

THE SUMMIT

OCTOBER 2007

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DO NOT CALL

ARE YOU UP TO DATE ON THIS
IMPORTANT ISSUE?

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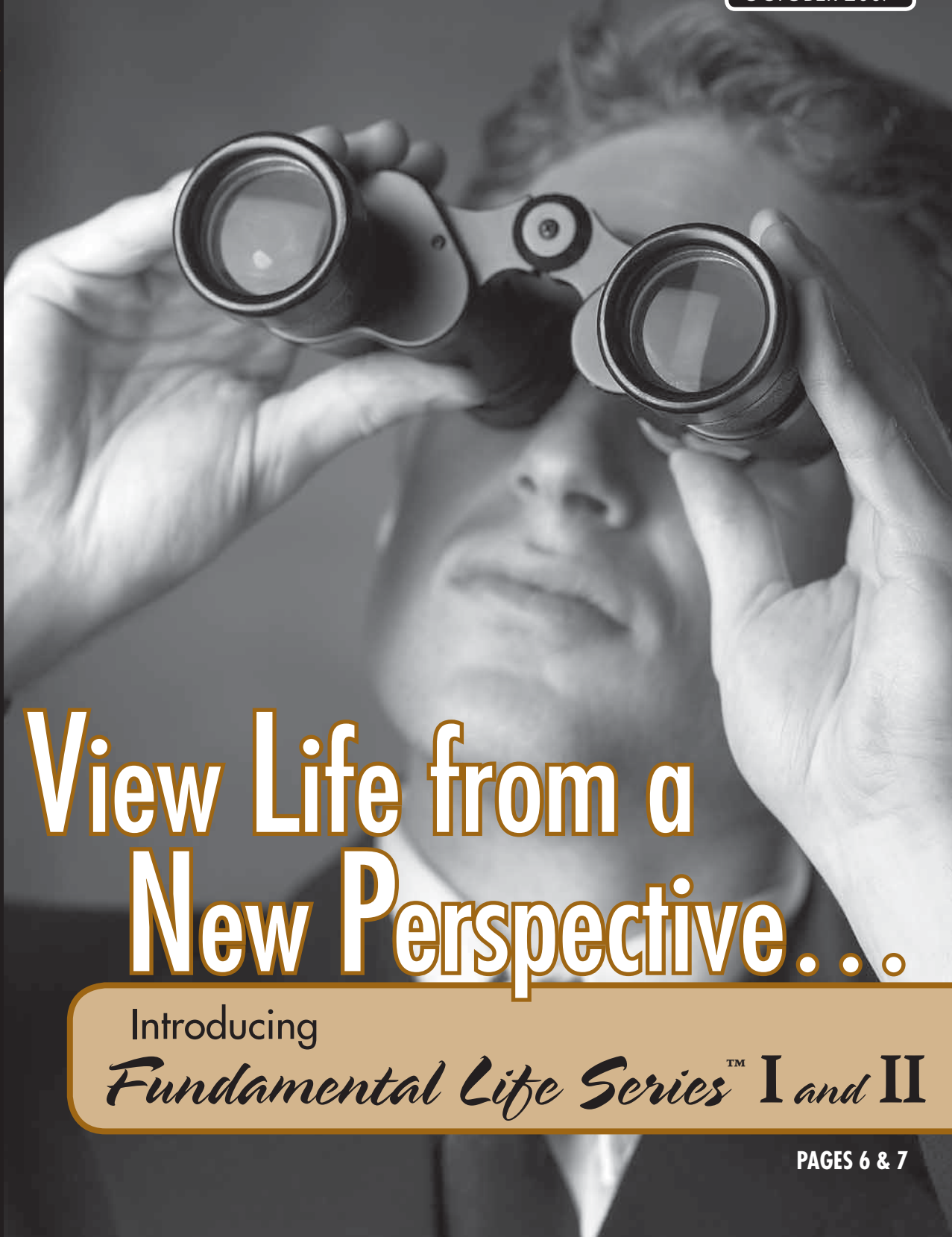
OPEN ENROLLMENT IS JUST
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Fundamental Life Series™ I and II

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READ SUMMIT ONLINE - www.uageneralagency.com/summit

THE SUMMIT

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 (paid by small portion of 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, 2007, and continues through Dec. 31, 2007. Please review the article on page 5 concerning changes in UA's and First UA's offering. Keep in mind:

- Part D is a federal program. UA and First UA contract 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.

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, RT 10)** for individual and worksite sales has been mailed to all General 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 www.uageneralagency.com/office. 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 General 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 **October** is **4.35 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**.

