

V

VISION

Magazine

October 2007

APPROACH LIFE FROM A NEW ANGLE

Introducing

Fundamental Life Series™ I and II

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Have you recently checked rules and regulations for this important issue?

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It's a handy, up-to-date tool for you and your prospects.

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READ VISION ONLINE
www.uabbranch.com/vision

UNITED AMERICAN

For more than a half century,

United American Insurance Company has been meeting the public's life and health needs.

We are a leader in individual life and health protection. We are totally committed to meeting customer needs through personal one-on-one Agent service and complete Home Office customer support. You can count on UA to do what it says it will do.

www.uabranch.com
www.unitedamerican.com

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VISION

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ATTN: ALL AGENTS

MEDICARE PREMIUMS AND DEDUCTIBLES UPDATED

The Centers for Medicare & Medicaid Services (CMS) recently released premiums and deductibles for 2008. (See updated Medicare A/B charts on pages 9 and 10.)

Part A monthly premium: \$423 (free for most beneficiaries)

Part B monthly premium: \$96.40 (paid by most beneficiaries)

Part A deductible: \$1,024

Part B annual deductible: \$135

Plan K out-of-pocket limit: \$4,440

Plan L out-of-pocket limit: \$2,220

HDF annual deductible: \$1,900

MEDICARE PART D

The annual enrollment period (AEP) for Medicare Part D prescription drug coverage begins Nov. 15 and continues through Dec. 31. Please review the article on page 5 concerning changes in UA's offering. Keep in mind:

- Part D is a federal program. UA contracts with the government to provide Part D and cannot revise or change the terms of the drug coverage.
- Part D is neither an insurance policy nor a Medicare Supplement.
- Part D cannot be set up like a Medicare Supplement.
- Effective dates for Part D cannot be requested or changed by the Agent.
- Part D coverage may be issued if an applicant is entitled to Medicare Part A and/or enrolled in Part B, and lives in the plan's service area.

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

ATTN: UA AGENTS

REVISED OUTLINE OF COVERAGE

A special mailing regarding revised Outlines of Coverage for **FLEXGUARD (GSP2)** and the **FLEXGUARD^{Plus} application (GSP2, SWL, RT10)** for individual and worksite sales has been mailed to all Branch Agents.

The revised forms provide a more detailed description of policy benefits and offer customers a better understanding of the policy you present.

Immediately discard all previous versions of the forms. The revised Outlines of Coverage are available for download and immediate use at **UAOnline**. Select the form **DS-GSP2R** from the **compliance sheet** for your state, 'Click' to download and print.

You must give every applicant an Outline of Coverage.

POSTDATED CHECKS

It is against Company policy (see page 5 of the Agent Manual) for an Agent to accept a postdated check at the time of application. Such activity may result in consumer complaints, lapses, and chargebacks.

Under **NO** circumstances may any Agent accept a postdated check from an applicant.

ATTN: TEXAS AGENTS

TEXAS ADVERTISING REGULATIONS

As previously communicated and in compliance with a request from the Texas Department of Insurance, UA sent a special mailing to all Branch Agents working in Texas about requirements for marketing and advertising insurance policies in the state of Texas.

INTEREST RATE SET

The **Lifestyle Annuity** rate for **November** is **4.45 percent**. Rates will be reviewed and adjusted accordingly.

The **Deposit Fund Rider** new business interest rate for **2007** has been set at **3.00 percent**.

DO NOT CALL PROCEDURES

We have updated the **Do Not Call** procedures shown on our Company websites. Please review this issue's **Q & A** on **page 4** and check procedures regularly to be sure you are complying with all regulations. Noncompliance can result in fines of up to \$11,000 per incident for United American. Go to **UAOnline** to review guidelines.



Andrew W. King
President

I FEEL GOOD!

I Knew That I Would!

James Brown wasn't talking about insurance, but I am! I'm excited to be back with all of my friends at United American and knee-deep in the midst of bonus enhancements, new products, and training. There is so much to talk about! And, it's all going to help you expand your contacts and make more money faster.

Bonus Enhancements: It's time to make some money! United American recently initiated a new Life Bonus plan schedule:

NEW LIFE BONUS SCHEDULE

	LEVEL 1		LEVEL 2	
	MIN. MONTHLY NAIP	%	MIN. MONTHLY NAIP	%
AGENT	\$1,500	5%	\$3,000	10%
UNIT MANAGER	\$3,000	5%	\$6,000	10%
BRANCH MANAGER	\$7,500	5%	\$15,000	10%

THIS BONUS IS BASED ON NET LIFE ISSUE FOR THAT QUALIFYING MONTH AND PAYABLE MONTHLY. TO RECEIVE SAID BONUS, YOUR APPOINTMENT WITH UNITED AMERICAN INSURANCE MUST BE ACTIVE AT TIME BONUS IS PAID AND RECEIVED IN THE BRANCH OFFICE.

Response has been outstanding so far! Remember what Jason Gsoell, F8 Branch Manager, said in last month's *Vision* about the new Life Bonus? According to Jason, "I want to tell you how pleasant it was to walk into my office this morning and find 13 Life Bonus checks for my Unit Managers and Agents. I can't believe how many bonuses there were and for the amounts they were. VERY motivating!"

Johnny Salyers of Branch 10 recently e-mailed, "LIFE IS GOOD! I got an unexpected Life Bonus check today."

Don Gibbs' Branch C9 recently submitted 88 apps one week; 27 of them included life (31%). Looks like LIFE IS GOOD and getting better for Don's hardworking team!

Casey Lillie's Branch M3 wrote more than \$33,000 of life AP one week recently. Life is generating excitement in Branch M3 ... not to mention fantastic commissions and bonuses.

