

# THE SUMMIT

JANUARY 2008

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**WHAT'S  
ON YOUR  
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FOR  
2008?**

**UA**  
**FIRST UA**

READ SUMMIT ONLINE - [www.uageneralagency.com/summit](http://www.uageneralagency.com/summit)

# THE SUMMIT

## ATTN: UA AGENTS FLEXGUARD PLUS/FLEXGUARD RATE APPROVALS

A special mailing regarding rate approvals for FLEXGUARD *Plus* and UAatWork FLEXGUARD (GSP2) is being mailed to General Agents working in Nebraska, Oklahoma, Tennessee, Texas, and Utah.

The new rate effective date for Nebraska, Oklahoma, Tennessee, and Utah is Feb. 1, 2008.

The new rate effective date for Texas is Feb. 15, 2008.

As new rate approvals for FLEXGUARD *Plus* are received, the Home Office will no longer accept individual FLEXGUARD (IAGP) applications in those states. FLEXGUARD (GSP2) will be available only for UAatWork and e-App.

Be sure to update your supplies for individual sales to FLEXGUARD *Plus*.

### OUTLINES OF COVERAGE

A special mailing regarding the new GSP2R Outline of Coverage approvals for FLEXGUARD *Plus* and UAatWork FLEXGUARD is being mailed to all UA Agents.

Revised Outlines can be downloaded and printed from your state's Compliance Sheet at [www.uageneralagency.com/office/downloads.asp](http://www.uageneralagency.com/office/downloads.asp).

## DISCONTINUATION OF LONG TERM CARE SALES

Effective Feb. 1, 2008, United American will no longer market Long Term Care policies in any state due to low sales volume. Through November 2007, United American and Liberty National combined sold only 117 policies. Applications dated after Jan. 31, 2008, will not be accepted.

## PROCARE RATE APPROVALS

A special mailing regarding ProCare Medicare Supplement rate approvals for new business and renewals is being mailed to General Agents working in Alabama, Alaska, Arizona, Arkansas, Connecticut, Idaho, Indiana, Kansas, Louisiana, Maine, New Hampshire, New Mexico, Ohio, Oklahoma, North Dakota, and South Dakota.

The new rate effective date in Alaska, Arizona, Arkansas, Idaho, Louisiana, New Mexico, Ohio, and South Dakota is Feb. 1, 2008.

The new rate effective date in Alabama, Connecticut, Indiana, Kansas, Maine, New Hampshire, North Dakota, and Oklahoma is Feb. 15, 2008.

## ATTN: NORTH CAROLINA AGENTS

A special mailing regarding annuity applications is being mailed to General Agents working in North Carolina.

All annuity applications are now subject to a suitability review by the Home Office. Agents must complete Form ANNREV with the applicant and submit it with the signed application. Life and annuity replacement form REPNOT/00 is required for all applicants with existing life insurance and annuity contracts in force *even if* there is no intention to replace those contracts.

As of Jan. 31, 2008, the Home Office cannot issue annuities in North Carolina without both these completed forms.

Download and print both forms from the North Carolina Compliance Sheet at [www.uageneralagency.com/office/downloads.asp](http://www.uageneralagency.com/office/downloads.asp).

## UNDERWRITING REMINDERS FUNDAMENTAL LIFE SERIES II (ILAP)

1. Agents must obtain an oral swab at the time of application from applicants between the ages of 18-40 who request face amounts of \$50,000 to \$149,999.

2. Agents must obtain an oral swab at the time of application from applicants between the ages of 41 to 50 who request face amounts of \$50,000 to \$99,000.

3. All adult applicants MUST SIGN the application.

4. Place a bar code label on the submission package. For training procedures and more information, visit the Fundamental Life website at [www.uageneralagency.com/fundamentallife](http://www.uageneralagency.com/fundamentallife).

5. UA's Underwriting Department schedules all other tests. Please obtain two phone numbers from the applicant to give to the examiner and let the applicant know he or she will be called.

6. Minimum face amount for the Fundamental Series II is \$25,000.

7. Familiarize yourself with the Fundamental Life Underwriting Guidelines (F6290) and the Rate Booklet (F6184).

## INTEREST RATE SET

The Lifestyle Annuity rate for January is 4.20 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.



**ANDREW W. KING**  
President  
United American &  
First United American

# Looking Ahead to 2008!

The gifts have been opened, the wrapping paper put away for another season, and the leftovers eaten. It's time to get back in the saddle and hit the United American trail at a gallop!

