Laissez les bons temps rouler!

Let the good times roll!

"What happens in Vegas may stay in Vegas, but what happens in New Orleans, goes home with you."
— Laurell K. Hamilton

The 2013 AIL/NILICO Convention is now just a memory, but what a memory! It was truly everything that you'd expect from a New Orleans event and more.

I don't know how many of you remember, but the 2006 Convention was scheduled to be held in New Orleans. We had to relocate because of Hurricane Katrina. In 2010, we came back for the Spring SGA meeting and we were privileged to take part in a Habitat for Humanity project to help in the rebuilding process. It felt good to finally make it back for Convention. I think the city of New Orleans deserves an enormous amount of credit for how far they've come after facing such devastation.

Hurricane Katrina was not even close to the first hardship to befall New Orleans. As a matter of fact, throughout its history, you could say "it's always something." The city has survived wars, hurricanes, fires and countless other disasters. New Orleans has become a symbol to this country and the world, of courage, strength, hope, resilience and just plain stubborn determination not only to survive, but to overcome and thrive.

And through it all, they still remember how to throw a heck of a party! Speaking of overcoming and thriving, I can think of no more apt an example than this year's keynote speaker at General Session, Chris Gardner. He came back from being a homeless single dad to become an example than this year's keynote speaker at General Session, Chris Gardner.

Author Eliza Tabor once wrote: "Disappointment to a noble soul is what cold water is to burning metal; it strengthens, tempers, intensifies, but never destroys it."

I certainly think the term "noble soul" is fitting to describe Chris Gardner, but then, it is also applicable to describing each one of you.

What could be nobler than helping to provide financial security for working families, and, in doing so, contribute to the welfare of your own family? Several of our top producers allotted to the sacrifices they made in the name of their families in their acceptance remarks on Awards Night. It was often quite emotional as we heard of how Opportunity Unleashed has taken families to a level they had never dreamed possible.

The final night of Convention is typically a pull-out-all-the-stops bash to send everyone home in style. The masquerade party and contest did not disappoint! In addition to being elegant, creative and beautiful, there was an abundance of Cajun food and rockin' Zydeco music. We burned up the dance floor!

You know, like every other business in this crazy global economy, we've seen our share of challenging times. But, like the brave people of New Orleans, each time challenges arise, we keep coming back… stronger, sharper, more focused, more driven, more determined than before.

More than anything, I think this Convention was about celebrating drive, determination and achievements. It was a celebration of unfaltering spirit — that's the spirit of New Orleans and that is the spirit of AIL/NILICO.

Please plan to join us next year in San Francisco.

Spotlight

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sga career track

New Markets Opening & Expanding

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.

total bonuses paid out

This month AIL and NILICO paid a total of $2,849,133 in bonuses. For more information on the monthly bonuses, turn to Page 26-33.

Total: $2,849,133

required retention rate

Effective Jan. 1, 2013, to be eligible for bonuses and be featured in Spotlight, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is only due on each Producer's first eight months.

The rates listed below are for Spotlight recognition only.

Retention: 69.0%
Net to Gross: 78%

dates to remember

eApp business and paper applications subject to the 7 day hold should be uploaded or submitted Home Office by Wednesday 07/10 before 2:00 P.M. CST. Paper apps for areas excluded from the 7 day hold and PR credits must be at HO by 07/24 to count for July production.

Net to Gross: 78%

Torchmark and AIL/NILICO are committed to maintaining a business atmosphere and working environment based on honesty, fair dealing and sound business ethics. Please find The Torchmark Corporation Code of Business Conduct and Ethics by logging in to the Agency Resource Center at www.aillife.com or www.nilife.com and clicking the Torchmark Corporation Code of Business Conduct and Ethics link at the very bottom of the page. This Code of Conduct expresses the standards of integrity and business conduct that all Company directors, officers, employees and independent contractors must uphold and follow. The Code is provided to help you understand what the Company expects of you and should be read carefully.