This month, the 3rd Life Bonus was recently distributed to 136 individuals, totaling in excess of \$53,000. That's a handsome chunk of change, but, as I see it, it's only the beginning.

Products: Life bonuses should exceed all previous expectations with the introduction in October of the *Fundamental Life Series™ I and II*. (See pages 6 and 7 for details.) Fundamental Life puts United American in a totally new ballpark for life sales. With the ability to offer policy face values up to \$500,000, UA can be more competitive with the

life products other insurers offer, and we can approach a more affluent group of prospects. We have what more customers want and need to properly protect their families, whatever their annual incomes. Go to the Fundamental Life Series website at www.uabranh.com/fundamentallife. You'll find sales and marketing materials to download and print from your own computer, so you can start selling immediately! This new Series has the potential to substantially boost your bottom line, and to do it quickly. If you're not on schedule to attend Branch Convention next year, the Fundamental Life Series could be just the catalyst you need to get there!

Training: I'm enthused to bring to United American training programs and techniques that we developed at our sister Company, Liberty National. As president of both Companies, I want all of us to take advantage of ideas, sales training, bonus structures, etc., that have already proven successful at one Company. When assigned to Liberty, I did the same thing with some of your best ideas too. In the future, there will be a lot of give and take between UA and Liberty as we work to streamline processes and products. After all, there's no reason to reinvent the wheel if we already have a working model in either place, regardless of where it started.

Earlier this year, Liberty National Directors, Branch Managers, and Unit Managers completed a teambuilding training program that was developed by the **FranklinCovey** organization, a dynamic force in the corporate training world. The program is based on principles from the book by Larry Bossidy and Ram Charan titled, **Execution - The Discipline of Getting Things Done**. During UA's Branch Managers' meeting and at training seminars in the coming months, we will work with highly skilled corporate consultants from FranklinCovey to integrate these principles into UA. Bossidy and Charan strongly advocate all levels of management and production being deeply involved in the organization, where no one sits back and leaves the work of carrying out the Company's goals to others. Meaningful dialogue and interaction about people, strategy, and operations – the three core processes of every business – result in a Company based on honesty and realism at every level. A basic premise of the FranklinCovey training is to help Managers and team leaders identify their highest priorities and separate the merely important goals from the **Wildly Important Goals** (WIGs). You'll hear more about WIGs and the steps involved to achieve them during the coming weeks and months. We'll also discuss the management principles and practices of Jack Welch, retired CEO of General Electric. His principles are explained in depth in such books as *Winning* and *Jack: Straight From The Gut*. You'll find that his straightforward approach to business and management is refreshing, informative, and is how I grew up! My father worked under Mr. Welch's system at GE for most of his career.

Positive practices that have taken hold at our sister Company the past two years can be positive here at UA. I'm excited about the opportunity to help United American become the best it can be ... and do it as a TMK team!

What Agents Need to Know ...

DO NOT CALL (DNC) LAWS

Q & A from UA's Legal Department

What is the Do Not Call (DNC) Law?

The National Do Not Call Registry was established for U.S. consumers who wish to limit the number of telemarketing calls they receive on their home and cell phones. On Oct. 1, 2003, the DNC Registry went into effect, prohibiting solicitors from calling residential telephone numbers listed on the DNC Registry. The federal government does not maintain a separate Do Not Call list for cell phone numbers.

How do I find out if a customer's name/number is on DNC list?

UAOnLine will be used to search the National and the Company Do Not Call lists if one or two telephone numbers need to be looked up. All other telephone numbers (e.g., lead lists) will be submitted to the Home Office (via e-mail) to be uploaded and scrubbed against the National and the Company's Internal Do Not Call lists. These telephone numbers will be processed and returned within seven business days. Any telephone number found on either Do Not Call list will be removed prior to being returned. Lists that have been scrubbed will be returned with an expiration date, after which time the list must be resubmitted to the Company to be scrubbed again.

Note: UAOnLine will not display telephone numbers on lapsed or inactive policies if the number is included on the National or the Company internal Do Not Call lists. A notation will be added next to the telephone number of active policies on UAOnLine if the number is on the National or the Company Do Not Call list.

What if I call a number that's on the registry without checking the registry first?

It is against the law to call any number on the registry unless the seller has an *established business relationship (EBR)* with the consumer whose number is being called, or the consumer has given written permission to be called. If you call a number that is on the registry, the Company could receive a potential fine of up to \$11,000 per violation.

How often should phone lists be scrubbed against the DNC list?

Per the federal government, phone lists should be scrubbed every 31 days. Once a list has been scrubbed against UA's internal DNC list, you can use the information for 31 days. After 31 days, the list has expired and needs to be re-submitted to the Home Office and scrubbed again.

Do the rules apply to calls to set appointments or strictly to sales calls?

All DNC regulations apply whether you are calling to set an appointment or to make a sale.

What if there is an EBR with a customer?

A telemarketer or seller may call a consumer with whom it has an EBR for up to 18 months after the consumer's last purchase, delivery, or payment — even if the consumer's number is on the National DNC Registry. In addition, the Company may call a

consumer for up to three months after the consumer makes an inquiry or submits an application to the Company. However, if a consumer asks the Company not to call, the Company may not call.

What if a new customer wants to be called by the Company but their number is on the National DNC Registry?

A consumer who has placed his/her telephone number on the National DNC Registry may give express written permission to particular companies that he/she wants to hear from. Such permission must evidence the person's authorization that calls made by or on behalf of a specific party may be placed to them and should include the applicable telephone number as well as the consumer's signature (can be electronic).

What if a customer tells an Agent she does not wish to be contacted by our Company in the future?

