

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

V

VISION

Magazine

September 2006



- **Agent Training System**
- **Branch Service Q&A**
- **Eagle Award Update**



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.uabbranch.com

www.unitedamerican.com
Home Office (972) 529-5085

VISION

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EDITOR'S PAGE

PROCARE RATE APPROVAL

A special mailing regarding a **ProCare Medicare Supplement Rate Approval** for new business and renewals has been mailed to Branch Agents in **Nevada**.

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 e-mail Branch Service.

PLANS HDF, K, L & DISABILITY APPROVALS

Medicare Supplement Plans HDF, K, L, and Disability have been approved for sale in **Alaska, Idaho, Iowa, and Tennessee**. A special mailing has been sent to Agents working in these states. If you did not receive notification in the mail of these approvals, please e-mail Branch Service. For additional materials, please contact Agent Supply.

MED-SUPP AGENTS

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

For HDF policies with an effective date of October 1, 2006 – December 31, 2006, UA will waive \$1,000 of the 2006 annual deductible amount. The first \$790 must be paid by the policyholder before policy benefits begin for 2006.

Remember, the calendar year deductible is set by the federal government each year and will most likely increase. The full amount of the 2007 deductible will be required beginning January 1, 2007, before policy benefits are payable.

FLEXGUARD & GOOD SENSE PLAN RATE APPROVALS

A special mailing regarding **FLEXGUARD** and **Good Sense Plan** rate approvals for **individual** and **UAatWork** new business and renewals has been mailed to Branch Agents in the following states:

FLEXGUARD: Alabama, Arizona, District of Columbia, Iowa, Kansas, Louisiana, Michigan, Missouri, Montana, Oklahoma, S. Dakota, Tennessee, Texas, and Wyoming.

Good Sense Plan: Arizona, Idaho, Louisiana, Missouri, New Mexico, Oklahoma, S. Dakota, Wisconsin, and Wyoming.

The new business effective date for both plans is **October 15, 2006**. Check your state(s) **FLEXGUARD** and **Good Sense Plan** rate memos for cut-off dates for business written with old rates. If you did not receive this notice, please e-mail Branch Service.

INTEREST RATES SET

The Lifestyle Annuity new money interest rate for the month of **September** is **4.75 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**.

CORRECTION

July's #1 Agent, Jason Adams of Branch 50, was mistakenly listed as James in August's *Vision*. We apologize for the error.



John Gore

*Senior Vice President,
Branch Office Division*

To Preserve & Protect...

I'm a patriotic person. I admit it, and I'm proud of it! But, it's easy to be patriotic in the United States, isn't it? We have so many freedoms and opportunities in this country that citizens of other countries can't even begin to imagine. Five years ago this month, many of us really thought about those freedoms...possibly for the first time. The 2001 attacks on the World Trade Center and the Pentagon were life changing events that will stick in our minds forever. We remember exactly where we were and what we were doing when we first learned of the plane strikes or when we watched the towers fall. And we will never forget what we felt.

Because so many lives were lost that day, many in our country became more aware of the value of life insurance. Losing a loved one is terrible enough without the added burden of financial hardship. A quality life insurance policy on a lost loved one can save families from even more suffering. Adequate life insurance protection is one of the greatest gifts we can give our families and one of the greatest legacies we can leave behind. As we write a significant number of health policies each week, let us not forget another basic need – life insurance! If you haven't been concentrating much of your sales efforts on life, please reconsider. The potential is tremendous and the need is overwhelming.

During its relatively short history, the United States has been through many difficult times, but we have also experienced tremendous triumphs. As we glance through our history books, we all can recognize the value of living in the United States. It makes me so proud to see American flags waving in front yards on patriotic holidays like Memorial Day, the 4th of July, and Labor Day. When we declare pride in our country, we declare pride in ourselves. We recognize the value of each human life and resolve to work hard to protect those who matter most to us.

If we are truly going to protect the people who matter to us, we need to start with the basics. That means protecting them from harm's way whenever and wherever possible, but it also means providing them with help should harm still manage to find them. How do we accomplish that? Adequate health insurance coverage is a great way to begin.

According to an August 2006 news release from the U.S. Census Bureau, there are currently 46.6 million people uninsured in the United States. Some are not insured by choice; most are not insured because they can't afford to pay the premiums or they don't have access to coverage. This is where United American can step in. With our excellent stand alone and supplemental health portfolio, we can offer basic health insurance coverage at an affordable price to individuals and families who might otherwise have none.

Because Americans today are much more aware than in previous generations of the need to protect themselves, you have your work cut out for you as United American Agents. But what admirable work it is! Because of what you do every day in your counties, cities, and towns, individuals and their families in these United States can have access to basic, affordable health and life insurance protection. That is a very powerful calling!

When I chose to rename our Six Month Divisional Contest, The Eagle Award (see page 9), it was not by accident. The eagle symbolizes all that is great about our country and about United American. It's a symbol of strength and resolve. I cannot think of a more fitting tribute to acknowledge the success of our Branch Managers, Unit Managers and Agents than to present them with a tangible symbol of this magnificent creature. What can be more spectacular than soaring with eagles?

