

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

# V

VISION  
Magazine

July 2006

# The Wait is Over! K and L Now Available!





## 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.uabranh.com](http://www.uabranh.com)

[www.unitedamerican.com](http://www.unitedamerican.com)  
Home Office (972) 529-5085

## VISION

Published monthly by United American Insurance Company for the dissemination of information to its Agents. Prior permission must be obtained from United American for reproduction or other use of material herein.

## VISION STAFF

Vice President  
Judy Hans  
[jhans@torchmarkcorp.com](mailto:jhans@torchmarkcorp.com)

Staff Writer  
Roberta Boyd King  
[rking@torchmarkcorp.com](mailto:rking@torchmarkcorp.com)

Graphic Designer  
Monica Maloy  
[mmaloy@torchmarkcorp.com](mailto:mmaloy@torchmarkcorp.com)

Product Coordinator  
Shere Avrett  
[savrett@torchmarkcorp.com](mailto:savrett@torchmarkcorp.com)



## EDITOR'S PAGE

### PRO CARE APPROVALS

A special mailing regarding **ProCare Medicare Supplement** rate approvals for new business and renewals has been mailed to Branch Offices that sell in **Pennsylvania** and **Washington**.

Check your state(s) ProCare rate memo for complete effective date information and cut-off dates for business written with old rates. If you did not receive this notice, please contact Branch Services.

### FLEXGUARD RATE APPROVALS

A special mailing regarding **FLEXGUARD** rate approvals for individual and UAatWork new business and renewals has been mailed to Branch Offices that sell in the **District of Columbia**.

Check your state(s) FLEXGUARD rate memo for complete effective date information and cut-off dates for business written with old rates. If you did not receive this notice, please contact Branch Services.

### FLEXGUARD PRODUCT

#### APPROVALS

UA's FLEXGUARD health policy for individual and worksite distribution is now approved for sale in **Maryland** and **Virginia**. A special mailing including supplies will be sent to Agents working in these states. For additional supplies, please contact Agent Supply.

### ATTN: LOUISIANA, NEW MEXICO, NEVADA AGENTS

UA is giving refunds and/or premium credits to policyholders in Louisiana, New Mexico and Nevada who were issued a ProCare Plan F, Disability Plan F, or High Deductible Plan F policy through December 31, 2005. Depending on the state and year of issue, most policyholders will receive two to three months premium credit while some policyholders will receive a refund. If the policyholder received a premium credit, no commission will be paid during this waiver period as the Company is not collecting premium.

### 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**.

### UA CUSTOMER SERVICE IS TOPS!

Good customer service is practically a thing of the past, but here at United American we pride ourselves on the personal attention and signature service we provide to each of our policyholders. Sometimes, that can be a bit of a surprise in this day and age. A representative from UA's Customer Service Center tells the following story:

*Here is the information on a customer call I took a little while ago. The insured called and was so used to using automated systems at large companies that, when I answered the phone that day, this is how the call went...*

*Me: 'United American, may I have your policy number please?'*

*Insured: 'Beep, beep, beep.' She was punching in her policy number on the telephone key pad.*

*Me: 'Hello, this is customer service, may I please have your policy number?'*

*Insured: 'Beep, beep, beep.'*

*Me: 'Ma'am, this is a live person, and I need your policy number.'*

*Insured: 'Beep, beep, beep.'*

*Me: 'Ma'am, please don't push any buttons on the phone. My name is Tanya. What is your name?'*

*Finally, she realized I was not an automated response and gave me her information and request. The insured told me she was so accustomed to using an automated system that she could not believe that United American had a real, live person answering the phone!*





## John Gore

*Senior Vice President,  
Branch Office Division*

In the December 2005 issue of *Vision*, we introduced you to the new Medicare Plans K & L. Well, introduction time is past. Medicare Plans K & L are now officially part of the United American Med-Supp portfolio. Pages 6, 7 and 8 of this issue of *Vision* are devoted to a quick review of this new offering and some important differences between K, L and the other standard Medicare plans.

The Senior market has been changing for the past several years and, with baby boomers currently approaching that status, it will continue to change for many more years. By introducing K and L, Medicare and UA are responding to those changes. In years past, when an Agent worked with a Senior prospect, it was generally an individual who was retired from his or her job with a lot of free time available. Today's Seniors are just as likely to be taking yoga classes, teaching investment seminars, or riding Harleys. Plans K and L speak to those changes. They provide Seniors with more choices in supplemental coverage in terms of co-payments and premiums. They also speak to the greater affluence of today's Seniors and to their greater need to be active participants in their healthcare choices.

If Seniors are interested in Plans K or L, why should they look to UA? Probably for the same reason they have for the past 40 years – the value we offer! Consider:

- **Stability:** An insurer's financial stability rating is probably THE most important factor a prospect considers when purchasing a policy. We've all heard it many times before, but it is always worth repeating – both among ourselves and to our prospects and customers. United American has had a top rating for financial stability for many years from rating agencies A.M. Best and Standard and Poor's. When

# Med-Supp Plans K and L *are ready to roll!*

Senior prospects become Senior customers with UA, they can feel secure that they have selected an insurer who will be there for the long haul. That sense of security becomes more important to Seniors as they age and become less self-sufficient.

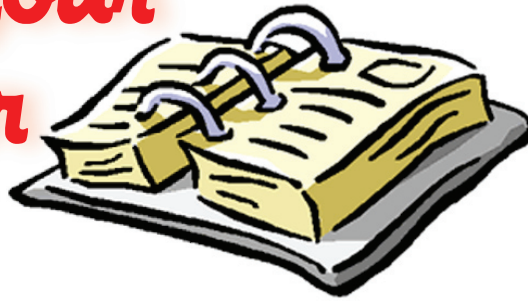
- **Longevity:** We have it, and customers want it. The longer a company has been in business, the more likely a company is to stay in business. UA is approaching the 60 year mark! That milestone says a great deal about the caliber of individuals who have built the foundation of our Company and shaped the direction in which it has grown. Longevity is one more factor that equates with security for our Seniors.
- **Excellent Customer Service:** The customer base for any UA Agent rests on a solid foundation of outstanding customer service. That is one test of a truly great organization. We know that service to our policyholders after the sale is even more important than before or during the sale. It doesn't take long for our customers to know that they have made the right choice with UA. They quickly discover that we do what we say we will do!

