Torch

September 2011
www.libertynational.com

The news and ideas magazine for the Agents of Liberty National

Torch
editor's page

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LIBERTY NATIONAL

Since 1900, we've grown into one of the nation's leading insurers with thousands of representatives in locations nationwide. We believe in personal, one-on-one local service for insurance. And that's the way it ought to be.

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KEEP YOUR SPIRITS UP!

Liberty National sends warm thoughts and prayers to all who experienced hardship and loss during the past weeks due to hurricanes, tornadoes, fires, and floods.

NEW GROUP TERM PAID UP AT 65

Liberty's new **Group Term Paid Up at 65**, available on paper application, is approved for sale in Alabama, Arizona, Arkansas, Colorado, Georgia, Idaho, Iowa, Louisiana, Michigan, Oklahoma, Pennsylvania, Tennessee, Texas, and West Virginia. The Group Term to 100 product is also still available, but the new product offers several differences:

- Issue Age: 0-55
- Premiums paid only to age 65
- Optional Accidental Death Benefit and Premium Waiver available for additional premium

A new worksite video including both products has been added to the Laptop Sales Presentation. Go to the Agent Services website, 'Online Forms,' 'Group Term Paid Up at 65' for materials and rates and to review the Marketplace Bulletin. Online Brainshark training will be available soon.

MEDICARE SUPPLEMENT PLAN HDF DEDUCTIBLE REMINDER

Don't forget! Customers who purchase a Liberty National **Platinum PLUS Medicare Supplement Plan HDF** with an effective date of Oct. 1, 2011, or after, pay only $1,000 of the $2,000 calendar-year deductible before their policy benefits take effect.

TOLL-FREE NUMBERS TO COMPLETE QAC

Please provide customers with the new phone number listed below to contact us to complete their QAC. Liberty's *Agent's Instruction Guide* has been updated to reflect this change.

Liberty National customers should call toll-free 1-866-463-8606 Central time zone. This is the only number for QAC calls and applies to A-250 applications, batch applications, and Spanish calls.

- Monday – Thursday 8 a.m. to 8 p.m.
- Friday – 8 a.m. to 6 p.m.
- Saturday – 8 a.m. to Noon

CASH CANCER REMINDER

Liberty National's new **Cash Cancer** policy, which is now approved for sale in 32 states, is available on eApp where approved, except in District of Columbia, Delaware, Iowa, North Dakota, and Wisconsin. Cash Cancer is offered only on an aftertax basis during a scheduled PD or mid-year enrollment Check the Cash Cancer product page on the Agent Services website under 'Online Forms,' 'Cash Cancer,' for any state special forms, brochures, etc. Branch Managers may contact custserv@libnat.com with questions.

ATTN: SOUTH CAROLINA, SOUTH DAKOTA, AND UTAH AGENTS

Liberty's **Accident Protector Max** is recently approved in South Carolina, South Dakota, and Utah. Remember, when Accident Protector Max is approved in a state, Accident Protector Plus is no longer available.

Take online Brainshark training and study the Marketplace Bulletin on the Agent Services website for complete product details. ***Accident Protector Max is not available on eApp***. Branch Managers may contact custserv@libnat.com with questions.

ATTN: FLORIDA AGENTS

As a reminder, Liberty's **$3,000 Accidental Death Policy (ADP-FL)** introductory offer is sold through a rebate program in Florida, in which the Agent's $10 commission is immediately charged back and used to pay the first year's premium. The customer receives a premium notice at the end of the first year for the second year's premium. No commission or renewals are paid after the first year.

All Agents must sign the Florida Rebate Schedule Form (LADPLF_AGT) before offering the ADP-FL to customers, and the signed forms must be sent to Home Office Agent Licensing. Branch Managers must post a copy of the Florida Rebate Schedule Form (LADPFL_BR) in the Branch and retain a copy and a list of participating Agents for five years.

ATTN: CONNECTICUT AGENTS

As previously communicated, sale of Liberty National's **Platinum PLUS Medicare Supplements** is temporarily suspended in Connecticut. We will notify you as soon as the product becomes available for sale. Branch Managers may contact custserv@libnat.com with questions.

CANCER POLICY REINSTATEMENTS

As a reminder, we have changed the rules regarding cancer policy reinstatements. Effective immediately, cancer policies may be reinstated after 91 days if the customer qualifies, using Health Reinstatement Application H-3572 (state specials may apply) and paying all past-due premiums.

This change does not apply to the First Diagnosis Cash Cancer Policy or the First Diagnosis Cancer Lump Sum Limited Benefit Policy in Georgia.

If a policy has been lapsed more than 180 days, it cannot be reinstated.

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E-MAIL ADDRESSES UPDATE!

As previously communicated, effective Aug. 29, we discontinued the ***branchservice@torchmarkcorp.com*** e-mail and combined the United American Branch Service and Liberty National Customer Service e-mails.

All requests for action should be e-mailed to Customer Service at ***custserv@libnat.com***, except for those listed below. Remember, only Branch Managers and administrative assistants are authorized to e-mail the Home Office. When Agents or Unit Managers have a question, they should e-mail the Branch Manager or administrative assistant with a clear request. If the Branch Manager or administrative assistant cannot answer the question, only then should the Branch Manager or administrative assistant e-mail Home Office Customer Service.

Please continue to scan and e-mail applications to ***newbusiness@libnat.com***, according to current procedures outlined in the May 26 field memo.

E-mail COD transmittals to ***codissue@libnat.com***.

E-mail worksite contract paperwork and enrollment date changes to the Worksite mailbox at ***worksite@libnat.com***. Requests asking for an 'exception' should be e-mailed to ***fneelley@libnat.com*** or ***gprater@libnat.com***. All other requests go to Customer Service at ***custserv@libnat.com***.

To stop processing of an e-app, e-mail ***stopeapp@libnat.com*** within 24 hours of the eApp upload.