If you have any questions or do not receive mailings where applicable, please contact the Agent Service Center at 800-925-7355.

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. Non-compliance can result in substantial fines for UA or First UA. Go to www.uageneralagency.com/office or www.firstunitedamerican.com/office to review guidelines.



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MANAGING EDITOR LUKE GILLIAM | **EDITOR** ROBERTA BOYD KING | **STAFF WRITER** CHRISTIE GIBSON | **GRAPHIC DESIGNER** CHRISTINE JENKINS
HOME OFFICE 972-529-5085 | **AGENT SERVICE CENTER** 800-925-7355
SUPPLY ORDER INFORMATION 800-285-3676 | **SUPPLY ORDER FAX** 405-752-9341

SUPPLY ORDER E-MAIL UAAGENTSUPPLY@TORCHMARKCORP.COM

WEB SITES WWW.UNITEDAMERICAN.COM | WWW.UAGENERALAGENCY.COM/OFFICE | WWW.FIRSTUNITEDAMERICAN.COM | WWW.FIRSTUNITEDAMERICAN.COM/OFFICE



LARRY STRONG

Executive Vice President,
Chief Marketing Officer,
General Agency Division
United American & First United American

United American ... for your life and health!

Some evenings, when you leave your office, you just feel worn out, don't you? Oh, not with the day you've had. Heck, you sell United American. That energizes you! No, it's that fatigue that hits you when you think of the laundry list of places you must stop for errands before you reach home, put your feet up, and watch "Dancing with the Stars" (only kidding!). Seriously, though, wouldn't it be fantastic if you could get everything you needed at ONE location? One stop and you could complete ALL your errands!

Well, your customers are very fortunate. They can do exactly that ... at least for their insurance needs!

United American offers them one-stop shopping! Whether your prospect needs life, health, or a combination, you can fulfill that need. UA has one of the best portfolios of hospital/medical/surgical supplemental health and life policies on the market today. And, with this month's expansion of our life coverage capabilities, that portfolio just got better!

If your prospect needs basic, quality hospital, medical/surgical coverage, our individual health policies may be a great fit. Let's do a quick review:

- **Good Sense Plan (GSP1)** offers basic coverage up to \$25,000 for miscellaneous hospital expenses and \$7,500 for surgical expenses. It is a less expensive alternative to the GSP2, with lower maximum benefit levels and no riders or add-ons.
- **HSXC** may be a good alternative for prospects who cannot afford the GSP2. It provides coverage for either \$2,500 or \$7,500 for miscellaneous hospital expenses. The 2500 may be a good fit if the prospect already has health insurance with a \$2,500 deductible. The 7500 may be a good fit for a prospect who already has health coverage with a \$5,000 deductible and a \$2,500 copay.
- **SHXC** is a good choice for those who cannot qualify for the GSP1 or GSP2 because of health or financial issues. The policy has no height or weight restrictions, includes a zero deductible option, and fits well with a prospect's existing coverage, which may have a \$1,000 to \$2,000 deductible.
- **MMXC** provides a choice of daily hospital room benefits, hospital room benefits for up to two years, miscellaneous hospital expense benefits up to 20 times the daily room benefit, and additional benefits for intensive care, surgical expense, assistant surgeon, and more.

If your prospect wants more benefit options and greater coverage flexibility, our FLEXGUARD *Plus* products or a lump-sum policy may be the perfect choice.

- **FLEXGUARD *Plus* (GSP2, RT10, SWL)** offers applicants a choice of maximum benefit levels of \$50,000, \$75,000, or \$100,000 (subject to Daily Dollar Limits). In addition, they can choose optional health benefits for outpatient services, including physician charges, and optional riders for critical illness, cancer, and accidents. The FLEXGUARD *Plus* format also offers optional whole and term life add-ons.
- **HealthGuard (CILS)** is UA's stand-alone critical illness policy. It provides a lump-sum benefit of up to \$50,000 for initial written diagnosis by a physician in the United States of a critical illness. It's a great policy for prospects who already have a quality health insurance policy. It covers all critical illnesses covered by the FLEXGUARD *Plus* riders, except cancer.
- **Cash Benefit Cancer (CANLS-2)** can provide a lump-sum benefit of up to \$50,000 when cancer strikes for the first time, and can be an excellent supplement for existing health coverage. Policyholders use the benefit any way they choose – such as to cover travel expenses, replace lost income, or supplement deductibles and copays.
- **Accident Compensation (UA-250)** provides policyholders compensation for accidental injury via a lump-sum benefit or hospital cash benefit.