There will always be elements in our society that threaten our safety and well-being. Many we can't control. But, when we offer individuals and their families adequate health and life insurance protection, we are a positive force within our communities and our nation. UA is there when your customers need us! And when times get tough, that coverage can make all the difference in the world.

United American and the eagle – symbols of security!

Promote Yourself & United American

Haven't you often wished you had something more than a brochure to leave with your customer? Something that would remind them of you and United American after your sales presentation was over?

Promotional items, even small ones like inexpensive magnets and pencils, can be worth their weight in gold keeping your name and product offering on your customers' minds long after you have left the building.

Promotional items are a "must" if you do trade shows or prospect at community events and functions. With so many other vendors out there, giving your prospect a tangible reminder of UA may help you make the sale.

United American is working with Pro Teem Sports and Corporate Apparel to make the process of securing promotional material easy for you. Pro Teem has a site just for United American Agents.

- Log on to: **www.proteemsports.com/ua**
- Enter user name: **united**
- Enter password: **agents**

Both the user name and the password are case sensitive, so be sure to use lower case for both.

You'll find a wide selection of high-quality items. Clothing items such as shirts and jerseys are available as well as an excellent line of accessory items. Whether you want something small and simple like a pen to give away or something more costly like a jacket or clock for yourself or a special customer, the merchandise is excellent quality, and the prices are competitive.

There is no minimum order for apparel items, and Branches may combine orders for better pricing. The only stipulation is that the order may ship to only one address. Some single unit pricing is shown on the website, but, in most instances, you'll need to contact Pro Teem for multiple unit pricing.

You can order online, by e-mail or fax. Call Tom Bryant, Pro Teem Customer Service Representative, at 336-475-0339.

Check it out!



HIT THE GROUND RUNNING AT www.uatrainingcenter.com

It's only been in use for a few months (see June 2006 *Vision*), but UA's New Agent Training System is a bonafide success. Offered in conjunction with License2Go, the system offers new Agents both pre-licensing training and UA product training. And, because the training is entirely web-based, Agents can do it anytime – 24 hours a day, 7 days a week. Whether an Agent needs Medicare, Under Age 65 Health or Worksite training... it's all available.

According to Dean Chrestman of License2Go, "United American did a tremendous job pulling together the course material. This is one of the finest sales and product training courses we have ever seen. United American can be very proud of the training being delivered to its new Agents, and its Agents are fortunate to have a great course like this to build the foundation for their future. By accelerating new Agent licensing and training with this course, it gives every new Agent a running start and the greatest opportunity to become a huge success with United American."

The course has proven successful from its beginning. There were a total of 820 enrollments in June, 864 in July, and 802 in August. Another indication of success is that the number of support calls that License2Go had been handling has dropped to virtually nothing. According to Chrestman, "With those 802 enrollments in August, we only had five technical support calls."

ENHANCEMENTS

License2Go has recently enhanced the course offering even further. **Originally, Agents only had up to 30 days from the day of enrollment to complete a course; that has changed. United American Agents will no longer be deactivated on any courses for a full year.** This will allow new Agents to review the UA sales and product training anytime during that year without reregistering. In addition, **the course now provides a**

tracking tool for Branch Managers so they can monitor their new Agents' progress. The Branch Manager simply logs into the system and enters the Agent's name to determine what segments of the training he or she has completed.

Enrollment is fast and easy, and the system is User ID and password protected. Log on to www.uatrainingcenter.com to begin the training process. Agents with questions should talk to their Branch Manager. **Branch Managers with questions or any problems with the system should contact License2Go at 1-888-439-3527.**



RE M I N D E R

To: All Branch Managers and Directors
From: John Gore

You asked for an improved training system and we have given it to you. Please be reminded that the New Agent Training System (NATS) is NOT OPTIONAL. It is mandatory for all new Agents. When you appoint a new Agent, you must register the Agent on the System during his or her FIRST week of development and BEFORE he or she starts field training. This is how the System is designed to be used, and following this procedure will create a much more informed and aware Agent when field training begins.

M A N D A T O R Y N E W A G E N T T R A I N I N G S Y S T E M

Effective immediately, no recruiting bonuses or Unit Manager bonuses will be paid unless all new Agents are registered and have begun their NATS training. Any bonuses earned will be withheld until Company records show you are in compliance. Once updated, these bonuses will be released.

DO YOU HAVE The Right Tools?

Marketing tools help you to spread the UA message in a clear, consistent, and professional manner. We've already done the hard work of creating these under age health and life tools and getting approval by the individual states. So why reinvent the wheel? Take advantage of all the tools that we've already created to help you be the best producer you can be! And if your prospect doesn't need health insurance, explore life!

HERE'S A SAMPLE OF WHAT'S AVAILABLE...

BROCHURES

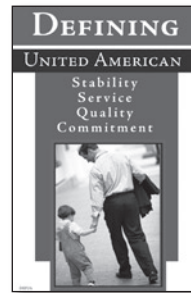
Give your prospecting a professional look and make great "leave behind" material.