Plans K and L represent one more way we can fulfill our customers needs. They won't be the best plans for everyone, but they are two more options we have available. For Seniors who can afford to pay a portion of covered expenses as those expenses arise, yet want to lower their monthly premiums, Plans K and L may be an excellent fit.

Adding Plans K and L to our UA portfolio is just one more way that we put our policyholders first. Satisfying their needs in the most affordable and effective way is what this business is all about!

# NEED TO ORDER SUPPLIES?

**Check your calendar first!**



## BRANCH OFFICE DIVISION MONTHLY SHIP SCHEDULE

WEEK ONE	WEEK TWO	WEEK THREE	WEEK FOUR
Branch K4	Branch G6	Branch 60	Branch F2
Branch J5	Branch B7	Branch H6	Branch J8
Branch K8	Branch J1	Branch 77	Branch H2
Branch C6	Branch 39	Branch J7	Branch 87
Branch H3	Branch 46	Branch J2	Branch 94
Branch B2	Branch J6	Branch 63	Branch G4
Branch M2	Branch K1	Branch 66	Branch A4
Branch A8	Branch 45	Branch 30	Branch J3
Branch 20	Branch 38	Branch K6	Branch 28
Branch 17	Branch F8	Branch H5	Branch 89
Branch H8	Branch 91	Branch F9	Branch F3
Branch 80	Branch K2	Branch 53	Branch 49
Branch D8	Branch 47	Branch 69	Branch 74
Branch 12	Branch G7	Branch 76	Branch 85
Branch 92	Branch K7	Branch 24	Branch 97
Branch 10	Branch 40	Branch F4	Branch C5
Branch 01	Branch A1	Branch C3	Branch 86
Branch E1	Branch H4	Branch 02	Branch 82
Branch 23	Branch K5	Branch D9	Branch 15
Branch 61	Branch M1	Branch G8	Branch 90
Branch E9	Branch F1	Branch 55	Branch 93
Branch M3	Branch 62	Branch 59	Branch K3
Branch G1	Branch E4	Branch 33	Branch 18
Branch 54	Branch G9	Branch 21	Branch G2
Branch J9	Branch M5	Branch 68	Branch M4
Branch 22	Branch 50	Branch 73	Branch L3
Branch C9	Branch 09	Branch 32	Branch E6
Branch 08	Branch 25	Branch K9	Branch H1
Branch 06	Branch 43		

New Branches and new products mean more inventory and shipping for Agent Supply. To help the department maintain a high level of efficiency, Branches should keep these procedures in mind:

- Maintain an organized supply room so you know what you do have and don't have. It can save you the cost and time of an out-of-sequence order.
- Branches should take monthly inventories and order accordingly, but also try to anticipate any situations that may arise.
- Since Agent Supply ships most Branch orders on Monday or Tuesday, Branches should complete and e-mail their state-specific order forms (SOF8007 and UAatWork F4397B) no later than the Wednesday before their scheduled ship week.
- Review approval and compliance charts before placing orders. It only creates delays and confusion if you try to order an item not approved for use in the states in which you sell.
- Branches should allow 10 working days from the date a request is received by Supply to receive their materials.
- If requesting supplies for a satellite, note it on the front of the order form and in the e-mail subject line (ex: Branch 03-Satellite Order). For Supply to ship directly to satellites, Branches must register satellite offices with Lewaine Songer in the Home Office at [lsonger@torchmarkcorp.com](mailto:lsonger@torchmarkcorp.com).
- Please adhere to the shipping schedule shown here. Requests that Branches send at other times throughout the month will be held until their scheduled ship week.
- Please e-mail supply requests to: [uaagentsupply@torchmarkcorp.com](mailto:uaagentsupply@torchmarkcorp.com) in either a .pdf or .tif file.

# Back to Basics!



## If you want to build your business selling Medicare Supplements, *know the basics!*

United American has been selling Medicare Supplements for over 40 years, and we are one of the largest individual Medicare Supplement providers in the United States.\* UA currently offers a total of 10 standard Medicare Supplement plans: A, B, C, D, F, HDF, G, K, L, and Disability Plan B. (See chart on page 8 for plan benefits.) We also offer prescription drug coverage through our Prescription Drug Plan (PDP) for Part D. As with all UA policies, our Med-Supp policyholders are free to choose their own doctors and hospitals.

- **Pricing Structure:** In most states, United American offers prospects a choice of Issue-Age or Attained-Age pricing when purchasing a Med-Supp policy. These options provide flexibility for both the Agent and the customer. Pricing for our new Plans K and L is a little different, however. K and L are also area-rated in some states, which means that Seniors of the same age residing in the same zip code will pay the same issue-age rate or the same attained-age rate. Make sure you and your customers are aware of these pricing options and understand their differences.
- **Initial Medicare Enrollment Period:** This ten month period begins three months before a Senior meets all the eligibility requirements for Medicare and continues for seven months after eligibility takes effect.
- **Open Enrollment Period:** This is the one-time-only six-month enrollment period when your customer can purchase any Medicare Supplement sold in his or her state. This period begins in the first month the customer is covered under Medicare Part B and is age 65 or older. During the Open Enrollment Period, the enrollee cannot be denied coverage for any past or present health problems.
- **Part D:** Seniors can enroll in Part D for prescription drug coverage when they become eligible for Medicare Parts A & B. The coverage becomes effective the month following enrollment. Part D is provided through PDPs offered by insurers and other organizations, who contract with Medicare. Most plans require a \$250 deductible, which the Senior must pay before any prescription benefits kick in. The United American plan, however, has no deductible requirement.