Agents should write down the date of the request, the requestor's name, and his/her phone number; then have his or her Branch Manager e-mail the information immediately. Branch Managers may forward DNC requests via e-mail to uaservice@torchmarkcorp.com.

If I purchase a list of names, is the seller responsible for complying with the DNC list or am I?

Branch Managers must submit the purchased list to the Home Office to be scrubbed against our internal list even if the seller claims that the list was scrubbed against the National DNC Registry.

What if a consumer uses their personal telephone number for their small business line?

The National DNC Registry was not intended to address business-to-business calls. However, the telephone numbers of individuals with home-based businesses occasionally appear on the DNC Registry, which prohibits calls from telemarketers or sellers. Small business phone lists should also be scrubbed against the Company's list to avoid potential violations of the DNC Law.

Can I send a fax solicitation to a fax number that is on the National DNC Registry?

Federal law prohibits the transmission of unsolicited fax advertisements. There is no exemption for advertisements sent to "business" faxes.

Remember, Agents are also responsible for compliance with any state DNC laws in their states.

Sources:

www.fcc.gov/cgb/consumerfacts/truthaboutcellphones.html

www.fcc.gov/cgb/consumerfacts/unwantedfaxes.html

www.donotcall.gov/FAQ/FAQBusiness.aspx

www.the-dma.org/government/donotcallists.shtml

Do Not Call procedures are found at UAOnLine.

Branch Managers may forward DNC requests/lead lists for scrubbing via e-mail to: uaservice@torchmarkcorp.com.

Get Ready for **UAMedicare** Part D Silver 2007 Annual Enrollment Period

NOVEMBER 15 – DECEMBER 31, 2007
COVERAGE WILL BEGIN JANUARY 1, 2008

United American will actively market a revised version of the Silver plans for 2008.
 We will NOT actively solicit sales of the also-revised UA Main plans.

2008 Medicare Prescription Drug Coverage Changes

	2007	2008
Annual Deductible	\$265	\$275
Initial Coverage Limit	\$2,400	\$2,510
Donut Hole (Coverage Gap)	\$3,850	\$4,050

2008 United American Prescription Drug Coverage Changes

	LAST YEAR 2007 UA	THIS YEAR 2008 UA
Description	Medicare Part D (Main Plan)	Medicare Part D Silver*
Deductible	\$0 deductible on all drugs on formulary	Deductible on all drugs except generics Deductible varies by region. (See Summary of Benefits.)
Cost-sharing	Tier 1 — Generic drugs — \$9 copay	Tier 1 — Generic drugs — \$4 copay
	Tier 2 — Preferred brand drugs — \$30 copay	Tier 2 — Preferred brand drugs — \$40 copay
	Tier 3 — Non-preferred brand drugs — \$60 copay	Tier 3 — Non-preferred brand drugs — \$80 copay
	Tier 4 — Specialty brand drugs — 33% copay	Tier 4 — Specialty brand drugs — 25% copay

* UA Part D Silver is different in Arkansas. The plan remains the defined Medicare standard plan. Commissions will not be paid on UA Medicare Part D Silver enrollments in Arkansas.

Marketing Changes

CMS requires the Company to report a month in advance any marketing or sales events scheduled by Agents in which Part D is promoted to Seniors. This includes seminars, health fairs, workshops, etc., where Seniors are given information about Part D. If you plan to host or participate in an event, please e-mail Eric Bowie in Part D Administration at ebowie@torchmarkcorp.com.

Website Changes

Take time to visit the redesigned Part D websites! Customer sites provide details about the Silver plan including deductibles, premiums, Summary of Benefits, Customer Service contact information, frequently asked questions, etc. Agent sites provide download forms, approved print ads, brochures, Agent guidelines, training guide, Part D marketing guidelines, and more.



www.uamedicarepartd.com



www.uamedicarepartd.com/agent

Sell a New Outlook on Life!

Introducing *Fundamental Life Series™ I and II*

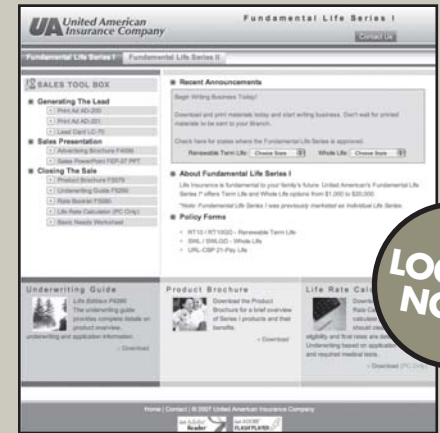
The September issue of *Vision* explored the importance of selling life insurance. United American introduced new resources in October to help you expand your life production capabilities to previously unheard of levels. The new *Fundamental Life Series™ I and II* provide up to \$500,000 face value and give you the tools to satisfy the life insurance requirements for more of your prospects.

What's Available and Where?

Go to www.uabranch.com/fundamentallife and start writing business today. United American has developed sales and marketing materials for you to download and print from your own computer. *No materials will be mailed to you.* Use the order supply form, however, to order Oral Swab Kits.

Download and print applications, brochures, print ads, lead cards, a PowerPoint presentation, underwriting guide, rate booklet, and life rate calculator to enhance your prospecting and sales capabilities for this new product line.

The site is updated as the product is approved in new states. The *Fundamental Life Series™* is approved in Alabama, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Iowa, Indiana, Kansas, Missouri, Nebraska, New Hampshire, New Mexico, North Carolina, Ohio, Oklahoma, Pennsylvania, South Carolina, Tennessee, and Texas, as of Oct. 31. **Start writing business today!**



www.uabranch.com/fundamentallife

Why Buy Life Insurance?