I'm excited about what lies ahead for United American in 2008. And I'm thrilled to be back in the UA saddle again working with our General Agency Division and First United American. What's ahead in 2008? With a diverse product line and increasingly hi-tech tools like the e-App\* with which to offer it, our goal of recruiting remains a top priority in the new year. What can we tell new Agents and Agencies to convince them to join our team? Here are my Top 10 reasons to contract with United American!

- **Experience:** United American has been around a long time. You learn a lot about what products people need and how they should be priced when you're in business for 60 years. The UA team has a breadth and depth of knowledge and experience you won't find anywhere else.
- **Stability:** United American is one of the most financially stable companies in the industry. We've had an A+ (Superior) financial strength rating from A.M. Best Company, an industry rating leader, for more than 30 consecutive years. Our Standard & Poor's financial strength rating is a solid AA-"Very Strong."
- **Integrity:** UA is the Company that does what it says it will do. Everyone associated with United American and First UA operates with the utmost integrity.
- **Products:** UA products have wide appeal to middle-income America, those individuals and small business owners who may be priced out of major medical, not have access to it, or can't afford the high premiums. We have alternatives to offer based on a down-sliding scale of benefits and premiums – basic, quality health, life, cancer, critical illness, and Medicare Supplement coverage. The new Fundamental Life Series broadens that offering, and there are more products to come.
- **Home Office Support:** UA and First UA's is second to none. A highly talented team of men and women work diligently behind the scenes to have your applications approved, have your customers' policies issued, mail your commission checks to you, and answer your concerns. It is teamwork at its best!
- **Materials:** Agents access applications,\* underwriting guides, administrative and marketing materials, etc., via

the United American website at [www.uageneralagency.com/office/downloads](http://www.uageneralagency.com/office/downloads) and the FirstUA website at [www.firstunitedamerican.com/office/downloads](http://www.firstunitedamerican.com/office/downloads). Downloading your own materials has advantages. You know you're using the correct form if it's on the website for download, and you can access and print forms whenever you need them. No more late-night stops at your Agency office to pick up an application for an early morning appointment. Print it yourself as needed!

- **Lead Program:** As a producer for United American, you may get on a lead contract with UA and earn lead credits to manage and spend at your direction. The more you produce, the more leads you may be able to receive. You will receive a weekly statement of your lead account balance. You'll never waste time again flipping through the White or Yellow Pages to find prospects! UA can offer you a list of lead vendors who can provide what you need.
- **Compensation Plan:** United American's compensation package is one of the best in the industry. There are no limits to what you can earn. Commissions are vested from day one and continue for the life of each policy contract. Your desire to achieve and your degree of motivation determine your success. You have the freedom to be as successful as you want to be.
- **Incentives:** UA and First UA reward those who produce well. Our annual Sales Convention and Club recognition keep everyone motivated to achieve. Top producers belong to the President's Club, the Pacesetters Club, or even the Eagles, who act as an advisory board to UA's sales management team.
- **Opportunity:** It's everywhere and available for everyone at United American and First UA. There are no limits to what you can achieve, no matter what your background or your level of education. Your success will depend on who you are now and who you want to be in the future!

Sound like companies you'd like to work with? You bet it does! Get out there and spread the UA and First UA opportunity. We can make 2008 an incredible year ... TOGETHER!

\*Not available for FirstUA/NY.

# Ask the ..... Right Questions!

Open-ended questions cannot be answered 'yes' or 'no'. They require responses from your prospects that provide explanations and details. Open-ended questions give you information that gets to the heart of your prospects' needs. These vital tools help you gather information and establish rapport, trust, and credibility with prospects.

1. Open-ended questions get prospects as involved in the sales discussion as you are. Ask the questions and let the prospects give you *their* answers. Don't lead, prompt, or interrupt them. Make them the center of attention and give them the opportunity to say whatever they want to say.
2. Asking open-ended questions will help your prospects relax because everyone loves talking about themselves. And relaxed prospects are more likely to tell you what they really think, not just what you want to hear!
3. Without even realizing it, prospects can give you the information you need to choose the products that suit their needs.

**Open-ended questions can be divided into three basic categories. Here are some sample questions for each:**

## **INFORMATION GATHERING:**

- What prompted you to talk with United American?
- What types of products are you interested in and why?
- What types of insurance coverage do you already have?

## **QUALIFYING THE PROSPECT:**

- What is your timetable for making this purchase?
- How did you decide on a budget?
- What do you hope to achieve with this product?