E-mail requests for service due to problems with eApp uploads, eApp entry, the Proposal System, Laptop Sales Presentations, PC/laptop, software or hardware, TMKONLINE, TMKOFFLINE, UAONLINE, UAOFFLINE, RLMS, or any other technical computer issues to ***branchhelp@torchmarkcorp.com***.

Examples of requests to ***custserv@libnat.com*** include, but are not limited to, questions regarding:

1. New Business or Underwriting
2. Commissions or Bonuses
3. Policy Issue Status
4. Customer Service
5. Claims Status
6. Licensing
7. Branch Office Operations (including questions about Branch expenses, Z accounts, etc.)

When the Home Office receives a phone call from a Branch Manager or administrative assistant, it interrupts workflow and allows no written record of what actually transpires in the request or resolution. Verbal communication can be lost, unclear, or misinterpreted – written communication allows a clear, concise record of both the request and the answer. If Customer Service cannot handle the request, it forwards it to the appropriate department for handling.

It is Customer Service policy to answer all requests within two business days. If you do not receive a response within two business days, please e-mail Pam Penn at ***ppenn@libnat.com***. Pam investigates the request to determine why no response was provided and works with the employee or department to resolve your request. Please forward a copy of the e-mail string in your request. Always provide detailed information and Agents' employment numbers within your request.

Be sure everyone in your Branch knows how to access policy information on the Agent Services website for pending application status, etc. Branch Managers are responsible for training administrative assistants, Unit Managers, and Agents to use the available screens and provided reports. No one from your office should contact Customer Service to get answers on these types of issues.

CONGRATULATIONS AUGUST CEO AWARD WINNERS!!

Please join us in congratulating the winners from the August CEO Contest drawing that was held Friday, September 9th.

AGENTS		
DEMETRIUS CASSELLAS	BRANCH 93	$5,000
BRITTANY TRUITT	BRANCH 86	$2,500

UNIT MANAGERS		
BERLINDA JACKSON	BRANCH 115	$5,000
ROYCE MASK	BRANCH 18	$2,500

BRANCH MANAGERS		
CLINT MCLAIN	BRANCH 10	$5,000
LEDON GREEN	BRANCH 688	$2,500

Andrew W. King
President and
Chief Marketing Officer

Step Up Your Game!

We are more than halfway through 2011. As we enter fall, it's a perfect time to stop and assess what you have accomplished. Are you achieving your goals? Are your sales at the level you want them to be? Are you on your way to Convention 2012?

If you can't answer "yes" to these questions now, you still have time to change that. Put forth extra effort from now until the end of the year to get to Convention at the Hard Rock Hotel & Casino Punta Cana in the Dominican Republic (and make sure you keep up those efforts for Convention 2013). You will benefit from the extra sales, commission, and bonuses you generate along the way. Remember, it's never too late to be a success with Liberty National, and we're providing you with everything you need to make that happen.

BEGIN WITH BASICS

As you know, Liberty National provides a wide range of products to fit virtually any prospect's need and budget. With a variety of life and supplemental health insurance products to offer to worksite employees and individuals, your potential for sales is tremendous.

Unsure where to begin? If you're ever in doubt about which products to offer your prospects, remember first that everyone needs life insurance. The amount and type of life insurance varies depending on your prospect's individual circumstances, but as a general rule, it's beneficial to follow the life insurance bell curve to determine your prospect's needs. Read more about the bell curve on page 6 in this issue of *Torch*.

The need for final expense coverage begins at birth. This generally means everyone should have a whole life policy. As individuals attend college, begin work, get married, acquire mortgages, have dependents, etc., the need for coverage increases. An additional term life policy may be appropriate to add to existing coverage. As individuals age, pay off debts and mortgages, and no longer have dependents, term policies may no longer be needed. With this information in mind, you have a great opportunity to offer appropriate financial protection to any and all your customers.

Life insurance is a good place to begin, and is a great segue into other Liberty products. Just as your customers need financial protection for their families in case of death, they also need supplemental health insurance to help with medical costs that may arise. The new Accident Protector Max and our First Diagnosis Cash Cancer Policy* have had great traction since their release and are excellent products to offer your worksite and individual customers. Since no one is immune to accidents or cancer, purchasing these products can help your customers prepare for the unexpected.

TIME FOR MEDICARE SUPPLEMENTS

In addition to Liberty's other quality products, now is an excellent time to have our Platinum PLUS Medicare Supplements at the forefront of your mind (and sales portfolio). This fall, Seniors may disenroll from their Medicare Advantage plans, return to Original Medicare, and seek a traditional Medicare Supplement. Some Medicare Advantage plans are also disenrolling members from their plans, and these Seniors also have the choice to return to Original Medicare and seek a traditional Medicare Supplement. That's your cue to present the different Med-Supp plans Liberty National offers. Medicare Supplements are on Seniors' minds, so they should be on yours too.

Liberty National's history of financial stability and strength coupled with its range of available Med-Supp plans give you a real advantage in the Senior market. To fit your prospects' individual needs and budgets, we offer Medicare Supplement Plans A, B, F, HDF, and N in most states**, so your Senior prospects can choose the best coverage for them.

Plan F is a great option for someone who wants broad coverage. For prospects who are generally healthy and looking to save on premiums, Plan F's high deductible version, HDF, is a fitting alternative. Combine HDF with the Reserve Fund Annuity (where approved), and your customers get great products and service all around! Plan N is also another great way for customers to buy quality coverage at a reduced cost versus Plan F.

Medicare Supplements are always outstanding products to sell; Seniors tend to be fiscally responsible, have the resources to spend, and gravitate toward reputable, long-standing companies like Liberty National. With the current growing interest in Medicare Supplements, now is a particularly good time to boost your Med-Supp efforts to increase your individual sales. ***Remember, the Medicare Advantage Annual Election Period (AEP) runs October 15 to December 7, 2011, so be ready!***

Get some Senior sales tips on pages 7 and 8.