The annual enrollment period will run from November 15th to December 31st with new coverage taking effect on January 1st. During the Annual Enrollment Period, Seniors can switch plans and/or switch insurers without penalty. Part D has been a success for UA in 2006, and we will again be a participating insurer for 2007. Remember, Agents who wish to sell Part D must sign a contract addendum. Please contact Branch Services if you or your Agents have not signed this addendum.

Source: NAIC Medicare Supplement Loss Ratios in 2004 (9/05)

# Keeping up with Medicare: Plans K & L Now Available . . .

Medicare changes have kept our industry hopping the last few years. First it was HDF, then it was Medicare Part D, and now it's the implementation of two new Medicare Supplement Plans – K and L. In the December 2005 issue of *Vision*, we introduced you to the basics of Plans K & L. We looked at why Medicare made the decision to add K & L, the basic coverage and cost-sharing differences between the two plans, and how they differ from HDF. Let's do a quick review to refresh your understanding of these two new plans.

Plans K and L were added to the current Medicare portfolio to give Seniors a larger selection of plans and more options from which to choose in terms of premiums and co-payments.

## K and L Basics:

Plans K and L are basically two versions of the same plan. Both are based on a cost-sharing approach to claims management, but the amount of cost-sharing and total out-of-pocket expenses differs for each plan.

Plan K fully covers some Medicare-covered expenses, but covers only 50 percent of other Medicare-covered expenses. Once a policyholder reaches out-of-pocket expenses of \$4,000 for 2006, full Plan K benefits take effect.

Plan L fully covers some Medicare-covered expenses, but covers only 75 percent of other Medicare-covered expenses. Once a policyholder reaches out-of-pocket expenses of \$2,000 for 2006, full Plan L benefits take effect.

Unlike HDF, where the policyholder pays the whole deductible before any policy benefits take effect, Plans K and L pay a portion of the covered expenses as soon as the policy becomes effective.

## UA's New K and L Plans:

### 1. MA14 Applications Required for K and L:

Agents may sell Plans K & L:

- If Plans K & L have been approved for sale in the state(s) in which you sell, **AND**
- If the MA14 application has been approved for use in the state(s) in which you sell.

If you are still using the MA13 application, you cannot yet sell Plans K & L, even if the Plans have been approved in the state(s) in which you sell. The MA13 does not have the option to select Plans K or L.

MA14 IS APPROVED FOR USE IN STATES MARKED WITH AN "X" AT PRESS TIME.									
AK	-	GA	X	MA	-	NJ	-	SD	X
AL	X	HI	-	MD	X	NM	X	TN	X
AZ	X	ID	X	MI	X	NC	X	TX	X
AR	X	IL	X	MN	-	ND	X	UT	X
CA	-	IN	X	MS	X	OH	X	VA	X
CO	X	IA	X	MO	X	OK	X	VT	X
CT	X	KS	X	MT	X	OR	X	WA	X
DE	X	KY	X	NE	X	PA	-	WI	X
DC	X	LA	X	NV	X	RI	-	WV	X
FL	X	ME	X	NH	X	SC	X	WY	X

## 2. New Rates:

Many Medicare Supplement plans are either issue-age rated or attained-age rated:

- If you sell an issue-age policy, your customer's premium is based on the customer's age at the time of purchase. After that, the policyholder will only experience rate increases by class due to inflation.
- If you sell an attained-age policy, your customer's premium will increase on his or her birthday, in addition to any rate increases due to inflation.
- UA's Plans K & L are also area-rated policies in some states. Area rates are based on the first three digits of the zip code of the city or town in which the applicant resides. Residents of a certain age within that certain zip code will have the same rates. **Rates are not based on the zip code of the city or town where the applicant signs the application. Rather, they are based on the residence zip code.** That is an important distinction from previous Med-Supp policies.

## New Rates Cont'd:

- Plans K and L also have Sex Distinct Rates in most states, that is, different rates for men and women, which is another change from our other standard Medicare Supplements.

## 3. Selling K and L

New products are very useful marketing tools to approach new prospects or re-establish contacts with former prospects. Everyone likes to be informed, and the availability of something new is a great reason to call or stop by a prospect's home or place of business. Tell them you want to make sure they know about our newest product offering. It will re-establish your connection with people you may not have talked with in some time and get them thinking about their insurance needs.

## This approach is beneficial in several ways:

- It indicates your interest and concern to prospects and customers and shows them you care.
- It keeps them informed about what's happening at UA and within the industry in general.
- It may be a "foot in the door" to a formerly unreceptive prospect.
- It may be an opportunity to cross-sell.

(continued pg. 8)

APPLICATION FOR MEDICARE SUPPLEMENT INSURANCE \* UNITED AMERICAN INSURANCE COMPANY  
A DELAWARE STOCK CO., WILMINGTON, DE \* ADMINISTRATIVE OFFICE: MCKINNEY, TX

PART I APPLICANT INFORMATION

Plan Code (Refer to Rate Card)	Effective Date Requested (mm-dd-yy)	Mode of Premium <input type="radio"/> Annual <input type="radio"/> Semi-Annual <input type="radio"/> Quarterly <input type="radio"/> Monthly	Method of Payment <input type="radio"/> Send Premium Notices <input type="radio"/> Automatic Payment Plan	Draft Date Day (01-28) of the Month to Draft Bank Account
-----------------------------------	-------------------------------------	--	---	--

Select Plan Applying for:  A  B  C  D  HDF  G  K  L

Applicant's First Name: \_\_\_\_\_ MI:

Last Name: \_\_\_\_\_

Applicant's Mailing Address:

Street or Route: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_

Zip Code: \_\_\_\_\_ County: \_\_\_\_\_

If Applicant's Residence Address is different from Mailing Address, show below:

Street or Route: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_

Zip Code: \_\_\_\_\_ County: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Height (ft. in.): \_\_\_\_\_ Weight (lbs.): \_\_\_\_\_

Date of Birth (mm-dd-yyyy): \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Age Last Birthday: \_\_\_\_\_ Sex:  Male  Female