## **ESTABLISHING RAPPORT, TRUST, AND CREDIBILITY:**

- What has been your experience with other insurance Agents and companies?
- What did you like or not like about the Agent, company, or products?
- What concerns do you have about making this purchase?
- What other issues are important to you?



These are just a few of the many open-ended questions you can use to get your prospect talking. The specific ones you use will depend on the prospect and the product. But one thing is certain: a meaningful and productive sales call is a two-way street. Selling isn't just selling, it's buying too! Bring out the best in your prospect with the right questions, and you'll get the best in return!

# IT'S ONE MORE OPPORTUNITY!



Objections are good! They indicate the prospect is listening and thinking about what you're saying. Don't get discouraged if prospects object. Objections are opportunities to give a person more information. Listen to their concerns and respond accordingly.

## **Prospect: I can't afford it.**

**Agent:** I understand and appreciate your concern. The fact that you feel you can't afford \$52 a month may be the best reason to have this coverage. If it's difficult for you to afford \$52 per month now, how much more difficult would it be for your family to cover your final expenses and routine costs of living with the loss of your income? Doesn't it make sense to protect your family today?

## **Prospect: I'd like to think it over.**

**Agent:** I understand. However, keep in mind, premiums are based on a person's age and current health conditions. If you have an accident or develop an illness tomorrow, you may be uninsurable or have to pay a higher premium. Let's at least look and see if you qualify for coverage today.

## **Prospect: I need to talk to my spouse.**

**Agent:** Absolutely. After all, you wouldn't want to discuss it with your spouse unless you felt it was important for your family. I'm going to be in this area later today and tomorrow. What's a convenient time for me to stop by and talk with both of you?

## **Prospect: I don't understand insurance or know what I need.**

**Agent:** I agree that insurance can be confusing. Most people understand why they need car insurance. But health insurance — people think they can avoid getting sick. And life insurance? Most people don't begin to realize the value of having adequate life insurance. That's why I'm here ... to help you understand what you need and why you need it.

## **Prospect: I'm not comfortable discussing illness and death.**

**Agent:** None of us are. But what's more uncomfortable is the stress caused by the death of a loved one AND having to pay their unbudgeted final expenses. Or, watching a loved one struggle with a critical illness and lose their income while the bills pile up. Purchasing life and health insurance can help you feel better prepared when illness or death strikes.

## **Prospect: What's the rush?**

**Agent:** I've heard statements like these many times before. "It won't happen to me," "I'm still young," or, "I've got plenty of time." Unfortunately, no one is immune to illness no matter what their age, and death is inevitable for everyone. It's easier and less expensive to purchase insurance when you are young and healthy.

## **Prospect: I want to research other insurers.**

**Agent:** I can appreciate that. Everyone wants a cost-effective, quality product backed by a financially stable company, and serviced by a knowledgeable and concerned Agent. I can offer you all that and more with United American. However, if you want to look at other insurers, let me schedule a follow-up appointment with you in the next few days to review your findings.

## **Prospect: I've had a bad sales experience before.**

**Agent:** I'm so sorry. Would you mind telling me about it? Once I understand what you're feeling and why, we can address your concerns and move on.

## **Prospect: I already have some coverage.**

**Agent:** Tell me about it; I can help you determine if it's adequate for your family's needs. A small life policy might compensate for a few months missed income, but if you have a mortgage, or children who will attend college, you'll need more. Even if you have major medical coverage, a cancer or critical illness policy can provide you and your family with additional financial resources for nonmedical expenses.

## **Prospect: My schedule is so hectic, I don't have time for an appointment.**

**Agent:** If your family is like mine, you probably stay pretty busy. If I don't do something while I'm thinking about it, I tend to put it aside and never do anything. Of course, that could leave your family unprotected. Let's move forward and schedule an appointment. What day and time is most convenient for you?

Source: [www.about.com](http://www.about.com)



# MAKE THAT SALE ...

You want the sale so badly, you can taste it! Here's a Top 10 List to help you achieve your goal.



comfortable with who you are and what you sell translates to success every time.

**2. Educate Prospects.** Communicating knowledge to your prospect is your top priority. The more your prospect understands the products you're selling, the more likely they will appreciate them, buy them, and keep them for the long term. Be a teacher!

**3. Qualify Leads.** Depending on how you get leads, you may need to establish a system to qualify them. The system you use will depend on the products or economic group with which you work. Apply your system early in the sales cycle so you don't waste your or your prospects' time.