Look for the asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2014 Awards Presentation are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGSAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. You can view the 2014 Convention Qualifications online at www.aillife.com or www.nilife.com. Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Hilton San Francisco Union Square hotel located in San Francisco, California! The convention will be held May 29 - June 1, 2014.
44 Years of Service
Pamela A. Moore, AGT
50 Years of Service
Sara Brown, MGA
55 Years of Service
Ronald Rennich, SA
60 Years of Service
Richard Waite, AGT
65 Years of Service
Ronald Rennich, SA
70 Years of Service
Richard Waite, AGT
75 Years of Service
Ronald Rennich, SA
Here’s How it Works:

The MGA Agent Retention Bonus rewards MGAs with Agents on their team who write $4,000 Net ALP monthly for the first three months of tenure. The Bonus is based on the total amount written by the Agents on the MGA’s team. The MGA gets a percentage of the total amount written by the Agents on his or her team. The percentage is based on the amount written by the Agents on the MGA’s team.

The Bonus is paid quarterly and is subject to the same reductions as the Leadership Bonus.

The Bonus has also been expanded to include MGAs with less than 60% Four Month Retention. MGAs are now subject to the same reductions as the Leadership Bonus.

68% = 90% of Bonus
67% = 80% of Bonus
66% or lower = No Bonus

unlock your inner champion

besides the holiday season, convention season is my favorite time of the year. the weather is nice, the days are longer, pool season opens up, and it’s the time of year when the family of american income life gets together to celebrate the champions of the past year.

whether this was your first convention experience or your 20th time at convention, you may have noticed one common theme not just in the champions we celebrated on stage, but in all those who championed the year to qualify for the great honor of attending convention. the one thing i noticed was that convention and every convention afterwards is that the ability to achieve success at all-nillico has less to do with who you are, where you are from, how much higher education you’ve had, and more to do with your personal character and hard work ethic. not to say those first few things don’t matter and won’t influence your success, but the biggest influence comes from the latter.

simply put, those at convention and especially those on stage unlocked their “inner champion.” hard work, determination, integrity, personal character and sheer grit and determination were the most common denominators among all convention attendees.

so for those of you just starting your career with american income or just getting your sights set on convention next year in san francisco, you may ask, “how do i unlock my inner champion?” everyone has an inner champion inside, you just have to find the key. first, take the values that are common to all those who achieve and keep them close to you. practice them and live them day in and day out. but at some point the rubber needs to meet the road, and for those in the field each day, that happens with higher levels of activity.

when matched with the sheer grit and determination of a champion, activity will undoubtedly unlock your inner champion! activity is the lifeblood of our business. all your successes in the field rise and fall on activity. when matched with the sheer grit and determination of a champion, activity will undoubtedly unlock your inner champion! activity is the lifeblood of our business. all your successes in the field rise and fall on activity. when matched with the sheer grit and determination of a champion, activity will undoubtedly unlock your inner champion! activity is the lifeblood of our business. all your successes in the field rise and fall on activity. when matched with the sheer grit and determination of a champion, activity will undoubtedly unlock your inner champion! activity is the lifeblood of our business. all your successes in the field rise and fall on activity.

the easiest way to get more activity is to have more referrals. hands-down, an increased referral count will increase your activity. they are the easiest appointment to set, see, and sell. if nothing else — get referrals. if you take the focus away from the sale, and instead focus on getting referrals, the sales will become more plentiful than if that were your sole mission in the field.

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a pre-set appointment is simply an appointment you have already booked for the next two days before the start of your next call night. think about how nice call night would be if you showed up with 15 appointments already booked for the next two days before the start of your next call night. think about how nice call night would be if you showed up with 15 appointments already booked for the next two days before the start of your next call night. think about how nice call night would be if you showed up with 15 appointments already booked for the next two days before the start of your next call night.

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there are a few quick tips for you to increase your activity immediately:

1. door knocks
2. pre-sets
3. referrals

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2. pre-sets
3. referrals
This list recognizes SAs, GAs, and RGAs for the number of new agents who were coded under their hierarchy for the month.

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Why I Love Convention

Having just returned from my 24th Convention (missed a few for the births of our children), what still stands out the most is the incredible energy that permeates the meetings and all the functions, the energy you feel when you are surrounded by WINNERS!