Purchasing life insurance helps protect the financial future of your prospect's family. It is one of the most important purchases he or she will ever make. Appropriate life insurance protection eases the financial burden if tragedy strikes. It helps survivors cover final expenses and routine expenses that continue day after day or month after month. Life insurance can also provide a comfortable nest egg for future generations.

Term or Whole Life?

Prospects' individual needs and circumstances will determine if they choose a term or a whole life product. Generally, term insurance has lower premiums and is in effect for a specified period of time. It does not build cash or loan value. It may be the best choice for prospects with limited financial resources and those who are uncertain about their ultimate financial goals.

Whole life insurance is in effect for the life of the policyholder, and premiums stay the same throughout the life of the policy. The policy builds cash and loan value for the policyholder over time. The policyholder can surrender, convert, or borrow on the policy. Whole life may be the right choice for prospects who are more established in their lifestyle and have a clear understanding of their future needs. They want not only life insurance protection, but also a vehicle that offers additional financial options.

Who's a Good Prospect?

Everyone is a good prospect for life insurance!

The *Fundamental Life Series™ I and II*, however, enhance your prospecting options and your potential for success. You can realistically approach a more affluent client base when you offer life policies of this quality and face value. The larger your prospect's income, the more likely he will purchase a higher face-value policy and the larger your commission will be. Working with more affluent customers for life insurance sales may also provide you with additional opportunities to cross-sell other products like critical illness, cancer, or accident insurance.



Fundamental Life Series I and II give you a powerful vehicle to substantially increase your life production and income. There's never been greater potential in the history of United American to successfully sell life.

Seize the opportunity! PROMOTE LIFE! www.uabranch.com/fundamentallife

*Fundamental Life Series™ I**

Offers both renewable term and whole life policies that range from **\$1,000 to \$20,000** face value.

- **10-Year Renewable Term (RT10/RT10GD)** for ages 18-80: Coverage is in effect for 10 years and automatically renews at the end of 10 years for an additional 10 years. Premiums don't increase within each 10-year period. **Graded Death Benefit** or **Terminal Illness Accelerated Benefit Rider (ABRI)** available.
- **Whole Life (SWL/SWLGD)** for ages 0-80: Permanent coverage continues for the life of the policyholder and builds cash and loan value. Premiums remain the same for the life of the policy. Policyholder can convert acquired cash value into paid-up term coverage for a limited number of years depending upon policyholder's age. **Graded Death Benefit** or **Terminal Illness Accelerated Benefit Rider (ABRI)** available.
- **21-Pay Increasing Benefit Whole Life (URL-CBP)** for ages 0-72: Permanent coverage continues for the life of the policyholder and builds cash and loan value. Face amount increases five percent each year until it doubles after 20 years. Premiums remain the same for 21 years, at which time the policy is paid-up for life. Policyholders can convert built-up cash value into paid-up term coverage for a limited number of years depending upon their age.

All Series I policies offer:

- **No waiting period:** Customer is protected the first day the policy goes into effect.
- **No loss of face value:** Policy amount does not decrease as customer ages.
- **No physical exam:** A few health questions determine eligibility.
- **Guaranteed Renewable:** Policy cannot be canceled as long as premiums are paid on time.
- **Terminal Illness Accelerated Benefit Rider (ABRI):** Available where state-approved.

Available Optional Riders:***

Disability Waiver of Premium Rider (UADWPR)
Child Term Life Rider (U4272)
Accidental Death Benefit Rider (UAADR)
Deposit Fund Rider (UDFR3) – only available with 10-Year Renewable Term

Application Form: MLAP

*Fundamental Life Series™ II***

Offers both renewable term and whole life policies that range from **\$25,000 to \$500,000** face value.

- **10-Year Renewable Term (UL10-20)** for ages 0-60: Coverage is in effect for 10 years and may be renewed at the end of the term for an additional 10 years. Premiums don't increase throughout the 10-year term. After final 10-year term expires at age 61 plus, annual term periods begin. **Terminal Illness Accelerated Benefit Rider (ABRI)** available.
- **10-Year Term to Annual Renewable Term (ART) (UL10-20)** for ages 20-70: Coverage is initially in effect for 10 years and may be renewed annually at the end of the term. Premiums don't increase throughout the 10-year term, but will change at annual renewal. **Terminal Illness Accelerated Benefit Rider (ABRI)** available.
- **20-Year Term to Annual Renewable Term (ART) (UL10-20)** for ages 20-60: Coverage is initially in effect for 20 years and may be renewed annually at the end of the term. Premiums don't increase throughout the 20-year term, but will change at annual renewal. **Terminal Illness Accelerated Benefit Rider (ABRI)** available.
- **Whole Life (SWL)** for ages 0-80: Permanent coverage continues for the life of the policyholder and builds cash and loan value. Premiums remain the same for the life of the policy. Policyholders can convert built-up cash value into paid-up term coverage for a limited number of years depending upon their age. **Terminal Illness Accelerated Benefit Rider (ABRI)** available.

All Series II policies offer:

- **No waiting period:** Customer is protected the first day the policy goes into effect.
- **Guaranteed Renewable:** Policy cannot be canceled as long as premiums are paid on time.
- **Terminal Illness Accelerated Benefit Rider (ABRI):** Available where state-approved.

Available Optional Riders:***

Disability Waiver of Premium Rider (UADWPR)
Child Term Life Rider (U4272)
Accidental Death Benefit Rider (UAADR)

Application Form: ILAP

* Formerly marketed as Individual Life Series. Benefit of \$21,000, \$22,000, \$23,000, \$24,000 not available. Policy forms RT10/RT10GD, SWL/SWLGD, URL-CBP; rider forms ABRI, UADWPR, U4272, UAADR, UDFR3.