**4. Ask Only Open-Ended Questions.** In your enthusiasm to sell a product, it's difficult not to push to the "Yes, I'll buy" part immediately. But, your first job is to get your prospects talking so you can determine their needs. If they talk more than you, you know they are interested. Encourage open communication. Initially, ask only open-ended questions (see page 4), that is, questions that cannot be answered with a 'yes' or 'no', or one-line response. Use phrases like 'tell me about' or 'explain to me,' and 'how did you.'

**5. Learn Another 'Language'.** Whether you're a veteran Agent or a newcomer to the industry, you'll talk with people from many types of backgrounds, educational levels, and life experiences. Learn to talk to your prospects in appropriate language. Present yourself and the product in terms they understand and appreciate. If you understand where they're coming from, they'll be more likely to reciprocate!

**1. Be Confident.** It's THE most important tip of all! If you have confidence in yourself, your sales abilities, and your products, your prospect will sense it immediately. See yourself as confident, and you will be. Being self-assured and

**6. Believe In Your Products.** If you truly believe your products will benefit your prospect, you're halfway to making the sale. Your belief and enthusiasm are the best sales tools you have. Conversely, if you know a particular product is not right for your prospect, don't try to sell it to them. Offer a product that fits their needs or walk away. In the long term, it's best for both you and the prospect.

**7. Spread The Word.** Get out into your community and meet people. Tell them what you do and what you sell. Embrace every opportunity to meet new people in whatever setting. Even if they aren't interested in what you offer, they may have a friend, relative, or neighbor who might be. Everyone you meet offers the potential for a sale, either directly or indirectly. Be sociable!

**8. Ask For Referrals.** It's difficult to beat word of mouth. It is the greatest source of qualified leads and one of the easiest to get. *Always* ask your prospects for referrals. If they've had a positive experience with you, they'll be glad to give you a few names. Ask friends, family members, vendors ... just about anyone you know ... to pass your name along. You'll be amazed at the results!

**9. Stand Out In The Crowd.** If you don't differentiate your products or service from your competitors, then your prospects will. Don't make them search out differences between you and the competition. Talk to them about Company stability, product choice, fast and easy application processing, one-on-one Agent service, and, most of all, what United American can do for them.

**10. Switch Places.** Recognize prospects buy for varying reasons. It's critical for your persistency that your customer feels comfortable about their decision to buy from you. View your presentation and the product you are selling from their perspective. Will it benefit them? Can they afford it? Is it the right fit for their needs. You may answer 'yes' to all of these questions, but be sure they do too!

# AND BECOME A TOP PRODUCER!

## WHAT DOES IT TAKE TO BECOME A TOP PRODUCER? DO YOU HAVE THE RIGHT STUFF?

*"There is no greatness without a passion to be great, whether it's the aspiration of an athlete or an artist, a scientist, a parent, or a businessperson."*

**– Anthony Robbins**

Motivational speaker and peak performance coach



**1. Start With Passion.** Love what you do so much that if you won the lottery today, you would still get up tomorrow and go to work! If you're excited about what you do and demonstrate energetic belief in your products, the excitement will translate to your prospects. Let your passion direct you; it's an incredibly powerful tool!

**2. Have A Strong Support Team.** It could be your administrative assistant or another Agent who supports your efforts. What's important is that you and your team are working toward the same goal and doing whatever needs to be done to achieve it.

**3. Do What Others Won't.** Top producers discipline themselves to do what they don't like to do and what less successful people are unwilling to do. If they don't like to cold call, they make time to cold call. They force themselves to take on the tasks they dislike if it helps bring them the results they want.

**4. Have Systems In Place.** It may be as simple as writing up an agenda of what you want to discuss with a prospect. It might mean referring a prospect to another carrier because you know your products won't satisfy their needs. It could be the standards you use to qualify a lead. Having systems in place means you adopt standards that improve your organization, and that you and everyone in your organization adhere to.

**5. Provide Impeccable Customer Service.** Remember, it's not about you; it's about them. Adopt the 110 percent principle. Give the extra service that sets you apart from other Agents and carriers. If customers believe you have their best interests at heart, you will build customer loyalty and receive unsolicited referrals.

**6. Find Your Niche Market.** Product diversity is important to a balanced customer base. But realistically, most prefer to work with a certain type of customer or a certain type of product. Maybe you really love working with young families and selling term life. Maybe worksite pushes your buttons. Diversify if you can do it successfully. Otherwise, make the most of the market and products you love!

**7. Be More Than A Salesperson. Build Relationships.**

Customers don't want to be sold a product. They want to buy a product from a company and an Agent they trust. Top producers excel in two areas:

- They build and nurture relationships with their customers.
- They take complex subjects like insurance and make them simple enough for their prospects to understand.