And, then there is LIFE! We're excited about this month's introduction of the new **Fundamental Life Series™ I and II**. See pages 6 and 7 to view the specifics of both Series and learn more about how this improved offering can boost your bottom line! With the ability to offer policy face values up to \$500,000, UA can be more competitive with the products other life insurers offer. We have what more customers want and need to properly protect their families. One-stop shopping has never been better or easier than at UA! Go to www.uageneralagency.com/fundamentallife. Download your materials to start selling today.

I'm glad you found your way to this issue. Great changes are coming for *The Summit*. Keep looking. You're going to love what you see! In the meantime, I'll see you at the Summit.

Larry Strong

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 e-mail the information immediately. Both UA and First UA Agents 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?

Agents 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:
www.uageneralagency.com/office/donotcall.asp.

Both UA and First UA Agents 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

UA and First UA will actively market a revised version of the Silver plans for 2008. We will NOT actively solicit sales of the also-revised UA and First 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 UA / First UA Prescription Drug Coverage Changes

	LASTYEAR 2007 UA/FUA	THISYEAR 2008 UA/ FUA
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 co-pay	Tier 1 — Generic drugs — \$4 co-pay
	Tier 2 — Preferred brand drugs — \$30 co-pay	Tier 2 — Preferred brand drugs — \$40 co-pay
	Tier 3 — Non-preferred brand drugs — \$60 co-pay	Tier 3 — Non-preferred brand drugs — \$80 co-pay
	Tier 4 — Specialty brand drugs — 33% co-pay	Tier 4 — Specialty brand drugs — 25% co-pay

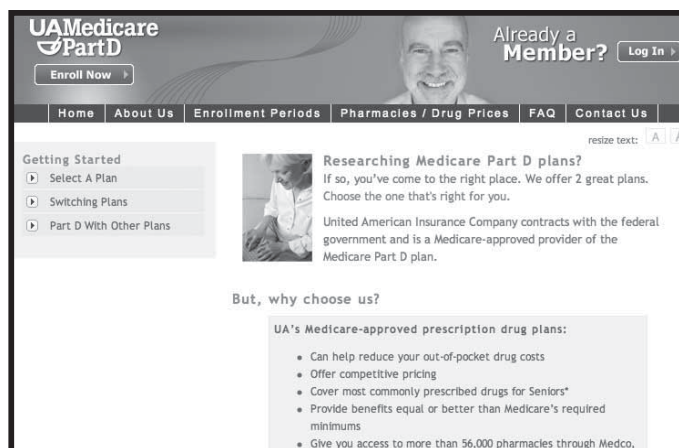
* UA Part D Silver is different in Arkansas. The plan remains the defined Medicare standard plan. Commissions will not be paid on UA Medicare Part D Silver enrollments in Arkansas.

Marketing Changes

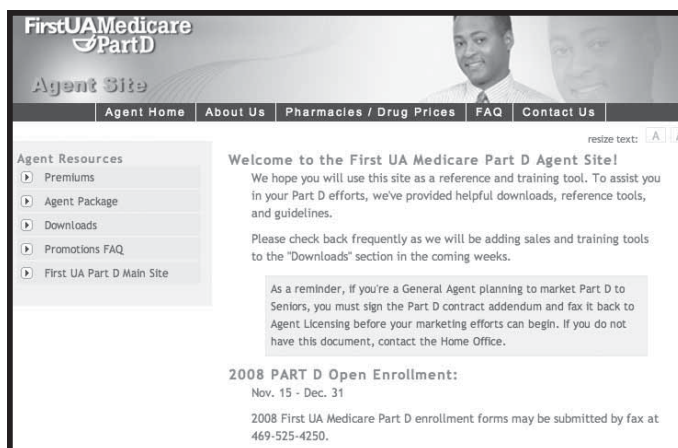
CMS requires the Company to report a month in advance any marketing or sales events scheduled by Agents in which Part D is promoted to Seniors. This includes seminars, health fairs, workshops, etc., where Seniors are given information about Part D. If you plan to host or participate in an event, please 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
 and
www.uamedicarepartd.com/agent



www.firstuamedicarepartd.com
 and
www.firstuamedicarepartd.com/agent

Sell a New Outlook on Life!