1



2



3



4



5



6

- 1 A.M. Best Mini-Brochure (UAAMB)
- 2 "A Story Worth Telling" (F2777)
- 3 Defining UA

- 4 Underage Health Brochure (F3781)
- 5 Cash Benefit Cancer Policy (F4131)
- 6 "Secure" Life (F3725R)

Check the AdCatalog at UAOnline for a current list and preview of all available print ads and to place your order. And don't forget Plexiglas stands and inserts, vinyl policy jackets, presentation folders, and welcome kits. All lend style and polish to your prospecting and selling! Always check the marketing tools chart for state advertising approval before ordering. Use the Agent Supply Order Form for a complete list of all marketing materials that are currently available and to place your order.

LEAD BOXES & KITS

Let your prospects take the initiative in the sales process.



7



8



9



10

- 7 Child Safe Lead Box (UACSLB) \$6 each
- 8 Under Age Health Lead Box \$6 each
- 9 Child Safe Kit (F4224) \$.50 each
- 10 MedFacts Kit (F4323) \$.50 each



PRINT ADS & RADIO SCRIPTS

Reach a wide audience and provide outstanding exposure for you and UA.



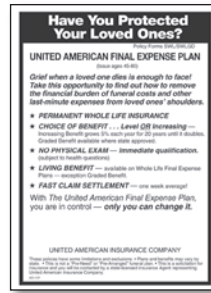
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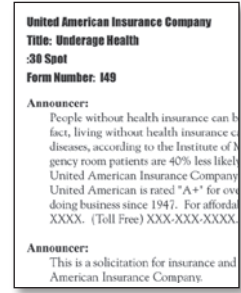
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13



14



15

- 11 FLEXGUARD (FLEXCR01-05)
- 12 Critical Illness/HealthGuard (AD 164)
- 13 Cancer (AD 166)

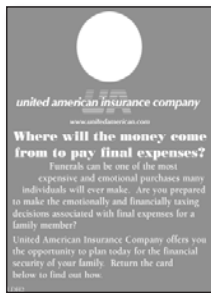
- 14 Whole Life (AD 137)
- 15 Under Age Radio Scripts (I-49 to I-53)

LEAD CARDS & DOOR HANGERS

Generate interest when you can't be there in person.



16



17



18

- 16 Under Age Health Door Hanger Lead Card (UADH2)
- 17 Life Door Hanger Lead Card (LDH2)
- 18 "Sorry we missed you" card and plastic door hanger bag (F4592) \$1.00 per 50

WEBSITE

Lets prospects learn about United American at their leisure and enhances your credibility and that of the Company.



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- 19 www.unitedamerican.com

CDS & DVDS

Tell our story in the most visually effective way possible.

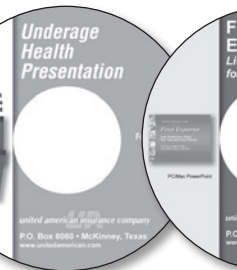
- 20 FLEXGUARD Video DVD (FLEX05) \$1.10
- 21 FLEXGUARD PowerPoint CD (UAUHF) \$3
- 22 Under Age Health PPT CD (UAUHP_05) \$3
- 23 Final Expense PPT CD \$3



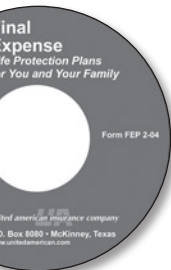
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23

When You Need To Know...



We recently sat down with Donna Walton, Director of Branch Office Support, to find out what issues and concerns cause the most confusion among our Agents or generate the most e-mails from our Branch offices. According to Walton, "Some of the questions that were being asked a year ago, are still being asked, because we have a steady stream of new recruits joining the Branches. We have addressed these issues before with Agents, but they are definitely worth repeating."

I'm a new Agent. What advice would you give to me for submitting new business?

DW: Make sure all required paperwork is submitted, and I can't stress that enough. This can be especially difficult for new Agents. But the New Business Submission Requirement (BO-NBCL) form is a big help, and it's required for submission with all new business. It spells out step by step what an Agent must include when submitting the application, and it can be downloaded at www.uabranch.com/services. In addition, Branch Managers should go to UAOnLine to access and download compliance information to make certain the policy that is being applied for is approved in that particular state.

I'm confused with all these different applications!

DW: Confusion about which application to use is always a big issue, especially with new Agents. Make sure you are on the correct tab for the New Business Template. The Life tab is for Life apps and the Health tab is for Health Apps. And all MA14 applications, including DMA14, FLEXGUARD, and CANLS2 applications are PASS applications.

I'm running low on applications. Can I submit copies?

DW: NO, you must NEVER submit copies of applications and other forms such as bank drafts and UA Partners® forms. **You must submit originals, since these are individually coded for scanning.** Copies will not scan properly and will just cause unnecessary delay in getting the application approved and getting your commission.

Does UA accept money orders for premium payments, instead of just personal checks?

DW: Yes, but only for a single, annual premium payment or if the applicant elects to authorize ongoing monthly bank drafts. The Branch Manager must contact the bank to verify **the customer's bank information** and must sign the "Automatic" Payment Plan Authorization for the Agent to submit with the application.

Can I convert an existing UA under age health customer to a FLEXGUARD customer?