One thing we know about our company is that those of us who have enjoyed success have done so, for the most part, because of our GRIT, especially when times got tough. One other thing that stood out to me in New Orleans was a few people who I thought would/should be there had not qualified. So I asked a few people from their agency and I found out why... THEY QUIT.

How come some of us are quitters and some of us are winners? Is it by choice or were we born like that? Think of your own situation. It may be different in different times. When we were younger, we might have been more inclined to be winners and the older we got, the more we became quitters. Why is it like that? If we are surrounded by negative people we tend to quit. That’s why it is important for all of us to choose the people we are surrounded with.

Look at the different approaches to quitters vs. winners. How does it appear? Winners are more positive and seize the opportunity in everything. The quitters are more negative and see the problems in many ways. So how do we make them closer to each other? Is it obvious to change the negative person? Who decides what is right or wrong? It might be that the negative person is more objective to the issue and the positive one is naive.

The more opportunities we raise, the more solutions we come up with, the less time and space there will be for the negative solutions or quitters. Do like Mother Teresa — do not fight the war, but instead be proactive for peace. Do not fight the negative, but be proactive with the positive. It sounds so easy, you say, and it is!

You just have to do it. The more of us at AIL/NILICO who think and act like this, the bigger and better our individual and collective futures.

Always remember the Italian proverb: “Keep company with good men and you’ll increase their number.”

I look forward to experiencing the ENERGY of this great company next year at the Hilton San Francisco Union Square. Share your enthusiasm with others so they, too, can qualify and really get an understanding of the astounding culture we have at our great Company.

Rob Falvo
Executive Vice President
AIL & NILICO

Sales Director of the Month
Chris Selejan
Chris had 32.5% growth over May of 2012.

PR Director of the Month
Beth Farm
Beth Farm is the Top Director for May 2013 with 136.95% Lead Growth.

Leaders growing leaders!

Driving Excellence
After the Party

Once again, another great Convention has come and gone and is now a part of Convention history. A year’s worth of efforts, struggles, victories, defeats and glorious successes were celebrated in New Orleans. The best-of-the-best — those who set goals, lined out a plan of action to achieve those goals, stayed focused, remained motivated, overcame obstacles and made it to Convention — had the opportunity to celebrate their successes.

And did they ever celebrate! From the opening evening, especially memorable for those attending for the first time, to the fabulous awards dinner, to the unbelievably fun night of masquerade and costume, there was no lacking in fun times in New Orleans. As always, it was great to renew friendships and relax for just a bit, with a spouse or guest. But, all too soon, it was time to say goodbye, share a few hugs and then get on the bus to the airport, knowing it will be another year before we all party together again in a celebration of successes.

So what happens in the next 6 months for these “best-of-the-best” producers from both Agency and Public Relations? Well, my guess is that they get back to business. These are self-motivated, high-achieving people, who have set a goal of qualifying for next year’s convention, and are taking the steps to get there. Some New Orleans attendees have already qualified for San Francisco, but again, we are talking about the best-of-the-best, so it comes as no surprise some have already qualified for San Francisco.

For those of you who are new or missed New Orleans, I want to encourage you to reach out to one of the attendees from this year’s convention. Find out how they did what they did. What was their process for staying focused? What motivated them to stay the course? What makes the difference between qualifiers and non-qualifiers, when talent is not a part of the equation?

I’m convinced you will find similar answers: they are motivated from within, have a desire to achieve at a high level, do not let distractions and hurdles throw them off track and they are disciplined to do the work and take the actions needed to achieve their goals.

Success can be addictive and our convention attendees love success and the reward that comes with achievement. Our qualifiers do not allow themselves to think small. They dream big and can visualize what it is that they want to achieve. It takes GRIT to attain your goals. Our qualifiers and award winners put in the time needed to see enough people, create the strong relationships, and have their knees under enough tables to make it to their endgame.

I salute our PR and Agency convention qualifiers and award winners. You are our best-of-the-best and I have no doubt you are headed to San Francisco. The question is, “Will I see you in San Francisco?”

FOR the opening night Welcome Reception to Awards Night to the lavish Mardi Gras Masquerade Party on the final evening, the Big Easy did not disappoint!
On arrival day at the Hilton New Orleans Riverside, Convention attendees had an opportunity to participate in a hands-on Closer to the Heart project.

