



WELCOME A NEW PARTNER TO UA!

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UNITED AMERICAN

For more than a half century, United American

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

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

www.uabranch.com
www.unitedamerican.com

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VISION

Published monthly by United American

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FOUNDATION SIGNATURE SERIES (MMGAP) FOR WORKSITE

A special mailing regarding product approval of the **Foundation Signature Series (MMGAP)** for worksite sales is being sent to **Branch Agents** working in **Missouri** and **Oklahoma**.

Foundation Signature Series for worksite features the same, great product currently available on an individual basis in your state. MMGAP pays 100 percent of out-of-pocket deductibles, copayments, and coinsurance required by a prospect's major medical policy for hospital inpatient treatment up to the calendar-year maximum benefit selected.

Optional life policies with face amounts ranging from \$1,000 to \$20,000 are offered on the same application (UAMM).

Worksite case submission requirements apply. For case submission and policy training information, click [here](#).

The Foundation Signature Series (MMGAP) for worksite is now approved in **Alabama, Arkansas, Arizona, Georgia, Louisiana, Mississippi, Missouri, Nebraska, Ohio, Oklahoma, and Texas**.

It is offered as Section 125 (pretax) except in **Mississippi**.

PROCARE

A special mailing regarding **ProCare Medicare Supplement** rate approvals for new business and renewals is being sent to Branch Agents working in **Florida** and **Vermont**.

The new rate effective date was Aug. 1 in Florida, and is Aug. 15 in Vermont.

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

FLEXGUARD PLUS/FLEXGUARD

A special mailing regarding rate approvals for **FLEXGUARD Plus** and **UAatWork FLEXGUARD** for new business is being sent to Branch Agents working in **Florida**. The renewal rate approval is still pending.

The new rate effective date was Aug. 1.

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

ATTN: NEVADA AGENTS

Effective immediately, United American will no longer issue any annuity **replacement** policies in the state of Nevada.

A.M. BEST RATING REAFFIRMED

On June 11, A.M. Best Company, insurance rating specialist, reaffirmed its **A+ (Superior) Financial Strength Rating** for **United American**. UA has received the A+ (Superior) Financial Strength Rating for more than 30 consecutive years.

If you create advertising material and reference our A.M. Best Company Financial Strength Rating, be sure to note it as of **6/08** and send the ad to the Home Office for approval before you use it.

MEDICARE BENCHMARK REFUNDS

United American is giving refunds and/or premium credits to **ProCare Medicare Supplement policyholders** in the following states who were issued these Medicare Supplement plans through Dec. 31, 2007:

- **Arizona and Ohio: Plan A**
- **California: Plan A and Plan G**
- **Mississippi: Plan B and Plan F**
- **Michigan and Oklahoma: Plan F**

Depending on the policy, state, and year of issue, policyholders may receive between one and eight months premium credit, while some policyholders may receive a refund.

If the policyholder receives a premium credit, no commission will be paid during this waiver period as the Company is not collecting premium.

MINIMUM LAPTOP SPECIFICATIONS

Several additional products are being added to the UA Laptop Sales Presentation. Before purchasing or upgrading your laptop, be sure to check the specifications required to run the UA Laptop Sales Presentation. Print out the specifications and take them to the store with you.

Specifications can be found [here](#).

INTEREST RATE SET

The **Lifestyle Annuity rate for August is 4.15 percent**. Rates will be reviewed and adjusted accordingly.

The **Deposit Fund Rider** new business interest rate for **2008** has been set at **3.00 percent**.

If you have questions, please e-mail Branch Service at branchservice@torchmarkcorp.com.



Andrew W. King
President and
Chief Marketing Officer

I'm Pumped!!

What am I pumped up about? I'm excited about what is happening at United American. Our Branch Managers, Unit Managers, and Agents are enthusiastically beginning to embrace one of the most results-driven marketing tools in the industry.

UA LAPTOP SALES PRESENTATION: From all indications from the field, the United American Laptop Sales Presentation is the most successful, 'needs-based' sales tool we have ever developed. But why is the Laptop Sales Presentation so successful? I think it's because prospects can view as simple or as detailed a presentation as they choose. If the prospect knows nothing about the Company, its history, and its strong financial stability, you can present an overview of UA before getting into specific products. If the prospect is already familiar with UA, or perhaps already a policyholder, you can skip the history lesson and go right to the product explanations.

The Laptop Sales Presentation outlines the prospects' needs and helps them understand in simple, straightforward language and graphics why it's important for them to purchase life and health insurance. When customers believe the need is real, they remember why they purchased the product when renewal time comes around. That improves sales persistency and renewals for everyone.

The Laptop Sales Presentation is designed to be user-friendly for every Agent, Unit Manager, and Branch Manager, regardless of your level of expertise. As a result, it also works because **YOU USE IT!** We have seen closing rates approximately triple using the Laptop Sales Presentation in both UA and LNL. In addition, when it comes to life insurance sales, we have seen average premiums written per sale approximately triple as well. Whether someone has previously sold life insurance or not, the Laptop Sales Presentation has been a tremendous boost in productivity and especially so for getting new Agents off to a quick start – an Agent only needs to know how to 'punch and play'.

Feedback from the field could not be more encouraging. Every day I get e-mails from Directors and Branch Managers telling me about the tremendous difference the Laptop Sales Presentation is making in their Branches – especially with their new Agents. When new Agents see immediate results, Agent success increases significantly. See pages 8 and 9 to learn how it's helping Branches to increase production.

NEW BONUS PROMOTION PROGRAM: Effective in April, the new bonus plan for Branch Manager promotions has added to growth in new Branch Managers. The plan rewards Branch Managers for promoting higher-performing Unit Managers into Branch Manager positions, emphasizing expansion Branches. The

new bonus program replaces all previous option awards with cash and is structured on three levels. It offers increasingly higher bonus payouts for promoting Unit Managers with higher FYA averages into expansion Branches, or promoting from President's Council Branches.

Level One: In three years, a Branch Manager can earn up to \$18,000 in bonus when he/she promotes a Unit Manager within the Company's middle third in FYA production to Branch Manager in an existing Branch.