E-mail Address of Proposed Insured: \_\_\_\_\_

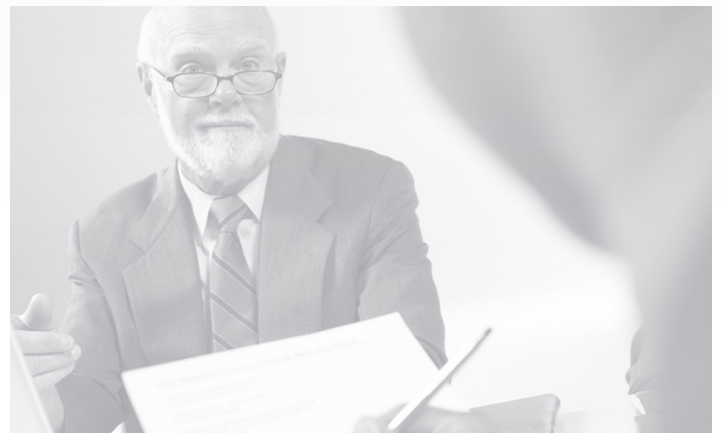
Application Verification Information: A recorded interview may be necessary as part of the underwriting of your application for insurance. The most convenient time and place for the interview is:

8 AM - Noon Home Phone No. \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Noon - 6 PM Work Phone No. \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

6 PM - 9 PM

MA14 6594 Pg 1 (Application Continued)



# Medicare Supplement Plan Benefits

PLANS / BENEFITS	A	B*	C	D	E	F <sup>▼</sup>	G	H	I	J <sup>▼</sup>	K <sup>■</sup>	L <sup>■</sup>
Part A - Basic Benefits	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	100%	100%
Part B - Basic Benefits	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Skilled Nursing Facility Coinsurance			✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Part A Deductible		✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Part B Deductible			✓			✓				✓		
Excess Doctor Charges						100%	80%		100%	100%		
Foreign Travel Emergency			✓	✓	✓	✓	✓	✓	✓	✓		
At-Home Recovery				✓			✓		✓	✓		
Preventive Care					✓					✓		
Out-of-Pocket Annual Limit <sup>■</sup>											\$4,000	\$2,000

The Medicare Supplement Plans offered by United American are shaded in blue. Plan availability and benefits vary by state.

- \* Plan B also available for individuals under age 65 and covered by Medicare due to disability.
- ▼ Plans F and J also have an option called a high deductible Plan F and a high deductible Plan J. These high deductible plans pay the same benefits as Plans F and J after one has paid a calendar year deductible. Benefits from high deductible Plans F and J will not begin until out-of-pocket expenses exceed the calendar year deductible (\$1,790 in 2006). Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B but do not include the separate foreign travel emergency deductible in Plans F and J.
- Plans K and L provide for different cost-sharing (50% for Plan K, 75% for Plan L) for items and services than Plans A-J. Once you reach the annual limit (\$4,000 for Plan K, \$2,000 for Plan L), the plan pays 100% of the Medicare co-payments, co-insurance, and deductibles for the rest of the calendar year. The out-of-pocket annual limit does NOT include the charges from your provider that exceed Medicare-approved amounts, called "excess charges". You will be responsible for paying excess charges. The out-of-pocket annual limit will be increased each year for inflation. See Outline of Coverage for details and exceptions.

## Reserve Fund Annuity:

Agents also can offer an optional Reserve Fund Annuity to customers in conjunction with Plans K and L where the RFA is approved. As with an HDF plan, policyholders can place into the RFA the funds they will need to cover their required out-of-pocket expenses – up to \$4,000 for Plan K or \$2,000 for Plan L respectively. When a policyholder purchases the RFA along with either Plans K or L and funds it adequately, the RFA allows United American to pay providers the policyholder's portion of the claim, up to the amount of funds that are available in the RFA.

The Reserve Fund Annuity is approved for sale in all states except Massachusetts, Minnesota, New Jersey, Vermont, Washington and Wisconsin.

As Plans K, L and the MA14 application are approved for use, UA will notify Agents within those approved states. Please check approval charts at [www.uabranch.com/services](http://www.uabranch.com/services) periodically to make sure you have the most current approval information. Plans K and L are two more options you can offer your customers. Take advantage of their potential!

PLANS K & L ARE APPROVED FOR SALE IN STATES MARKED WITH AN "X" AT PRESS TIME.											
AK	-	GA	X	MA	-	NJ	-	SD	X		
AL	X	HI	-	MD	-	NM	X	TN	-		
AZ	X	ID	-	MI	X	NC	X	TX	X		
AR	X	IL	X	MN	-	ND	X	UT	X		
CA	-	IN	X	MS	X	OH	X	VA	-		
CO	X	IA	-	MO	-	OK	X	VT	-		
CT	X	KS	X	MT	X	OR	X	WA	-		
DE	X	KY	X	NE	X	PA	-	WI	-		
DC	X	LA	X	NV	X	RI	-	WV	X		
FL	-	ME	X	NH	-	SC	X	WY	X		



# Are You Ready for the Senior Market Explosion?



**A**ccording to *The Alliance for Aging Research*, a non-profit organization that promotes medical research into human aging, the number of Americans turning 65 will increase from 6,000 a day in 2005 to almost 10,000 a day by 2011. With the nation's baby boomers tumbling headlong into retirement, the Senior market is poised to explode. To take full advantage of the 65 and over market, keep these points in mind:

- Throw away any pre-conceived notions you have about Seniors. Seniors today are just as diverse in style, attitude and resources as the under age 65 market. They are more educated than earlier generations. They are more physically active than previous generations, and they have more disposable income than any generation in the history of the United States. Yet, at the same time, this is the generation whose medical and financial needs are putting many federal agencies in jeopardy. Seniors wield power, both positive and negative, and will continue to do so for a very long time.
- Most Seniors have a "savings" mentality ingrained into them by their parents, who lived through The Depression. They want "the biggest bang for their buck," and they want to protect their assets, whether for their own future needs or to leave to children and grandchildren.
- With more retirees losing employee health benefits every year, some Seniors feel anxiety about purchasing supplemental coverage. Some of them may never have purchased individual health insurance before. Take your role as an advisor very seriously; they need both emotional reassurance and guidance.
- Sell solutions! When you first sit down with a Senior, don't even think about specific products. First, find out what needs your prospect has and what problems he or she wants to address. Once you've made this determination, you're in a good position to talk about solutions. In addition, selling an individual product is a one dimensional approach. Selling a solution can easily result in cross-selling. Solution selling offers Agents far greater sales potential than just product selling!
- Tell prospects what the product can do for them rather than how wonderful the product is. Product features are important, but only if they relate to the needs of your prospect. The "What's in it for me?" attitude is part of every generation. Seniors are no different.
- With people living longer, Seniors are a multi-generational group that requires a multi-faceted sales approach. The needs of a tennis-playing 66 year old probably are very different from the needs of an 80 year old retirement community resident. Appreciate and celebrate their differences!