With the guidance of our partner organization, Volunteers of America of Greater New Orleans, AIL/NLICO purchased 900 backpacks and personal items to fill them to the brim for homeless veterans and their families. Attendees filled the bags and included personal notes of encouragement.

We also collected monetary donations to benefit the organization’s Veterans Transitional Housing Program, which helps homeless veterans put their lives back together. Pictured left CEO Roger Smith and Torchmark Co-CEOs Larry Hutchison and Gary Coleman present AIL’s donations to Volunteers of American Development Manager, Caitlin Scanlon.

If you would like to make a donation, go to www.voagno.org and click the “DONATE NOW!” button in the right column. Put ‘AIL’ in the Comments section. Please forward your confirmation email to Leah Fry lcfry@ailife.com.

Backpacks & contents $45,000
Donations collected $12,000
Partial match from TMK $10,000
Total donation to VOAGNO $67,000

Theodore Pappas
Steve Greer
Evan Richman
Sabrina Lloyd
Brandon Cooley
Philip Prata
James Cunningham
Jamison Weatherspoon
Jeremy Welch
Michelle Crowe
David Guzman
Zachary Hart
Patrick Bendure
Chris Selman
Malka Areny
Robin Andreade
Katherine Kilday
Paul Winfield
Susan Keltscher
Denise Gilbert

Closer to the Heart — New Orleans

WINNERS

Theodore Pappas
Steve Greer
Evan Richman
Sabrina Lloyd
Brandon Cooley
Philip Prata
James Cunningham
Jamison Weatherspoon
Jeremy Welch
Michelle Crowe
David Guzman
Zachary Hart
Patrick Bendure
Chris Selman
Malka Areny
Robin Andreade
Katherine Kilday
Paul Winfield
Susan Keltscher
Denise Gilbert

To see more photos go to www.flickr.com/photos/americanincomelife/sets and click the Convention 2013 Set.
1. Mark Neilson
  Net ALP: $52,769
  Rank: 50

2. Joshua Dishong
  Net ALP: $35,854
  Rank: 47

3. Ryan Kendi
  Net ALP: $34,578
  Rank: 46

4. Ronghei Hassan Loo
  Net ALP: $32,402
  Rank: 45

5. Cynthia Sittig
  Net ALP: $31,314
  Rank: 44

6. Daniel Toshner
  Net ALP: $30,860
  Rank: 43

7. Bruce Tan
  Net ALP: $29,712
  Rank: 42

8. Steven Stensrud
  Net ALP: $27,796
  Rank: 41

9. Danny Favreau
  Net ALP: $25,321
  Rank: 40

10. Sonia Ramirez
     Net ALP: $23,150
         Rank: 39

11. Holly Lacey
    Net ALP: $22,290
        Rank: 38

12. Dustin Dunbar
    Net ALP: $21,879
        Rank: 37

13. Jonni Ng
    Net ALP: $21,879
        Rank: 36

14. Tevita Tupouniu
    Net ALP: $21,879
        Rank: 35

15. Sonia Ramirez
    Net ALP: $21,879
        Rank: 34

16. Holly Lacey
    Net ALP: $21,879
        Rank: 33

17. Dustin Dunbar
    Net ALP: $21,879
        Rank: 32

18. Sonia Ramirez
    Net ALP: $21,879
        Rank: 31

19. Sonia Ramirez
    Net ALP: $21,879
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20. Sonia Ramirez
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        Rank: 29

21. Sonia Ramirez
    Net ALP: $21,879
        Rank: 28

22. Sonia Ramirez
    Net ALP: $21,879
        Rank: 27

23. Sonia Ramirez
    Net ALP: $21,879
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24. Sonia Ramirez
    Net ALP: $21,879
        Rank: 25

25. Sonia Ramirez
    Net ALP: $21,879
        Rank: 24

26. Sonia Ramirez
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27. Sonia Ramirez
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40. Sonia Ramirez
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        Rank: 9

