mgr. Sandra Winchester William Woodall Teneshia Wright	BRANCH E1 Jose Pinzon Glenda Rau Joshua Watson Jerry Wright	BRANCH H2 Paul Markle, U. Mgr. Charles Shearer	BRANCH K2
BRANCH 15 Brian Pederson, U. Mgr. John Shields	BRANCH 46 Robert Chamberlin, U. Mgr. Robert Hapney, U. Mgr. William Lucas Marion Parker Sr., Mgr.	BRANCH 63 Karen Dolan, U. Mgr.	BRANCH 93 Michael Blivens Peter Briefs Matthew Dew Amber Fulghum John Harris Felicia Harrison Michael Hyman, U. Mgr. Chris Jones, Mgr. Scott Laschkewitsch Katherine McKimmie Harold Phillips Patricia Thomas Anthony Veit, U. Mgr. Vester Walker, U. Mgr. William White Paxton Williams Larry Wolfe	BRANCH E2 Regina Wakefield	BRANCH H3 James Handy, Mgr.	BRANCH K3 Aline Dinoia Robert Martin Andrew Pinto, U. Mgr.
BRANCH 16	BRANCH 49 Jack Eldridge, U. Mgr. Robin Nelson Eric Sellors, Mgr. Michele Sellors, U. Mgr.	BRANCH 64 Rick Krout, Mgr. DeRoy Skinner, U. Mgr. Julia Yip	BRANCH 94 Douglas Diamond Karen Payne, U. Mgr. Donald Smith Jacqueline Weddington	BRANCH E3 Raymond Jetton, Mgr.	BRANCH H4 Denelle Canterbury Gary Honor Dawn Moore, U. Mgr. Eric Nilson Steve Nilson, U. Mgr. Rob Purtell, Mgr.	BRANCH K4 Matthew Andruszewicz Don Eymon, U. Mgr. Eric Hunsinger Roger Simms Kimberly Speakman Chris Villwock, Mgr.
BRANCH 17	BRANCH 50 Jason Adams Sheila Akeman Gerald Brooks Timetta Capler Judith Cunningham Jason Everett, U. Mgr. Jessica Funk Steven Hargis, U. Mgr. Jesse Holder Stephen Mattison Marcia Messmer Jeff Miller, Mgr. Beau Moore Timothy Nuckolls, U. Mgr. Pamela Pate Mark Peck Justin Potter Julie Sibet Bryce Weathers Jesse Weaver Cody Webster, U. Mgr. Matthew Wiese Jonathan Zahner Derek Zentner	BRANCH 65 Michael Brogna Gary Deese, Mgr. Carmen Godinez Stacey Kearney Thomas Meissner Marla Palazzo, U. Mgr. Richard Roberts, U. Mgr. Lori Ryan Louis Smith	BRANCH 95 Lynn Giachetti, U. Mgr. Nick Giachetti, Mgr. Robert Hayes, U. Mgr. Edward Vanrens	BRANCH E4 Kelley Lee Terry Pohler, Mgr. Martin Wagner	BRANCH H5 Eric Nilson Steve Nilson, U. Mgr. Rob Purtell, Mgr.	BRANCH K5 Raymond Bland Mike Cohn Donald Farquharson Joshua Jauz, U. Mgr. Ken King, Mgr. Ken King Sr. Michael Liberatore, U. Mgr. Paul Moran Joe Palmeri, U. Mgr. Mauricio Pilarte Joseph Pitti Bruce Sankin Ronald Sheridan Anthony Steel
BRANCH 18 Jenny Anderson Matthew Carter Clarissa Collins Jesse Cousins Shawn Driggers, U. Mgr. Cynthia Grady John Kimbrough, U. Mgr. Casey Lillie, U. Mgr. Shannon Motes Travis Ray Joshua Sheley Lance Taylor, Mgr.	BRANCH 53 Philip Barry, U. Mgr. Lynn Giachetti, U. Mgr. Nick Giachetti, Mgr. Robert Hayes, U. Mgr. Edward Vanrens	BRANCH 66 DeRoy Skinner, U. Mgr. Julia Yip	BRANCH 96 Lynn Giachetti, U. Mgr. Nick Giachetti, Mgr. Robert Hayes, U. Mgr. Edward Vanrens	BRANCH E5 Darwin Childs, U. Mgr. Casey Cramer Lynn Gebaide Jason Gsoell, Mgr. JoAnne Hoffman, U. Mgr. Jeffrey Ishmael Vincent Manzo Tanner Smith, U. Mgr.	BRANCH H6 Robin Miller, U. Mgr. Laura Prestridge, Mgr.	BRANCH K6 Andy Bliss, Mgr. Michael Keller, U. Mgr. Dale Paczkowski Gary Petrin
BRANCH 20 Brent Mowry	BRANCH 54 Ryan Atkinson, U. Mgr. Grey Yates, Mgr. Robert Zeman	BRANCH 67 Victor Hawkins Jimmy Pickering Jayce Summerlin Stephanie Walker Perrin Wilson	BRANCH 97 Jason Brewer, U. Mgr. James Horman Lannie Howell	BRANCH F1 John Logan Victor Solis Richard Stuhler	BRANCH H7 Sabrina Holland	BRANCH K7 Tony Burkeybyle, U. Mgr. Jeffrey Gravenstreter William Gray, Mgr. Mary Miskimen Patricia Moore Doug Rawe