DW: Sorry, no can do! We cannot accept conversions from a hospital/surgical policy such as GSP1 and HSXC because there are certain situations where the FLEXGUARD product could pay fewer benefits.

When changing a bank draft date, why does the policy often draft before the due date?

DW: A draft date requested 17 days or less from the policy's effective date will be drafted after the first due date. A draft date requested 18 or more days after the policy's effective date, will be drafted before the first due date. Remember...17 or less, draft after...18 or more, draft before.

Why do I need a signed Delivery Slip?

DW: Submitting a Delivery Slip signed and dated by the policyholder lets the Home Office know exactly when the customer received the policy. Because every customer has a 30-day look period during which he or she can decide to keep the policy or make changes to the policy, it's critical that the Home Office know exactly when the customer takes possession of the policy. I cannot overemphasize the importance of a signed and dated Delivery Slip! These slips can be downloaded and printed from the website too.

When should my Branch Manager submit requests for supplies?

DW: Branch Managers should submit orders the week prior to their ship week. All orders received prior to the ship week will be sent out during your scheduled week. Please scan your supply requests and send via e-mail to uaagentsupply@torchmarkcorp.com. If you request supplies for a satellite location, please indicate this on the front sheet of the order form and in the e-mail subject line (ex. Branch 03-Satellite Order). Be sure to indicate which satellite location if you have more than one.

What's the best number for my customer to call to speak to a UA Company representative?

DW: Policyholders may reach a customer service representative Monday through Friday from 7:30 a.m. to 5:00 p.m. CST at 972-529-5085.

Can I call the Home Office to ask a question or make a request?

DW: All questions must come to the Home Office through the Branch Office e-mail. This procedure allows us to respond in a more consistent manner and helps us to better gauge what issues are of major concern in the Branches. In addition, e-mail allows us to print a record of the inquiry if needed, which could avoid misunderstanding in the future.

Aim High and Soar with the Eagles!



First Place Statue

We're half-way there and very excited! The current six-month contest is the first one to implement the revised structure, which provides many more opportunities for you to win! Growth is the key! First Year Agent production growth, new recruits and new 10K producers all work together to get you to Puerto Rico. In addition, first place Branch Managers receive a magnificent bronze statue of an eagle on a rich, cherry wood base. Second and third place Branch Managers also receive eagle statues, but of a smaller scale.

QUALIFIERS

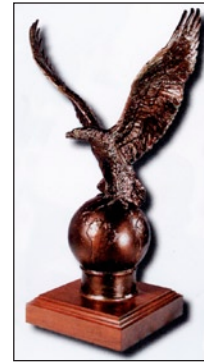
Each Branch was assigned a First Year Agent (FYA) goal based on the minimum standard reports for the previous three months.

To determine the Branch's applicable contest total for the week:

- **Branch Managers:**
 1. Actual FYA production for the week (example \$15,000) less your assigned FYA goal (example \$8,000) equals \$7,000 growth.
 2. \$7,000 growth times the number of new recruits (example 3) equals \$21,000.
 3. \$7,000 growth added to \$21,000 equals \$28,000.
 4. \$28,000 times the number of new 10Ks (example 4)* generates a weekly applicable contest total of \$112,000.
- **Unit Managers:** Based on total production with no multipliers.
- **Agents:** Based on normal production (in qualifying Divisions).

WINNERS

- **First place:** Branch Manager & Spouse, Unit Manager & Spouse, Agent & Spouse.
- **Second Place:** Branch Manager, Unit Manager, Agent (Spouses travel at own expense.)
- **Third Place:** Branch Manager, Unit Manager (Spouses and Agents travel at own expense)



Second Place Statue



Third Place Statue

* Amount over FYA will only multiply by new 10Ks if the net growth number is positive. In addition, the entire Branch Team must place first, second or third in their flight for any person from any Branch to attend.

Based on feedback from some recent first place contest winners, receiving an Eagle is the best form of recognition:

"We received a BIG, beautiful, bronze eagle statue for the divisional contest award today. The eagle is quite large, with a 30 inch wing span and a large cherry wood base. The whole office was abuzz about the award. It has already become a tradition to rub the eagle's beak for good luck. Thanks for everything!"

Gary Deese, Branch 62

"All I can say is 'WOW!' You have really outdone yourself with this Eagle Award. Ironically, I was just saying how we could really use some awards on the walls. The eagle is nearly big enough to deserve its own room! This is by far the best award I have received. Thanks again!!!"

Ken King, Branch K5

"This Eagle Award is worth more than money. I remember when Ron Seroka received his, and we Unit Managers saw him take it out of the box. WOW!! Now my office has had that same feeling. I feel a lot of pride showing others this award; it represents all the hard work my team and our support staff put into the contest. Thanks!"

Rob Purtell, Branch H4

Congratulations to our current winners, who recently returned from three fabulous days in Puerto Vallarta!