** Policy forms UL10-20, SWL; rider forms ABRI, UADWPR, U4272, UAADR

*** Not all riders available in all states. Riders are subject to underwriting acceptance.

PRESIDENT'S CLUB 1-10

Through September 2007, the following producers represent the Top Agents, Unit Managers, and Branch Managers with the highest net annualized 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 12/06.

BRANCH MANAGERS

1. Don Gibbs, CLU
Branch C9
\$5,652,763



2. John Paul Caswell
Branch 6
\$3,717,131



3. Greg Gorman
Branch 86
\$3,539,322



UNIT MANAGERS

1. Tanner Smith
Branch F8
\$1,241,810



2. James Greene
Branch 55
\$929,822



3. Everett Cape
Branch 32
\$917,495



AGENTS

1. Travis Hugh
Branch C9
\$342,041



2. Andrew Edmonson
Branch 18
302,535



3. Jamie Kinder
Branch J9
274,346



4. Jason Gsoell, Branch F8 \$3,302,553
5. Justin White, Branch G7 3,182,673
6. Gary Deese, Branch 62 2,773,307
7. Craig Villwock, Branch H1 2,720,515
8. Tom Botts, Branch K1 2,671,620
9. Rick Krout, Branch 66 2,439,533
10. Preston Eisnaugle, Branch 30 2,259,891

4. Kipp Yoak, Branch J2 \$896,439
5. Kim Fultz, Branch 30 867,283
6. Richard Byrd, Branch 74 860,697
7. Mark Wall, Branch G7 839,716
8. Don Arnett, Branch C9 834,100
9. Stewart Ross, Branch 68 780,585
10. Steven Hargis, Branch 50 750,151

4. David Watson, Branch 6 \$257,064
5. Craig Ellebrecht, Branch P1 237,296
6. Angela Waters, Branch M3 227,842
7. Mario Garcia, Branch G9 226,114
8. Terry Holker, Branch C9 218,319
9. Elizabeth Bennett, Branch K4 214,445
10. James Shumate, Branch 66 205,513

HONOR CLUB 11-20

BRANCH MANAGERS

11. Chris Villwock, Branch K4 \$2,089,805
12. Don Saltis, Branch J2 1,858,650
13. Peter Schettini, Branch 39 1,711,480
14. Alan Spafford, Branch 60 1,707,219
15. Marion Parker Sr., Branch 46 1,502,005
16. Cody Webster, Branch M5 1,452,530
17. Jason Everett, Branch N1 1,434,719
18. Casey Lillie, Branch M3 1,406,732
19. John Kampling, Branch 32 1,390,051
20. Grant Walton, Branch 54 1,380,522

UNIT MANAGERS

11. Don Eynon, Branch K4 \$748,963
12. Alan Hall, Branch 86 706,081
13. Tracy Manners, Branch 50 698,030
14. Edward Holbrook, Branch K4 692,491
15. Ryan Anderkin, Branch 92 687,902
16. Timothy Bryan, Branch C9 683,501
17. Landon Lucas, Branch 6 679,850
18. Garridy McEwen, Branch C9 679,517
19. Thomas Meissner, Branch 62 676,754
20. James Conn, Branch 46 674,338

AGENTS

11. Malcolm McCall, Branch C3 \$200,716
12. Alicia De Gidio, Branch J2 195,975
13. Donald Patterson, Branch J9 184,540
14. David Lamb, Branch K1 177,683
15. Kenneth Short, Branch 50 176,314
16. Elena Garrett, Branch 86 172,208
17. William Cunningham, Branch K4 171,044
18. Gayle Emerson, Branch B7 170,786
19. Tamberly Storey, Branch 68 167,912
20. Gary Allred, Branch C9 167,393

2008 MEDICARE PART A

Part A is Hospital Insurance and covers costs associated with confinement in a hospital or skilled nursing facility.

WHEN YOU ARE HOSPITALIZED FOR:	MEDICARE COVERS	YOU PAY
1-60 DAYS	Most confinement costs <u>after</u> the required Medicare Deductible	\$1,024 DEDUCTIBLE
61-90 DAYS	Most confinement costs <u>after</u> the required Medicare Deductible	\$256 A DAY COPAYMENT as much as: \$7,680
91-150 DAYS	All eligible expenses, <u>after</u> patient pays a per-day copayment (These are Lifetime Reserve Days which may never be used again.)	\$512 A DAY COPAYMENT as much as: \$30,720
151 DAYS OR MORE	NOTHING	YOU PAY ALL COSTS
<p>SKILLED NURSING CONFINEMENT:</p> <p>When you are hospitalized for at least 3 days and enter a Medicare approved skilled nursing facility within 30 days after hospital discharge and are receiving skilled nursing care.</p>	All eligible expenses for the first 20 days; then all eligible expenses for days 21-100, <u>after</u> patient pays a per-day copayment	After 20 days \$128 A DAY COPAYMENT as much as: \$10,240

2008 MEDICARE PART B

Part B is Medical Insurance and covers physician services, outpatient care, tests, and supplies.

