

V

VISION  
Magazine

JUNE 2007



**EXPAND YOUR SPACE...**  
**EXPAND YOUR FUTURE!**

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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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### FLEXGUARD PLUS APPROVAL

A special mailing regarding approval of the **FLEXGUARD<sup>Plus</sup>** application has been mailed to Branch Agents working in **Florida**.

Agents selling in **Florida** may begin writing business immediately for the **FLEXGUARD<sup>Plus</sup>** application. Please contact Agent Supply to order materials for your non-resident states.

If you did not receive this notice, please contact Branch Service.

### PROCARE RATE APPROVAL

A special mailing regarding **ProCare Medicare Supplement** rate approvals for new business and renewals has been mailed to Branch Agents working in **Virginia**.

**The new business effective date was July 1, 2007.**

If you did not receive this notice, please contact Branch Service.

### MLAP APPROVALS

A special mailing regarding approval and immediate use of **MLAP**, the Individual Life Series application, has been sent to Branch Agents working in **Washington** and **Nevada**.

If you did not receive this notice, please contact Branch Service.

### INTEREST RATES SET

The **Lifestyle Annuity** rate for **July** is **4.30 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**.

### ATTN: ALL AGENTS

In an effort to help you write new business and maintain high persistency, United American will waive a portion of the **\$1,860** calendar year deductible amount required on our **High Deductible Plan F Medicare Supplement** policies for the last half of 2007.

**For HDF policies with an effective date of July 1, 2007 and thereafter, United American will waive \$500 of the 2007 annual deductible amount. The first \$1,360 must be paid by the policyholder before policy benefits begin for 2007.**

### UA ADVERTISING REMINDER:

Any type of sales or advertising materials, including print ads, TV or radio scripts, e-mail messages, flyers, or direct mail pieces, must be **submitted to the UA Home Office and approved PRIOR** to publication or use. Please allow two to three weeks for the review and evaluation of your materials. If state approval is required, allow additional time. To have your piece approved:

1. Submit a completed **Advertising Submission Form (F5985)** and the materials to be reviewed through your Branch Manager. Download the form at [www.uabranh.com/services](http://www.uabranh.com/services).
2. Clearly identify the full name of the Company, **United American Insurance Company**, at least once in the body of the ad, preferably near the top.
3. Clearly identify the product or products for which the ad is created and be sure to **include the policy form number(s)** in the ad.
4. If the ad is for a Medicare Supplement policy, you must include the Medicare Disclaimer at the end of the piece in no smaller than 10-point type. The disclaimer should read: *United American Insurance Company is not connected with or endorsed by the U.S. government or the federal Medicare program.*
5. When referring to **UA Partners<sup>®</sup>**, indicate that Partners is not insurance or part of any policy's features or benefits. List it at the end of the ad copy and refer to it as the *optional discount health services program*.
6. Avoid industry terms that the average person would not know. Also avoid ambiguous terms such as "comprehensive," "the best," or "the only."
7. When referring to UA's financial stability ratings, the correct format is A+ (Superior) by A. M. Best as of 6/06 or AA "Very Strong" by Standard & Poor's as of 2/06.
8. Avoid quoting premium costs; too many variables may alter those figures.
9. Don't use statistics that are more than two years old. Always provide the source and date for all statistics.
10. Don't give too much information. You only want to generate interest, not give your sales presentation. Remember, when it comes to ad copy, less is more. **Keep It Simple!**
11. **Save yourself time and energy and use the already approved ads available in the AdCatalog at UAOnline.**



**From the Desk of...**  
**Andy Bliss**  
**Florida Southwest**  
 Branch Manager

# Think Big!

*Andy Bliss possesses a rare talent – to be able to attract top-notch people – and has learned to create an atmosphere of thinking, breathing, and living the UA dream.*

– John Gore

We've all heard the expression, "Think Big." Most of us have probably used it from time to time, but what does "think big" really mean? I think that may depend upon who you are. To a five-year-old boy, it means trying to be patient until he is tall enough to ride the Ferris wheel at the local amusement park. To young men or women looking to improve their career path, "think big" has a very different meaning. It means looking beyond the routine and pushing beyond usual limits. It means stretching their capabilities to find a job that is truly special. United American can't do much for the five year old, but we sure can help those young men and women.

They are looking for a big future, and United American is just the company that can help them find it. We have already helped thousands of young men and women to find a future that is way beyond ordinary and routine. We're helping them every day to reach out and grab the United American opportunity. I should know because I'm one of them.

I have been truly blessed to be a member of the United American family and to be part of the exciting developments in products and training that are going on. In the January 2007 issue of *Vision*, John Gore's comments about growth through expansion really hit home with me. John is absolutely right, and once again, I am proof of that.