Flight 1 Chris Jones, Branch 93
 Flight 2 Justin White, Branch G7
 Flight 3 Dennis Mitchell, Branch 80
 Flight 4 Mickey Tolliver, Branch 9

Flight 5 Rob Purtell, Branch H4
 Flight 6 Gary Deese, Branch 62
 Flight 7 Ken King Jr., Branch K5



ACHIEVEMENT

PRESIDENT'S CLUB

Through August 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. **Jeff Miller**
Branch 50
\$3,503,359



2. **Chris Jones**
Branch 93
\$3,103,218



3. **Don Gibbs, CLU**
Branch C9
\$2,826,156



UNIT MANAGERS

1. **Shaun Snovel**
Branch 6
\$937,903



2. **Mark Acre**
Branch 9
\$843,115



3. **Jason Everett**
Branch 50
\$833,548



AGENTS

1. **Jason Adams**
Branch 50
\$294,043



2. **Mario Garcia**
Branch G9
\$236,952



3. **Zane Miller**
Branch 92
\$221,455



- 4. Justin White, Branch G7 \$1,828,343
- 5. John Paul Caswell, Branch 6 1,805,786
- 6. Ross Taylor, Branch 92 1,716,864
- 7. Lance Taylor, Branch 18 1,682,473
- 8. Ron Seroka, Branch 90 1,538,051
- 9. John Hamilton, Branch 61 1,393,533
- 10. Randy Byrd, Branch 74 1,382,326

- 4. Stewart Ross, Branch 68 \$793,381
- 5. Robert Holker, Branch C9 781,501
- 6. Wes Patterson, Branch C9 701,009
- 7. Donovan Dock, Branch C9 604,694
- 8. Ashley Anderson, Branch 86 568,892
- 9. Penney Frazier-Parham, Branch 61 551,109
- 10. Richard Byrd, Branch 74 549,720

- 4. Amanda Richards, Branch 9 \$201,358
- 5. Brian Holker, Branch C9 197,798
- 6. Casey Cramer, Branch F8 193,189
- 7. Jennifer Crawford, Branch H1 185,300
- 8. Beau Moore, Branch 50 180,017
- 9. Wes Patterson, Branch C9 172,943
- 10. Fred Davis, Branch 86 171,734

HONOR CLUB

Through August 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

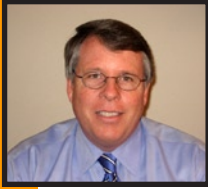
- 11. Greg Gorman, Branch 86 \$1,366,479
- 12. Craig Villwock, Branch H1 1,364,071
- 13. Jack Curtis, Branch 25 1,359,487
- 14. Jason Gsoell, Branch F8 1,317,282
- 15. Alan Spafford, Branch 60 1,265,713
- 16. Gary Deese, Branch 62 1,144,891
- 17. Irene Burns, Branch G9 1,117,131
- 18. Tim McGuire, Branch 33 1,115,712
- 19. Sheri Sisler, Branch G8 1,103,086
- 20. Rick Krout, Branch 66 1,088,340

UNIT MANAGERS

- 11. Dawn Moore, Branch H4 \$519,973
- 12. Don Arnett, Branch C9 508,372
- 13. Kevin Lords, Branch 22 489,650
- 14. Mark Hargis, Branch 60 474,981
- 15. James Graham, Branch H1 470,544
- 16. Marilyn Ingle, Branch K1 468,861
- 17. James Greene, Branch 55 456,010
- 18. Tony Veit, Branch 93 453,067
- 19. Gene Love, Branch 92 441,894
- 20. Tanner Smith, Branch F8 432,585

AGENTS

- 11. Lynette Harris, Branch 93 \$166,449
- 12. Robert Holker, Branch C9 162,760
- 13. Michael Saenz, Branch G9 161,743
- 14. Scott Taylor, Branch C9 157,376
- 15. Garridy McEwen, Branch C9 155,204
- 16. Carson Hinds, Branch C9 153,235
- 17. Aline Dinoia, Branch K3 150,072
- 18. Karen Hammer, Branch 9 149,544
- 19. Jacqueline Jauz, Branch 90 147,629
- 20. Susan Turnbull, Branch M3 147,161



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. **GARY DEESE**, of Branch 62 is August's **ROOKIE MANAGER OF THE MONTH**. Gary's team produced **\$237,833** of net-net annualized premium in August.

Branch 62, you're looking great!

First Year Agent Production

Through August 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..... \$2,767,703
2. Jeff Miller, Branch 50 2,290,963
3. Don Gibbs, CLU, Branch C9..... 1,916,799
4. John Paul Caswell, Branch 6 1,688,613
5. Lance Taylor, Branch 18..... 1,644,612

Top 5 – 1st Yr. – Unit Manager

1. Shaun Snovel, Branch 6..... \$934,266
2. Jason Everett, Branch 50 724,596
3. Mark Acre, Branch 9..... 684,715
4. Wes Patterson, Branch C9 605,316
5. Donovan Dock, Branch C9..... 544,872

Outstanding Job! Recruiting is paying off!!

Welcome

Steve Neathery has been promoted to Branch Manager of Branch 89. Steve was previously a Unit Manager in Branch K5.

Chris Fox has been promoted to Branch Manager of Branch J9. Chris was previously a Unit Manager in Branch G7.

Lonny DuFour has been promoted to Branch Manager of Branch 23. Lonny was previously a Unit Manager in Branch 54.