Source: *Senior Market Advisor*, October 2005



# V

## ACHIEVEMENT PRESIDENT'S CLUB

Through June 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  
\$2,415,021



**2. Jeff Miller**  
Branch 50  
\$2,277,669



**3. Don Gibbs, CLU**  
Branch C9  
\$2,106,025



### UNIT MANAGERS

**1. Jay Politi**  
Branch 93  
\$879,423



**2. Shaun Snovel**  
Branch 06  
\$681,730



**3. Jason Everett**  
Branch 50  
\$639,178



### AGENTS

**1. Amanda Richards**  
Branch 09  
\$234,297



**2. Jason Adams**  
Branch 50  
\$211,546



**3. Zane Miller**  
Branch 92  
\$164,401



- 4. John Paul Caswell, Branch 06. . . \$1,313,248
- 5. Ross Taylor, Branch 92. . . . . 1,306,572
- 6. Justin White, Branch G7. . . . . 1,217,647
- 7. Ron Seroka, Branch 90 . . . . . 1,146,390
- 8. John Hamilton, Branch 61 . . . . . 1,092,463
- 9. Randy Byrd, Branch 74 . . . . . 1,075,707
- 10. Jack Curtis, Branch 25 . . . . . 1,061,346

- 4. Robert Holker, Branch C9. . . . . \$621,673
- 5. Stewart Ross, Branch 68 . . . . . 581,550
- 6. Cody Webster, Branch 50 . . . . . 568,489
- 7. Mark Acre, Branch 09 . . . . . 566,302
- 8. Michael Hyman, Branch 93 . . . . . 555,173
- 9. Wes Patterson, Branch C9 . . . . . 515,832
- 10. Donovan Dock, Branch C9. . . . . 444,978

- 4. Michael Saenz, Branch G9. . . . . \$142,938
- 5. Brian Holker, Branch C9. . . . . 139,830
- 6. Mario Garcia, Branch G9 . . . . . 138,537
- 7. Jennifer Crawford, Branch H1 . . . . 138,083
- 8. Casey Cramer, Branch F8. . . . . 134,562
- 9. Timothy Smith, Branch 06 . . . . . 127,199
- 10. Beau Moore, Branch 50 . . . . . 125,717

## HONOR CLUB

Through June 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. Craig Villwock, Branch H1 . . . . . \$1,049,074
- 12. Greg Gorman, Branch 86 . . . . . 922,386
- 13. Alan Spafford, Branch 60. . . . . 900,711
- 14. Tim McGuire, Branch 33 . . . . . 889,470
- 15. Jason Gsoell, Branch F8 . . . . . 870,216
- 16. Sheri Sisler, Branch G8 . . . . . 864,006
- 17. Ken King, Branch K5 . . . . . 818,958
- 18. Irene Burns, Branch G9. . . . . 805,855
- 19. Rick Krout, Branch 66. . . . . 793,100
- 20. Gary Deese, Branch 62 . . . . . 748,886

### UNIT MANAGERS

- 11. Karen Dolan, Branch 63. . . . . \$444,856
- 12. Don Arnett, Branch C9. . . . . 408,327
- 13. Penney Frazier-Parham, Branch 61 . . . . 398,418
- 14. Kevin Lords, Branch 22. . . . . 396,871
- 15. Ashley Anderson, Branch 86 . . . . . 396,260
- 16. Richard Byrd, Branch 74 . . . . . 394,401
- 17. Dawn Moore, Branch H4 . . . . . 377,314
- 18. Tony Veit, Branch 93 . . . . . 352,305
- 19. James Graham, Branch H1 . . . . . 343,561
- 20. Mark Hargis, Branch 60. . . . . 340,215

### AGENTS

- 11. Scott Taylor, Branch C9. . . . . \$125,409
- 12. Sherri Severa, Branch J2. . . . . 125,041
- 13. Mike Cohn, Branch K5 . . . . . 123,192
- 14. Carson Hinds, Branch C9. . . . . 122,843
- 15. Lynette Harris, Branch 93 . . . . . 121,016
- 16. Wes Patterson, Branch C9 . . . . . 119,925
- 17. Garridy McEwen, Branch C9. . . . . 118,034
- 18. Fred Davis, Branch 86. . . . . 117,896
- 19. Brett Muniz, Branch 39. . . . . 116,693
- 20. Marty Mitchell, Branch C9. . . . . 114,346



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 June's **ROOKIE MANAGER OF THE MONTH**. Ken's team produced **\$191,495** of net-net annualized premium in June.