WORKSITE UPDATE

As you increase your Medicare Supplement sales, why not increase worksite as well? With a struggling economy, more and more employers are making voluntary benefits available to their employees to help ease the cost of employer-provided benefits. Additionally, with many employers increasing employees' insurance premium contributions, employees are eager to look for different options to help them save on insurance while maintaining adequate coverage. These developments can only mean a greater worksite opportunity for you. Read more about this trend in workplace coverage on page 10.

CONSERVATION EFFORT

While you're putting forth the extra effort on your end, Liberty National is doing its part to help your numbers by instituting a conservation program. This initiative is designed to keep business in force by allowing a waiver of premium in the event a bank draft is returned for insufficient funds. Turn to page 9 to read more about this program created to help your persistency.

THE EXTRA MILE

This should be a busy time of year for you. With an increased effort in life insurance sales (remember September is Life Insurance Awareness Month), Medicare Supplements, and worksite enrollments, your weekly activity should be substantial. Don't forget: all the work now will yield extra payoff later. So take initiative and make the rest of the year count. You owe it to yourself to achieve success!

** First Diagnosis Cancer Lump Sum Limited Benefit Policy in Georgia*

***Check Agent Services to find Medicare Supplements available in your state*

Attributes *of a* Great Agent!

With advances in technology in the last decade, the ways of doing business have changed dramatically, but the qualities that make a great Agent remain timeless.

You know you have what it takes to be a great Agent … but are you giving 100 percent every day? Even the most successful Agents need reminders sometimes to help boost their sales approach. Read on to find out what customers look for in an Agent. Use this checklist as a measuring stick for personal growth.

✔ **Friendly and Patient:** Take time to speak to your customers about their lives, families, professions, and hobbies. After that, take more time to answer their questions about our products and our Company. Relating to your customers on a personal level helps you find the appropriate amount of coverage for them, and your customers appreciate your approachable and responsive attitude.

✔ **Professional:** Always maintain a high level of professionalism. Appearance, attitude, and Company and product knowledge can get your foot in the door, put reluctant customers at ease, and ultimately close the sale.

✔ **Knowledgeable:** Customers want to know exactly what they are purchasing without any lingering questions. Be sure you're familiar with what you're selling; use your Brainshark training, Marketplace Bulletins, and other resources on 'Agent Services' to become knowledgeable. Don't forget to show the Laptop Sales Presentations!

✔ **Attentive:** Being attentive to your customers' questions and concerns is an important quality customers look for in Agents. When customers value their Agents, they value the Company and the products too.

✔ **Honest:** Liberty National is a reputable Company with quality products. Accurate and honest representation of what you sell builds your customer's trust, constructs a solid business relationship, and helps yield additional referrals.

**Source: UA News – July 1998*

✔ **Available:** Something so simple as being there when your customer needs you can go a long way when it comes to customer approval. Always return calls promptly!

✔ **Pleasant:** Customers who feel comfortable with an Agent are more likely to purchase coverage; a pleasant attitude is an easy way to accomplish this level of comfort. Maintain this pleasant attitude even when you don't close the sale – you never know what your customer may buy in the future or how many referrals you can obtain.

✔ **Open-minded:** Selling appropriate coverage for your customer's needs and budget certainly helps the customer, but it also helps persistency (and you). Customers are far less likely to let policies lapse when the policies fit their budget and needs.

✔ **Trustworthy:** Establish a foundation of trust right away with your prospects. If trust is not present from the beginning, a sale won't be either.

✔ **Concerned:** Don't sell the product – show the need for coverage. Show your concern for your customer's well-being to help your customer realize the importance of financial protection. Make sure you're not a 'one and done' Agent; annual policyholder reviews should be a regular part of your service, especially by using our Laptop Sales Presentation.

✔ **Responsive:** Timeliness is crucial when attaining and retaining customers. The extra time you take to call your customer back quickly could mean the difference between Liberty National or another insurance provider winning and retaining the business!

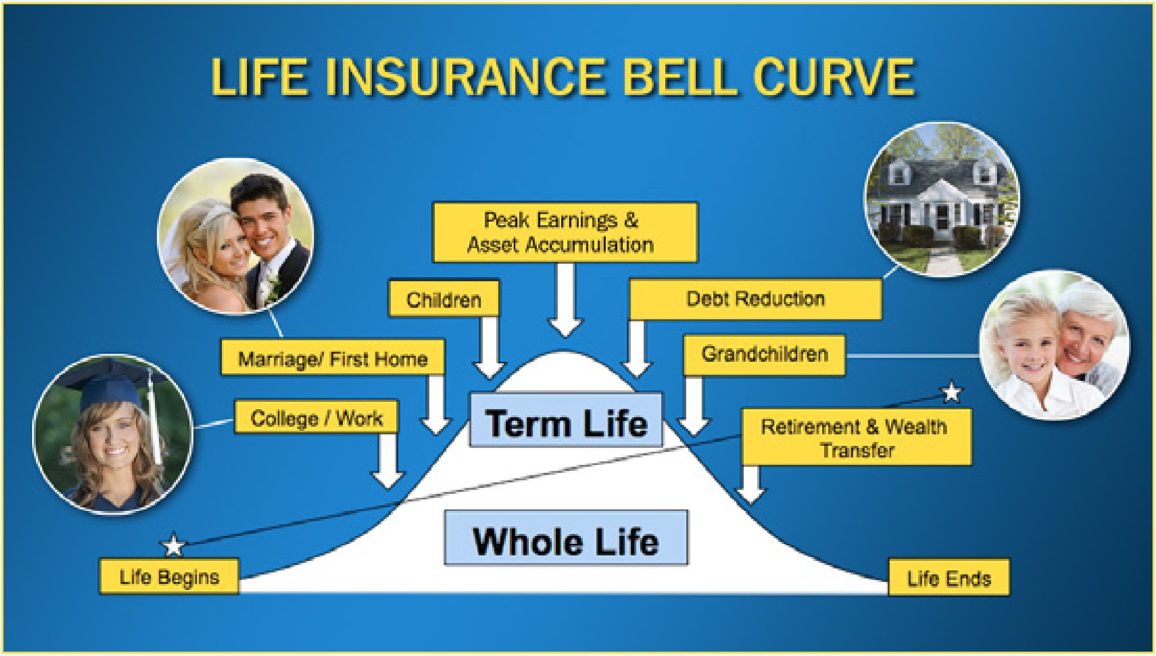
The Ups and Downs of Life

As an Agent, you should know how important life insurance is for every individual.