Although I have been a Branch Manager for a relatively short time, I've already expanded my operation. In fact, I've come to see expansion as a five stage process:

**1. Finding Winners:** If possible, hire a recruiting specialist or human resource manager for your office to jumpstart the process of explosive growth in your Branch. Critically analyze your recruiting process to determine how best to attract "winners" and watch your Branch grow! Winners will help you generate and direct momentum in your office instead of having to recreate it over and over again.

**2. Recruiting in High Volume:** If your recruiting volume is high, the steps needed to find winners will be few. *Winners will find you!* Winners are drawn to successful organizations with high potential. (It's that thing about "Thinking Big" again.)

**3. Perception is Reality:** Physically present your Branch as a winning organization, then watch them pour in! Keep your recruiting volume high, and all the production you crave will come! (What's that line from the Kevin Costner movie, *Field of Dreams*... "Build it and they will come?" Well, it's true!)

**4. Building a Team Around You:** Unit Managers are the "Cream of the Crop" with United American; but, before receiving that title, they must demonstrate all the qualities of a Manager and leader. The team we have built in Florida Southwest is comprised of Unit Managers, who are the Branch's center of influence. Leadership from our Unit Managers is determined by the level of positive influence they place on others throughout the Branch. Our team members can fulfill commitments much more easily when their Managers influence them to be as great as they are.

**5. Improving Constantly:** Never stop improving your Branch; I know we certainly don't. Look at all the systems you have in place. Are they enough? Are they working? Do all members of your team follow through with them? Are you using the Factory System in the most effective and efficient way possible? If not, why not? If you are not producing the way you want to produce and hitting production goals, look hard and fast at the systems you have in place and set commitments to improve them. You don't have to throw them out and start over. In most cases, they may just need to be tweaked. You, your Branch, and all your team members can improve your energy and influence every day and every hour. \$200 K and beyond isn't far away for any of us!

*(I can't help bragging about my great team in Florida Southwest. Take a look at page 7 to see some photos of our ribbon-cutting and John Gore's recent visit.)*

# Seven Steps to Success

## SEVEN STEPS TO SELLING SUCCESS:

1. Generating Leads

2. Qualifying Leads

### 3. PREPARING YOUR PRESENTATION

4. Delivering your Presentation

5. Handling Objections

6. Closing the Sale

7. Account Maintenance

## STEP 3: PREPARING YOUR PRESENTATION

No matter what industry or profession you work in, if you want to be successful, you have to prepare for success. Properly preparing your sales presentation can make the difference between gaining your prospects' trust and getting the sale or leaving empty handed. So what is the best approach?

### FIND COMMON GROUND

As you prepare your presentation, think of ways in which you can identify with your prospects. What do you have in common? Maybe you both have children, grandchildren, or belong to the same community organization. Maybe you both belong to the local country club or a certain church or synagogue. Find something to establish a common ground. It will help you create a connection and help you empathize with their individual needs and goals.

### KNOW YOUR AUDIENCE

What is most important to your prospects? What products best match their individual needs? As you begin to develop your presentation, try putting yourself in your prospects' shoes. Anticipate questions they may have. If you've properly qualified the lead (see April 2007 *Vision*), you will likely answer many of their questions before they even ask.

### KNOW YOUR COMPETITION

Consider buying a car. You want the highest quality, best safety record, and lowest possible price. Out of all the manufacturers available to you as a consumer, how do you find out which car best meets your criteria? You research! Since your prospects may do extensive research before making an insurance purchase, be sure you know not only UA products, but that you understand other options that exist in the marketplace. Know your competition!!

## ASK YOURSELF QUESTIONS

When preparing your presentation, have two distinct goals:

### 1. Help your prospects understand our products.

Prospects can feel intimidated. After all, you know a whole lot more about what you have to offer than they do. Before your presentation, decide which products you will offer and why. As you plan the presentation, keep your product explanation as simple as possible, but make sure you include all the features and benefits.

### 2. Help your prospects understand the value you personally bring to the table.

When prospects make a buying decision, they are buying you, so design your presentation to sell yourself. Decide what sets you apart from the competition and make it a selling point just as much as the features and benefits of our products.

## PRACTICE MAKES PERFECT

As you develop your presentation, practice it aloud. This is the one time it is okay to talk to yourself. As you drive to the office, practice it. Other drivers will simply think you are talking on your speaker phone. Ask one or two of your fellow Agents and/or your Branch Manager to critique your presentation. Some Agents even videotape themselves so they can critique it. Hearing yourself say the words aloud will help you both retain the information and reach a comfort level presenting it.

