

V

VISION  
Magazine

June 2008



# Celebrate SUCCESS!!

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## 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.uabranch.com](http://www.uabranch.com)  
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## VISION

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## ALL AGENTS

### ORDER CONVENTION PHOTOS

Click [here](#) to order photos from the Convention in Puerto Rico. You will have to create a free account to view and order photos.

### PROCARE RATE APPROVAL

A special mailing regarding ProCare Medicare Supplement rate approvals for new business and renewals is being mailed to Branch Agents working in Montana and Pennsylvania.

The new rate effective date was July 1.

Click [here](#) to download new rate cards.

### FORM REVISIONS

Application/brochures and outlines of coverage for HIXC, MMXC, SHXC, and SXXC have been revised. Click [here](#) to select the Compliance Sheet for your state and download, print, and replace your existing supply.

### MEDICARE PART B DEDUCTIBLE

As previously communicated, the Medicare Part B deductible increased to \$135 in 2008. Accordingly, UA's noncommissionable premium for new business and renewals on ProCare Medicare Supplement policies C and F, that cover the Part B deductible, increased to \$134 on the same date the 2008 premium rates were effective. Noncommissionable premium was applied April 1 in the following states with rate approvals still pending at that time: Florida, Hawaii, Michigan, Mississippi, Missouri, Montana, Nevada, Pennsylvania, Vermont, Virginia, and Washington.

### MEDICARE HDF DEDUCTIBLE

Medicare Supplement HDF policyholders with a policy effective date July 1 and after, will be required to pay only \$1,400 in out-of-pocket expenses of the \$1,900 annual deductible amount during the remainder of 2008 before policy benefits are payable by United American.

The full amount of the 2009 deductible will be required beginning January 1, before policy benefits are payable.

### RESERVE FUND ANNUITY UPDATE

The Reserve Fund Annuity (RFA) brochure has been updated to reflect the 3.00 percent minimum guarantee issue for all states where the RFA is approved for HDF, K, and L business. The new form number is F4546 R08. Click [here](#) to select the Compliance Sheet for your state and download the updated form.

### PROCARE BROCHURE APPROVAL

The recently updated ProCare Product Brochure F4931R08 has been approved for use in Nevada, North Dakota, and Utah.

The updated brochure provides more details about waiting periods for all applicants and which plans are available to applicants eligible for Medicare due to disability. Remember, always provide Medicare

Supplement disability applicants with an Outline of Coverage DS-MS2006 and the Product Brochure F4931R08 at the time of the sale.

Click [here](#) and select the Compliance Sheet for your state to download the updated brochure. Please use your existing supply of F4931 before updating to the F4931R08.

### FOUNDATION SIGNATURE SERIES (MMGAP) APPROVAL

A special mailing regarding Foundation Signature Series (MMGAP) product approval is being sent to Branch Agents working in West Virginia.

MMGAP is an innovative solution to help individuals cover their major medical deductibles, copayments, and coinsurance.

Click [here](#) to learn the specifics of the product and to download the Marketplace Bulletin, applications, rates, and sales tools.

E-mail questions to [branchservice@torchmarkcorp.com](mailto:branchservice@torchmarkcorp.com).

## ATTN: ILLINOIS AGENTS

As previously communicated, as of June 1, any person eligible for under age 65 Medicare Supplement disability coverage may select from Underage Disability Plans A, B, C, D, F, HDF, G, K, or L. The open enrollment period extends for six months, beginning the date the applicant is eligible for Medicare disability. For those enrolled in Medicare Part B prior to June 1, open enrollment extends through Dec. 1. These plans are noncommissionable.

Click [here](#) to download and print the new rate card and select the Illinois Compliance Sheet for the application and revised Outline of Coverage.

## ATTN: MARYLAND AGENTS

As previously communicated, the FLEXGUARD<sup>Plus</sup> and UAatWork FLEXGUARD Outline of Coverage has been revised to include new attained age rating language.

Click [here](#) to select the Maryland Compliance Sheet and download the new Outline of Coverage DS-GSP2R(19).