From young children to breadwinners to retirees, life insurance is a necessity that spans every stage of life. What would happen to a family if a working parent died? Would they be able to pay the mortgage, monthly bills, or final expenses? What about a family who loses a child and is then faced with medical expenses and funeral costs? With this inclusive need in mind, you should always consider every prospect's need for life and final expense coverage.

Based on the bell curve shown in the 'About Life Insurance' video in the Laptop Sales Presentation, the Laptop and the eApp work together to determine the appropriate amount and type of coverage suitable for your prospects. The bell curve concept illustrates how the various milestones in one's life correspond with the life insurance one needs at each stage of life.

Take a look at the illustration. This graph should give you a general idea of what type of life insurance is appropriate to present to your prospects.



The Beginning

Throughout life, the need for life insurance changes. At birth, everyone develops a need for final expense coverage, which lasts until life ends. This ongoing need generally calls for a whole life policy for most eligible prospects.

The Milestones

As individuals reach various milestones in their lives, such as attending college, getting married, buying a home, and having children, their need for life insurance increases. They need additional financial protection in the event of death to help their loved ones pay the mortgage, monthly bills, and other debts, or to help their children pay for college. During this phase of life, it may be appropriate to add a term life policy on top of an existing whole life policy to help meet these extra needs.

Retirement

As individuals reach their retirement years, they generally pay off their debts and mortgage and no longer have dependents. At this point, their term policies may end and no longer be needed. However, their whole life policies remain in force for final expense coverage. Customers may take advantage of term conversion privileges to secure more whole life coverage.

The Right Fit

Of course, every individual's circumstances are different, and you may need to adjust the amount and type of life insurance you present accordingly. You should also take advantage of using the needs-based Laptop Sales Presentation in the eApp, which features intelligence software to help determine the appropriate amount of coverage to fit your prospects' particular needs.

With this information in mind and with the help of the Laptop Sales Presentation, you have the tools for success in the life insurance market, providing your customers with the valuable financial protection they need while improving your sales and commission along the way.

Simple Tips for Success with Seniors!

The Senior market is one of the most lucrative in the insurance industry with 10,000 people turning 65 each day in the United States and thousands of Medicare Advantage members potentially returning to Original Medicare and seeking a traditional Medicare Supplement each year. Here are simple tips to get you ready for the Medicare Advantage Open Enrollment Period starting October 15 and to make the sales experience more pleasant and profitable for you and your prospect.

(continued)

SIMPLE TIPS:

KEEP IT PRESSURE-FREE
People don't like to be pushed into doing anything, and Seniors are no different. Maintain a pressure-free atmosphere when selling to Seniors. Emphasize it's important they make a decision, but that the decision is entirely theirs to make.

BE A VOLUNTEER
More than anything, Seniors want to maintain their independence and continue to feel active and vital. Volunteer your time to help them do just that. Senior centers, health clubs, religious organizations, Senior sports teams, travel clubs, etc., always need volunteers to assist with Senior programs and classes. What a great way to get acquainted with potential prospects and do something positive for your community.

HOST COFFEE TALK
A good way to get acquainted is over a cup of coffee! Run an ad in your local newspaper or community bulletin to host a 'Second Cup of Coffee' for Seniors at a local restaurant. Indicate you want to give them useful information about Medicare and answer questions they may have about Senior health insurance. Host it midmorning when business is slow for most restaurants. Owners will appreciate the additional sales on donuts, apple fritters, and bear claws!

BE CUSTOMER-CENTERED
While being knowledgeable about our Company and products is important to creating a good sales presentation, caring about your prospect is just as important. Prospects don't care how much you know until they know how much you care. Everything you do and say must be for the good of the customer. Give them the time and the information they need to make the decision that's best for them. And most of all, always be sensitive to their personal and financial situations.

HOLD AN ANNUAL REVIEW
You've heard it a million times, but we can't overemphasize the importance of an annual review. Whether there have been significant changes in the lives of your customer or not, the annual review is a great way to let customers know you continue to care long after the sale. It's also an outstanding opportunity to get referrals. For instance, your Senior customer may have moved during the past year to a retirement community. When you visit, you may end up with more referrals than you ever dreamed possible, and you may decide their new residence is a fantastic place to hold a Senior seminar. In addition, invite the children of your Senior customers to sit in on the annual review. The kids may be aware of additional needs the parents have, and may provide you with additional referrals. Annual reviews create all kinds of opportunities!

MARKET IN MANY MEDIUMS
Make use of all the possibilities around you - direct mail, customer referrals, Senior seminars, print ads in newspapers and community or church bulletins, health fairs, sponsorship of kids' sports teams, congratulatory ads in high school and college yearbooks. And don't forget people in line with you at the bank or the grocery store. Tell everyone what you do and how well you do it! All these can keep your name in front of the public and make you the go-to person for Medicare Supplement sales. ***Make sure any advertising material you use or distribute is approved by the Home Office.***

OFFER THANKS
We often stress the importance of acknowledging special occasions in the lives of your customers such as birthdays, anniversaries, etc. But is there any time more appropriate to thank them for their business than at Thanksgiving? Probably not! When you send a card at Thanksgiving, it gets noticed, and you stand out from the crowd instead of being lost in the holiday shuffle.