The result is loyal customers and long-term persistency.

**8. Generate A High Activity Level.** Prospecting, networking, calling, mailing ... these activities keep your production alive, vibrant, and growing. It may not be the size of the individual sale that matters most, but the volume of sales you generate.

**9. Find A Mentor.** It doesn't have to be an elder statesman of United American. But it does have to be someone who touches your life and your attitudes in a positive way. Maybe your mentor is another UA Agent or even one of your customers. Most top producers have several mentors during their working lives.

**10. Be Yourself.** Long-term success comes to those comfortable with who they are, what they do, and why they do it. Discover who you really are by discovering what area of the industry ignites your passion. Then charge headlong in that direction and watch your production climb!





# TREAT YOUR CUSTOMER RIGHT!

Customer service is a continuous process. Keep an existing customer happy and keep the renewals coming. Don't ever give your customer a reason to leave!



## 1. Remember details.

When your customer mentions his new grandbaby, Billy, remember the baby's name. Write it down and ask about Billy the next time you talk to your customer. Remembering specific details about your customers proves you listen.

## 2. Free stuff is great!

Promotional items work wonders — calendars, water bottles, ball caps — anything with the UA logo or your Agency name to keep your name in front of the customer. Child Safe and MedFacts Kits and Memorial Guides also work as a 'thank you' to new or existing customers.

## 3. Be available.

Personalized Agent service sets United American apart. Nowadays customers complain about automated phone services that can be confusing or take a long time to reach the right person. Make your office and cell phone numbers available so customers can reach you when they have a question.

## 4. Follow-up.

Always follow up on questions. Even if you don't have the answer to the question, call the customer back and let them know you are working on finding the answer. A sense of urgency in customer service goes a long way.

## 5. Maintain contact.

Send a handwritten note or card, or make a brief call every few months just to keep in touch. Pencil it in on your calendar so you don't forget. Get out your notes on the individual so you can remember to ask about specific family members by their first names.

## 6. Make customers feel important.

You can never thank customers too many times for their business. People have a lot of choices in the marketplace, so remember they chose you. If you want their loyalty, you must remind them you appreciate them.

## 7. Be a resource.

You are always selling. If a customer needs extra help understanding their policy, help them. If they ask for your advice, give it. Going the extra mile could result in 20 referrals.

## 8. Don't be afraid to apologize.

Apologize if a policy issue is delayed. If you missed a question on an application and have to meet with the customer again, apologize. If you couldn't return their call in a timely manner, apologize. When anything goes wrong — apologize!

## 9. Research your competition.

What are your competitors doing for their customers? Whatever they are doing, you do better. Make sure you offer something they don't.

## 10. Train your team.

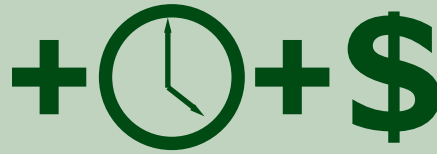
Be consistent in how you deliver customer service. Make sure everyone in your office provides helpful, courteous, and accurate service. It's all about teamwork.

**Together Everyone Achieves More.**

**Customer service may be the only difference between you and the competition!**

Source: [www.about.com](http://www.about.com)

# SAVE TIME, MAKE MONEY!



**Your job is to sell!!** The more time you have to sell, the more leads you contact and qualify, the more appointments you make, the more presentations you give, and, ultimately, the more sales and commission you make. We all have the same 24 hours each day. How do some people get more accomplished than others? It comes down to how well you manage those 24 hours. These 10 tips may help you to use your 24 more effectively.