41. Sonia Ramirez
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        Rank: 8

42. Sonia Ramirez
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45. Sonia Ramirez
    Net ALP: $21,879
        Rank: 4

46. Sonia Ramirez
    Net ALP: $21,879
        Rank: 3

47. Sonia Ramirez
    Net ALP: $21,879
        Rank: 2

48. Sonia Ramirez
    Net ALP: $21,879
        Rank: 1

49. Sonia Ramirez
    Net ALP: $21,879
        Rank: 0

50. Sonia Ramirez
    Net ALP: $21,879
        Rank: -1
### May Production

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<th>Retention</th>
<th>1st Six Mo Agt</th>
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<th>Retention</th>
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### ALL TIME RECORD

- $441,104 1st Six Mo Agt
- $587,658 Net ALP

### YTD Production

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### ALL TIME RECORD

- $4,189,314 1st Six Mo Agt
- $4,262,883 Net ALP

---

**General Agents**

1. James Gallo  
2. Moli Kaufusi  
3. Mike Bray  
4. Ashley Worthman  
5. Lincoln Kline  
6. Ronald Esmon  
7. Brian Allt  
8. Matthew Sturgeon  
9. Gian-Paolo Diberardo  
10. David Guzman

---

**Supervising Agents**

1. James Gallo  
2. Moli Kaufusi  
3. Mike Bray  
4. Ashley Worthman  
5. Lincoln Kline  
6. Ronald Esmon  
7. Brian Allt  
8. Matthew Sturgeon  
9. Gian-Paolo Diberardo  
10. David Guzman
### Master General Agents

1. Ofa Tupouniua  
   Auckland, NZ
2. Matthew Parks  
   Cleveland, OH
3. Raymond Risucci  
   Overland Park, KS
4. Ryan Wilson  
   Middletown, CT
5. Marian Sertler  
   Schaumburg, IL
6. Zach Otto  
   Evansville, IN
7. Zachary Hart  
   Columbus, OH
8. Robert Kanaan  
   Halifax, NS
9. Jason Bratin  
   Flushing, NY
10. Daniel Hartwig  
    Toledo, OH

### Regional General Agents

1. Thomas Vena  
   Pittsburgh, PA
2. Robert Janev  
   Schaumburg, IL
3. Patrick Bendure  
   Columbus, OH
4. Brett Grysk  
   Rochester, NY
5. Michael Van  
   Cleveland, OH
6. Zach Otto  
   Evansville, IN
7. Zachary Hart  
   Columbus, OH
8. Robert Kanaan  
   Halifax, NS
9. Jason Bratin  
   Flushing, NY
10. Daniel Hartwig  
    Toledo, OH

### May Production

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<th>Rank</th>
<th>Name</th>
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<th>Net to Gross</th>
<th>Retention</th>
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### YTD Production

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### Spotlight June 2013

It's Time
State General Agents

Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-VIII will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-VIII will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.

May

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<th>Category</th>
<th>Name</th>
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<th>Retention</th>
<th>1st Six Mo Agt</th>
<th>1st Six Mo Obj</th>
<th>% 1st 6mo Obj</th>
<th>% Net ALP Growth</th>
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<td>57,739</td>
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<td>84</td>
<td>31.8</td>
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<td>VIII</td>
<td>Cisco Perez</td>
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<td>$55,900</td>
<td>87</td>
<td>87.1</td>
<td>174</td>
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YTD