BRANCH 21 Tina Nelson Karen Ruple, U. Mgr.	BRANCH 55 James Greene, U. Mgr.	BRANCH 68 Julie Beale Tracy Crumbly Alexander Malykhin George Muse, Mgr. Stewart Ross, U. Mgr. Tamberly Storey	BRANCH 98 James Horman Lannie Howell	BRANCH F2 Robert Coker Carmen Espinaco Stephen Myers Jack Whittaker, Mgr. Jennifer Whittaker, U. Mgr.	BRANCH H8 Ben Farrell Eric Nielsen	BRANCH K8 Paul Clive, U. Mgr. Bernard Newman
BRANCH 22 Gwen Campbell Scott Christianson, Mgr. Jared Emerick Wendy Hawk, U. Mgr. Kevin Lords, U. Mgr. Zandra Perkins Bret Schneider	BRANCH 56 Mark Hargis, U. Mgr. Elidora Loveless Alan Spafford, Mgr. Joann Spafford-Paak, U. Mgr. Tyrone Stacy	BRANCH 69 Michael Brogna Gary Deese, Mgr. Carmen Godinez Stacey Kearney Thomas Meissner Marla Palazzo, U. Mgr. Richard Roberts, U. Mgr. Lori Ryan Louis Smith	BRANCH 99 Nicholas Kassianos, U. Mgr. Susan Turnbull	BRANCH F3 Kelley Lee Terry Pohler, Mgr. Martin Wagner	BRANCH H9 Polly Barber, U. Mgr. Val Chandonia Esteban Leal Michael McGrath, Mgr.	BRANCH K9 Tammy Richenberg
BRANCH 23	BRANCH 57 Mark Hargis, U. Mgr. Elidora Loveless Alan Spafford, Mgr. Joann Spafford-Paak, U. Mgr. Tyrone Stacy	BRANCH 70 Philip Barry, U. Mgr. Lynn Giachetti, U. Mgr. Nick Giachetti, Mgr. Robert Hayes, U. Mgr. Edward Vanrens	BRANCH 100 Betty Alaniz	BRANCH F4 Kelley Lee Terry Pohler, Mgr. Martin Wagner		
BRANCH 24 Jack Curtis, Mgr. Trevor Ireland Michael Vogler, U. Mgr. Laura Weaver	BRANCH 58 Mark Hargis, U. Mgr. Elidora Loveless Alan Spafford, Mgr. Joann Spafford-Paak, U. Mgr. Tyrone Stacy	BRANCH 71 Philip Barry, U. Mgr. Lynn Giachetti, U. Mgr. Nick Giachetti, Mgr. Robert Hayes, U. Mgr. Edward Vanrens				
BRANCH 25 Peggie Chrestman, U. Mgr.	BRANCH 59	BRANCH 72 Philip Barry, U. Mgr. Lynn Giachetti, U. Mgr. Nick Giachetti, Mgr. Robert Hayes, U. Mgr. Edward Vanrens				
BRANCH 26 Jack Curtis, Mgr. Trevor Ireland Michael Vogler, U. Mgr. Laura Weaver	BRANCH 60 Mark Hargis, U. Mgr. Elidora Loveless Alan Spafford, Mgr. Joann Spafford-Paak, U. Mgr. Tyrone Stacy	BRANCH 73 Philip Barry, U. Mgr. Lynn Giachetti, U. Mgr. Nick Giachetti, Mgr. Robert Hayes, U. Mgr. Edward Vanrens				
BRANCH 27 Douglas Cook, U. Mgr. Carrie Dalton	BRANCH 61 Michelle Choyce Penney Frazier-Parham, U. Mgr. Matthew Gibbs Robin Guenard Trey Guenard, U. Mgr. Jeana Halter John Hamilton, Mgr. Stevie Mauldin, U. Mgr. James Robertson James Short, U. Mgr.	BRANCH 74 Joshua Byrd, U. Mgr. Randy Byrd, Mgr. Richard Byrd, U. Mgr. Victor Hawkins Jimmy Pickering Jayce Summerlin Stephanie Walker Perrin Wilson				

United American recognizes Agents, Unit Managers and Branch Managers who are on schedule, as of May, for the 2006 National Sales Convention.

The Convention will be held July 5-8, 2007. You must have the following net-net production to qualify.*

Agents — \$52,708; Unit Managers — \$35,750 First Year / \$143,000 Total; and Branch Managers — \$71,500 First Year / \$286,000 Total.

*To qualify, you must have a Quality of Business rate of at least 60% from the 4th month persistency report (or a Decline/Cancellation rate of less than 25% from the convention report if a QOB rate is not available), have inforce premium growth over 12/05, have a credit balance in your personal account (Branch Managers must have a credit in the Z account as well) and be above minimum standards.