## UA LOGO AVAILABLE

The approved United American logo has been made available for download by clicking [here](#) and by clicking the blue button titled 'Click here to download the United American logo'. Agents are now required to use this logo when submitting any advertising for Home Office approval.

## INTEREST RATE SET

The Lifestyle Annuity rate for July is 4.00 percent and 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

# It Gets Better Every Year!

As I watched a news clip a month ago about the presidential primary election in Puerto Rico, one of the candidates talked about the tremendous beauty of the island and the amazing warmth and friendliness of its populace. One thing is undeniable – that person was right on target in singing the praises of this tropical paradise. I have attended many UA Conventions and Divisional meetings through the years in some of the most exotic locations on the planet, and this year's Branch Division Convention will always stand out in my mind as one of the best!

The Rio Mar Beach Resort & Spa, a Wyndham Grand Resort, wears its name well. It is grand in every sense of the word. But, with that grandeur comes a friendliness and warmth that is almost palpable. Whether you're a visiting head of state or a successful UA Branch Manager, Unit Manager, or Agent, this magnificent resort treats everyone like royalty.

I love the annual Sales Convention. I thrive on the enthusiasm and high energy level that always permeates its atmosphere. And this year was no different. We enjoyed the opportunity to renew friendships, exchange ideas and strategies for success, and generally have a carefree good time. It didn't take me long to realize that this year's attendees are as talented, dedicated, hardworking, and fun-loving as any that have ever sold a UA policy.

Why sell United American products? Because our product line is so diverse that you can sell across the entire spectrum of prospects. No matter what your prospect's financial situation or insurance needs, we have a product that can provide some type of basic coverage. And we all understand the critical need for every man, woman, and child in the United States to have some degree of health and life insurance protection. When you add critical illness, cancer, and accident insurance, you quickly realize that with UA products, you have unlimited opportunity for success. In addition, with the introduction of higher-dollar life coverage through the Fundamental Life Series I and II, you were able to reach out to an extended prospect base, which potentially increased your end-of-year production figures even more.

Get ready, because 2008 is even better! With the introduction of the Foundation Signature Series (MMGAP), your potential for additional success has increased tenfold. I predict Royal

Caribbean's luxury liner, *Majesty of the Seas*®, will host a Convention in 2009 with many new faces in attendance. An expanding generation of top producers will not only stir up excitement in United American, but also give our existing group of established top producers some serious competition!

As I stood on the stage in Puerto Rico, I felt tremendous pride in the large group of impressive people seated before me. As one who has worked as a UA field Agent and recruiter, I know how hard you worked to qualify for this annual event. It takes tremendous discipline and a strong desire to be the best you can be. You did it, and you did it with style and professionalism!

I salute our Top Producing and Rookie Branch Managers, Unit Managers, and Agents, those achieving the highest First Year Agent Production, our Round Table winners, our President's Club, and our Honor Club. You make me proud to be associated with you. But, I also salute those of you who haven't made it to Convention yet. Your efforts in the coming years have the potential to make United American even stronger and more profitable than it is today. You can and will be the stars of the future!

As we look to the coming months and years, take a lesson from those pictured in this month's issue of *Vision*. Without a doubt, they are the best and the brightest in our Company. They are the leaders. They willingly share their time, talents, and insights with all of us, so that in the future we can become the best and the brightest along with them.

Our award winners and top producers are the foundation on which we build UA, and that gives us a sense of pride and direction for our lives and the lives of those most important to us. Let's continue to generate a strong work ethic and always be a source of inspiration for each other, sharing as many marketing systems as possible along the way. Remember what T.E.A.M. stands for: **T**ogether **E**veryone **A**chieves **M**ore.

# Congratulations

to our President's Club 2007 Top Producers

The Branch Managers, Unit Managers, and Agents pictured on the following pages are the best of United American! Their hard work, dedication to excellence, and willingness to share their talents with others make us all proud to be associated with them and this great Company. Thank you all for doing your best and being the best!!