Level Two: In three years, a Branch Manager can earn up to \$30,000 in bonus when he/she promotes a Unit Manager within the Company's top third in FYA production to Branch Manager in an existing Branch.

He/she can earn the same amount for promoting a non-President's Council Branch Unit Manager in the Company's middle or top third in FYA production into an expansion Branch, or promoting a President's Council Branch Unit Manager in the Company's middle third in FYA production to an expansion Branch.

Level Three: In three years, a Branch Manager can earn up to \$60,000 in bonus when he/she promotes a President's Council Branch Unit Manager in the Company's top third in FYA production into an expansion Branch.

There is no incentive for Branch Managers to promote Unit Managers from the lowest third of the Company's FYA production. Consequently, Branch Managers work with the best producers within their Branches to give them opportunity for even greater success. And they use everything within their power to create as many great producers as possible.

This bonus program has stimulated promotions on every level. Branch Managers understand that they must recruit consistently to develop the kind of talent they need to promote to Branch management. Unit Managers realize they must strive to be the best if they want to be considered for their own Branch. And Agents understand they must stand out if they are going to move up the ladder of success to Unit Manager and eventually to Branch Manager. They all realize that with consistent recruiting and the training that goes into developing top producers comes the potential for outstanding financial reward – for EVERYONE.

With these tools and programs in place, there is no limit to what United American can achieve. Follow our marketing plan, use the Laptop Sales Presentation consistently, recruit and promote regularly, and we'll continue to reach new heights of success!

Who *Are* The 47 Million Uninsured Americans?

Statistics indicate that many Americans can afford *some* health insurance coverage. So, what's the problem? The problem is many people may not have access to individual health insurance, a group health plan, or a Section 125 plan. So, how can you help?

Focus your sales efforts on the uninsured *and* the underinsured.

HOW?

Identify where the uninsured are in your community by using the statistics listed below.

THEN WHAT?

Get involved in your community to increase networking opportunities.
Drop off business cards and brochures at businesses in the area.

AND FINALLY ...

Offer our affordable, individual and worksite products to those who need them most.



Middle- and upper-income families are the fastest-growing segment of the uninsured (those making \$75,000 and up)



From 2000 to 2006, employer-sponsored coverage declined most for Southern, self-employed, small-firm workers.



Nearly 18 million uninsured Americans have family incomes above \$50,000 and could likely afford health insurance but have no access to it.



Middle-income, blue-collar adults are less likely to have employer-sponsored health coverage.



Nearly 14,000 Floridians died between 2000 and 2006 as a result of not having health insurance.



12.6 million immigrants make up part of America's uninsured population.



Seventy percent of uninsured Americans work where health benefits are not offered.



In Illinois, more than 18 working-class people die weekly as a result of not having health insurance; 13.6 percent of people in Illinois are without health insurance.

Sources: *Crisis of the Uninsured: 2007*, National Center for Policy Analysis, Sept. 28, 2007

The Kaiser Commission on Medicaid and the Uninsured, January, 2008

The Uninsured: A Primer, Kaiser Family Foundation, October 2007

The U.S. Economy And Changes in Health Insurance Coverage, 2000 – 2006, Health Affairs, 2008

Lack of Insurance Kills Thousands, Florida Today, March 27, 2008

Lack of Insurance Kills 960 a Year in Illinois, Chicago-Sun Times, April 9, 2008

Florida

It's Paradise at home



You can travel the planet, but the resorts and beaches of Florida are still among the best in the world. Warm, white sand between your toes, blue sky and white clouds overhead, and the soothing sound of gentle waves caressing the shoreline add up to relaxation at its best.

The Hilton Sandestin Beach Golf Resort & Spa is the place United American has chosen to celebrate the success of our Second Six-Month Divisional Contest winners from March 28-31, 2009. This amazing 2,400-acre paradise embodies a high-rise facility that provides the luxuries and amenities you want and deserve.

Each of the 600 spacious guest suites offers a spectacular view of the Florida coastline. Sit on your balcony to sip your morning coffee or enjoy a cocktail in the evening and lose yourself in the grandeur of your surroundings.

Congratulations to the winners of the First Six-Month Divisional Contest. They're off to Disney World!

Flight 1 – Rick Krout, Branch 66
 Flight 2 – Peter Schettini, Branch 39
 Flight 3 – Robert Giles, Branch 40
 Flight 4 – Marion Parker, Branch 46
 Flight 5 – Lonny DuFour, Branch E6

Whether you're a couch potato, an avid athlete, or somewhere in between, you'll find an amazing assortment of sites and activities to complement your visit. Golf, swimming, sunbathing, fitness center workouts, massages, saunas, shopping, or good old-fashioned wine and dining are available everywhere you turn. Whether you choose to frequent the Hadashi Sushi Bar or Saegar's Prime Steaks and Seafood Restaurant ... it's all there for your enjoyment.

Kick your production into high gear for the rest of 2008. With the amazing success everyone is having with the UA Laptop Sales Presentation, that should be easy! Come March, you may be one of the top producers packing their bags for Florida's fun in the sun.

Join us March 28-31, 2009!

Flight 6 – Darin Christensen, Branch 91
 Flight 7 – Mike McGrath, Branch R1
 Flight 8 – Mike Taylor, Branch R7
 Flight 9 – Mike Rohrer, Branch R4

Introducing the Partners Plus® Discount Medical Plan

Astronomical gas prices are causing more people to take public transportation. High airline fares and new luggage fees result in many people driving long distances or avoiding travel altogether. With 438,000 Americans unemployed¹, many families are clipping coupons and doing everything they can to save money. Well, United American is here to help. We have a new, dramatically expanded discount plan that can help hardworking Americans save money on certain medical services – the new **Partners Plus® Discount Medical Plan.**

WHAT IS PARTNERS PLUS?

Partners Plus is an optional, noninsurance discount medical plan.

WHERE IS PARTNERS PLUS AVAILABLE?

Partners Plus is available in all states except Kansas, New Jersey, New York, South Dakota, and Vermont.

WHO CAN BUY IT?