ON EXPENSES INCURRED FOR:	MEDICARE COVERS	YOU PAY \$135 ANNUAL DEDUCTIBLE PLUS
MEDICAL EXPENSES Physicians' services for inpatient and outpatient medical/surgical services; physical/speech therapy, diagnostic tests	80% of approved amount	20% of approved amount
CLINICAL LABORATORY SERVICES Blood tests, urinalysis	Generally 100% of approved amount	Nothing for services
HOME HEALTH SERVICES Part-time or intermittent skilled care, home health aide services, durable medical supplies, and other services	100% of approved amount for services; 80% of approved amount for durable medical equipment	Nothing for services; 20% of approved amount for durable medical equipment
OUTPATIENT HOSPITAL TREATMENT Hospital services for the diagnosis or treatment of an illness or injury	Medicare payment to hospital, based on outpatient procedure payment rates	Coinsurance based on outpatient payment rates
BLOOD	After first 3 pints of blood, 80% of approved amount	First 3 pints plus 20% of approved amount for additional pints

UA *United American Insurance Company*

P. O. BOX 8080 MCKINNEY, TEXAS 75070

On all Medicare-covered expenses, a doctor or other healthcare provider may agree to accept Medicare "assignment." This means the patient will not be required to pay any expense in excess of Medicare's "approved" charge. The patient pays only 20% of the "approved" charge not paid by Medicare.

Physicians who do not accept assignment of a Medicare claim are limited as to the amount they can charge for covered services. In 2008, the most a physician can charge for services covered by Medicare is 115% of the approved amount for non-participating physicians.



Rookie Manager

The Top Rookie Manager has been a Manager for less than one year and is recognized by United American for the Branch's combined net annualized premium. **Jason Everett**, of Branch N1 is September's **Rookie Manager of the Month**. The N1 team produced **\$200,676** of net annualized premium in September.

Great production, Jason! Way to go Branch N1!

Welcome & Congratulations!

Donovan Dock has been promoted to Branch Manager of the new **P2 Branch**. Donovan was previously a Unit Manager in Branch C9.

Michael Wickham has been promoted to Branch Manager of the **E4 Branch**. Michael was previously a Unit Manager in Branch G9.

Ben Clark has been promoted to Branch Manager of the new **P5 Branch**. Ben was previously a Unit Manager in Branch 62.

Wes Patterson has been promoted to Branch Manager of the new **J9 Branch**. Wes was previously a Unit Manager in Branch C9.

Mark Tames has been promoted to Branch Manager of the new **P6 Branch**. Mark was previously a Unit Manager in Branch H8.

First Year Agent Production

Through September 2007, the following represent the Top Five Branch and Unit Managers with the highest First Year Agent production for the year.

Top 5 – 1st Year Branch Manager

- 1. Don Gibbs, CLU, Branch C9.....\$4,336,721
- 2. Greg Gorman, Branch 86\$3,246,115
- 3. Jason Gsoell, Branch F8\$3,243,007
- 4. John Paul Caswell, Branch 6\$3,184,096
- 5. Gary Deese, Branch 62.....\$2,523,565

Top 5 – 1st Year Unit Manager

- 1. Tanner Smith, Branch F8.....\$1,199,858
- 2. Everett Cape, Branch 32\$883,249
- 3. Kipp Yoak, Branch J2.....\$725,366
- 4. Don Eynon, Branch K4.....\$725,297
- 5. Ryan Atkinson, Branch 54.....\$684,290

Recruiting ... your key to a future of growth and success!!

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 Manager	Branch	Production	New Goal
Rick Krout	Branch 66	\$391,164	\$400,000
Bernie Ellebrecht	Branch P1	\$126,448	\$150,000
Doug Hazelwood	Branch B8	\$76,250	\$100,000
Michael Kiser	Branch P7	\$68,640	\$75,000

QUALIFIERS ON SCHEDULE FOR PUERTO RICO

BRANCH 01**BRANCH 02****BRANCH 04****BRANCH 06**

John Paul Caswell, Mgr.
Christel Coon
Jared Harnar, U. Mgr.
Landon Lucas, U. Mgr.
Jason Moon, U. Mgr.
Jay Peak
Randy Smith
David Watson

BRANCH 08

Wendy Kumke
Angela Price

BRANCH 09

Trisha Dumstorff
Jessie Hammer
Richard Marcoux
John McCarty, U. Mgr.
Ronnie Woolard

BRANCH 10

Jean Burks
Mark Dugger, U. Mgr.

BRANCH 12**BRANCH 15**

Ann Johnson
Brian Pederson, U. Mgr.

BRANCH 18

Terese Avsec
Shawn Driggers, U. Mgr.
Andrew Edmonson
Matthew Edmonson
Casey Edwards
Laura Steedley
Nicholas Weber
Heather Williams

BRANCH 20

James Aracri
Mike Hopkins, Mgr.
Joshua Roberts

BRANCH 21

Byron Selden

BRANCH 22**BRANCH 23**

Ngochuyen Tong

BRANCH 24**BRANCH 25**

Thomas Abney, U. Mgr.
Mark Bailey
Laura Curtis, U. Mgr.

BRANCH 28**BRANCH 30**

Preston Eisnaugle, Mgr.
Jeffrey Essak
Kim Fultz, U. Mgr.
David Jennings

BRANCH 30 (CONT.)

Craig Scites, U. Mgr.
Vanessa Scites
Christopher Tomsha

BRANCH 32

Aaron Blagg
Everett Cape, U. Mgr.
Alfred Jackson
John Kampling, Mgr.
Vance Lawrence
Donald Pollard, U. Mgr.
Maria Pollard

BRANCH 33

Anna Araullo
Roger Christiansen
Peter Guilfoyle, U. Mgr.
Matthew Loney, U. Mgr.
Edward McDonald
Sara Najor
Sam Vasquez
Chad Yoos, Mgr.

BRANCH 38**BRANCH 39**

Christina Block
Nicholas Boeschen, U. Mgr.
Grant Chapman, U. Mgr.
Randall Chasteen
Nathaniel Childers
Phillip Cobrand
Annette Doyle
Cameron Reynolds
Peter Schettini, Mgr.
Kenneth Yeadon

BRANCH 40

Raven Hammersky
Linda McFarland, U. Mgr.