## ★ Branch Managers ★

#1



DON GIBBS, CLU, WITH WIFE CAROL

#2



JEFF MILLER

#3



JOHN PAUL CASWELL WITH WIFE TIFFANI

## ★ Unit Managers ★

#1



TANNER SMITH WITH WIFE JENNIFER

#2



LEROY CAPE WITH WIFE TAMMY

#3



KIM FULTZ WITH DAUGHTER DREW

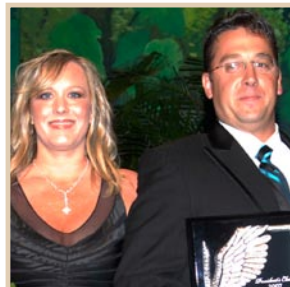
## ★ Agents ★

#1



TRAVIS HUGH WITH WIFE HOLLY

#2



DAVID WATSON WITH WIFE CHRISTIE

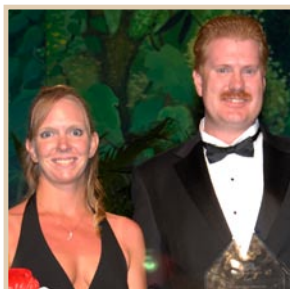
## ★ Rookies of the Year ★

#1



*Branch Manager*  
JASON EVERETT WITH WIFE SARAH

#2



*Unit Manager*  
LEROY CAPE WITH WIFE TAMMY

#3



*Agent*  
KEVIN FACKLER WITH WIFE CINDY

# 2007 President's Club



## Branch Managers



GREG GORMAN



JASON GSOELL



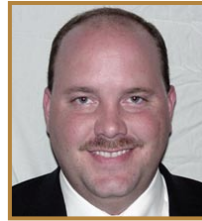
JUSTIN WHITE



ANDREW BLISS



GARY DEESE



TOM BOTTS



CRAIG VILLWOCK

## Unit Managers



JIM GREENE



RICHARD BYRD



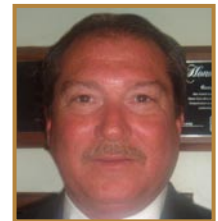
GARRIDY MCEWEN



ED HOLBROOK



DON ARNETT



STEWART ROSS

## Agents



MALCOLM 'MIKE' MCCALL



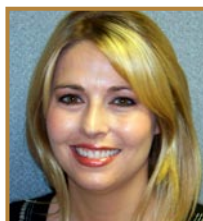
CRAIG ELLEBRECHT



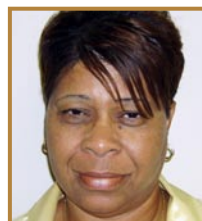
CARROLL GREER



CRAIG MILLER



JENNIFER BYRD



ANGELA WATERS



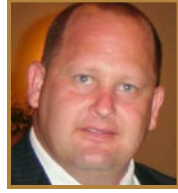
JAMES SHUMATE

# 2007 Honor Club

## Branch Managers



RICK KROUT



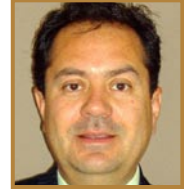
PRESTON EISNAUGLE



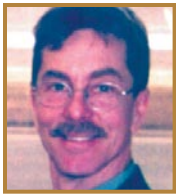
CHRIS VILLWOCK



RANDY BYRD



PETER SCHETTINI



DON SALTIS



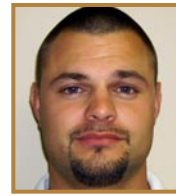
ALAN SPAFFORD



JASON EVERETT



CODY WEBSTER



CASEY LILLIE

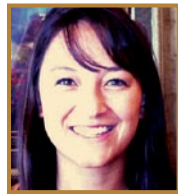


JOHN KAMPLING

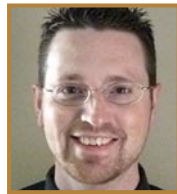
## Unit Managers



STEVEN HARGIS



TRACY MANNERS



ALAN HALL



CARSON HINDS



DON EYNON



KAYE RUSOV



LONDON LUCAS



TIMOTHY BRYAN



MARK HARGIS



MARK WALL

## Agents



COLE HARTMANN



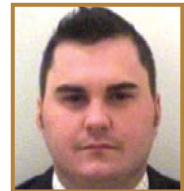
TAMBERLY STOREY



GARY ALLRED