## PRACTICE EXERCISES

1. Use a full-length mirror to practice your presentation or to brainstorm presentation ideas aloud.

2. Consider your body language. Are you using your hands appropriately or are they at your side, or waving through the air? Are you smiling?

3. Time your presentation. Too long? Too short? Did you factor in time for questions from the prospects?

4. Make a "to-do" list so you are well-prepared for your presentation. How's your image? Do you need a haircut? Do you need to get a shirt or dress from the dry cleaners? Professional appearance matters just as much as presenting content.

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# Underwriting ..... is a Team Effort

We are beginning a new series on the underwriting process that will discuss how your role as an Agent impacts the overall application process. We'll give you an inside look at what happens to your application once it arrives at the Home Office, and we'll also let you know what you can do to get your advances *quicker!*

## AGENTS + HOME OFFICE = SYNERGY

One of the great advantages of working with United American is the amount of involvement the individual Agent has in the underwriting process. Unlike many other companies, UA empowers you in the field to help get the policies issued. Although it may seem like a cumbersome process at times, the work done on your end greatly increases United American's ability to successfully issue policies to people who might not otherwise have coverage. That's a golden opportunity, folks – servicing a customer, who the competition may not take time to help!

## GREEN LIGHT vs. RED LIGHT

Have you ever had one of those days when you were in a hurry to get somewhere important, but you hit every single red light known to man? Imagine how smooth your trip would have been if you had breezed through a string of green lights. More importantly, you would have reached your destination *faster*. Apply this scenario to the underwriting process. If incomplete or inaccurate applications are received at the Home Office, red light delays are encountered across the board. Because

the Home Office staff can't do their jobs until the paperwork is re-submitted correctly, you don't get your advances quickly, and customers don't get their policies issued in a timely manner. But, if you take just a few extra minutes on the front end to ensure the paperwork *is* correct, more green lights will be in your future.

## STRENGTH IN NUMBERS

The underwriting process is a two-way street that requires teamwork by both you and the New Business Department. Your role with United American is very important. You are in the field generating leads, delivering presentations, and closing sales. Your efforts help our Company thrive! But the Home Office staff is working just as hard to provide internal customer service to you. Agents need underwriters to issue their policies, but underwriters need Agents just as much to submit the applications that generate those policies. Agents and underwriters play very different roles, but neither can successfully exist without the other!

**Next month:** What happens to an application once it leaves your Branch?



**“Teamwork divides the task and doubles the success.” – Unknown**

# Recruiting Basics:

## Step 3: Evaluation



You have successfully completed your screening and reflection processes and feel comfortable that you have found some outstanding recruits with the potential to be top producers for your Branch. What's the next step to making it a permanent situation? Evaluation!

- **Urge your candidate(s) to contract with UA.** If your candidate seems to possess the maturity and capabilities that you and your Branch are looking for, why not? Make the details of the contract absolutely clear up front and don't leave any issues to chance:
  - Set up a probationary period that should last for at least 30 days and no more than 90 days.
  - Stress that the probationary period is for training and testing and to determine if there is a comfortable fit for both you and the candidate.
  - Explain that he can choose to discontinue the process at any time, and that you can ask him to leave at any time.
  - Review with the candidate your list of expectations for the initial 30, 60, or 90 day period. If he has a good understanding of what you expect during that initial time period and is willing to do what you expect, it's a good indication that he accepts responsibility well and could prove to be a real asset to your Branch.
- **Make good use of the probationary period.** Use ongoing evaluation during this time period. Observe how he handles himself and his responsibilities in day-to-day encounters. It will tell you a great deal about his potential for future success.
  - Ask the candidate often if he has any questions and if there are areas that he finds hard to understand or if he needs additional information or instruction.
  - Work with him in the field to get a good feel for his people skills.
  - Speak calmly and quietly to the recruit when he makes a mistake.
  - Acknowledge when he handles himself especially well, deals comfortably with a tricky situation, shows initiative, or admits errors.
- **Consider his response to your feedback.** The manner in which the recruit responds to suggestions and corrections reveals much about his level and degree of maturity. Is he eager and willing to correct mistakes? Does he appreciate your comments and the context in which you offer them? Does he try to understand your position and point of view?
- **Look at the overall picture.** If feasible, observe your candidate's behavior both on and off the job. Seeing how he handles himself in a non-work setting (such as a staff luncheon or an industry seminar) may take you one step closer to knowing if he is the right person for your Branch.
- **Sit down again with key players – your Unit Managers – and compare notes just as you did in the reflection stage.** Value is in the eye of the beholder, and we all tend to view others in different ways. What one person views as a strength, another may view as a weakness. It's always important to get feedback from others. It will give you a more balanced perspective of the candidate's potential and guide you to make the right choice.

**Next – The Decision**