Elliot Parker has been promoted to Branch Manager of Branch 59. Elliot was previously a Unit Manager in Branch 62.

Production Goals

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

Branch	Production	New Goal
Branch 50	\$941,256	\$950,000
Branch 6	310,193	325,000
Branch G9	181,363	200,000
Branch K7	132,751	150,000
Branch E9	127,722	150,000
Branch K1	117,770	125,000
Branch G1	110,295	125,000
Branch H8	105,344	125,000
Branch H3	102,343	125,000
Branch J9	102,097	125,000
Branch K9	72,789	75,000
Branch 24	53,976	75,000
Branch M2	52,740	75,000

Million Dollar Milestones as of August 2006.

Jeff Miller	Branch 50	\$10,060,247
Irene Burns	Branch G9	2,082,341
Ken King	Branch K5	1,145,964
James Handy	Branch H3	1,078,462
Ray Jetton	Branch E9	1,005,590
Jerry Stolly	Branch D8	1,000,794

QUALIFIERS ON SCHEDULE

(Continued on next page)

BRANCH 1 Arnold Zarate	BRANCH 30 Carrie Dalton Preston Eisnaugle, Mgr. Kim Fultz, U. Mgr. Charlotte Spangler, U. Mgr.	BRANCH 54 Ryan Atkinson, U. Mgr.	BRANCH 77 Jessica King Leslie Sussman
BRANCH 2 Jennifer James, U. Mgr.	BRANCH 32 Everett Cape, U. Mgr. Amanda Dodson Donald Pollard	BRANCH 55 James Greene, U. Mgr.	BRANCH 80 John Davis, U. Mgr. Caren Gertner Fritts, U. Mgr. David Jones Dennis Mitchell, Mgr.
BRANCH 6 David Barbee, U. Mgr. John Paul Caswell, Mgr. Edward Craig Timothy Douglas Jesse Ginn Blaine Lewis Landon Lucas, U. Mgr. Thomas Mattox Donald Moon Timothy Smith Shaun Snovel, U. Mgr.	BRANCH 33 Andrew Bagley, U. Mgr. Joshua Baxter, U. Mgr. Carl Carlson Bernard Ellebrecht, U. Mgr. Craig Ellebrecht Tim McGuire, Mgr.	BRANCH 58 Walter Berry	BRANCH 82
BRANCH 8 Derick Smith Travis Tolliver, Mgr. Dale Vineyard	BRANCH 34 Nadeen Abunjim Logan Bixler Cynthia Cummins Tom Fenske, Mgr. James Hopkins, U. Mgr. William Johnston Paula Reeves, U. Mgr. Andrew Sheehan Ronald Stone	BRANCH 59 Glenn Brown Madison Clark Mark Hargis, U. Mgr. Elidora Loveless Alan Spafford, Mgr. Joann Spafford-Paak, U. Mgr. Tyrone Stacy	BRANCH 85 William Leckner Michael Ross, U. Mgr.
BRANCH 9 Mark Acre, U. Mgr. Gilbert Ballenger Tony Cain Karen Hammer Jessica McCarty Andrea McGowin Pamela Pate Amanda Richards Mickey Tolliver, Mgr.	BRANCH 35 Nicholas Boesch, U. Mgr. Donald Greathouse Alecia Mueller Brett Muniz Gregory Orlacchio Heather Safstrom Peter Schettini, Mgr. Luis Suarez, U. Mgr.	BRANCH 60 Timothy Clark Penney Frazier-Parham, U. Mgr. Trey Guenard, U. Mgr. John Hamilton, Mgr. Sandra Kennamer Stevie Mauldin, U. Mgr. James Robertson	BRANCH 86 Ashley Anderson, U. Mgr. Christa Broaddus Fred Davis Steven Deboer Greg Gorman, Mgr. Alan Hall, U. Mgr. Mary Harper Judith Hendricks, U. Mgr. James Newnam Vincenza Rebecchi Janet Stauble Kevin Woo
BRANCH 10	BRANCH 36 Ronald Stone	BRANCH 61 Gerald Berger Benjamin Clark, U. Mgr. Gary Deese, Mgr. Carmen Godinez James Howeson Stacey Kearney Marta Lane Thomas Meissner Marla Palazzo, U. Mgr. Dawn Remus-Lacy Richard Roberts, U. Mgr. Lori Ryan Isaac Shachar Louis Smith	BRANCH 87
BRANCH 12	BRANCH 37 Roshanda Artis Todd Baxter, U. Mgr. Sandy Bourque Alma Bruno, U. Mgr. Ashley Frieden Robert Giles, Mgr.	BRANCH 62 Tara Griffin Titus King Rick Krout, Mgr. Lori Perry, U. Mgr. Shawna Prisk Frank Raphael Meghan Shaver DeRoy Skinner, U. Mgr. Julia Yip	BRANCH 89 Timothy Fussell Tania Neathery, U. Mgr.