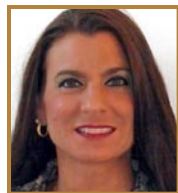
DAVID LAMB



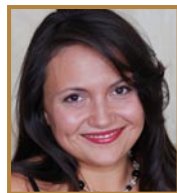
MITCHELL PHELPS



TRISHA DUMSTORFF



CATHLEEN MAYHER



ELENA GARRETT



ELIZABETH BENNETT



BRUCE DUNLAP

# *First Year Agent Production*



**BRANCH MANAGER DON GIBBS, CLU,**  
WITH WIFE CAROL



**UNIT MANAGER TANNER SMITH**  
WITH WIFE JENNIFER

## *President's Round Table*

\$750,000 to \$999,999 in-force premium



**1. LESLIE SUSSMAN**  
\$974,679



**2. FRED DI VITTORIO**  
\$889,124



**3. LOREN OLGUIN**  
\$772,421

# 2007 Leadership Development Board



Congratulations to this year's Leadership Development Board members. Your dedication to recruiting, training, and promotion is an outstanding example for every Branch in the Division. You do it right ... and it shows!

## Returning Members



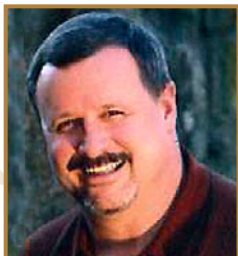
**JOHN PAUL CASWELL**  
Branch 6



**ROBERT GILES**  
Branch 40



**JASON GSOELL**  
Branch F8



**JEFF MILLER**  
Branch 50

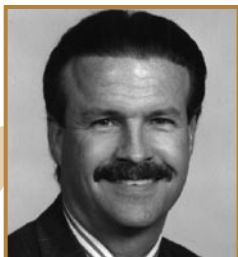


**CRAIG VILLWOCK**  
Branch H1



**JUSTIN WHITE**  
Branch G7

## New Members



**SCOTT CHRISTIANSON**  
Branch 22



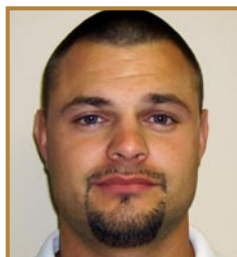
**KEITH CLEVELAND**  
Branch A1



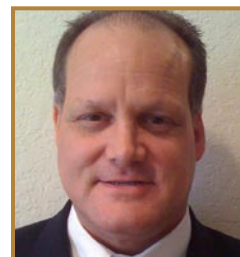
**JASON EVERETT**  
Branch N1



**GREG GORMAN**  
Branch 86



**CASEY LILLIE**  
Branch M3



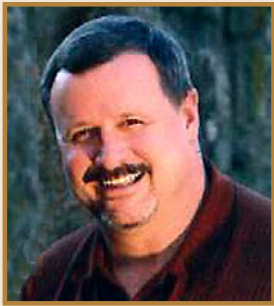
**JACK MARCUS**  
Branch K5



# 2008 President's Council

Membership on the President's Council is now for a six-month period. This allows management to work with more of UA's talented Branch Managers each year and receive greater input from the field.

The individuals pictured here are among the most talented in United American and have proven to be leaders of the highest degree. Whether new to the Council or veteran members, they possess skills that will help our management team develop and achieve Company goals that will serve us well.