*You're on a roll! Keep up the momentum, Branch K5!*

**First Year Agent Production**

Through June 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.....\$2,129,483
- 2. Jeff Miller, Branch 50.....1,782,446
- 3. Don Gibbs, CLU, Branch C9.....1,441,415
- 4. John Paul Caswell, Branch 06.....1,207,268
- 5. Justin White, Branch G7 .....1,015,946

**Top 5 – 1st Yr. –  
Unit Manager**

- 1. Jay Politi, Branch 93 .....\$814,389
- 2. Shaun Snovel, Branch 06 ..... 678,975
- 3. Jason Everett, Branch 50..... 575,452
- 4. Mark Acre, Branch 09 ..... 515,821
- 5. Michael Hyman, Branch 93 ..... 496,822

*Looking good! Keep recruiting and producing!!*

**Welcome**

**Ray Miller** has been promoted to Branch Manager of Branch B2. Ray was previously a Unit Manager in Branch 80.

**Travis Tolliver** has been promoted to Branch Manager of Branch 08. Travis was previously a Unit Manager in Branch 09.

**Doug Dowell** has been promoted to Branch Manager of Branch 17. Doug was previously a Unit Manager in Branch 40.

**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 K6.....	\$141,199	\$150,000
Branch J5 .....	124,991	125,000
Branch K4.....	110,915	125,000
Branch H2.....	101,004	125,000
Branch J6 .....	91,088	100,000
Branch 32 .....	88,093	100,000
Branch K3.....	85,912	100,000
Branch J7 .....	81,630	100,000

**Million Dollar Milestones** as of June 2006.

Chris Jones.....	Branch 93.....	\$6,134,593
Lance Taylor .....	Branch 18.....	4,244,237
John Hamilton .....	Branch 61.....	4,040,373
Sheri Sisler.....	Branch G8 .....	2,054,467
Gary Deese .....	Branch 62.....	1,125,001
Rob Purtell.....	Branch H4 .....	1,047,230
Brian Luke.....	Branch 94.....	1,022,727

# QUALIFIERS ON SCHEDULE

(Continued on next page)

## BRANCH 01

## BRANCH 02

Dwight Hyde  
Jeanna McManus

## BRANCH 06

John Paul Caswell, Mgr.  
Patrick Cuningkin  
Timothy Douglas  
Forrest Elliott  
Stephanie Harrison  
Melvin Jones  
Blaine Lewis  
Landon Lucas, U. Mgr.  
Jason Moon  
Tom Nilsson  
Ronda Shaw  
Timothy Smith  
Shaun Snovel, U. Mgr.

## BRANCH 08

Barbara Nash  
Derick Smith  
Travis Tolliver, Mgr.

## BRANCH 09

Mark Acre, U. Mgr.  
Gilbert Ballenger  
Tony Cain  
Karen Hammer  
John McCarty  
Amanda Richards  
Mickey Tolliver, Mgr.  
Valerie Walker

## BRANCH 10

## BRANCH 12

## BRANCH 15

Brian Pederson, U. Mgr.  
John Shields

## BRANCH 17

## BRANCH 18

Clarissa Collins  
Shawn Driggers, U. Mgr.  
John Kimbrough, U. Mgr.  
Casey Lillie, U. Mgr.  
Larry Moore  
Shannon Motes  
Michael Nettles  
Travis Ray  
Michelle Smith  
James Taylor Jr., U. Mgr.

## BRANCH 20

## BRANCH 21

Ronald Kurplus  
Tina Nelson  
Karen Ruple, U. Mgr.

## BRANCH 22

Gwen Campbell  
Scott Christianson, Mgr.  
Jared Emerick  
Eloise Hurley  
Dennis Jorgenson  
Kevin Lords, U. Mgr.  
Zandra Perkins  
Bret Schneider

## BRANCH 23

Christopher Phelps, U. Mgr.

## BRANCH 24

Rodney Andino, U. Mgr.  
Alfredo Padron

## BRANCH 25

Leisa Baggett  
Peggie Chrestman, U. Mgr.  
Jack Curtis, Mgr.  
Jackie Decoux  
Trevor Ireland, U. Mgr.

## BRANCH 25 (CONT.)

Steven Ritchie  
Michael Vogler, U. Mgr.  
Laura Weaver

## BRANCH 28

Donald Davenport

## BRANCH 30

Dawn Brunney  
Douglas Cook, U. Mgr.  
Carrie Dalton  
Preston Eisnaugle, Mgr.  
Kim Fultz, U. Mgr.

## BRANCH 32

Everett Cape  
Daniel Hunt  
Sharon Kinney  
Margaret Newton

## BRANCH 33

Andrew Bagley, U. Mgr.  
Joshua Baxter, U. Mgr.  
Carl Carlson  
Bernard Ellebrecht, U. Mgr.  
Craig Ellebrecht  
Tim McGuire, Mgr.

## BRANCH 38

Cynthia Cummins  
Tom Fenske, Mgr.  
Jacob Gritton, U. Mgr.  
James Hopkins, U. Mgr.  
Paula Reeves, U. Mgr.  
Andrew Sheehan  
Ronald Stone

## BRANCH 39

Brett Muniz  
Peter Schettini, Mgr.  
Luis Suarez, U. Mgr.

## BRANCH 40

Todd Baxter, U. Mgr.  
Sandy Bourque  
Alma Bruno, U. Mgr.  
Kimberly Castille  
Ashley Frieden  
Ian Roy

## BRANCH 43

Stephen Dotson, U. Mgr.

## BRANCH 45

## BRANCH 46

Glenda Laska  
William Lucas  
Marion Parker Sr., Mgr.

## BRANCH 47

## BRANCH 49

Jack Eldridge, U. Mgr.  
Robin Nelson  
Eric Sellors, Mgr.  
Michele Sellors, U. Mgr.  
Kevin Turquette

## BRANCH 50

Jason Adams  
Samuel Brakebill  
Gerald Brooks  
Jennifer Burks  
Judith Cunningham  
Jason Everett, U. Mgr.  
Jessica Funk  
Steven Hargis, U. Mgr.  
Stephen Mattison  
Jeff Miller, Mgr.  
Beau Moore  
Timothy Nuckolls, U. Mgr.  
Pamela Pate  
Mark Peck

## BRANCH 50 (CONT.)

Justin Potter  
Lenora Reynolds, U. Mgr.  
Bryce Weathers  
Cherie Webster  
Cody Webster, U. Mgr.  
Matthew Wiese  
Jonathan Zahner  
Derek Zentner

## BRANCH 53

Carol Bedingfield  
Jason Bledsoe  
Justin Buck  
James Lynn  
Johnny Salyers, U. Mgr.