1. **Make notes:** Keep a binder or note pad in your car. After meeting with a prospect, take a few minutes to jot down the date, the prospect's name, and brief notes about the individual and the meeting. Write down anything that might help you make a better connection with the prospect or customer at your next meeting.
2. **Screen calls:** Have your administrative assistant or the office receptionist answer your incoming calls so you control whom you talk to and when you talk to them. Make certain, however, that you speak with any customer who calls or return their call as quickly as possible.
3. **Handle call time wisely:** When making lead or prospecting calls, focus only on the task at hand. Don't read e-mails or accept interruptions from other Agents or coworkers. Make prospect call time count!
4. **Multitask:** Multitasking when appropriate can be a real time-saver. Reading e-mails can be combined with less demanding paperwork or less important phone calls. Keep filing when a fellow Agent drops by to chat.
5. **Do it right the first time:** Take time to do a quality job, especially when completing applications and other customer paperwork. Do it right initially to avoid time-consuming corrections.
6. **Complete similar tasks at similar times:** Perform the tasks you dislike the most or the ones that require the most effort early each day. Try to make all your prospecting calls during the same time period each day too. Morning usually works best for both Agents and prospects. Make house calls and sales presentations any time you can. Save those routine chores for the end of the day when you may be tired and not at your best mentally or physically.
7. **Track your activities:** Keep a diary or chart detailing the tasks you perform in a week. At the end of the week, review the information you've collected and look at how much time you've spent on each task. Can you cut out something? Is something else taking longer than it should? Do you need to spend more time on another task? Keeping a log for a few weeks will give you a good idea of changes you need to make to be more effective.
8. **Eat sensibly:** Forget those rich, three-course lunches! They only make you subject to the 3 o'clock droops and add calories you may not need. Eat sensibly at lunchtime. You won't get as sleepy in the middle of the afternoon and will feel energized until it's time to head home. Keep cereal bars, dried fruit, nuts, raisins, or other healthy snacks available in case you need an energy boost.
9. **Concentrate on essentials:** It's easy to get sidetracked, given all the tasks you have to complete. Handle the essentials first. Ask yourself, "Will this task enhance the sales process?" If the answer is 'yes,' do it; otherwise it can wait.
10. **Get enough sleep and exercise:** Along with eating properly, rest and exercise are just as necessary to keep you in top-selling form. An adequate supply of each will improve your focus and concentration and ultimately make you more efficient and productive.

Source: [www.projectmanagementsource.com/2007/02/time.management.html](http://www.projectmanagementsource.com/2007/02/time.management.html)

## PRESIDENT'S CLUB

Through December 2007, these producers represent the top Agencies with the highest net combined annualized premium. Agencies can also qualify to attend the annual Sales Convention. Final qualifiers will be based on Company production and retention requirements.



**1. FARM & RANCH HEALTHCARE, INC.**  
Mike Stevens, President



**2. JIMMY K. WALKER II**  
America's Insurance Consultants, LLC



**3. HANI S. RIHAN**  
American Insurance Agency of FL, Inc.



**4. JONATHAN AHLBUM**  
The Ahlbum Group



**5. ASSURECOR, INC.**

- 6. CHARLES R. MANKAMYER**  
American Life & Health Group, Inc.
- 7. MICHAEL LEMAR**  
Sunshine State Agency
- 8. CHAD W. MCLANE**  
McLane Insurance Agency
- 9. ROBERT L. JONES**  
Jones Insurance Agency
- 10. CATHERINE HATTON**  
Hatton Insurance Agency
- 11. PHILIP B. ORTEZ JR.**  
Phil & Kathy Ortez Insurance Agency, Inc.
- 12. INSURANCE PRODUCERS OF AMERICA AGENCY**
- 13. LUKE A. ELLIOT**  
Elliot Insurance Agency
- 14. AFFILIATED HEALTH INSURERS**
- 15. UNION BENEFIT CORP.**
- 16. AMERICA'S HEALTH TEAM**
- 17. KENNETH R. BOWLING**  
The Benefit Exchange
- 18. GERALD R. STEVENS**  
Stevens & Associates Insurance Agency
- 19. ROY L. TUCKER**  
Tucker Insurance Agency
- 20. AMERICAN EAGLE CONSULTANTS, INC.**
- 21. RON CONCKLIN**  
Rosenberg-Concklin, Inc.
- 22. BARBARA GONZALEZ**  
Assured Benefit Corp.
- 23. PIERCE A. STEVENS JR.**  
Stevens Insurance Agency
- 24. ROBERT D. BOULTER**  
Boulter Insurance Agency
- 25. WILLIAM T. BREWER**  
Brewer Insurance Agency
- 26. JOSE C. TRUJILLO**  
Trujillo Insurance Agency
- 27. LAK C. CHUNG**  
Chung Insurance Agency
- 28. INSUREONE BENEFITS, INC.**
- 29. THOMAS STATKEWICZ**  
Sylvan-James Associates, Inc.
- 30. LARRY L. BRYAN**  
Larry L. Bryan Insurance Services, Inc.

## PACESETTERS CLUB

Through December 2007, these producers represent the top Agents with the highest net combined annualized premium. Agents can also qualify to attend the annual Sales Convention. Final qualifiers will be based on Company production and retention requirements.



