



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-onone Agent service and complete Home Office customer support. You can count on UA to do what it says it will do.

www.uabranch.com www.unitedamerican.com HOME OFFICE (972) 529-5085

VISION

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VISION2 JULY 2007

ATTN: FLORIDA AGENTS UA PARTNERS®

Best Benefits, Inc., the Florida-licensed discount medical services provider, which administers the UA Partners program in Florida, has changed its name to Coverdell & Company, Inc. It recently sent a communication to all our UA Partners members in Florida announcing the name change.

Because UA Partners customers may contact you with questions, a special follow-up mailing has been mailed to Branch Agents working in **Florida**. Although there will be no corresponding change in the discounts and services your customers receive, this is an excellent opportunity to contact your UA Partners customers to reassure them and to revisit with them about their needs.

You may redirect your customers directly to Coverdell at 773-867-4400 with any questions or concerns.

PROCARE RATE APPROVAL

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

New Florida policy forms have been approved to allow rate changes based on a policyholder's current area of residence. Effective **August I**, **2007**, please begin entering the new plan codes shown below on applications. These plan codes will be retained for future renewal rate approvals.

PLAN	NEW CODE	OLD CODE
Plan A	HC3	C09
Plan B	HC4	CI0
Plan C	HC5	CII
Plan D	HC6	CI2
Plan F	HC7	CI3
Plan G	HC8	CI4
Plan HDF	HDI	P38
Disability A	HC9, Z24	CI5, U24
Disability B	HD0, Z25	C16, U25

New rate cards are available for download at **www.uabranch.com/services** and from Agent Supply.

ATTN: NEVADA AGENTS

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

ATTN: ALABAMA, CALIFORNIA, IOWA, MISSISSIPPI AGENTS

UA is giving refunds and/or premium credits to Medicare Supplement policyholders who were issued the following plans through December 31, 2006:

Alabama: Plan F, Disability Plan F, HDF

California: Plan G

Iowa: Plan F, Disability Plan F, HDF

Mississippi: Plan B, Disability Plan B, Plan F, Disability Plan F, HDF

Depending on the policy, state, and year of issue, most policyholders will receive between two and five 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.

ATTN: ALL UA AGENTS

UA health *and* life products are now combined on **ONE** compliance sheet. The new sheets also contain links for outlines of coverage, Medicare Supplement notices, and replacement forms, which we encourage you to print from your own PC.

Laws and regulations vary by state and are updated frequently, so check compliance sheets on a regular basis at *UAOnLine*.

A.M. BEST RATING

On June 8, 2007, **A.M. Best**, insurance industry rating specialist, reaffirmed its financial strength rating for United American. UA has been rated **A+ (Superior)** for financial strength for more than 30 consecutive years.

If you create advertising material to be approved by the Home Office and reference our A.M. Best financial strength rating, be sure to note it as of 6/07.

INTEREST RATES SET

The Lifestyle Annuity rate for August is 4.10 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**.

If you have any questions or do not receive mailings where applicable, please contact Branch Service.

United American Congratulates Our

2006 TOP PRODUCERS

Congratulations to our UA celebrities. The individuals pictured on these pages are the finest of United American! They have a tremendous responsibility, which they carry out daily with intelligence, creativity, enthusiasm, and expertise. The example set by these talented men and women inspires all of us to give our very best each and every day.

Branch Managers



#1

#2

#3

DON GIBBS, CLU WITH WIFE CAROL



CHRIS JONES WITH WIFE ROBIN



JEFF MILLER WITH WIFE AGNES, SON JAKE & DAUGHTER, GENA



Branch Manager
GARY DEESE WITH WIFE SCOUT
& PRESENTER JOHN HAMILTON

Unit Managers



#1

#2

SHAUN SNOVEL WITH WIFE HEATHER



JASON EVERETT WITH WIFE SARAH



WES PATTERSON WITH WIFE KIERSTEN

Rookies of the Year



Unit Manager
Wes Patterson
with presenter Bob Holker

Agents



#1

#2

#3

JASON ADAMS WITH WIFE LISA



MITCHELL PHELPS WITH WIFE MYRNA



BRIAN HOLKER WITH WIFE NICOLE



Agent
Co-winners Jason Adams
& Mitchell Phelps with
presenter Mark Hargis

VISION 4 JULY 2007

First Year Agent Production

2006



Branch Manager Chris Jones with wife Robin & presenter Ron Seroka



Unit Manager Shaun Snovel with wife Heather

Round Tables

Chairman's Round Table

\$1,000,000 or more in-force premium



MIKE McKINNEY \$1,452,589



JANET TUMMINIA \$1,031,386

President's Round Table

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



FRED DIVITTORIO \$837,205



Kim Fultz \$767,063

2006, President's Club

Ranking 4-10

Branch Managers



7. Greg Gorman



4. John Paul Caswell



8. LANCE TAYLOR



5. Justin White



9. CRAIG VILLWOCK



6. Ross Taylor



10. RANDY BYRD

Unit Managers



7. Donovan Dock



4. Stewart Ross



8. MIKE HYMAN



5. MARK ACRE



9. RICHARD BYRD



6. Robert Holker



10. Don Arnett

Agents



7. Carson Hinds



4. Jennifer Crawford



8. GRANT WALTON



5. Mario Garcia



9. BEAU MOORE



6. Wes Patterson



10. MICHAEL NEBEKER

6 Honor Cly Ranking 11-20 ===

Branch Managers



11. Jack Curtis





13. JOHN HAMILTON



14. JASON GSOELL



15. GARY DEESE



16. SCOTT CHRISTIANSON



17. IRENE BURNS



18. George Muse



19. RICK KROUT



20. SHERI SISLER

Unit Managers



11. Brian Pederson



12.PENNEY FRA-



13. ASHLEY ANDERSON



14. KEVIN LORDS



15. JoAnn Spafford-Paak



16. TANNER SMITH



17. Tony Veit



18. MARILYN INGLE



19. James Greene



20. KAREN DOLAN

11. CASEY CRAMER

16. MICHAEL SAENZ



Agents



13. Susan Kostyk



14. Thomas Mattox



15. FRED DAVIS



17. KAREN HAMMER



19. MATTHEW ALLEN



20. SCOTT TAYLOR