GSP1, GSP2, CSI, or HSXC policyholders.

HOW MUCH DOES IT COST?

\$19.95 monthly fee (separate from insurance premium).

WHY SHOULD AGENTS SELL IT?

There are many reasons to sell this discount medical plan. Partners Plus can help save your customers money. If your customers save money, that means they have more to spend on additional insurance coverage — from you! Helping your customers save money makes them happy. Happy customers refer you to friends, family, and neighbors. And, their business is more likely to stay on the books. Tell them you don't make any commission from our discount medical plans. That will show them you have their best interests at heart.

HOW MUCH MONEY CAN CUSTOMERS SAVE?

Up to:

- 5% - 25% on network physician's charges
- 5% - 32% on network hospital charges²
- 30% on lab services
- 10% - 50% on dental
- 20% - 60% on vision
- 10% - 20% on hearing
- 20% - 40% on chiropractic
- 25% - 50% on vitamins & nutritional supplements
- 20% on prescription drugs

Note: Percentage savings are current as of July 2008 and are subject to change. For updated information on discounts, consumers should contact the service location directly.

WHAT ARE THE OTHER FEATURES OF PARTNERS PLUS?

The network of providers has been expanded to include two nationally recognized networks — PHCS and Beech Street.

- The Patient Concierge Service helps members locate participating providers.
- Partners Plus members gain access to discounts on diagnostic testing, such as radiology, nuclear medicine, and pain management.
- Members may take advantage of the Wellness Profile, a \$400 value! The Wellness Profile is a blood test included with the Direct Laboratory Services (DLS) and consists of several panels: complete blood count, thyroid, lipid, liver, kidney, minerals and bone, fluids and electrolytes, and diabetes.
- A 24-Hour Nurse HelpLine is available 24 hours a day, seven days a week for members to call and get answers to health questions from a registered nurse.
- Travel Assist³ is a convenient, valuable feature that provides assistance to members no matter where they are traveling in the world.

Note: Partners Plus discounts cannot be used in conjunction with any other discount program. This plan is NOT insurance. This plan is optional. The plan provides discounts at certain healthcare providers of medical services. The plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all healthcare services but will be entitled to receive a discount from those healthcare providers who have contracted with the discount plan organization. The range of discounts for services offered will vary depending on the type of provider and service. This is not a Medicare prescription drug plan. This plan is administered by Coverdell & Company, Inc., a discount medical plan organization at 8420 W. Bryn Mawr, Suite 700, Chicago, IL 60631, 1-800-308-0374. Participants have the right to cancel this plan within 30 days of the effective date for a full refund of fees paid. Discount percentages and participating providers are current as of July 2008.

WHAT IS THE PATIENT CONCIERGE SERVICE?

The Patient Concierge can help members find participating doctors and hospitals, verify participation of those providers before members make their appointments, and answer questions about the network¹. *This service does not set appointments for members but does help insure that providers know to apply discounts for members.*

WHERE CAN AGENTS ACCESS PARTNERS PLUS INFORMATION?

Agents may access Partners Plus training and sales materials [here](#).

The **Marketplace Bulletin (F6792-PLUS)** is an important training and reference piece. It gives you a general description of the product, explains to whom it can be sold, lists the monthly costs, and gives a detailed breakdown of the many features that make it an outstanding value.

The Marketplace Bulletin tells you which forms you need to complete the member's enrollment and provides the phone numbers that a member needs to locate a network doctor or hospital. It is a must-use reference tool for all Agents.

Be sure to leave the one-page **Partners Plus Advertising Brochure (F6803)** with your customer. It's a great reminder of the many discounts that are available to them.

Partners Plus is a great reason to call your existing GSP1, GSP2, CS1, or HSXC policyholders. And the next time you show the UA Laptop Sales Presentation for one of these policies, be sure to tout the cost-saving potential of the Partners Plus Discount Medical Plan. Helping a hardworking American save money is the best customer service you can provide.

For Agent Training Purposes

MARKETPLACE BULLETIN (F6792-PLUS)

United American Insurance Company Specification Sheet and Instructions for
Partners Plus - \$19.95

MARKETING NAME

Partners Plus Discount Medical Plan

DESCRIPTION

This optional, non-insurance plan is for policyholders with specified limited benefit health insurance policies from United American Insurance Company for a fee separate from the insurance premium.

Partners Plus Discount Medical Plan is administered by Coverdell & Company, Inc., a discount medical plan organization.

Members contact Competitive Health for provider network customer service. Call the Patient Concierge at **1-888-561-5759**. Call for Direct Laboratory Services or MedLink information at **1-800-236-3609**.

Members contact Coverdell & Company, Inc., for discount medical plan customer service at **1-800-308-0374**.

Partners Plus is non-commissionable.

AVAILABILITY

- Partners Plus is not available in Kansas, New Jersey, South Dakota or Vermont.
- Partners Plus is not available to persons who do not also purchase a policy. Membership is contingent on the approval of the insurance policy being applied for.
- Existing, eligible policyholders may add Partners Plus to a policy already in force, subject to availability. A new enrollment form is required. See page 3 for list of enrollment forms.
- Available with in conjunction **individual** sales of GSP1, GSP2, CS1, and HSXC, where state approved.
- Available with in conjunction **worksite** sales of GSP1, GSP2, and HSXC, where state approved.
- Travel Assist is not available in Florida.

FEE

Membership extends the plan to member's immediate family. The cost of the plan is **\$19.95 monthly, \$59.85 quarterly, \$119.70 semi-annually, or \$239.40 annually**. Partners Plus payment mode will match the payment mode of the policy.

FEATURES

Partners Plus is comprised of two important components: 1) a **provider network**, and 2) **discounts on other medical services**.

1) PROVIDER NETWORK

Partners Plus gives members access to a provider network of primary care physicians and hospitals across the country who have agreed to offer eligible medical services at a discount.