GET REFERRALS
This is a given with most insurance sales people, but we want to emphasize how much easier and more significant this can be when you have the $3,000 Accidental Death Policy to offer. When your customer gives you a referral, they're not just giving *you* a referral. They're giving that referral an opportunity to receive $3,000 worth of accidental death coverage for themselves and their spouse and $1,000 ($2,000 in Florida) for each of their kids ... and all for a minimal annual premium at the end of the first policy year. What a deal! The ADP gives the term 'referral' a whole new dimension!

Sources: Pew Research Center; www.seniormarketadvisor.com

Conservation ...
not just for trees!

The word conserve is defined 'to protect from loss or harm; to preserve'. Liberty National has been in the business of protecting policyholders from financial loss or harm for more than 100 years, and our newly created conservation effort is a continuation of that philosophy.

WHAT IS THE CONSERVATION EFFORT?
This Torchmark initiative, headed by Program Director Betsy McAndrew, began in May 2011, and is designed to keep business in force. You work hard to makes sales, and the Company wants to do all it can to help you maintain those sales. Right now the program applies to Liberty National, American Income Life, and Globe Life, and there are plans to expand to additional Torchmark affiliates.

Because bank draft business provides the best persistency, it's crucial we do all we can to retain it. Consequently, our conservation efforts focus on policyholders who pay monthly premiums via bank draft. The program allows a waiver of premium in the event a bank draft is returned for nonsufficient funds (NSF) at any time after the first successful bank draft.

To qualify for the program, the policyholder's bank draft billing account must have at least one non-cash-value life policy or a life or health policy associated with a non-cash-value life policy.

A separate Conservation Program exists for billing accounts with a cash value life policy. If the policy has an Automatic Premium Loan (APL) provision, that option automatically applies after the second draft is returned due to NSF. The policy drafts again for the next scheduled payment, but if the situation remains the same, it is switched to direct billing.

HOW DOES THE CONSERVATION PROGRAM WORK?
When a bank draft is returned due to NSF, we redraft. If the second draft is returned due to NSF, then the following conservation steps take place:

The Company waives the current premium due and advances the paid-to-date one month, in which no commissions are paid.

We send a letter to the policyholder and a copy to the Branch about the one-month waiver of premium. If the next scheduled draft is not successful, we follow the procedures already in place for returned items.

In addition to communicating with our policyholders by letter, the conservation team makes daily outbound calls to policyholders:

- **Closed Account:** If a draft is returned due to a closed account, team members make an effort to update the customer's bank information and ultimately keep the business on the books. Prior to our new conservation efforts, we sent a letter to the customer and switched the account to direct bill. We still send the letter, but also make the additional personal contact. We also notify the customer's Branch office and tell the customer an Agent from the Branch may also make contact.

- **Worksite to Direct Bill:** A conservation team member calls the customer to verify contact information, to set up the account on bank draft, and, if necessary, to adjust the amount of coverage if the customer asks about reducing their premium. Prior to this, we only sent a letter to the customer and switched the account to direct bill. We still send the letter, but also make the additional personal contact.

- **Surrender/Cancel Calls:** The conservation team uses a specific script when customers call to cancel or surrender their policies. Team members attempt to conserve the policy by reeducating policyholders of the insurance benefits and may also offer to reduce the face amount of the policy to make the premiums more affordable. If the customer decides to reduce the face amount, the team member e-mails the customer's Branch to alert them to contact the customer. If there is no active Agent on the policy, we give the customer the phone number of the closest Liberty National Branch.

HOW DOES CONSERVATION BENEFIT YOU?
Anything we do to keep business on the books is good for everyone ... policyholder, Agent, Unit Manager, Branch Manager, and Company, because retaining existing customers is just as important to our success as selling to new customers. After all, it costs more to secure a new customer than it does to keep an existing one happy.

In addition, when we make a positive personal contact with our customers, we enhance customer trust. Each time a member of the conservation team gives a customer the opportunity to waive their premium for a month or to make a policy change to reduce their premium, the customer knows we care enough about them to make the adjustments needed to keep their business.

The Home Office team is your partner for success. The Conservation effort is good for everyone!

Source: http://www.thefreedictionary.com/conserve

Worksite ...
looking ahead

The healthcare overhaul will likely have a positive effect on the future of worksite sales. A July 2011 survey by Towers Watson, a human resources consultant, indicates ***almost one in 10 midsize or large employers will no longer offer employer-sponsored health coverage beginning in 2014, the year many of the healthcare changes take effect. The same survey shows another one in five companies are uncertain what they will do***.

CONTROLLING COSTS

According to a 2010 Harris Interactive study, controlling costs related to health insurance was cited by almost half of those surveyed as being one of the top three issues they face. With employers of all sizes struggling to stay afloat, many have eliminated or cut back employer-sponsored benefits, laid off workers, or instituted salary freezes. As a result, voluntary benefit sales should resume an upward trend in the future.

And voluntary benefits are important to employees as well as employers. According to MetLife's ninth *Annual Study of Employee Benefit Trends*:

- ***61% of employees value voluntary benefits as a way to obtain benefits that meet their personal needs.***
- ***52% of employees want employers to offer a wider array of voluntary benefits.***

And employers are listening. Fifty-five percent of the 1,652 companies surveyed in the study already offer voluntary benefits, seeing them as a way to retain employees and keep costs low. The study also concluded when company decision makers take time to examine voluntary benefits, they are considering shifting employer-paid benefits to voluntary ones.

WHAT'S AHEAD?

Colonial Life & Accident Insurance Company surveyed 750 Human Resource Managers at an annual conference in July and found that in 2012:

- ***51% of employers are increasing employees' health insurance premiums.***
- ***49% are increasing employees' health insurance deductibles and copays.***

At the same time, half of these employers also plan to include voluntary benefits in their overall benefit programs. And no matter what kind of benefits a company provides or doesn't provide, supplementing its existing program with voluntary benefits can only improve its overall benefit offering.

WHAT'S IT MEAN TO YOU?