## BRANCH 54

## BRANCH 55

## BRANCH 59

## BRANCH 60

Glenn Brown  
Mark Hargis, U. Mgr.  
Claudia Rel  
Alan Spafford, Mgr.  
Joann Spafford-Paak, U. Mgr.  
Tyrone Stacy

## BRANCH 61

Bradley Braley  
Penney Frazier-Parham, U. Mgr.  
Trey Guenard, U. Mgr.  
Robin Guenard  
Jeana Halter  
John Hamilton, Mgr.  
Stevie Mauldin, U. Mgr.  
James Robertson

## BRANCH 62

Gerald Berger  
Benjamin Clark, U. Mgr.  
Gary Deese, Mgr.  
Carmen Godinez  
Thomas Meissner  
Marla Palazzo, U. Mgr.  
Richard Roberts, U. Mgr.  
Lori Ryan  
Louis Smith

## BRANCH 63

Karen Dolan, U. Mgr.

## BRANCH 66

James Delosh  
Rick Krout, Mgr.  
Spencer Shaver, U. Mgr.  
DeRoy Skinner, U. Mgr.  
Julia Yip

## BRANCH 68

Julie Beale  
Tracy Crumbly  
Alexander Malykhin  
George Muse, Mgr.  
Stewart Ross, U. Mgr.  
Tamberly Storey

## BRANCH 69

## BRANCH 73

Philip Barry, U. Mgr.  
Lynn Giachetti, U. Mgr.  
Nick Giachetti, Mgr.  
Robert Hayes, U. Mgr.  
Edward Vanrens  
Steven Witkowski

## BRANCH 74

Mary Beard  
Joshua Byrd, U. Mgr.  
Randy Byrd, Mgr.  
Richard Byrd, U. Mgr.  
Kevin Conley

## BRANCH 74 (CONT.)

Cory Stanford  
Sean Summerlin, U. Mgr.  
Stephanie Walker

## BRANCH 76

## BRANCH 77

Jessica King

## BRANCH 80

John Davis, U. Mgr.  
Marilyn Emanuel  
Caren Gertner Fritts, U. Mgr.  
John Mireles  
Dennis Mitchell, Mgr.  
James Slack

## BRANCH 82

Gregory Roy

## BRANCH 85

Stephanie Harris-Dunlap, Mgr.

## BRANCH 86

Ashley Anderson, U. Mgr.  
Fred Davis  
Steven Deboer  
Greg Gorman, Mgr.  
Alan Hall, U. Mgr.  
Mary Harper  
James Newnam  
Kevin Woo

## BRANCH 87

## BRANCH 89

## BRANCH 90

Dale Daniels  
Jacqueline Jauz  
Lindsey Jones  
Ron Seroka, Mgr.  
Gary Templeton  
Carl Thompson  
Steven White, U. Mgr.

## BRANCH 91

Mary Armendariz

## BRANCH 92

Ryan Anderkin  
Phillip Drosch  
Craig Fortner, U. Mgr.  
Cheryl Graham  
Gene Love, U. Mgr.  
Daniel Midura  
Zane Miller  
Bradley Staton, U. Mgr.  
Ross Taylor, Mgr.

## BRANCH 93

Dudley Barton  
Michael Blivens, U. Mgr.  
Shaconya Bordeaux  
Peter Briefs  
John Harris  
Lynette Harris  
Felicia Harrison  
Michael Hyman, U. Mgr.  
Michael Johnson  
Chris Jones, Mgr.  
Scott Laschkewitsch  
Robert Lawrence, U. Mgr.

Amy Nealey  
Peggy Oles  
Harold Phillips  
Jay Politi, U. Mgr.  
Donna Sanders  
Darlena Swann  
Anthony Veit, U. Mgr.  
Evan Wagner  
Vester Walker, U. Mgr.  
William White  
Larry Wolfe

## BRANCH 94

United American recognizes Agents, Unit Managers and Branch Managers who are on schedule, as of June, 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 — \$63,250; Unit Managers — \$42,900 First Year / \$171,600 Total; and Branch Managers — \$85,800 First Year / \$343,200 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.

# QUALIFIERS ON SCHEDULE

## BRANCH 94

Douglas Diamond  
Aleksandr Motsnyy  
Karen Payne, U. Mgr.  
Dan Powell  
Thomas Roberts  
Donald Smith  
John Swartzbaugh

## BRANCH 97

Jason Brewer, U. Mgr.  
Keith Savoy

## BRANCH A1

Lisa Caviness  
Keith Cleveland, Mgr.  
Kyle Hamill

## BRANCH A4

Nicholas Kassianos, U. Mgr.  
Susan Turnbull  
Jeanette Walker  
Cynthia Williams

## BRANCH A8

## BRANCH B2

Darlene Dixon  
Amanda Gann

## BRANCH B7

Rachel Fenz, U. Mgr.

## BRANCH C3

Malcolm McCall

## BRANCH C5

## BRANCH C6

## BRANCH C9

Matthew Allen  
Don Arnett, U. Mgr.  
Adinah Barlow  
Timothy Bryan  
Judy Call  
Donovan Dock, U. Mgr.  
Don Gibbs CLU, Mgr.  
Carson Hinds  
Brian Holker  
Robert Holker, U. Mgr.  
Matthew Jenkins  
Garrydy McEwen  
Marty Mitchell  
Michael Nebeker  
William Nikolaus  
Wes Patterson, U. Mgr.  
Lloyd Paxman  
Scott Taylor

## BRANCH D8

Jacil Batties  
Molly Bricker, U. Mgr.  
Jerry Stolly, Mgr.  
Arrighi Street

## BRANCH D9

Ronald Chock, U. Mgr.

## BRANCH E1

Joseph Edwards

## BRANCH E4

## BRANCH E6

## BRANCH E9

Ray Jetton, Mgr.

## BRANCH F1

John Logan

## BRANCH F2

Troy McCraw  
Warren Veach, U. Mgr.  
Brian Wall

## BRANCH F3

Robert Hill  
Terry Pohler, Mgr.

