

ESD NEWS

Fourth Quarter Newsletter 2004 • Globe Life and Accident Insurance Company • Employee Services Division



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ESD NEWS TOP 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



FCPC

\$295,566

Net Annualized Premium

TOP AGENT



Calvin Broyles

\$59,887

Net Annualized Premium

LEADING GENERAL AGENTS

<i>Name</i>	<i>Net Weekly Premium</i>
1. FCPC	\$5,684
2. Richard Harker	2,783
3. FED Mark, Inc.	1,047
4. Gerald Manolas	488

LEADING AGENTS

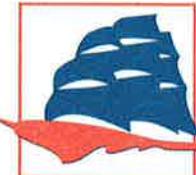
<i>Name</i>	<i>Net Weekly Premium</i>
1. Calvin Broyles	\$1,152
2. Jim Kragh	1,151
3. Shaun Newman	1,010
4. Steven Gardner	854
5. Damonn Catchings	611
6. Augusteen Cowan	553
7. Sonny Gilmer	548
8. Rex Buehring	545
9. Anthony Hunter	505
10. Nora Ellison	499
11. Dinah Taylor	470
12. Gerald Turnbaugh	451
13. Gerald Manolas	409
14. Richard Moody	400
15. Thomas Brett	354
16. Kevin Smith	347
17. Tom Easterly	338
18. James Jordan	327



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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

FCPC	\$327,380
FED Mark, Inc.	\$322,455

Richard Harker	\$213,506
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AGENTS

Jim Kragh	\$196,096
Tom Easterly	\$116,595
Rex Buehring	\$111,631
Steven Gardner	\$99,382

Gerald Manolas	\$98,775
Calvin Broyles	\$97,595
Sonny Gilmer	\$92,827
Richard Moody	\$90,077

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



Admiral's Club

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

Annual Member Qualification:



Honor Club

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

AGENTS

Mark Jones	\$83,471
James Jordan	83,093
Shaun Newman	82,825
Gerald Turnbaugh	76,464
Damonn Catchings	72,711
Auguesteen Cowan	72,126
Michael Jones	71,595

AGENTS

Richard Harker	\$57,257
Kevin Smith	56,184
John Brun	54,076
Dinah Taylor	52,625
Thomas Brett	50,438

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.

Introducing...

Wayne Suttle

Have you had the opportunity to meet Wayne Suttle? If you had, you definitely would remember. Wayne is one of the friendliest, most outgoing, and likeable people you could ever know. Newly appointed Assistant Vice President of ESD, Wayne also is a driving force within the Company, and we are truly blessed to have him in the Globe family.

Wayne is one of the hardest working individuals associated with ESD. His upbeat, positive attitude is absolutely what it takes to be successful in this business. There is never any assignment too big or too small that Wayne is not willing to tackle. As Assistant Vice President of ESD, his main job is recruiting new Agents, but he is always there to help the "old timers" in any way he can.

Ron Polston, Senior Vice President, wholeheartedly agrees. "I believe one of the best ways to succeed is to surround yourself with loyal and capable people, and, from my perspective, Wayne's accomplishments confirm that belief. I recruited him in Washington, D.C., back in 1991, and he was a good Writing Agent for Globe for several years. As Director of Manpower Development, Wayne began recruiting for us about four years ago and is helping us to grow the Federal market through ESD. He has been very dedicated and loyal and has proven himself very capable. We are very proud of Wayne and the Globe family."

Born on a farm in Alabama, Wayne headed north to Mt. Vernon, NY, before eventually settling in Washington, D.C., in 1977. He began his insurance career in 1978, and has been involved in the Federal market for 27 years.

TERRI SLINKARD
*Assistant Vice President
Employee Services Division*



Wayne attributes his success in this industry to his strong family background, in which a sales mentality was always present. His mother worked in real estate, and his grandmother was involved in both insurance and real estate. It seems Wayne was destined for a career in one or the other.

Family life is high on Wayne's list of priorities. He has four children, ranging in age from 15 to 31 and five grandchildren. **"I love my family, my mom and my three brothers."** When not involved in family activities, Wayne also enjoys fishing, boating, and traveling.

Wayne exudes enthusiasm about his job and the guidance he has received through the years. **"I enjoy what I'm doing. It has been the experience of a lifetime! I love a challenge and have found one in this business. I set goals every year and work hard with my guys to achieve those goals. I also work hard to teach them Globe's procedures, so they'll learn to do things right the first time. Ron and Terri have been a big part of my life. Ron has been a friend and mentor; he is the best. Terri has been so helpful and is just a wonderful person. Their support, trust, encouragement, and leadership have made all the difference. I look forward to a long relationship with the Company."**

The feeling is mutual, Wayne!

WAYNE SUTTLE
*Assistant Vice President
Employee Services Division*