BRANCH 43**BRANCH 44**

Stephen Lackey, U. Mgr.
Dustin Tate

BRANCH 45**BRANCH 46**

James Conn, U. Mgr.
James Goodwin
Pamela Hill
Glenda Laska
Marion Parker, Mgr.
Joshua Taylor

BRANCH 47

Gerald Griffin
Edwin Page
Jeffry Wallmark, U. Mgr.

BRANCH 49**BRANCH 50**

Jason Adams, U. Mgr.
Dena Grover, U. Mgr.
Steven Hargis, U. Mgr.
Matthew Johnson

BRANCH 50 (CONT.)

Tracy Manners, U. Mgr.
Holly Mebruer
Catherine Meinecke
Dawn Mooney
Beau Moore, U. Mgr.
Richard Orrick
Josh Peck
Brandon Roerick
Kenneth Short
Stacy Silveira
Colby Simmons
Mark Speake
Shannon Taylor

BRANCH 53

Carol Settle, U. Mgr.

BRANCH 54

Ryan Atkinson, U. Mgr.
Dudley Chatman
Jeanita Edwards
James Ford, U. Mgr.
William Haefs
Michael Jorgensen
Montana Mealey
Linda Mullins
Beverly Parmley
Joseph Ramirez
Nathan Soderquist, U. Mgr.
Jeffrey Stanley
Grant Walton, Mgr.

BRANCH 55

James Greene, U. Mgr.
Jerry Prausa, Mgr.

BRANCH 59**BRANCH 60**

Mark Hargis, U. Mgr.
Christopher Loveless, U. Mgr.
Alan Spafford, Mgr.

BRANCH 61

Bradley Braley
Penney Frazier-Parham, U. Mgr.

BRANCH 62

Gary Deese, Mgr.
Bobby Holmes, U. Mgr.
Thomas Meissner, U. Mgr.
Ted Morgan
Dawn Remus-Lacy, U. Mgr.
Richard Roberts, U. Mgr.
David Rude
Carmen Smith, U. Mgr.

BRANCH 63**BRANCH 66**

Marc Bonenfant, U. Mgr.
Pat Brown
John Devenyns
David Duque
Mark Guida
Rick Krout, Mgr.
Kathy O'Dowd

BRANCH 66 (CONT.)

James Shumate
Randy Szarmach

BRANCH 68

Stewart Ross, U. Mgr.
Tamberly Storey

BRANCH 69

Shawn Kaley

BRANCH 71**BRANCH 72****BRANCH 74**

Joshua Byrd, U. Mgr.
Richard Byrd, U. Mgr.
James Hatten
Brian Ricks
Steve White

BRANCH 76**BRANCH 77**

Steven Espy, U. Mgr.
Ruo Song

BRANCH 80**BRANCH 82****BRANCH 85****BRANCH 86**

Ashley Carrico, U. Mgr.
Steven Deboer, U. Mgr.
Jennifer Ferguson
Brian Fowler, U. Mgr.
Elena Garrett
Greg Gorman, Mgr.
Paige Griffin
Alan Hall, U. Mgr.
Danny King
Jack Loewy
Benjamin McMican
Josh O'Brien
Vincenza Rebecchi, U. Mgr.
John Wagner
Robert Williams

BRANCH 87**BRANCH 89****BRANCH 90**

Nicole Petridis
Vanessa Serra

BRANCH 91

George Gallegos
Beverly Moran

BRANCH 92

Ryan Anderkin, U. Mgr.
Warren Canada
Arlexie Gray
Daniel Midura
Ravi Warford, U. Mgr.

BRANCH 93

Talmage Davis
Eugene McMurray, U. Mgr.
Harvey Williams

(Continued on the next page)

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BRANCH 94

Ginger Halstead
Julia Saunders

BRANCH 97

David Sims

BRANCH 98

BRANCH A1

Fred DiVittorio, U. Mgr.

BRANCH A4

Jennifer Hughes, U. Mgr.
Margaret Wessinger

BRANCH A8

BRANCH B2

Donald Armstrong
Westley Moore, U. Mgr.

BRANCH B7

Gayle Emerson
Rachel Fenz, U. Mgr.

BRANCH B8

Gerald Kimbley
Nicholas Vanlangendonck

BRANCH C3

Malcolm McCall

BRANCH C5

BRANCH C6

Walter Lyons

BRANCH C9

Gary Allred
Courtney Arnett
Don Arnett, U. Mgr.
Tim Bryan, U. Mgr.
Kevin Fackler
Don Gibbs, Mgr.
Kassandra Guymon
Cole Hartmann
Carson Hinds, U. Mgr.
Terry Holker
Travis Hugh
Lonnie Kimball
Garrydy McEwen, U. Mgr.
Tyler Pratt
Damon Ricks
Lee Wahlquist
Larson Wood

BRANCH D7

Christian Cuminotto
George Insko
Insko Rue
Camilla Turner

BRANCH D8

BRANCH D9

Diane Brown
Katherine Howe
Robert Wolney

BRANCH E1

Brian Henton, U. Mgr.

BRANCH E4

BRANCH E6

Tony Perrin

BRANCH 39

Kwanza Hayes
Charles Lofstrom

BRANCH F1

Troy Willenborg

BRANCH F2

Michael Deason

BRANCH F3

Kelley Lee, U. Mgr.
Solomon Pohler, U. Mgr.
Terry Pohler, Mgr.

BRANCH F4

BRANCH F8

Jacob Boudreaux
Nataly Carbajal
Mansi Desai
Mikel Emerson
Cynthia Forrest
James Fugate
Jason Gsoell, Mgr.
Jayson Hoffman
Melissa Kenner
Sarah Klingensmith
Danielle Letmathe
Anthony Martella
William Painter
Hayley Regilio
Ruben Rodriguez, U. Mgr.
Virginia Rodriguez
Tanner Smith, U. Mgr.
Jennifer Stallings
Bono Stewart
Kyle Tetreault, U. Mgr.
David Viera

BRANCH F9

Lawerence Stringer, U. Mgr.