BRANCH 15 Brian Pederson, U. Mgr.	BRANCH 38 Brett Muniz Gregory Orlacchio Heather Safstrom Peter Schettini, Mgr. Luis Suarez, U. Mgr.	BRANCH 63	BRANCH 90 Dale Daniels Cleopatra Fotinos, U. Mgr. Thomas Green James Hlinka Jacqueline Jauz Pamela Linn, U. Mgr. Ron Seroka, Mgr. Robert Taggart
BRANCH 17	BRANCH 39 James Hopkins, U. Mgr. William Johnston Paula Reeves, U. Mgr. Andrew Sheehan Ronald Stone	BRANCH 64 Tara Griffin Titus King Rick Krout, Mgr. Lori Perry, U. Mgr. Shawna Prisk Frank Raphael Meghan Shaver DeRoy Skinner, U. Mgr. Julia Yip	BRANCH 91 Marty Baker Fred Lanza
BRANCH 18 Julie Bazemore Ann Fuhrman, U. Mgr. Eric Fulmer Anna Lowe Larry Moore Shannon Motes William Privette, U. Mgr. Michelle Sesock Lisa Stone James Taylor, U. Mgr. Lance Taylor, Mgr.	BRANCH 40 James Conn Glenda Laska Marion Parker Sr., Mgr. Brenda Warrwick Ronald Withrow, U. Mgr.	BRANCH 65 Julie Beale Tracy Crumbly Alexander Malykhin George Muse, Mgr. Stewart Ross, U. Mgr. Tamberly Storey	BRANCH 92 Ryan Anderkin Phillip Drosch Craig Fortner, U. Mgr. Gene Love, U. Mgr. Daniel Midura Zane Miller Bradley Staton, U. Mgr. Ross Taylor, Mgr. Milly Whittle
BRANCH 20	BRANCH 41 Jason Adams Judith Cunningham Courtney Davis Shalon Doney Jason Everett, U. Mgr. Tracy Manners, U. Mgr. Stephen Mattison Jeff Miller, Mgr. Beau Moore Timothy Nuckolls, U. Mgr. Heath Pentecost Lenora Reynolds, U. Mgr. Todd Timmons Bryce Weathers	BRANCH 66 Devin Bannon Julie Beale Tracy Crumbly Alexander Malykhin George Muse, Mgr. Stewart Ross, U. Mgr. Tamberly Storey	BRANCH 93 Michael Blivens, U. Mgr. Amanda Clark Natasha Closs Lynette Harris Chris Jones, Mgr. Robert Lawrence, U. Mgr. Michele McMurray Amy Nealey, U. Mgr. Peggy Oles Harold Phillips Tony Veit, U. Mgr. Evan Wagner Vester Walker, U. Mgr. Doris Werbil William White Bruce Williams
BRANCH 21	BRANCH 42 James Conn Glenda Laska Marion Parker Sr., Mgr. Brenda Warrwick Ronald Withrow, U. Mgr.	BRANCH 67 Jennifer Byrd Joshua Byrd, U. Mgr. Randy Byrd, Mgr. Richard Byrd, U. Mgr. Kevin Conley Timothy Dillard Paul Haney Jayce Summerlin Sean Summerlin, U. Mgr.	BRANCH 94 Steven Lynch, U. Mgr. Karen Payne, U. Mgr. John Swartzbaugh
BRANCH 22 Gwen Campbell Scott Christianson, Mgr. Jared Emerick Wendy Hawk, U. Mgr. James Hunter Kevin Lords, U. Mgr. Zandra Perkins David Rooker Bret Schneider	BRANCH 43	BRANCH 68	
BRANCH 23	BRANCH 44	BRANCH 69 Philip Barry Nick Giachetti, Mgr.	
BRANCH 24 Rodney Andino, U. Mgr. Alfredo Padron	BRANCH 45	BRANCH 70 Jennifer Byrd Joshua Byrd, U. Mgr. Randy Byrd, Mgr. Richard Byrd, U. Mgr. Kevin Conley Timothy Dillard Paul Haney Jayce Summerlin Sean Summerlin, U. Mgr.	
BRANCH 25 Peggie Chrestman, U. Mgr. Jack Curtis, Mgr. Jackie Decoux Trevor Ireland, U. Mgr. Harold Schmidt Laura Weaver	BRANCH 46 James Conn Glenda Laska Marion Parker Sr., Mgr. Brenda Warrwick Ronald Withrow, U. Mgr.	BRANCH 71	
BRANCH 28 Amity King	BRANCH 47	BRANCH 72	

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QUALIFIERS ON SCHEDULE

BRANCH 97

Jason Brewer, U. Mgr.
Frank Davis
Phil Manry, Mgr.
Keith Savoy
Anthony Weir

BRANCH A1

Lisa Caviness
Keith Cleveland, Mgr.
Richard Creekmore

BRANCH A4

BRANCH A8

Clyde Jetter

BRANCH B2

Raymond Miller, Mgr.

BRANCH B7

Rachel Fenz, U. Mgr.

BRANCH C3

Malcolm McCall
Dwight Timmons

BRANCH C5

BRANCH C6

Andrew Williams, U. Mgr.

BRANCH C9

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

BRANCH D8

Jacil Batties, U. Mgr.
Natalie Hill
Jerry Stolly, Mgr.