Agent Instructions

- Prior to enrollment, Agents can help customers evaluate the provider network available through Partners Plus. Visit www.ProviderLocator.com/ua and enter **PLUS**. Search for network providers by city, state, or ZIP code. Perform a more detailed search using a provider name or specialty. The *online directory is for reference only. Every effort is made to ensure current and accurate data, however, coverdell.com*

MARKETPLACE
Partners Plus (PL)

Partners Plus

DISCOUNT MEDICAL PLAN

Save 5% - 25% on network physician's charges
Save 5% - 32% on hospital charges*
Plus, additional discounts on other medical services!

In addition to the valuable insurance coverage you can purchase from United American, you may elect to become a member of Partners Plus, an optional, non-insurance discount medical plan.

What is Partners Plus? This optional, non-insurance program is available to customers with specified limited benefit health policies from United American Insurance Company for a separate fee. Partners Plus is comprised of two components:

- Access to a provider network** — more than 300,000 physicians and more than 4,100 hospitals nationwide. You'll also have access to a Patient Concierge service, plus discounts on laboratory and diagnostic imaging services including an annual Wellness Profile (a \$400 value) at no additional cost to you.
- Discounts on other medical services** — such as vision, dental, hearing, chiropractic, prescriptions, vitamin/nutritional supplements. Plus convenient resources including a 24-Hour Nurse HelpLine and Travel Assist (not available in Florida).

What is the Patient Concierge Service? The Patient Concierge helps you find participating doctors and hospitals and verifies participation of those providers before you make your appointment. This service can also answer questions you have about the network and help you maximize your member savings at time of service.

Is Partners Plus insurance? No, Partners Plus is not insurance. There are no claim forms to file. You may cancel anytime.

How much can I save? Your Partners Plus membership entitles you to valuable discounts at participating providers for only \$19.95 per month. See sample savings below:

Provider Network Access	Other Medical Services
<ul style="list-style-type: none"> Save 5% - 25% on network physician's charges. Save 5% - 32% on network hospital charges.* <p>Ancillary Providers</p> <ul style="list-style-type: none"> Lab Services: up to 30% savings for lab procedures if you pay balance due within 30 days. Diagnostic Imaging: You also have access to discounts on diagnostic tests. Member must prepay to receive discounts. Annual Wellness Profile: No additional cost (a \$400 value). 	<ul style="list-style-type: none"> Dental - Save 10% to 50% for routine/preventive care as well as other more extensive treatment. Vision - Save 20% to 60% on eyeglasses, contact lenses. Prescription medication - Save an average of 20% off retail prices and significant savings on generics. Hearing aids and supplies - Save 10% to 20%. Chiropractic services - Save 20% to 40%. Vitamin/Nutritional supplements - Save 25% to 50% through a mail order program. <p>Convenient Resources</p> <ul style="list-style-type: none"> 24-Hour Nurse HelpLine. Travel Assist (not available in Florida).

Note: Partners Plus discounts cannot be used in conjunction with any other discount program.

Disclosure: This plan is NOT insurance. This plan is optional. **The plan provides discounts at certain healthcare providers of medical services. The plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all healthcare services but will be entitled to receive a discount from those healthcare providers who have contracted with the discount plan organization.** The range of discounts for services offered will vary depending on the type of provider and service. This is not a Medicare prescription drug plan. This plan is administered by Coverdell & Company, Inc., a discount medical plan organization at 8420 W. Bryn Mawr, Suite 700, Chicago, IL 60631, 1-800-308-0374. **You have the right to cancel this plan within 30 days of the effective date for a full refund of fees paid.**

This flyer provides information (such as discount percentages and participating providers and hospitals) that is current as of July 2008 and this is subject to change. This flyer is not a contract and does not add to or otherwise vary the terms of the agreement set forth in the enrollment form.

F6803 *Discounts on hospital services are not available in Maryland.

UA10813

¹62,000 jobs lost, nearly half-million for year, Boston Globe, July 4, 2008.

²Discounts on hospital services not available in Maryland.

³Travel Assist is not available in Florida.

⁴Patient Concierge Service does not set appointments for members.

ARE YOU LOVIN' THE LAPTOP?

If you're not yet, you soon will be!

The **UA Laptop Sales Presentation** is the latest and greatest technology we have created to bring you success in the sales arena.

The Laptop Sales Presentation benefits both Agents and prospects. It helps reduce the learning curve – that period when new recruits are learning the ropes and training on products. It's often a period with lots of talk and activity, but few sales. Not any more! With the UA Laptop Sales Presentation, a new Agent can set up his/her laptop, click a button, and let the software do the rest. New Agents can make larger sales more quickly, so they see faster policy issue. And faster policy issue on larger sales means faster commissions and bigger bonuses. When new Agents see immediate results, long-term success is almost guaranteed!

The presentation is an outstanding learning tool for *all* Agents. With extensive information on UA products available with the click of a button, any Agent can enhance his/her existing product knowledge to feel comfortable offering a more diverse product line. Increasing your prospecting base increases your production potential.

The UA Laptop Sales Presentations give prospects detailed information on the products UA offers in addition to UA's Company history and core values. The presentation answers a prospect's question before he or she can ask, and explains policy benefits and features in language and graphics that are easy to understand. Since each product is a presentation in itself, prospects can view as few or as many individual product presentations as they choose.

For the past several months, Andy King, UA's President and Chief Marketing Officer, has been in daily communication with our Branches, monitoring and encouraging the progress they are making using this tremendous marketing tool. To say Branch results have been amazing would be a gross understatement. The results have been phenomenal and show no signs of slowing down. Whether new recruits or UA veterans, Agents, Unit Managers, and Branch Managers are experiencing closing rates that will project all of them into the category of top producers. Excitement and enthusiasm within our Branches is undeniable. With the Laptop Sales Presentation, closing rates



have nearly tripled, and average sale's premium sold has also tripled. As you can well imagine, these two factors compound into much higher weekly commissions and dramatically larger bonuses.

Here's a sample of the e-mails that Andy has received from the field ... mostly from Directors and Branch Managers, detailing the tremendous success their Agents and Unit Managers are experiencing. The UA Laptop Sales Presentation is changing the face of United American!

"My new Agent made \$1,450 off one application using the Laptop Sales Presentation. It takes the fear of making mistakes out of a new Agent, so both the Agent and the prospect are comfortable."