**1. TIMOTHY J. AHLBUM**



**2. JERROLD J. POSTIN**



**3. PHILIP B. ORTEZ JR.**



**4. DEXTER R. SAYLOR**



**5. DANIELLE PEELER**

- 6. JAMES E. MAYNER**
- 7. WILLIAM E. GORSKI**
- 8. DELORES A. DAY-DAVIS**
- 9. ROY L. TUCKER**
- 10. GERALD R. STEVENS**
- 11. KENNETH W. WALTERS**
- 12. THOMAS J. COUGHLIN**
- 13. MATTHEW BROWN**
- 14. GARY A. SAUNDERS**
- 15. RICHARD R. ZEIS**
- 16. DONNA M. MARTIN**
- 17. LUKE A. ELLIOT**
- 18. LAURO DIAZ**
- 19. MICHAEL H. PHILLIPS**
- 20. BILLIE F. ROBERTS**
- 21. CASEY V. PALMER**
- 22. FRED W. LEMAR JR.**
- 23. LUCIAN A. BLACKBURN**
- 24. ROBERT D. BOULTER**
- 25. WILLIAM T. BREWER**
- 26. MICHAEL LEMAR**
- 27. BYRON A. WELSH**
- 28. JORDAN M. MARTIN**
- 29. PHILLIP K. SEIDEMAN**
- 30. JOHN R. BURROWS**

The following list represents the Top 30 General Agents and Writing Agents who have written the highest net annualized life or health premium for the month of December 2007.

LIFE GENERAL AGENTS		HEALTH GENERAL AGENTS	
1. FARM & RANCH HEALTHCARE INC. Mike Stevens, President	16. CLYMOTH R. MASSEY Massey Insurance Agency	1. FARM & RANCH HEALTHCARE, INC. Mike Stevens, President	16. AMERICA'S HEALTH TEAM
2. ROBERT D. BOULTER Boulter Insurance Agency	17. HENRY L. LANE Lane Insurance Agency	2. JIMMY K. WALKER II America's Insurance Consultants, LLC	17. KENNETH R. BOWLING The Benefit Exchange
3. KENNETH R. BOWLING The Benefit Exchange	18. KEN PARKER Parker & Associates, P.A.	3. HANI S. RIHAN American Ins. Agency of FL., Inc.	18. ROY L. TUCKER Tucker Insurance Agency
4. ASSURECOR, INC.	19. FRED RICHARDSON Richardson Insurance Agency	4. JONATHAN AHLBUM The Ahlbum Group	19. GERALD R. STEVENS Stevens & Associates Insurance Agency
5. EDWARD L. SHACKELFORD The Assurance Group	20. CRAIG A. STEPHENS Stephens Insurance Agency	5. ASSURECOR, INC.	20. AMERICAN EAGLE CONSULTANTS, INC.
6. GERALD R. STEVENS Stevens & Associates Insurance Agency	21. JOYCE A. WADDLE Waddle Insurance Agency	6. CHARLES R. MANKAMYER American Life & Health Group, Inc.	21. RON CONCKLIN Rosenberg-Concklin, Inc.
7. PHYNESTA D. HILLIE Hillie Insurance Agency	22. OWEN E. METTS Metts Insurance Agency	7. MICHAEL LEMAR Sunshine State Agency	22. BARBARA GONZALEZ Assured Benefits Corp.
8. AMERICAN EAGLE CONSULTANTS, INC.	23. JONATHAN AHLBUM The Ahlbum Group	8. CHAD W. MCLANE McLane Insurance Agency	23. PIERCE A. STEVENS JR. Stevens Insurance Agency
9. LARRY L. SANDERS Sanders Insurance Agency	24. HUB FINANCIAL, INC.	9. ROBERT L. JONES Jones Insurance Agency	24. WILLIAM T. BREWER Brewer Insurance Agency
10. JOSE C. TRUJILLO Trujillo Insurance Agency	25. MICHAEL L. WHITE White Insurance Agency	10. CATHERINE HATTON Hatton Insurance Agency	25. ROBERT D. BOULTER Boulter Insurance Agency
11. KENNETH B. JOHNSON Johnson Insurance Agency	26. JACOB P. ANDERSON Anderson Insurance Agency	11. PHILIP B. ORTEZ JR. Phil & Kathy Ortez Insurance Agency, Inc.	26. LAK C. CHUNG Chung Insurance Agency
12. ROY L. TUCKER Tucker Insurance Agency	27. STEPHEN ALLBAUGH	12. INSURANCE PRODUCERS OF AMERICA AGENCY	27. JOSE C. TRUJILLO Trujillo Insurance Agency
13. CHARLES R. MANKAMYER American Life & Health Group, Inc.	28. MACK M. DANIELS Daniels Insurance Agency	13. LUKE A. ELLIOT Elliot Insurance Agency	28. INSUREONE BENEFITS, INC.
14. EDUARDO A. SAENZ Saenz Insurance Agency	29. NELSON J. MARTIN Martin Insurance Agency	14. AFFILIATED HEALTH INSURERS	29. THOMAS STATKEWICZ Sylvan-James Associates, Inc.
15. LARRY D. KERR Kerr Insurance Agency	30. JOE FERNANDEZ Fernandez Insurance Agency	15. UNION BENEFIT CORP.	30. LARRY L. BRYAN Larry L. Bryan Insurance Services, Inc.
LIFE WRITING AGENTS		HEALTH WRITING AGENTS	
1. ROBERT D. BOULTER	16. DONALD A. SCHACK	1. TIMOTHY J. AHLBUM	16. DONNA M. MARTIN
2. KENNETH R. BOWLING	17. MICHAEL J. ROSS	2. JERROLD J. POSTIN	17. LUKE A. ELLIOT
3. MARK A. SIMPKINS	18. KENNETH B. JOHNSON	3. PHILIP B. ORTEZ JR.	18. LAURO DIAZ
4. SCOTT E. HUNT	19. RICKY C. SANDERS	4. DEXTER R. SAYLOR	19. MICHAEL H. PHILLIPS
5. TIMOTHY L. RIAL	20. GREGORY M. FALLIN	5. DANIELLE PEELER	20. BILLIE F. ROBERTS
6. MARY E. DIOGUARDI	21. JAMES C. DANNREUTHER	6. JAMES E. MAYNER	21. CASEY V. PALMER
7. GEORGE W. GRIFFITH	22. ROY L. TUCKER	7. WILLIAM E. GORSKI	22. FRED W. LEMAR JR.
8. STEVEN R. SHEPPARD	23. DANIELLE PEELER	8. DELORES A. DAY-DAVIS	23. LUCIAN A. BLACKBURN
9. GERALD R. STEVENS	24. LARRY G. KERR	9. ROY L. TUCKER	24. WILLIAM T. BREWER
10. PHYNESTA D. HILLIE	25. CLYMOTH R. MASSEY	10. KENNETH W. WALTERS	25. MICHAEL LEMAR
11. KYLE A. HORN	26. HENRY L. LANE	11. GERALD R. STEVENS	26. BYRON A. WELSH
12. EDWARD SHAVER	27. JOHN W. WARRELL	12. THOMAS J. COUGHLIN	27. JORDAN M. MARTIN
13. MICHAEL R. SOSSO	28. FRED RICHARDSON	13. MATTHEW BROWN	28. PHILLIP K. SEIDEMAN
14. LARRY L. SANDERS	29. SARAH SCHRUM	14. GARY A. SAUNDERS	29. JOHN R. BURROWS
15. JOSE C. TRUJILLO	30. ROGELIO R. ESPARZA	15. RICHARD R. ZEIS	30. MICHAEL R. TINSLEY