## BRANCH F4

## BRANCH F8

Darwin Childs, U. Mgr.  
Casey Cramer  
Jason Gsoell, Mgr.  
JoAnne Hoffman, U. Mgr.  
Jeffrey Ishmael  
Vincent Manzo  
Simone Peterson  
Donna Shatley  
Tanner Smith, U. Mgr.

## BRANCH F9

Jeanene Boyce  
James Hall  
Christopher Johnson, Mgr.  
Laura Schnurpfe  
Aaron Williford

## BRANCH G1

Jeanelle Allen  
Carmen Espinaco  
John Van Wart  
Jack Whittaker, Mgr.  
Jennifer Whittaker, U. Mgr.

## BRANCH G2

## BRANCH G4

Scott Curtis  
Jeffrey Hertling  
Connie Smith, Mgr.

## BRANCH G6

Kenneth Keith

## BRANCH G7

Jennifer Allen  
Hope Anele  
Timothy Atherton  
Marcus Battle, U. Mgr.  
Katie Boudreau, U. Mgr.  
John Fox, U. Mgr.  
Karen Herrera, U. Mgr.  
Michael Kelly  
Gary Kimzey  
Enrique Levine  
Cindy Lippus  
James McKay  
Jacob Purdom  
John Rundlof, U. Mgr.  
Paul Schlett  
Mark Wall, U. Mgr.  
Justin White, Mgr.  
Rodolfo Zamora

## BRANCH G8

Nancy Bohnak  
Kimberly Devore  
Heather Falls, U. Mgr.  
Alan Huddleston  
Chad Nelson  
Todd Newell, U. Mgr.  
Precious Rouse  
Sheri Sisler, Mgr.  
Kenneth Tasse  
Robert Woolford

## BRANCH G9

Gene Azbill  
Irene Burns, Mgr.  
Robert Connell, U. Mgr.  
Julio Garcia  
Mario Garcia  
Jesus Gutierrez  
Michael Saenz  
Jennifer Shaffer  
Christopher Smith, U. Mgr.  
Donna Teall

## BRANCH H1

Romina Alesci  
Jennifer Crawford  
James Graham, U. Mgr.  
Elaine Sever-Bodziony  
Craig Villwock, Mgr.  
Suzanne Woodstuff, U. Mgr.

## BRANCH H2

Paul Markle, U. Mgr.  
Charles Shearer  
Michael Whatley, U. Mgr.

## BRANCH H3

Angela Caswell  
James Handy, Mgr.  
Simone Horne  
Paul Ingram, U. Mgr.  
Karen Lynch

## BRANCH H4

Christopher Becker  
Denelle Canterbury  
Pamela Echols  
Gary Honor  
Jeffrey Kistler  
Dawn Moore, U. Mgr.  
Eric Nilson  
Steve Nilson, U. Mgr.  
Rob Purtell, Mgr.  
Norman Spencer

## BRANCH H5

Robert Evans

## BRANCH H6

Robin Miller, U. Mgr.  
Laura Prestridge, Mgr.

## BRANCH H8

Mike Castellano, Mgr.  
Doug Hazlewood, U. Mgr.  
Sabrina Holland

## BRANCH J1

Ben Farrell

## BRANCH J2

Mary Elliott  
Mark Emery  
Wendy Kosa  
Don Saltis, Mgr.  
Sherri Severa, U. Mgr.  
Lynette Wilson  
Kipp Yoak, U. Mgr.

## BRANCH J3

Polly Barber, U. Mgr.  
Val Chandonia  
Grace Duplessis  
Dolores Fischer, U. Mgr.  
Thomas Guadagno, U. Mgr.  
Lorri Hill  
Estepan Leal  
Rebecca Mar  
Mike McGrath, Mgr.

## BRANCH J5

Frank Blackwell  
Malcolm Caluori  
Patty Everette, Mgr.  
Karen Sanchez, U. Mgr.

## BRANCH J6

Floyd Pond  
Jerry Shelton  
Thomas Smith, U. Mgr.

## BRANCH J7

Claire Epps  
James Forester  
Timothy Joyner, U. Mgr.  
Michael Lathrop, U. Mgr.  
Robert Maita

## BRANCH J8

Shaun Guske, Mgr.  
Dennis Johnson  
Darius Kohanim  
Alicia Vitiello

## BRANCH J9

## BRANCH K1

Christopher Anderson  
Tom Botts, Mgr.  
Jermy Capps  
Marilyn Ingle, U. Mgr.  
Robert Layton  
Mitchell Phelps

## BRANCH K2

Joaquin Bird  
Duane Hill  
James Jackson

## BRANCH K3

Aline Dinoia  
Andrew Pinto, U. Mgr.

## BRANCH K4

George Boylan  
Mark Carter  
Kimberly Speakman  
Chris Villwock, Mgr.

## BRANCH K5

Mike Cohn  
Donald Farquharson  
Vincent Friscia  
Charles Gordon  
Joshua Jauz, U. Mgr.  
Gregory Kassiss  
Ken King, Mgr.  
Michael Liberatore, U. Mgr.  
Paul Moran  
Chantal Moses  
Joe Palmeri, U. Mgr.  
Mauricio Pilarte  
Joseph Pitti  
Anthony Steel

## BRANCH K6

Andy Bliss, Mgr.  
Robert Duncan  
Michael Keller, U. Mgr.  
Dale Paczkowski  
Diane Shuhart  
Dirk Werner, U. Mgr.  
Crystal Wilson

## BRANCH K7

Tony Burkeybyle, U. Mgr.  
Jeffrey Gravenstreter  
William Gray, Mgr.  
Patricia Moore  
Doug Rawe  
Zalak Thakkar

## BRANCH K8

Paul Clive, U. Mgr.

## BRANCH K9

Timothy Gale

## BRANCH L3

## BRANCH M1

Tammy Richenberg

## BRANCH M3

United American recognizes Agents, Unit Managers and Branch Managers who are on schedule, as of June, 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 — \$63,250; Unit Managers — \$42,900 First Year / \$171,600 Total; and Branch Managers — \$85,800 First Year / \$343,200 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.