"A new Agent had sporadic production until I sat him down and recommended to him that every presentation he gave should be done on the laptop. Within two days, he had sold six policies for a total of \$1,800 annual life premium. That was a closing rate of 100 percent, and it has excited our entire office."

"Wow, was the feedback stellar using the Laptop Sales Presentation. My Agents closed two life cases with a total AP of \$7,896."

"Today, I closed my ninth straight Laptop Presentation sale. Today's sales alone include four policies for two new Agents totaling over \$10,000 in annual health and life premium."

"The Laptop Sales Presentation never has a bad day ... unless the laptop stays in the bag."

"If you use it, they will buy!"

"The Laptop Sales Presentation is a great recruiting tool. New recruits with limited or no sales experience are able to see that this is something they can do."

"We have been training on the Laptop Presentation daily, and since we have been using it consistently, I've seen our number of sales increase and the size of individual sales increase dramatically. A Unit Manager took the lead in our office and has her folks making money. All Managers are on board and our FYA average has more than quintupled. Thank you for giving us this great tool!"

"We have been using the Laptop Presentation since last week. The results were phenomenal. The activity in my office is absolutely fantastic."

"The Laptop Sales Presentation works great!! New Agents are excited and motivated. Even some veterans set in their ways bought laptops! We are going to rock!!"

"It's a no brainer. Use it; it will make you money."

"This is a wonderful tool for all Agents, but especially new Agents."

"Our submit numbers have increased by 50 percent over the last three to four weeks – and we look forward to our numbers growing at even a faster rate due to the ease of training new Agents with the Laptop Presentation."

"Had another new Agent go out with a Unit Manager and wrote over \$1,200 AP. They started the Laptop Presentation and closed the sale before it finished – four applications!"

"I'm a new Branch Manager with no Unit Managers yet. I have added two new producing Agents mid-month because of the Laptop Sales Presentation. It's like having a free-lance Unit Manager!"

"We are very excited to get everyone on board with the Laptop Sales Presentation. One of our Agents went out last week, used the presentation and wrote five life and supplemental health apps for a total of \$2,300 AP ... and picked up 36 referrals."

"A new Agent went to a life appointment, broke out the Laptop Presentation in a diner, never said a word, hit the play button, and got three life apps at \$1,128 AP. She knows she can close anything with the help of her friend, the Laptop Sales Presentation."

"I'm a new Branch Manager, so everyone coming in the door will be trained on the Laptop Sales Presentation."

"My Agents have found something that is working for them and, as a result, my office is experiencing a tremendous amount of success."

"Had four appointments and made four sales with seven apps."

"The Laptop Presentation is INCREDIBLE!" One of my Unit Managers took a new Agent out on his first appointment. The new Agent is an older gentleman who was not comfortable with the idea of using a computer. After seeing how great the appointment went using the Laptop Sales Presentation, the new Agent said, 'I am getting a computer tomorrow!' The next day, he was on the web ordering a computer. The Laptop Presentation is working and our Agents are getting it!"

"Yesterday, a new Agent did nine presentations with seven sales for \$3,300 AP. It was cancer, critical illness, and five life policies."

"Agents are becoming more and more convinced about the 240 contacts per week, the Marketing Plan, and the Laptop Presentation and how effective they can be combined. The sky's the limit!"

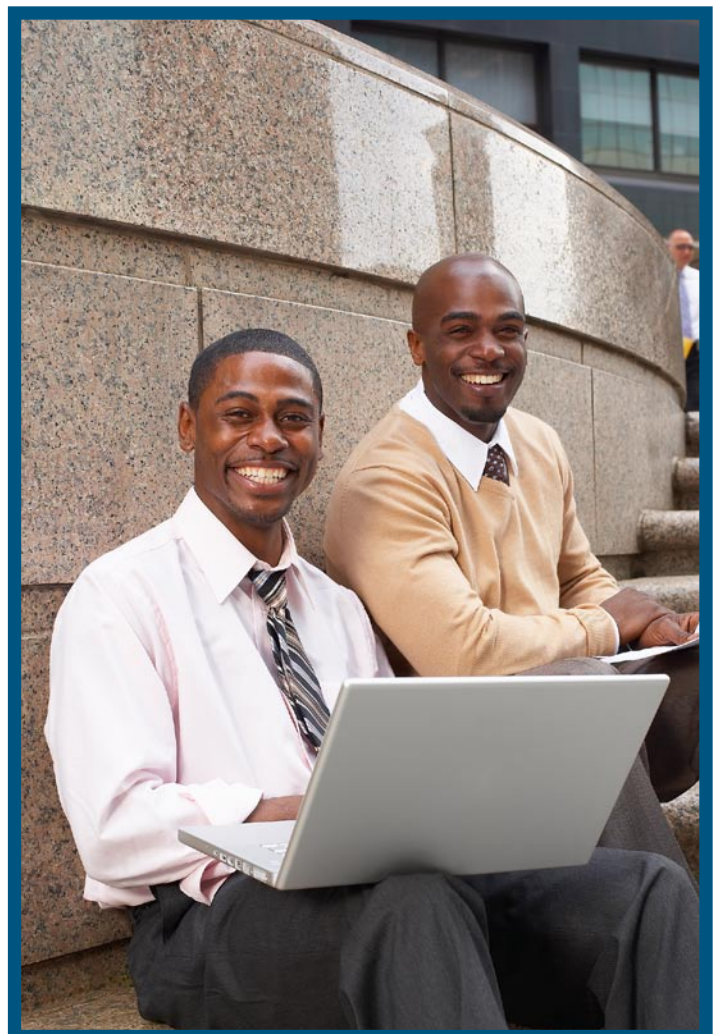
"Before long, I am not going to be able to send you any more success stories, Andy, because the Agents are going to be too busy counting their money to tell me about them!!"

"We are 100 percent believers!"

These are just a sampling of the hundreds of comments Andy has received during the past few months (and is still receiving daily) from producers, Managers, and Directors. But, one thing is certain. Whether you are a new Agent, an old timer, or someone in between, the United American Laptop Sales Presentation can help to improve your closing ratios and your average sale amount. And it can increase your confidence in your ability to secure the sale. If you believe you can do it, YOU CAN DO IT!

