



GLOBE LIFE AND ACCIDENT INSURANCE COMPANY



OUR STARS

Our ESD Quarter Stars

ESD Top Quarter Stars: The Top Three Agents, Area Managers and General Agents will be presented with an award. A picture of the number one quarterly producer in each category will be featured in the ESD newsletter. Top Agent and Top General Agent of the Year will be awarded a special trophy presented at the Sales Conference.

Qualification: The Top 20 Agents, Top Six Area Managers and Top Six General Agents based on estimated net weekly premium on business issued for the quarter.



TOP GENERAL AGENT

Eagles United Financial, Inc.
\$302,045
Net Annualized Premium



TOP AGENT

Shaun Newman
\$54,284
Net Annualized Premium

LEADING GENERAL AGENTS

Name	Net Weekly Premium
1. Eagles United Financial, Inc.	\$5,809
2. Dave Harris	1,525
3. George Bogan, III	1,159
4. Ken Harmon, IV	1,075
5. Richard Harker	949
6. Garry McGinnis	925

“Progress lies not in enhancing what is, but in advancing toward what will be.”

— Kahlil Gibran

LEADING AGENTS

Name	Net Weekly Premium
1. Shaun Newman	\$ 1,044
2. Rita Bailey	810
3. Jim Kragh	745
4. Sophia Pryce	698
5. Avril James	493
6. Damonn Catchings	488
7. Donald Pearson	475
8. Gerald Manolas	461
9. Calvin Broyles	460
10. John James	430
11. Ken Harmon	423
12. Anthony Hunter	410
13. Alan Bradley	391
14. Auguesteen Cowan	336
15. Garry McGinnis	270
16. Rex Buehring	267
17. Nancy Kiefer	255
18. Dennis Friday	252
19. Leonard Watts	251
20. Mary Brock	249
21. Kevin Smith	244

ARE SAILING



Club Candidates On Schedule

ESD Club Candidates on Schedule: Top ESD Agent, Area Manager and General Agent standings are listed each quarter based on estimated net annualized premium on business issued year-to-date.



Flagship Club

Annual Member Qualification:

ESD Club Members: Each ESD Agent, Area Manager and General Agent achieving club production criteria for the calendar year will be recognized with awards, membership in a club and attend the Sales Conference. Bonuses will also be awarded based on production and persistency for all club members. Qualification period for all clubs is announced yearly with final standings announced after March 31.

Agents: \$90,000 Net Annualized Premium.

Area Managers and General Agents: \$200,000 Net Annualized Premium

GENERAL AGENTS

Eagles United Financial, Inc. \$789,767
Dave Harris 218,739

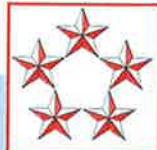
George Bogan, III \$196,321
Ken Harmon, IV 170,970

AGENTS

Jim Kragh \$161,682
Shaun Newman 110,919
Rita Bailey 84,774
Ken Harmon 77,553

Damonn Catchings \$72,567
Gerald Manolas 71,347
Donald Pearson 67,743

Cancellation and lapse ratios must be below 40% to qualify for a Club.



Admiral's Club

Annual Member Qualification:

Agents: \$70,000 Net Annualized Premium.
Area Managers and General Agents: \$160,000 Net Annualized Premium



Honor Club

Annual Member Qualification:

Agents: \$50,000 Net Annualized Premium.
Area Managers and General Agents: \$136,000 Net Annualized Premium

AGENTS

Auguesteen Cowan \$65,674
Sophia Pryce 64,890
Rex Buehring 59,717
Avril James 57,835
Calvin Broyles 56,920
Anthony Hunter 54,287
John James 53,283

GENERAL AGENTS

Richard Harker \$121,357
Garry McGinnis 116,419

AGENTS

Tessaye Johnson \$51,784
Alan Bradley 48,370
Kevin Smith 39,017
Tom Easterly 37,806

Cancellation and lapse ratios must be below 40% to qualify for a Club.

Cancellation and lapse ratios must be below 40% to qualify for a Club.

From The Desk Of . . .



TERRI SLINKARD
Assistant Vice President
Employee Services Division

Looking at the Long Term

At ESD, we join the rest of the country in extending our deepest sympathies to the victims of September 11 and their families and friends. Our thoughts are with the people of Washington DC and New York and the leaders of our country.

Out of the ashes of tragedy has risen the undying spirit of the American people. It has been heartening to watch our nation pull together to donate blood, to raise money, to re-build cities. I have been reminded recently how strong we are as a people and as a nation, and I have been proud as I have watched a country in which there are no strangers stand together in a time of crisis.



Certainly, the recent and tragic events have turned the eye of every American towards their own loved ones. People are looking at "what if" scenarios and thinking about long-term protection for their families.

At ESD, we can help people explore their options and find solutions that meet their needs. By making an investment with ESD, clients can find some comfort that their families will be taken care of in the long term.

We have seen many great organizations, such as the Red Cross, help so many people who face disaster, but often such assistance is short-term. By purchasing insurance through ESD, clients can ensure their families are protected for months and even years. Families will still be able to pay mortgages, monthly bills, and living expenses after any emergency aid might run out.

"With malice toward none, with charity for all, with firmness in the right as God gives us to see the right, let us strive on to finish the work we are in, to bind up the nation's wounds."

— ABRAHAM LINCOLN
Second Inaugural Address
Mar 4, 1865

Now is a good time to talk to clients about the long-term security of their families. Contact people and help them provide for their families. Together we can find a little peace of mind for the future!