**Jeff Miller**  
Branch 50  
11 years



**Don Gibbs, CLU**  
Branch C9  
7 years



**Randy Byrd**  
Branch 74  
5 years



**John Paul Caswell**  
Branch 6  
4 years



**Justin White**  
Branch G7  
2 years



**Jason Gsoell**  
Branch F8  
2 years



**Rick Krout**  
Branch 66  
2 years



**Preston Eisnaugle**  
Branch 30  
2 years



**Greg Gorman**  
Branch 86  
2 years



**Peter Schettini**  
Branch 39  
1 year



**Craig Villwock**  
Branch H1  
1 year

## PRESIDENT'S CLUB 1-10

Through May 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  
\$2,249,078



2. Jason Gsoell\*  
Branch F8  
\$1,990,799



3. Jeff Miller\*  
Branch 50  
\$1,878,340



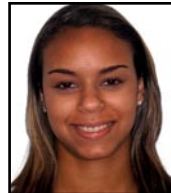
4. John Paul Caswell\*, Branch 6 ..... \$1,520,479  
5. Greg Gorman\*, Branch 86 ..... 1,288,564  
6. Justin White\*, Branch G7 ..... 1,198,849  
7. Andy Bliss\*, Branch K6 ..... 1,151,566  
8. Peter Schettini, Branch 39 ..... 1,133,049  
9. Randy Byrd\*, Branch 74 ..... 1,030,408  
10. Cody Webster, Branch M5 ..... 954,484

### UNIT MANAGERS

1. Stephanie Coutavas\*  
Branch N9  
\$666,268



2. Grecia Joyner\*  
Branch R3  
\$617,557



3. Ashley Baxter\*  
Branch 40  
\$609,610



4. Tanner Smith\*, Branch F8 ..... \$552,025  
5. Ed Holbrook, Branch K4 ..... 532,927  
6. Timothy Gifford\*, Branch K6 ..... 461,439  
7. Don Arnett, Branch C9 ..... 429,903  
8. Garridy McEwen, Branch C9 ..... 421,372  
9. Jason Adams, Branch 50 ..... 419,774  
10. Marian Keith\*, Branch C3 ..... 417,767

### AGENTS

1. Kevin Fackler  
Branch C9  
\$226,063



2. John Devenyns\*  
Branch V1  
\$198,541



3. Jiries Samander  
Branch 74  
\$165,174



4. Kelly Paterson, Branch N9 ..... \$155,341  
5. Patricia Grasberger, Branch G7 ..... 141,192  
6. Travis Hugh\*, Branch C9 ..... 139,623  
7. Matthew Johnson, Branch 50 ..... 138,813  
8. Greg Carter, Branch 46 ..... 131,101  
9. Gary Allred, Branch C9 ..... 131,033  
10. Don Arnett\*, Branch C9 ..... 122,567

## HONOR CLUB 11-20

### BRANCH MANAGERS

11. Preston Eisnaugle\*, Branch 30 ..... \$954,086  
12. Chris Villwock, Branch K4 ..... 928,709  
13. Craig Villwock\*, Branch H1 ..... 922,657  
14. Rick Krout\*, Branch 66 ..... 919,910  
15. Andy Coutavas\*, Branch N9 ..... 871,562  
16. Chad Yoos\*, Branch 33 ..... 848,389  
17. John Kampling, Branch 32 ..... 796,817  
18. Jason Everett, Branch N1 ..... 774,670  
19. Johnny Salyers\*, Branch 10 ..... 656,041  
20. Robert Giles\*, Branch 40 ..... 644,753

### UNIT MANAGERS

11. Kim Fultz, Branch 30 ..... \$411,988  
12. LeRoy Cape, Branch 32 ..... 404,668  
13. John Grafton\*, Branch 39 ..... 392,581  
14. Peter Guilfoyle, Branch 33 ..... 391,748  
15. Brian Fowler, Branch 86 ..... 377,269  
16. Mark Wofford\*, Branch 50 ..... 376,160  
17. Joshua Byrd\*, Branch 74 ..... 360,865  
18. Monica Burgess, Branch 8 ..... 360,217  
19. Alan Hall, Branch 86 ..... 351,275  
20. Timothy Bryan, Branch C9 ..... 336,438

### AGENTS

11. Abby Bragg\*, Branch 40 ..... \$121,815  
12. Stephen Demarie\*, Branch 54 ..... 121,291  
13. Jonathan Feld, Branch K1 ..... 121,281  
14. Timothy Thompson, Branch K4 ..... 120,115  
15. Lisa Caviness, Branch A1 ..... 118,560  
16. Kevin Bynum, Branch 93 ..... 116,140  
17. John Misrasi, Branch 22 ..... 115,836  
18. Malcolm McCall, Branch C3 ..... 113,574  
19. Annette Doyle\*, Branch 39 ..... 112,494  
20. Bob Coleman\*, Branch 50 ..... 109,132