Are you a believer? If you're not already using the UA Laptop Sales Presentation with every appointment, you're backing up! This creative and interactive tool can dramatically increase your production levels and secure your place on next year's Convention cruise.

In no time at all, you'll be lovin' those Laptop Bonuses too!



Adios, Puerto Rico. Hello, Royal Caribbean.



Next year's Convention will be held **April 17-20, 2009**, onboard Royal Caribbean's luxury liner, *Majesty of the Seas*®. Top producers at United American will be rewarded with seemingly endless miles of blue ocean, sunny skies, and puffy white clouds. And when passengers get tired of relaxing in those comfortable deck chairs next to one of the two outdoor pools, there are many activities and amenities onboard the Majesty of the Seas to enjoy:

- Rock-climbing wall
- Open-air basketball court
- Two whirlpools
- Casino RoyaleSM
- Themed bars and lounges
- Day Spa and fitness center
- Jogging track
- Plus more!!!!

There are also many exciting attractions to see while docked at the various ports:

MIAMI

Turn up Will Smith's *Miami* on your iPod and get ready to scope out a celebrity hot spot. Famous South Beach is one must-see place to include on your travel itinerary. Absorb the miles of white sand beaches, sun, surf, and exciting nightlife while in Miami.

COCOCAY®

On Royal Caribbean's privately owned island, take advantage of the new aquatic facilities and nature trails. Or, for those adventurous types, parasail 400 feet above the island with stunning tropical scenery below. Snorkeling is also available for aquatic enthusiasts and hammocks for those with nothing but relaxation on their minds.

KEYWEST

Change of music — Jimmy Buffett. Consider having a *Cheeseburger in Paradise* at Maragaritaville Café while in Key West. Or, visit the marker that indicates you are visiting the southernmost point in the United States, or Ernest Hemingway's house, or President Truman's Winter White House.

Back onboard the ship, there is an endless supply of food. Enjoy exquisite cuisine in the Main Dining Room, or more casual dining at the Windjammer Café. Johnny Rockets '50s-style restaurant is always hopping, or eat lightly at the Compass Deli. Passengers craving pizza can check out Sorrento's, and for those with a sweet tooth, swing by Ben & Jerry's® or Latté-tudes.

At our next Convention, top producers will get the chance to visit three destinations on one trip. Don't be one of those people standing on the dock waving as the ship sets sail. The qualification period is more than half over, so get moving!

Sources: www.royalcaribbean.com; www.about.com

Selling to Women

Face it. Men and women are different. You may not be able to use the same sales tactics with women clients as you do with men. Here are some reasons why:

Women make purchases based not only on facts, but also on emotion: Take shoes for example. Sure, both men and women buy shoes to cover their feet. But, a woman will buy a pair of shoes based on how it makes her feel in addition to fulfilling the need to protect her feet. Does the shoe make her feel good about herself? Will the shoe look right with her outfit? The same goes for an insurance purchase. To appeal to a woman, describe, in addition to features and benefits, how an insurance policy can provide a sense of security when dealing with an unpredictable future. One never knows when illness will strike, death will occur, or a financial hardship will hit. Women relate well to stories, so give them examples of other clients who benefited from insurance coverage.

This isn't the 1950s anymore: More women today support themselves and their children than 50 years ago. Even if a woman is married, she may be the breadwinner in the family. And more women are earning college degrees than men. Point being, women are as much professionals as men. They are often the decision-makers and the money-managers in the family as well. You can earn their buy-in by being honest when making a case for the value of insurance, and by speaking directly to both the husband and wife during the presentation.

Women also focus on the details: Such as ... were you courteous, did you return phone calls in a timely manner; were you dressed professionally, did you make eye contact? While these things may seem insignificant, they could very well be the difference between a woman choosing you or a competitor. As both factual *and* emotional buyers, women want you to address both those needs and treat them with respect as valued customers.

Never rush a woman: Ever! But especially when purchasing a policy. Women are more likely to price shop, to compare policies, to educate themselves before purchasing a product. Another important thing is follow up. Let her know you are there to answer any questions she may have. Remember, for women, it's not *just* the facts that matter!

Sources: http://education-portal.com/articles/Leaving_Men_Behind:_Women_Go_to_College_in_Ever-Greater_Numbers.html, Show Her You Care, Advisor Today, August 2006



PRESIDENT'S CLUB 1-10

Through June 2008, the following producers represent the Top Agents, Unit Managers, and Branch Managers with the highest net annualized premium for the year.

BRANCH MANAGERS

1. Don Gibbs, CLU*
Branch C9
\$2,534,255



2. Jason Gsoell*
Branch F8
\$2,336,944



3. Jeff Miller*
Branch 50
\$2,211,455



4. John Paul Caswell*, Branch 6 \$1,673,678
5. Andy Bliss*, Branch K6 1,301,755
6. Peter Schettini, Branch 39 1,292,371
7. Randy Byrd*, Branch 74 1,160,989
8. Preston Eisnaugle*, Branch 30 1,026,681
9. Cody Webster*, Branch M5 1,024,563
10. Andy Coutavas, Branch N9 1,004,116

UNIT MANAGERS

1. Stephanie Coutavas
Branch N9
\$747,750



2. Ashley Baxter*
Branch 40
\$735,433



3. Grecia Joyner*
Branch R3
\$700,130



4. Ed Holbrook, Branch K4 \$635,712
5. Tanner Smith*, Branch F8 613,348
6. Timothy Gifford*, Branch K6 521,616
7. Don Arnett, Branch C9 518,691
8. Marian Keith*, Branch C3 483,335
9. Mark Wofford*, Branch 50 466,522
10. Peter Guilfoyle, Branch 33 457,208

AGENTS

1. Kevin Fackler
Branch C9
\$252,633



2. Travis Hugh*
Branch C9
\$172,923



3. Matthew Johnson
Branch 50
\$169,928



4. Greg Carter, Branch 46 \$161,054
5. Jiries Samander, Branch 74 159,458
6. Kelly Paterson, Branch N9 153,933
7. John Devenyns, Branch V1 151,478
8. Bob Coleman, Branch 50 142,887
9. Timothy Thompson, Branch K4 140,199
10. Patricia Grasberger, Branch G7 139,272