Bottom line? Selling worksite pays ... for you, the employer, and employees. With healthcare costs being a critical concern for companies of all sizes and employers doing everything they can to save money, it's an optimum time to promote Liberty's Worksite Advantage and a Section 125. The need is powerful and so are the Liberty National products to meet it.

Need a refresher course in worksite? Review Brainshark Online training courses ... Worksite, Worksite Group Term Life, Worksite CareerLife Plus, etc. Go to the Agent Services website, 'Online Forms', 'Worksite Marketing' to review the forms and materials related to Liberty's Worksite Advantage.

Get excited about selling worksite!

SOURCES: *http://blog.checkpointhr.com/blog-0/bid/56745/Voluntary-Benefits-How-Small-Businesses-Can-Take-Advantage; http://www.crainscleveland.com/article/20110818/FREE/110819849; http://www.nehra.com/index.php?option=com_content&view=article&id=710:new-trends-in-benefits-and-coverage-why-voluntary-benefits-are-more-relevant-than-ever&catid=24:benefits&Item id=110; http://www.ncpa.org*

Do Not Call
Company Guidelines

WHAT IS DO NOT CALL (DNC)?

Federal legislation established a **National Do Not Call Registry** in October 2003, which impacts insurance companies, brokerage firms, and trade associations, and addresses two areas of activity: telemarketing and fax solicitation. In addition to the National Do Not Call Registry, many states and companies also maintain Do Not Call lists. A consumer may register his or her home or cell phone number on any or all of them.

HOW DOES DO NOT CALL AFFECT AGENTS?

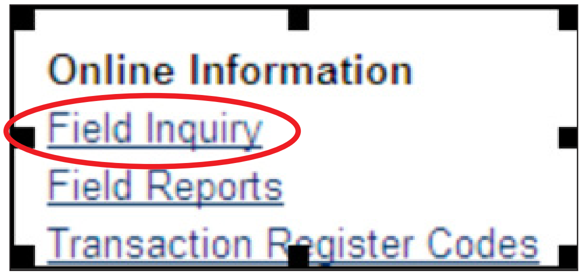
You must maintain compliance with the National DNC Registry and with your state's registry, if there is one. You must also stay informed about the DNC laws and any other applicable state laws and regulations regarding telemarketing in the states in which you sell. If any consumer requests not to be contacted by the Company, the Company must place the consumer's phone number on the Company's internal DNC list and not contact the consumer again.
Per Company policy, fax solicitations are also prohibited.
Failure to follow Company DNC guidelines may result in disciplinary action up to and including termination.

DO NOT CALL GUIDELINES

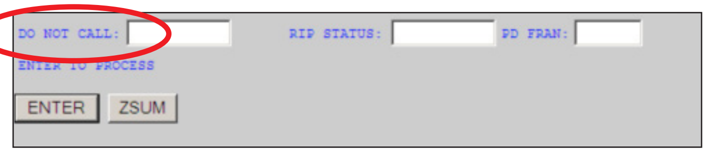
In compliance with federal regulations, our Company maintains an internal DNC list. If asked by a contact not to call again, you must immediately record the full name of the contact, phone number, address if available, policy number if available, and have your Branch Manager e-mail this information along with the request to the Home Office at custserv@libnat.com.

TO CHECK ONE OR TWO INDIVIDUAL NUMBERS ONLINE

Go to www.libertynational.com and log into 'Agent Services'. Click 'Field Inquiry' under 'Online Information'.



When the gray box appears, type in the phone number you wish to scrub in the 'Do Not Call' box, then click 'Enter'. You will get a message if the number is on the Do Not Call list.



UPLOADING SPONSORSHIPS

All Sponsorships must be uploaded to the Lead Management System (LMS). Sponsorships uploaded by 7 a.m. Central time zone are available by 7:30 a.m. Sponsorships uploaded by 3:30 p.m. Central time zone are available by 4 p.m. If a sponsor's phone number is on the Do Not Call list, the words 'In person' appear.

LEAD LISTS PURCHASED FROM OUTSIDE VENDORS

If you purchase a lead list from an outside vendor, you must verify the list has been scrubbed against the national and state registries. Submit the purchased list to the Home Office to be scrubbed against the National Registry and the Company's DNC list. Agents are individually responsible for complying with any applicable state DNC regulations.

SUBMITTING PURCHASED LISTS TO THE HOME OFFICE

- Request the list from the vendor in Microsoft Excel format.
- Save the leads to your desktop.
- Log on to TMKOnline at https://www.tmkonline.net/logon/ and follow instructions for uploading the leads.

Lists are scrubbed and e-mailed back within seven days with matching numbers removed. Replace the uploaded leads with the scrubbed list.

QUESTIONS

Many Do Not Call questions can be answered in the Do Not Call Brainshark online training. Log into Brainshark at www.brainshark.com/torchmarkcorp to take the **Do Not Call Brainshark** online training course. Agents and Unit Managers should direct questions regarding Do Not Call to Branch Managers. Branch Managers may e-mail custserv@libnat.com with questions.

Wish You Were Here!

And You Can Be!

Hard Rock®
HOTEL & CASINO

September 2011

Are You on Schedule for the Hard Rock Hotel & Casino Punta Cana?

June 28 - July 1, 2012

The sounds of Las Vegas slot machines may still be ringing in your ears, but it's never too soon to think about Convention 2012 in the Dominican Republic. The qualifying year is a little more than half over, so kick your production into high gear and picture yourself soaking up the sun like a celebrity next summer. Here are comments from others who've been there.

"The resort grounds, restaurants, and amenities are topnotch. The beach is absolutely beautiful. The staff is attentive to all your needs and willing to bend over backward to get you anything you need immediately. And the rooms are fantastic."

"The Hard Rock Punta Cana makes you feel like you are a Rock Star! The friendly staff, gorgeous rooms, pristine beaches, and relaxing pools were difficult to leave behind."