Company qualifications must be met to attend Convention. You must have a Quality of Business rate of at least 60% as determined by the 4th month persistency report (or Decline/Cancellation rate of less than 25% from the Convention report if no QOB rate is available), and be above minimum standards. *\*Do not meet Company qualifications to attend Convention.*



**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. **Tim Joyner** of **Branch R3** is **May's Rookie Manager of the Month**. The R3 team produced **\$170,768** of net annualized premium in May.

**Way to go, Tim! Keep that production rolling!**

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

**Mark Hargis – New Branch T9.** Mark was previously a Unit Manager in Branch 60.

**Brett Muniz – Branch 69.** Brett was previously a Unit Manager in Branch 39.

**Justin Buck – New Branch B1.** Justin was previously a Unit Manager in Branch 53.

**Logan Bixler – Branch 4.** Logan was previously a Unit Manager in Branch 38.

**Jeffrey Lankford – Branch K9.** Jeffrey was previously a Unit Manager in Branch T5.

**Penney Frazier-Parham – Branch 61.** Penney was previously a Unit Manager in the same Branch.

**Steve DeBoer – Branch R2.** Steve was previously a Unit Manager in Branch 86.

**First Year Agent Production**

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

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

1. Jason Gsoell\*, Branch F8.....\$1,964,005
2. Jeff Miller\*, Branch 50.....\$1,658,104
3. Don Gibbs, CLU\*, Branch C9.....\$1,449,756
4. John Paul Caswell\*, Branch 6.....\$1,192,725
5. Peter Schettini, Branch 39.....\$1,056,257

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

1. Stephanie Coutavas\*, Branch N9.....\$664,974
2. Grecia Joyner\*, Branch R3.....\$601,958
3. Ashley Baxter\*, Branch 40.....\$553,814
4. Tanner Smith\*, Branch F8.....\$545,838
5. Ed Holbrook, Branch K4.....\$471,322

**Keep your goals in sight, and there are no limits for top producers!**

**Production Goals**

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

<b>Branch Manager</b>	<b>Branch</b>	<b>Production</b>	<b>New Goal</b>
Michael Taylor	Branch R7	\$129,944	\$150,000

**Million Dollar Milestones**

<b>Branch Manager</b>	<b>Branch</b>	<b>Production</b>
John Kampling	Branch 32	\$2,050,743

**Keep up the good work, John and Michael!**

CONGRATULATIONS

# Qualifying to Cruise



## BRANCH 01

Pearson Dubar  
William Weston

## BRANCH 02

## BRANCH 04

Don Shatley

## BRANCH 06

Kelly Bennett  
Jason Moon, U. Mgr.  
David Mooneyham  
Jeffrey Schupbach  
David Watson, U. Mgr.

## BRANCH 08

Todd Baxter, Mgr.  
Monica Burgess, U. Mgr.  
Tara Burleson  
Nicole Duvaleus  
April Martin  
Brian Willenbrock

## BRANCH 09

Merrilee Norton

## BRANCH 10

Preston Burks  
Kathleen Gage  
Wesley Isaacs, U. Mgr.

## BRANCH 12

Sean Kimble

## BRANCH 15

Scott Boyer

## BRANCH 18

## BRANCH 20

Joshua Roberts

## BRANCH 21

Richard Diombala  
Julia George

## BRANCH 22

John Mirasi  
Bret Schneider, U. Mgr.

## BRANCH 23

## BRANCH 24

## BRANCH 25

Jennifer Byrd

## BRANCH 30

Kim Fultz, U. Mgr.  
Dennis Williams  
Richard Zeuschner

## BRANCH 32

LeRoy Cape, U. Mgr.  
Charles Carroll  
John Kampling, Mgr.

## BRANCH 33

Emmanuel Bonds  
Melissa Carballo  
Peter Guilfoyle, U. Mgr.  
Edward McDonald, U. Mgr.  
Eric Rieder  
Robert Seitz  
David Valdez

## BRANCH 38

Diane Bedel  
Mary Penwell, U. Mgr.