BRANCH D9

Ronald Chock, U. Mgr.
Cecile Tirel

BRANCH E1

Joseph Edwards

BRANCH E4

BRANCH E6

BRANCH E9

Ray Jetton, Mgr.
Adam McClure, U. Mgr.
Terah Mims
Jeffrey Pennington

BRANCH F1

Sarah Masek
Dan Shea, Mgr.
Michael Youngblood

BRANCH F2

Troy McCraw

BRANCH F3

Terry Kueker
Terry Pohler, Mgr.

BRANCH F4

BRANCH F8

Frederic Austin
Georges Bayardelle
Casey Cramer
Jason Gsoell, Mgr.
Keith Henderson
Joanne Hoffman, U. Mgr.
Jeffrey Ishmael
Scott Krueger
Jeffrey Meyer
Donna Statley
Tanner Smith, U. Mgr.
Julie Welch

BRANCH F9

Joseph Duke

BRANCH G1

Jeanelle Allen
Carmen Espinaco
Shannicka Grenald
Diana Hernandez
Stuart Moss, U. Mgr.
John Van Wart
Jack Whittaker, Mgr.
Jennifer Whittaker, U. Mgr.

BRANCH G2

Carolyn Ducote, U. Mgr.
Louis Melancon
Timothy Scaife

BRANCH G4

Connie Smith, Mgr.

BRANCH G6

Kenneth Keith

BRANCH G7

Marcus Battle, U. Mgr.
John Fox, U. Mgr.
Karen Herrera, U. Mgr.
Michael Kelly
Tara Medrano
Michael Miller
John Rundlof, U. Mgr.
Mark Wall, U. Mgr.
Justin White, Mgr.
Kelly Wuthrich

BRANCH G8

Nancy Bohnak
Heather Falls, U. Mgr.
Celise Hernandez Kirkland
Alan Huddleston
Chad Nelson
Todd Newell, U. Mgr.
Sheri Sisler, Mgr.

BRANCH G9

Irene Burns, Mgr.
Robert Connell, U. Mgr.
Mario Garcia
Wynn Parrack
Michael Saenz
Christopher Smith, U. Mgr.

BRANCH H1

Romina Alesci
Nancy Assenmacher
Dennis Crawford, U. Mgr.
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.
Paul Ingram, U. Mgr.
Karen Lynch

BRANCH H4

Gary Honor
Dawn Moore, U. Mgr.
Eric Nilson
Steve Nilson, U. Mgr.
Rob Purtell, Mgr.
Norman Spencer

BRANCH H5

Russell Allen, U. Mgr.
Robert Evans

BRANCH H6

Jeremiah Martin

BRANCH H8

Mike Castellano, Mgr.
Doug Hazlewood, U. Mgr.
Michael Henry
Janie Rucker
Ronald York

BRANCH J1

Adrian Bekele, U. Mgr.

BRANCH J2

Don Saltis, Mgr.
Sherri Severa, U. Mgr.
Lynette Wilson
Kipp Yoak, U. Mgr.

BRANCH J3

Polly Barber, U. Mgr.
William Cummings
Nancy Donley
Dolores Fischer
Estepan Leal
Mike McGrath, Mgr.

BRANCH J5

Malcolm Caluori
Patty Everette, Mgr.

BRANCH J6

BRANCH J7

Daniel Long
Robert Maita

BRANCH J8

BRANCH J9

John Cabay, U. Mgr.
Ryan Derosier
Chris Fox, U. Mgr.
Michael White

BRANCH K1

Christopher Anderson, U. Mgr.
Kimberlee Bishop
Tom Botts, Mgr.
Marilyn Ingle, U. Mgr.
Mitchell Phelps
Michael Rice

BRANCH K2

BRANCH K3

Aline Dinoia
Philip Fesmire
Andrew Pinto, U. Mgr.

BRANCH K4

Deborah Coleman
Don Eynon, U. Mgr.
Edward Holbrook
Samuel Rodriguez
Chris Villwock, Mgr.

BRANCH K5

Daniel Casebolt
Mike Cohn
Donald Farquharson
Joshua Jauz, U. Mgr.
Ken King, Mgr.
Michael Liberatore, U. Mgr.
Jack Marcus
Paul Moran
Joe Palmeri, U. Mgr.
Peter Van Duys

BRANCH K6

Andy Bliss, Mgr.
Robert Duncan
Karen Getz
Michael Keller, U. Mgr.
Peter McCartney
James McCormack
J.J. Smith
Dirk Werner, U. Mgr.

BRANCH K7

Tony Burkeybyle
William Gray Jr.
Kyle Meier
Don Shears
Joseph Stout

BRANCH K8

Paul Clive, U. Mgr.
Gary Freeman

BRANCH K9

Timothy Gale, U. Mgr.
Edward Mezzela

BRANCH L3

BRANCH M1

Carolyn Dickinson
Lynne Kelly
Tammy Richenberg, U. Mgr.

BRANCH M2

William Haynes
Misty Rains
James Stanley, U. Mgr.

BRANCH M3

Susan Turnbull

BRANCH M4

BRANCH M5

Katie Boudreau, U. Mgr.
Charles Webster Jr.

BRANCH M6

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