Introducing *Fundamental Life Series™ I and II*

The September issue of *The Summit* explored the importance of selling life insurance. United American is introducing new resources this month 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.uageneralagency.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. *There will be no materials mailed to you.*

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, Delaware, Florida, Iowa, Kansas, Nebraska, New Hampshire, New Mexico, North Carolina, Ohio, Oklahoma, Pennsylvania, South Carolina, Tennessee, and Texas as of Oct. 22. **Start writing business today!**



www.uageneralagency.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.ugeneralagency.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** and **Terminal Illness Accelerated Benefit Rider (ABRI)** included.
- **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** and **Terminal Illness Accelerated Benefit Rider (ABRI)** included.
- **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 21 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 (DFR3) – 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. **Terminal Illness Accelerated Benefit Rider (ABRI)** included.
- **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)** included.
- **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)** included.
- **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.

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. Policy forms RT10/RT10GD, SWL/SWLGD, URL-CBP; rider forms ABRI, UADWPR, U4272, UAADR, DFR3

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

*** Not all riders available in all states. Riders are subject to underwriting approval in Series I.

PRESIDENT'S CLUB

Through September 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. INSURANCE PRODUCERS OF AMERICA AGENCY**
- 11. PHILIP B. ORTEZ JR.**
Phil & Kathy Ortez Insurance Agency, Inc.
- 12. UNION BENEFIT CORP.**
- 13. AMERICA'S HEALTH TEAM**
- 14. CATHERINE HATTON**
Hatton Insurance Agency
- 15. KENNETH R. BOWLING**
The Benefit Exchange
- 16. LUKE A. ELLIOT**
Elliot Insurance Agency
- 17. ROY L. TUCKER**
Tucker Insurance Agency
- 18. AMERICAN EAGLE CONSULTANTS, INC.**
- 19. GERALD R. STEVENS**
Stevens & Associates Insurance Agency
- 20. BARBARA GONZALEZ**
Assured Benefits Corp.
- 21. ANTHONY M. ANTIN**
Affiliated Health Insurers
- 22. PIERCE A. STEVENS JR.**
Stevens Insurance Agency
- 23. RON CONCKLIN**
Rosenberg-Concklin, Inc.
- 24. ROBERT D. BOULTER**
Boulter Insurance Agency
- 25. INSUREONE CORPORATE BENEFITS, INC.**
- 26. WILLIAM T. BREWER**
Brewer Insurance Agency
- 27. THOMAS STATKEWICZ**
Sylvan-James Associates, Inc.
- 28. LAK C. CHUNG**
Chung Insurance Agency
- 29. JOSE C. TRUJILLO**
Trujillo Insurance Agency
- 30. THE WASHWICK AGENCY, INC.**

PACESETTERS CLUB

Through September 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. WILLIAM E. GORSKI

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

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
<p>1-60 DAYS</p>	<p>Most confinement costs <u>after</u> the required Medicare Deductible</p>	<p>\$1,024 DEDUCTIBLE</p>
<p>61-90 DAYS</p>	<p>Most confinement costs <u>after</u> the required Medicare Deductible</p>	<p>\$256 A DAY CO-PAYMENT as much as: \$7,680</p>
<p>91-150 DAYS</p>	<p>All eligible expenses, <u>after</u> patient pays a per-day co-payment (These are Lifetime Reserve Days which may never be used again.)</p>	<p>\$512 A DAY CO-PAYMENT as much as: \$30,720</p>
<p>151 DAYS OR MORE</p>	<p>NOTHING</p>	<p>YOU PAY ALL COSTS</p>
<p>SKILLED NURSING CONFINEMENT: 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>	<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 co-payment</p>	<p>After 20 days \$128 A DAY CO-PAYMENT as much as: \$10,240</p>

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



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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. *Note: In New York, the most a physician can charge for services covered by Medicare is 105% of the approved amount for non-participating physicians. For routine office visits covered by Medicare, a non-participating physician can charge up to 115% of the fee schedule amount.*

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 September 2007.