## BRANCH 39

Nicholas Boeschen, U. Mgr.  
Grant Chapman, U. Mgr.  
Adrian Corbbrey  
Matthew Dixon  
Craig Durante  
James Hamilton  
Dale Hanson  
Kenneth Long  
Megan Murphy  
Peter Schettini, Mgr.  
Holly Steele

## BRANCH 40

Haley Conner  
Brandon Doucet  
Edmond Greenup  
Latausha Henry  
Eric Morgan  
Deanna Parrish  
Thien Tang

## BRANCH 43

## BRANCH 44

## BRANCH 45

## BRANCH 46

Greg Carter  
Joshua Taylor, U. Mgr.

## BRANCH 47

## BRANCH 49

## BRANCH 50

Jason Adams, U. Mgr.  
Bradley Cooksey  
Steven Hargis, U. Mgr.  
Matthew Johnson  
Robert Jones  
Dennis Metzger

## BRANCH 53

## BRANCH 54

Stephen Demarie, U. Mgr.

## BRANCH 55

Albert Higley  
Scott Rollins, U. Mgr.

## BRANCH 60

## BRANCH 61

Daniel Margino  
Benjamin Perry

## BRANCH 62

Gerry Berger, Mgr.

## BRANCH 63

Alan Zabko

## BRANCH 66

Adam Tapia

## BRANCH 68

Valerie Barrow  
Stewart Ross, U. Mgr.

## BRANCH 69

## BRANCH 71

## BRANCH 73

## BRANCH 74

Jiries Samander  
James Spitchley

## BRANCH 77

## BRANCH 80

## BRANCH 85

## BRANCH 86

Linsey Barrett  
Brian Fowler, U. Mgr.  
John Fraiser  
Elena Garrett, U. Mgr.  
Paige Griffin  
Alan Hall, U. Mgr.  
Jack Loewy  
Robert Rich  
Barbara Shannon  
Roger Todd  
Robert Williams, U. Mgr.  
Clinton Wood  
Adam Yeager

## BRANCH 87

## BRANCH 89

Joshua Kenison  
Susan McCray

## BRANCH 90

Katherine Blanco

## BRANCH 91

Christiane Christensen  
Darin Christensen, Mgr.  
Tim Wilson-Humphries

## BRANCH 92

Donnell Artybridge  
Catherine Chiumento  
Elizabeth Cornell, U. Mgr.  
Rolanda Gilkie-Carrethers

## BRANCH 92, CONTINUED

Chanel Hill  
Lishay Hill  
Cheryl Savage

## BRANCH 93

Kevin Bynum

## BRANCH 94

Tameaka Cox

## BRANCH 97

Justin Hays

## BRANCH 98

## BRANCH A1

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

## BRANCH A4

## BRANCH A8

Dana Fischer

## BRANCH B1

## BRANCH B2

## BRANCH B7

Anton Wenzel

## BRANCH B8

## BRANCH C3

Malcolm McCall

## BRANCH C5

## BRANCH C6

## BRANCH C9

Gary Allred  
Don Arnett, U. Mgr.  
Brian Bruestle  
Timothy Bryan, U. Mgr.  
Todd Davis  
Kevin Fackler  
James Garst  
Chris Gibson  
Carson Hinds, U. Mgr.  
Garridy McEwen, U. Mgr.  
Jude Montoya  
Kevin Staugh

## BRANCH D7

## BRANCH D8

Chinetta Jackson  
Benigno Pardo  
Myrna Saldana Trevino

## BRANCH E1

Larry Isley  
Roy Sanders

*(Continued on the next page)*

United American recognizes Agents, Unit Managers, and Branch Managers who are on schedule, as of May, for next year's National Sales Convention.