Check out this all-inclusive resort for yourself at http://www.hardrockhotelpuntacana.com/.

Produce Business NOW . . . Party like a Rock Star later!

Liberty Leaders - Top Performers in Total AP

The following producers represent the Top 20 Branch Managers, Unit Managers, and Agents in year-to-date total annual premium production through August 2011.

TOP 3

Branch Managers	Unit Managers	Agents
1. **Tim Aderholt** *#49* $1,675,278 	1. **Craig Wilson** *#49* $574,168 	1. **Corey Hulsey** *#49* $189,903 
2. **Jason Everett** *#170* $1,258,935 	2. **Cathy Meinecke** *#176* $419,382 	2. **Alan Goforth** *#10* $125,030 
3. **Howard Ralston** *#86* $1,243,429 	3. **Billy Yeomans** *#40* $415,779 	3. **Serge Clouatre** *#49* $124,656 

4-10

Branch Managers	Unit Managers	Agents
4. **Brian Cannington**, *#40* $1,188,699	4. **Gabriel Speaks**, *#115* $374,497	4. **Jeff Lones**, *#9* $121,556
5. **Angela Hanson**, *#15* $1,115,468	5. **Michael Simmons**, *#40* $365,832	5. **Corrie Hill**, *#49* $112,592
6. **Owen Wilson**, *#46* $799,023	6. **Melissa Nuckolls**, *#170* $364,382	6. **Bill Lacount**, *#49* $109,492
7. **Jason Adams**, *#176* $746,771	7. **Scotty Fourtenbary**, *#15* $342,437	7. **Wendi Thornton**, *#176* $107,384
8. **Mark Woodruff**, *#8* $714,752	8. **Brandon Herndon**, *#86* $330,273	8. **Douglas Lavender**, *#17* $106,956
9. **Ricky Beard**, *#129* $704,435	9. **Bradley Gray**, *#129* $322,657	9. **Mark Hockensmith**, *#49* $103,045
10. **Sherri Young**, *#77* $680,705	10. **Leighanne Crews**, *#77* $313,566	10. **Gary Hixson**, *#45* $102,426

11-20

Branch Managers	Unit Managers	Agents
11. **John Hadder**, *#2* $651,109	11. **David Brooks**, *#117* $302,254	11. **Darren Alexander**, *#49* $101,787
12. **Lonell Plyler**, *#18* $643,789	12. **Tommy Wainwright**, *#141* $295,169	12. **Kenny West**, *#49* $94,166
13. **Vickie Ketron**, *#115* $623,520	13. **Philip Nichols**, *#10* $293,768	13. **Ashton McKelvy**, *#77* $90,843
14. **Tom Botts**, *#645* $563,747	14. **Rachel Fenz**, *#670* $293,515	14. **Pam Stanton**, *#170* $89,765
15. **John Brooks**, *#5* $561,542	15. **Marie Tuck**, *#15* $290,844	15. **Jerry Crowell**, *#18* $85,743
16. **Tony Carter**, *#9* $537,560	16. **Jason Joiner**, *#688* $275,622	16. **David Graham**, *#178* $85,426
17. **Jeff Miller**, *#178* $526,487	17. **Jeff Davis**, *#46* $262,772	17. **Jason Justice**, *#178* $84,265
18. **Alan Spafford**, *#674* $506,654	18. **Kirk Butler**, *#18* $251,972	18. **Kay Fordham**, *#141* $82,867
19. **Shannon Lambeth**, *#32* $470,488	19. **Michael Bullock**, *#49* $248,182	19. **Wayne Fisher**, *#117* $82,819
20. **Michele Sellors**, *#134* $455,528	20. **Christian Carter**, *#170* $247,024	20. **Yoly Dale**, *#49* $82,341

Qualifiers and/or Torch Club honorees must meet applicable Company Minimum Standards and Qualifications for Production, QOB/DCN, and Recruiting to attend Torch Club and/or be recognized in our Company magazine.

Congratulations!

Rookie Branch Manager

The Top Rookie Branch Manager has been a Branch Manager for less than one year and is recognized by Liberty National for the total annual premium produced.

Michele Sellors of **Branch 134** is the Rookie Branch Manager of the month for August. Michele's team produced **$58,146** of annual premium in August.

Yes, it's six months in a row for Michele. Congratulations! Great accomplishment!

Rookie Unit Manager

The Top Rookie Unit Manager has been a Unit Manager for less than one year and is recognized by Liberty National for the total annual premium produced.

Scotty Fourtenbary of **Branch 15** is the Rookie Unit Manager of the month for August. Scotty's team produced **$57,095** of annual premium in August.

That's two in a row, Scotty! You are lookin' good!

We're approaching the fourth quarter. Kick it into high gear to close out 2011, and we'll see you at the Hard Rock in 2012!

First Year Agent Production

The following represent the Top Five Branch and Unit Managers with the highest year-to-date First Year Agent Production through August 2011.

TOP 5 - BRANCH MANAGER

1. **Jason Everett**, #170.....$851,639
2. **Angela Hanson,** #15.....$744,775
3. **Tim Aderholt**, #49.....$726,650
4. **Vickie Ketron**, #115.....$596,771
5. **Howard Ralston**, #86.....$574,917

TOP 5 - UNIT MANAGER

1. **Gabriel Speaks**, #115.....$349,169
2. **Scotty Fourtenbary**, #15.....$293,558
3. **Rachel Fenz**, #670.....$289,436
4. **Cathy Meinecke**, #176.....$255,228
5. **Marie Tuck**, #15.....$235,918