**HEADQUARTERS OF UNITED AMERICAN INSURANCE COMPANY**

**ABOUT YOUR COMPANY**

United American and First United American Life Insurance Companies have a tradition of meeting the public's life and health insurance needs. We are a leader in individual life/health protection. We are totally committed to meeting customer needs through personal one-on-one Agent service and complete Home Office customer support.

**TERRITORY**

**LICENSED IN:**  
CANADA  
UNITED STATES OF AMERICA

- |                      |               |                |                |
|----------------------|---------------|----------------|----------------|
| District of Columbia | Illinois      | Montana        | South Carolina |
| Alabama              | Indiana       | Nebraska       | South Dakota   |
| Alaska               | Iowa          | Nevada         | Tennessee      |
| Arizona              | Kansas        | New Hampshire  | Texas          |
| Arkansas             | Kentucky      | New Mexico     | Utah           |
| California           | Louisiana     | New York*      | Vermont        |
| Colorado             | Maine         | North Carolina | Virginia       |
| Connecticut          | Maryland      | North Dakota   | Washington     |
| Delaware             | Massachusetts | Ohio           | West Virginia  |
| Florida              | Michigan      | Oklahoma       | Wisconsin      |
| Georgia              | Minnesota     | Oregon         | Wyoming        |
| Hawaii               | Mississippi   | Pennsylvania   |                |
| Idaho                | Missouri      | Rhode Island   |                |

\* **First United American Life Insurance Company**

**SUPPLY ORDER INFORMATION**

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