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

**Agents — \$72,915; Unit Managers — \$52,083 First Year / \$208,330 Total; and Branch Managers — \$104,166 First Year / \$416,665 Total.**

\*To qualify, you must have a Quality of Business rate of at least 60% from the 4<sup>th</sup> 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

## BRANCH E9

Kandis Dean

## BRANCH F1

## BRANCH F2

## BRANCH F3

## BRANCH F4

Steig McDonald

Tim Miller

Jairon Monk

## BRANCH F8

Katie Cox

Susan Heller

Michael McAleenan

Michael Painter

William Painter, U. Mgr.

Michael Shabal

## BRANCH G1

Richard Colosimo

Panu Koljonec

Gregg Laroche, U. Mgr.

Catherine Reeves

Mark Wood

## BRANCH G2

Taffy Devers

## BRANCH G4

## BRANCH G6

Nicolas Caputo

## BRANCH G7

Patricia Grasberger

Quoc Nguyen

Shamann Powell

Ana Soranaka-Perez

Kelly Wuthrich, U. Mgr.

## BRANCH G8

Eric Blamick

Derek DeRosso

## BRANCH G9

Chris Hall

## BRANCH H1

Don Collopy

James Irwin

David Pierce

## BRANCH H2

## BRANCH H3

Rodney Hughes

Rhonda Ivey, U. Mgr.

## BRANCH H4

Cherie Galloway

Steve Nilson, U. Mgr.

## BRANCH H5

Patricia Dekeyser

Michael Wheelock

## BRANCH H6

## BRANCH H8

## BRANCH J2

## BRANCH J3

## BRANCH J7

Laura Prince

## BRANCH J9

## BRANCH K1

Donald Brady

Jonathan Feld

David Lamb

## BRANCH K2

Donald Gomez

Thomas Mashaw

Scott Walter

## BRANCH K4

Bruce Dunlap

Keith Goodman, U. Mgr.

Ed Holbrook, U. Mgr.

Timothy Thompson

Chris Villwock, Mgr.

## BRANCH K5

John Miller, U. Mgr.

Steven Roth

## BRANCH K6

Michael Barry

Brian Dzienny

Kathleen Hores

Jason Ince

Sara Ruehr

## BRANCH K7

## BRANCH K9

## BRANCH L3

## BRANCH M1

Deborah Anderson

## BRANCH M2

## BRANCH M3

## BRANCH M4

Darla Waters

## BRANCH M5

Susan Black

Carol Eckenfels

Lyle Gallez

Frances Johnson

Elizabeth Kurtenbach

Hilary Lucke

Cody Webster, Mgr.

## BRANCH M6

Shaine Downes

Joseph Sawyer

Christopher Stine

## BRANCH M7

## BRANCH M8

## BRANCH M9

## BRANCH N1

Jason Everett, Mgr.

Marcella Garrett

Gary Hutcheson

Stephen Slagle, U. Mgr.

## BRANCH N3

## BRANCH N4

Fallon Barnes

Brian Kennedy

## BRANCH N5

Robert McDonald

Manuel Redondo, U. Mgr.

## BRANCH N7

## BRANCH N8

William Kuczynski

## BRANCH N9

Patricia Andresen

Byron Bates

Janet Byrd

Thomas McDannel

John Parzick

Kelly Paterson, U. Mgr.

Benjamin Sunderland

## BRANCH P1

Joshua Baxter, U. Mgr.

Juan-Carlos Enriquez

## BRANCH P4

## BRANCH P7

Michael Kiser, Mgr.

Michelle Riccio

Robert Schildt, U. Mgr.

## BRANCH P8

## BRANCH P9

Glenn Johnson

## BRANCH R1

Stephen Escobedo

Patricia McGrath, U. Mgr.

Everette Waits

## BRANCH R2

## BRANCH R3

Christi Beaty

Donna Bradley

Gregory Hamilton

Elma Vangure

## BRANCH R4

## BRANCH R5

## BRANCH R6

## BRANCH R7

Samuel Baer

Nataly Carbajal, U. Mgr.

Bruce Fisher

Melissa Nehlen

Gerald Sturm

## BRANCH R8

## BRANCH R9

## BRANCH T4

## BRANCH T5

## BRANCH T6

## BRANCH T7

## BRANCH T8

## BRANCH T9

Gerald Richardson

## BRANCH V1

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