HONOR CLUB 11-20

BRANCH MANAGERS

11. Chad Yoos*, Branch 33 \$994,034
12. John Kampling, Branch 32 903,864
13. Jason Everett, Branch N1 877,880
14. Richard Krout*, Branch 66 850,203
15. Robert Giles*, Branch 40 777,021
16. Alan Spafford*, Branch 60 755,514
17. Johnny Salyers*, Branch 10 709,221
18. Timothy Joyner*, Branch R3 700,130
19. Casey Lillie*, Branch M3 662,246
20. Ross Taylor*, Branch 92 640,808

UNIT MANAGERS

11. John Grafton*, Branch 39 \$455,069
12. Brian Fowler, Branch 86 434,264
13. Karen Ruple*, Branch P8 431,497
14. LeRoy Cape, Branch 32 427,053
15. Joshua Byrd, Branch 74 417,566
16. Monica Burgess, Branch 8 416,978
17. Nataly Carbajal, Branch R7 413,639
18. Alan Hall, Branch 86 394,809
19. Timothy Bryan, Branch C9 393,200
20. Nicholas Boeschen, Branch 39 387,088

AGENTS

11. Abby Bragg*, Branch 40 \$138,294
12. Don Arnett*, Branch C9 138,268
13. Jonathan Feld, Branch K1 135,247
14. Bruce Dunlap, Branch K4 134,148
15. Gary Allred, Branch C9 131,801
16. Larry Isley, Branch E1 131,519
17. Lisa Caviness*, Branch A1 130,620
18. John Misrasi*, Branch P9 125,542
19. Annette Doyle, Branch 39 122,772
20. Stephen Demarie*, Branch 54 121,771

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



Rookie Manager

The Top Rookie Manager has been a Manager for less than one year and is recognized by United American for the Branch's combined net annualized premium. **Michael Taylor** of **Branch R7** is **June's Rookie Manager of the Month**. The R7 team produced **\$118,312** of net annualized premium in June.

Good work, Michael! Make your production soar!

CONGRATULATIONS

Welcome & Congratulations to our new Branch Managers!

Mark Merveldt – Branch 2. Mark was previously a Unit Manager in the same Branch.

Robert Davison – Branch M1. Robert was previously a Unit Manager in Branch N9.

Gerald Berger – Branch 62. Gerald was previously a Unit Manager in the same Branch.

Darin Christensen – Branch 91. Darin was previously a Unit Manager in the same Branch.

Nathan Soderquist – Branch 18. Nathan was previously a Unit Manager in Branch 54.

Kevin Barone – Branch P8. Kevin was previously a Unit Manager in Branch M5.

Dustin Tate – Branch 44. Dustin was previously a Unit Manager in the same Branch.

Ronnie Haynes – Branch T6.

Richard Byrd – Branch 25. Richard was previously a Unit Manager in Branch 74.

Tom Abney – Branch N7. Tom was previously a Unit Manager in Branch 25.

Mitchell Phelps – Branch KI. Mitchell was previously a Unit Manager in the same Branch.

DeRoy Skinner – new Branch VI. DeRoy was previously a Unit Manager in Branch 66.

First Year Agent Production

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

Top 5 – 1st Year Branch Manager

- 1. Jason Gsoell*, Branch F8.....\$2,309,881
- 2. Jeff Miller*, Branch 50.....\$1,938,496
- 3. Don Gibbs, CLU*, Branch C9.....\$1,609,096
- 4. John Paul Caswell*, Branch 6.....\$1,324,014
- 5. Peter Schettini, Branch 39.....\$1,172,085

Top 5 – 1st Year Unit Manager

- 1. Stephanie Coutavas, Branch N9.....\$746,456
- 2. Grecia Joyner*, Branch R3.....\$684,531
- 3. Ashley Baxter*, Branch 40.....\$652,423
- 4. Tanner Smith*, Branch F8.....\$607,161
- 5. Ed Holbrook, Branch K4.....\$520,634

Keep recruiting for outstanding production!

Remember ... the UA Laptop Sales Presentation never has a bad day ... unless the laptop stays in the bag. Use this state-of-the-art sales tool to take your production to new heights.

Qualifying to Cruise

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

Kevin Christian
Kelli McCollum

BRANCH 08

Tene'ya Buchanan
Monica Burgess, U. Mgr.
Tara Burleson
Nicole Duvaleus
Brian Willenbrock

BRANCH 09**BRANCH 10**

Kathleen Gage
Amanda Thurman

BRANCH 12

Greg Burney
Brian Snider, U. Mgr.

BRANCH 15

Scott Boyer

BRANCH 18**BRANCH 20****BRANCH 21**

Richard Diombala
Angela Heitzman

BRANCH 22**BRANCH 23****BRANCH 24****BRANCH 25**

Jennifer Byrd

BRANCH 30

Richard Zeuschner

BRANCH 32

Yendis Bolling
LeRoy Cape, U. Mgr.
Tasia Farley
John Kampling, Mgr.
Erika Pingston
Maria Pollard

BRANCH 33

Melissa Carballo
Peter Guilfoyle, U. Mgr.
Chris Lavertu
Kenny Mahavanh, U. Mgr.
Eric Rieder
Thomas Yoshikawa

BRANCH 38**BRANCH 39**

Nicholas Boesch, U. Mgr.
Adrian Corbbrey
Annette Doyle
Dale Hanson
Peter Schettini, Mgr.

BRANCH 40

Haley Conner
Edmond Greenup
Latausha Henry
Eric Morgan
Deanna Parrish

BRANCH 42

Dennis Metzger

BRANCH 43**BRANCH 44****BRANCH 45****BRANCH 46**

Greg Carter, U. Mgr.