BRANCH G1

Angela Henderson
Adonis Lopez
Joseph Porter, U. Mgr.

BRANCH G2

BRANCH G4

BRANCH G6

Cesar Brooks
Ernest Muller, U. Mgr.

BRANCH G7

Chris Childers
Rachel Heap
Michael Lecamus
Brenda Swinford, U. Mgr.
Walter Taber
Johnny Vargas
Mark Wall, U. Mgr.
Justin White, Mgr.
Kelly Wuthrich, U. Mgr.

BRANCH G8

Janice Stevens

BRANCH G9

Mario Garcia
Teresa Lozano
Miguel Ramirez

BRANCH H1

Daniel Jouriles
Jolene Lender
Jason Lucik, U. Mgr.
Noreen Matovina
Christopher Shears
Robert Slagle
Craig Villwock, Mgr.

BRANCH H2

BRANCH H3

James Handy, Mgr.
David Hudgins
Jacob Leighton, U. Mgr.

BRANCH H4

BRANCH H5

Edward Swartz, U. Mgr.

BRANCH H6

BRANCH H8

John Gregg
Matthew McCarty

BRANCH J1

David Bell, Mgr.
Olivia Keller

BRANCH J2

Heather Cansler
Alicia De Gidio
Shawn Donathan
David Rhoads
Kaye Rusov, U. Mgr.
Don Saltis, Mgr.
Kipp Yoak, U. Mgr.

BRANCH J3

Mary Jane Maldonado

BRANCH J5

Deryl Everette
John Montague, U. Mgr.
Carol Montoya
Linda Mulligan
Carline Smith
Pearl Stollerman
Barbara White-Bell

BRANCH J6

BRANCH J7

Melissa Lathrop, Mgr.
Michael Lathrop, U. Mgr.
Tiffney O'Maley

BRANCH J8

Kristopher Ketcham

BRANCH J9

Jamie Kinder
Rosemary Lawson

BRANCH J9 (CONT.)

Don Patterson

BRANCH K1

Christopher Anderson, U. Mgr.
Benjamin Barrett, U. Mgr.
Christopher Bonner
Tom Botts, Mgr.
Jonathan Feld
Lauren Goodman
James Hamilton
Karina Hernandez
David Lamb
Brian Land
Ernest Mitchell
Justin Moore
Mitchell Phelps, U. Mgr.
Johnathan Saunders

BRANCH K2

Nicholas Schell

BRANCH K3

Jeffrey Spellman

BRANCH K4

Elizabeth Bennett
Raymond Culver
William Cunningham
Bruce Dunlap
Don Eynon, U. Mgr.
Shana Fletcher
Dinardo Gentile
Edward Holbrook, U. Mgr.
Eric Hunsinger
Nathan Mead
Chris Villwock, Mgr.

BRANCH K5

Gail Finger
Plinio Gonzalez
Marsela Kresic
Brett Lazarus
Esther Levy
Paul Moran, U. Mgr.
Michael Romano

BRANCH K6

Roberta Doyle
Barbara Edgerton
Sonia Marrero
Reginald Redford
Victor Rosario, U. Mgr.
John Slechta
Kristy Stinnett
Sean Valley
Daniel Videen
Jerome Videen
Dirk Werner, U. Mgr.
Loany, Zelaya

BRANCH K7

Pamela Cowan
Eula Kelso, U. Mgr.
Benjamin McClary

BRANCH K8

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BRANCH K9

Teressa Gamble

BRANCH L3

BRANCH M1

BRANCH M2

BRANCH M3

Darrell Autry, U. Mgr.

Evette Bullock

James Hewitt

Leslie Hewitt

Casey Lillie, Mgr.

Benny Randall

Angela Waters

BRANCH M4

Joshua Thatcher, U. Mgr.

BRANCH M5

William Liggett

Tamara Taylor

Cody Webster, Mgr.

BRANCH M6

William MacMillan

BRANCH M7

BRANCH M8

BRANCH M9

BRANCH N1

Judith Cunningham, U. Mgr.

Jason Everett, Mgr.

Greg Gourd, U. Mgr.

Deborah Mohline

Kenneth Roberts

Stephen Slagle, U. Mgr.

Sondra Woosley

BRANCH N2

BRANCH N3

Richard Miller

BRANCH N5

Edward Logan, U. Mgr.

Scott Vance

BRANCH N6

BRANCH N7

BRANCH N8

Robert Layne

BRANCH N9

Robin Behrend

David Brant

Joel Campbell, U. Mgr.

James Corn

Andrew Coutavas, Mgr.

Stephanie Coutavas, U. Mgr.

Robert Davidson, U. Mgr.

Christian Mueller

Robert Taylor

Heather Wilkinson

BRANCH P1

Bernie Ellebrecht, Mgr.

Craig Ellebrecht, U. Mgr.

BRANCH P2

Darcy Escobar, U. Mgr.

Luz Matzen

BRANCH P3

Jayson Fields

Clyde Jetter, U. Mgr.

BRANCH P4

Leroy Smith

BRANCH P5

John Little

Elaine Terry, U. Mgr.

Martha Tsien

BRANCH P6

BRANCH P7

Robert Schildt

BRANCH P8

BRANCH P9

David Rooker

BRANCH R1

BRANCH R2

BRANCH R3

BRANCH R4

BRANCH R5

BRANCH R6

BRANCH R7

BRANCH R8

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