LIFE GENERAL AGENTS		HEALTH GENERAL AGENTS	
1. FARM & RANCH HEALTHCARE INC. Mike Stevens, President	16. CRAIG A. STEPHENS Stephens Insurance Agency	1. FARM & RANCH HEALTHCARE, INC. Mike Stevens, President	16. KENNETH R. BOWLING The Benefit Exchange
2. ROBERT D. BOULTER Boulter Insurance Agency	17. JOE FERNANDEZ Fernandez Insurance Agency	2. JIMMY K. WALKER II America's Insurance Consultants, LLC	17. ROY L. TUCKER Tucker Insurance Agency
3. ASSURECOR, INC.	18. OWEN E. METTS Metts Insurance Agency	3. HANI S. RIHAN American Ins. Agency of FL., Inc.	18. AMERICAN EAGLE CONSULTANTS, INC.
4. GERALD R. STEVENS Stevens & Associates Insurance Agency	19. JOYCE A. WADDLE Waddle Insurance Agency	4. JONATHAN AHLBUM The Ahlbum Group	19. BARBARA GONZALEZ Assured Benefits Corp.
5. KENNETH R. BOWLING The Benefit Exchange	20. JACOB P. ANDERSON Anderson Insurance Agency	5. ASSURECOR, INC.	20. GERALD R. STEVENS Stevens & Associates Insurance Agency
6. EDWARD L. SHACKELFORD The Assurance Group	21. MACK M. DANIELS Daniels Insurance Agency	6. CHARLES R. MANKAMYER American Life & Health Group, Inc.	21. ANTHONY M. ANTIN Affiliated Health Insurers
7. PHYNESTA D. HILLIE Hillie Insurance Agency	22. NELSON J. MARTIN Martin Insurance Agency	7. MICHAEL LEMAR Sunshine State Agency	22. PIERCE A. STEVENS JR. Stevens Insurance Agency
8. LARRY L. SANDERS Sanders Insurance Agency	23. HENRY L. LANE Lane Insurance Agency	8. CHAD W. MCLANE McLane Insurance Agency	23. RON CONCKLIN Rosenberg-Concklin, Inc.
9. AMERICAN EAGLE CONSULTANTS, INC.	24. MICHAEL L. WHITE White Insurance Agency	9. ROBERT L. JONES Jones Insurance Agency	24. INSUREONE CORPORATE BENEFITS, INC.
10. JOSE C. TRUJILLO Trujillo Insurance Agency	25. CAFFEY CONSULTING GROUP, INC.	10. INSURANCE PRODUCERS OF AMERICA AGENCY	25. WILLIAM T. BREWER Brewer Insurance Agency
11. EDUARDO A. SAENZ Saenz Insurance Agency	26. FRED RICHARDSON Richardson Insurance Agency	11. PHILIP B. ORTEZ JR. Phil & Kathy Ortez Insurance Agency, Inc.	26. ROBERT D. BOULTER Boulter Insurance Agency
12. LARRY G. KERR Kerr Insurance Agency	27. STERLING & SMITH FUNERAL DIRECTORS, INC.	12. UNION BENEFIT CORP.	27. THOMAS STATKEWICZ Sylvan-James Associates, Inc.
13. KENNETH B. JOHNSON Johnson Insurance Agency	28. WESLEY E. DIXON Dixon Insurance Agency	13. AMERICA'S HEALTH TEAM	28. LAK C. CHUNG Chung Insurance Agency
14. ROY L. TUCKER Tucker Insurance Agency	29. HANI S. RIHAN American Ins. Agency of FL., Inc.	14. CATHERINE HATTON Hatton Insurance Agency	29. JOSE C. TRUJILLO Trujillo Insurance Agency
15. KEN PARKER Parker & Associates, P.A.	30. GILBERT S. WILLIAMS Williams Insurance Agency	15. LUKE A. ELLIOT Elliot Insurance Agency	30. THE WASHWICK AGENCY, INC.
LIFE WRITING AGENTS		HEALTH WRITING AGENTS	
1. ROBERT D. BOULTER	16. JAMES C. DANNREUTHER	1. TIMOTHY J. AHLBUM	16. LUKE A. ELLIOT
2. SCOTT E. HUNT	17. LARRY G. KERR	2. JERROLD J. POSTIN	17. MATTHEW BROWN
3. TIMOTHY L. RIAL	18. ROGELIO R. ESPARZA	3. PHILIP B. ORTEZ JR.	18. LAURO DIAZ
4. GERALD R. STEVENS	19. KENNETH B. JOHNSON	4. DEXTER R. SAYLOR	19. RICHARD R. ZEIS
5. PHYNESTA D. HILLIE	20. GREGORY M. FALLIN	5. WILLIAM E. GORSKI	20. LOUIS J. GRAGNANO
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8. MARK A. SIMPKINS	23. DANIELLE PEELER	8. DANIELLE PEELER	23. BILLIE F. ROBERTS
9. MARY E. DIOGUARDI	24. OWEN E. METTS	9. JAMES E. MAYNER	24. JOHN R. BURROWS
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13. DONALD A. SCHACK	28. TIMOTHY STYER	13. JONATHAN CLARKE	28. WILLIAM T. BREWER
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