BRANCH 47**BRANCH 49****BRANCH 50**

Julie Ashurst
Bob Coleman
April Gelsheimer
Steven Hargis, U. Mgr.
Matthew Johnson, U. Mgr.
David Nutter

BRANCH 53**BRANCH 54****BRANCH 55**

Scott Rollins, U. Mgr.

BRANCH 60

Joann Spafford-Paak, U. Mgr.

BRANCH 61

Daniel Margino
Stevie Mauldin, U. Mgr.
Benjamin Perry
Robert Purvis

BRANCH 62**BRANCH 63**

Alan Zabko

BRANCH 66

Adam Tapia

BRANCH 68

Stewart Ross, U. Mgr.

BRANCH 69**BRANCH 71****BRANCH 73****BRANCH 74**

Joshua Byrd, U. Mgr.
Kathryn Hillman
Jiries Samander
James Spitchley

BRANCH 77**BRANCH 80****BRANCH 85****BRANCH 86**

Kristen Adkins
Linsey Barrett
Brian Fowler, U. Mgr.
Elena Garrett, U. Mgr.
Alan Hall, U. Mgr.
Jack Loewy
Robert Rich
Barbara Shannon
Johnny Simpson
Robert Williams, U. Mgr.

BRANCH 87**BRANCH 89**

Susan McCray

BRANCH 90

Katherine Blanco
Harry Renta

BRANCH 91

Christiane Christensen, U. Mgr.
Joseph Croke

BRANCH 92

Elizabeth Cornell, U. Mgr.
Rolanda Gilkie-Carrethers
Justin Hilderbrandt
Lashay Hill
Lajeune Richardson
Kevin Steffens, U. Mgr.

BRANCH 93

Kevin Bynum, U. Mgr.

BRANCH 94**BRANCH 97**

Justin Hays

BRANCH 98**BRANCH A1**

Fred DiVittorio, U. Mgr.

BRANCH A4**BRANCH A8**

Dana Fischer

BRANCH B1

C J Williamson

BRANCH B2**BRANCH B7**

Rachel Fenz, U. Mgr.
James Green

BRANCH B8**BRANCH C3****BRANCH C5****BRANCH C6****BRANCH C9**

Gary Allred
Don Arnett, U. Mgr.
Timothy Bryan, U. Mgr.
Jill Calia
Kevin Fackler
Chris Gibson
Alena Klimesova
Jude Montoya
Kevin Slaugh
Megan Snow

BRANCH D7**BRANCH D8**

Robert Campbell
Chinetta Jackson

BRANCH E1

Darcie Grandstaff
Larry Isley
Roy Sanders

BRANCH E6**BRANCH E9****BRANCH F1****BRANCH F2****BRANCH F3****BRANCH F4****BRANCH F8**

Samantha Beckwith
Colm Blake
Jennifer Carruthers
Katie Cox
Jose Felipe
Susan Heller
Kristen Lindberg
Marco Palermo
Patrick Peel
Marc Thomason

BRANCH G1

Catherine Reeves
Mark Wood

BRANCH G2**BRANCH G4****BRANCH G6**

(Continued on the next page)

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

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

Agents — \$87,498; Unit Managers — \$62,499 First Year / \$249,996 Total; and Branch Managers — \$125,000 First Year / \$499,998 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 in-force premium growth over 12/07, have a credit balance in your personal account (Branch Managers must have a credit in the Z account as well), and be above minimum standards.

Qualifying to Cruise



BRANCH G7

Patricia Grasberger
Quoc Nguyen
Kelly Wuthrich, U. Mgr.

BRANCH G8

Priscilla Bilbraut
Eric Blamick
Derek DeRosso, U. Mgr.

BRANCH G9

BRANCH H1

Neil Erickson

BRANCH H2

BRANCH H3

BRANCH H4

Cherie Galloway
Phillip Marcelle
Steve Nilson, U. Mgr.

BRANCH H5

BRANCH H6

BRANCH H8

BRANCH J2

BRANCH J3

BRANCH J7

BRANCH J9

BRANCH K1

Benjamin Barrett
Jonathan Feld
David Lamb

BRANCH K2

Peyton Carroll
Donald Gomez
Aljean Polley

BRANCH K4

John Belliveau
Bruce Dunlap
Ed Holbrook, U. Mgr.
Timothy Thompson

BRANCH K5

John Miller, U. Mgr.

BRANCH K6

Michael Barry, U. Mgr.
David Krzak
Sara Ruehr

BRANCH K9

BRANCH L3

BRANCH M1

BRANCH M2

Danny Richardson

BRANCH M3

BRANCH M4

Darla Waters

BRANCH M5

Susan Black
Lyle Gallez

BRANCH M6

Shaine Downes

BRANCH M7

BRANCH M8

Reginald Shade

BRANCH M9

BRANCH N1

Jason Everett, Mgr.

BRANCH N3

BRANCH N4

BRANCH N5

Manuel Redondo, U. Mgr.

BRANCH N7

BRANCH N8

BRANCH N9

Patricia Andresen
Jaunita Cooks
Andrew Coutavas, Mgr.
Stephanie Coutavas, U. Mgr.
John Frontcakas
Sybil Johnston
Thomas McDannel
John Parzick
Kelly Paterson, U. Mgr.
Benjamin Sunderland

BRANCH P1

Joshua Baxter, U. Mgr.

BRANCH P4

Michael Pothetos, U. Mgr.

BRANCH P7

Courtney DePaul, U. Mgr.
Michael Kiser, Mgr.
Regina Land
Michelle Riccio
Robert Schildt, U. Mgr.

BRANCH P8

BRANCH P9

BRANCH R1

BRANCH R2

BRANCH R3

Ashley Abbott
Christi Beaty
Gregory Hamilton

BRANCH R4

BRANCH R5

BRANCH R6

BRANCH R7

Nataly Carbajal, U. Mgr.
Stephanie Jeffers
Melissa Nehlen
James Orlando
Michael Taylor, Mgr.

BRANCH R8

BRANCH R9

BRANCH T4

BRANCH T5

BRANCH T6

BRANCH T7

BRANCH T8

BRANCH T9

David Sanchez

BRANCH V1

John Devenyns

BRANCH V5

Roger Cain
Edward Shackelford

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