Hard Rock HOTEL & CASINO PUNTA CANA

Dominican Republic

#1
JOHNNY GOSS

#2
TONI BURGIN
RICKY DONALDSON
JOHN HADDER
DARRELL HUBBERT
MILDRED JACKSON
CHERYL MILNER

#5
ALLEN WHIGHAM

#7
JULIE HENSON
PHILLIP ZANGAS

#8
RANDY BEDWELL
JAMES DEBTER
GARY DOBBS
DAVID MORRIS
CHARLES SMITH
BRANDY VICKERS
MARK WOODRUFF

#9
CHRIS CAMP
TAMMY CASTEEL
JEFF LONES
WILLIAM TURNER

#10
ALAN GOFORTH
PHILIP NICHOLS
SCOTT PRITCHETT
CHRIS REESE
JOSEPH SERGIO

#15
DONNIE ANTHONY
KENNY BUCK
EDWARD CAMPBELL
BRIAN FOREMAN
SCOTTY FOURTENBARY
STANLEY FULLER
TERENCE GOFFER
AUSTIN GREEN
TERESA GRUBBS
ANGELA HANSON
LILLIAN HARRIS
MARIE TUCK
MICHAEL WALTON
DAVID WINDSOR

#17
DOUGLAS LAVENDER

#18
JULIA BEDFORD
KIRK BUTLER
NAN HOPSON
KAY PERRYMAN

#21
ALAN BECK
LISA BECK
NELLIE WILLARD

#28
CHRISTINE HEIL
SCOTT JACKSON

#32
FELISA BARRETT
APRIL LAMBETH
CHARLIE RUSH

#35
MIKE SMITHERMAN

#40
BECKY BATTEN
JAMIE BOATRIGHT
BRIAN CANNINGTON
CHRISTINA COLVIN
STANLEY JOHNSON
SANDRA GAIL MULKEY
CHRIS O'BERRY
FRED REESE
LOU ROLLER
MICHAEL SIMMONS
PAM ROLLER
DAVID TOMPKINS
DANNY VARNADORE
BRAD WYNN
BILLY YEOMANS

#45
TOMMY CLAY
GARY HIXSON
JEFFREY HUNNEKE
MARTHA JOHNSON
MIKE RAMSEY

#46
CHRIS COLLAZO
JEFF DAVIS
MADISON HIBBARD
BRANDI SALLEE
OWEN WILSON

#49
TIM ADERHOLT
DARREN ALEXANDER
ANDREW BARRETT
MICHAEL BULLOCK
SERGE CLOUATRE
YOLY DALE
CORRIE HILL
MARK HOCKENSMITH
COREY HULSEY
BILL LACOUNT
TERRY MEDLIN
YANCE THOMPSON
KENNY WEST
CRAIG WILSON

#57
SPRING REDNER

#58
JASON TERRELL

#74
LORETTA COCO

#77
LEIGHANNE CREWS
ASHTON MCKELVY
DAVID MILLER
SHERRI YOUNG

#79
BRETT BARRON
CLAYTON DAIGLE
TIMOTHY LAPLANT
RICK PLUFF

#86
DON ASBELL
MARION BEACHAM
MARK CHANDLER
MIKE CHASTAIN
BRANDON HERNDON
SCOTTY LOVINGOOD
HOWARD RALSTON
WANDA SEAR
DAVID TAYLOR

#92
ROBB PARK

#93
TIM BAUCOM
HILLIARD BUCHANAN
PAUL MACEVOY
LARRY WOOD

#99
TOMMY RECTOR

#107
ERIN KLICH
EMMANUEL LYLES
GEROLYN SHAPIRO

#111
DEBBIE BUTLER

#115
CYNTHIA BARREIRA
DALE DENNIS
BEN HASTINGS
JUSTIN HUNDLEY
VICKIE KETRON
JOHNNA LANTER
CAROL SPEAKS
GABRIEL SPEAKS
CLIFFORD STONE
MISTY WATTS
ERIC WINSTEAD

#116
RICHARD CRABTREE

#117
NICK BOUZIOS
JOE CAMPUS IV
WILLIAM HARRISON

#125
ANTHONY BOLLINGER

#126
SHERRY LILLY

#127
ADAM VAN DALEY

#129
RICKY BEARD
ELDEN BYRD
ED FOWLER
BRADLEY GRAY
WILLIE MCGEE
JAMES SPITCHLEY II
JOSEPH STREVEL
RONNIE THOMPSON
CHENALLE WEGMANN

#134
SKYLAR BYRNE
KENNETH KEITH
BRITTANY SELLORS
MICHELE SELLORS
JEFFREY SPLAWN

#141
KAY FORDHAM

#142
ELIZABETH HERBERT

#170
CHARLES BROWN JR
CHRISTIAN CARTER
WESLEY COFFEE
BRADLEY COOKSEY
JASON EVERETT
STEPHEN HARRIS
STEPHANIE LAWRENCE
MELISSA NUCKOLLS
PAM STANTON
ALICE WESTON-SHERWOOD

#172
DALLAS MELVIN
VETA MELVIN
JAYME TITSWORTH
JEFF WALLMARK

#174
EDWARD FLANNERY
PETER SCHETTINI

#176
JASON ADAMS
RICHARD KROUT
CATHY MEINECKE
KURT SURBER
WENDI THORNTON

#178
KIM FEAGER
DAVID GRAHAM
JASON JUSTICE
JEFF MILLER
ROBERT RYAN
MARK WOFFORD

#645
MITCHELL PHELPS
STEPHEN RABON

#657
DOUG SHORT

#670
RACHEL FENZ
REX SMEDLEY

#674
ELAINE BEACHLER
CHRISTOPHER LOVELESS
JOANN SPAFFORD-PAAK

#675
TONY BAILEY

#682
ROBERT CLOONEY
ROBERT GILES

#683
TERRY WATSON

#688
REGINA GREEN
JASON JOINER
DENISE WOODARD

#69202
TONY DIFILIPPO

Liberty National recognizes Agents, Unit Managers, and Branch Managers, who are on schedule as of 08.02.11 for the 2011 Convention to be held June 28 - July 1, 2012. Qualifiers and/or Torch Club honorees must meet applicable Company Minimum Standards and Qualifications for Production, Persistency, DCN, and Recruiting to attend and/or be recognized in our Company magazine.