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<th>Category</th>
<th>Name</th>
<th>Net to Gross</th>
<th>Retention</th>
<th>1st Six Mo Agt</th>
<th>1st Six Mo Obj</th>
<th>% 1st 6mo Obj</th>
<th>% Net ALP Growth</th>
<th>Performance Factor</th>
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<td>$2,687,500</td>
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<td>$1,032,000</td>
<td>95</td>
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<tr>
<td>III</td>
<td>Iman Satti</td>
<td>74.3</td>
<td>$811,701</td>
<td>$817,000</td>
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<td>26.6</td>
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<tr>
<td></td>
<td>Chris Hernandez</td>
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<td>95</td>
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<td>Richard Coreaa</td>
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<td>IV</td>
<td>Sabrina Lloyd</td>
<td>71.3</td>
<td>$1,052,735</td>
<td>$645,000</td>
<td>139</td>
<td>47.5</td>
<td>187</td>
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<tr>
<td></td>
<td>Joseph Dicodue</td>
<td>71.1</td>
<td>579,982</td>
<td>645,000</td>
<td>80</td>
<td>13.1</td>
<td>103</td>
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<tr>
<td>V</td>
<td>Philip Prata</td>
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<td>$494,500</td>
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<td>46.7</td>
<td>156</td>
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<td>VI</td>
<td>Jeremy Welch</td>
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<td>$430,000</td>
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<td>100</td>
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<tr>
<td>VII</td>
<td>Tiffany Roland</td>
<td>75.2</td>
<td>$478,063</td>
<td>$344,000</td>
<td>139</td>
<td>47.5</td>
<td>187</td>
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<td></td>
<td>Eric Neal</td>
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<td>280,135</td>
<td>344,000</td>
<td>81</td>
<td>28.9</td>
<td>110</td>
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</table>

Top Rookie

Javier Sandoval
Net ALP $76,778

Nigel Crowe
Net ALP $67,956

Top Start-Up

Rookie and Start Up SGAs must be in the category for a minimum of 6 months to compete for YTD awards.

It's Time
Spotlight June 2013
## Public Relations

### PR Manager: Overall card growth at the end of the current month over previous year same month.

<table>
<thead>
<tr>
<th>Category</th>
<th>Rank</th>
<th>Name</th>
<th>Card Production in Cards</th>
<th>Manager</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td>1</td>
<td>Judy Spade</td>
<td>7,518</td>
<td>OH/Michelle Baxter</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>Polyna Berlin</td>
<td>3,973</td>
<td>Los Angeles/Jason Beckman</td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>Chuck Hill</td>
<td>3,743</td>
<td>N CA &amp; Reno/Larry Strong</td>
</tr>
<tr>
<td></td>
<td>4</td>
<td>Vivian Dweyer</td>
<td>2,678</td>
<td>VU/George Fawenthal</td>
</tr>
<tr>
<td></td>
<td>5</td>
<td>Malka Arony</td>
<td>1,314</td>
<td>AZ/Beth Farm</td>
</tr>
<tr>
<td>II</td>
<td>1</td>
<td>Dianna Luuke</td>
<td>1,544</td>
<td>GA/John Kelleher</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>Shelly Korb</td>
<td>1,488</td>
<td>GA/John Kelleher</td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>Shay Stout</td>
<td>1,347</td>
<td>Dallas/Jay Bentley</td>
</tr>
<tr>
<td></td>
<td>4</td>
<td>Robin Andrade</td>
<td>1,141</td>
<td>E MA &amp; RI/Susan Kelleher</td>
</tr>
<tr>
<td></td>
<td>5</td>
<td>Larry Martin</td>
<td>922</td>
<td>Houston/Chris Davis</td>
</tr>
<tr>
<td>III</td>
<td>1</td>
<td>Leo Van Den Buschke</td>
<td>3,292</td>
<td>MB/Jacqueline deVooght</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>David Blaiddell</td>
<td>1,978</td>
<td>TN &amp; SW NC/Beth Farm</td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>Laura Wilson</td>
<td>1,625</td>
<td>MN/Erin Dalager</td>
</tr>
<tr>
<td></td>
<td>4</td>
<td>William Verbenel</td>
<td>1,179</td>
<td>WI/Lauree Onoach</td>
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<tr>
<td></td>
<td>5</td>
<td>Lisa McCaw</td>
<td>964</td>
<td>CO/Denise Cleary</td>
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<tr>
<td>IV</td>
<td>1</td>
<td>Tim O’Connor</td>
<td>2,448</td>
<td>OK/Jay Bentley</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>Christina Stableford</td>
<td>2,096</td>
<td>NC/Beth Farm</td>
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<tr>
<td></td>
<td>3</td>
<td>Amanda Mlinaz</td>
<td>1,895</td>
<td>WI/Lauree Onoach</td>
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<td>4</td>
<td>Ken Affizer</td>
<td>1,240</td>
<td>VT/Tami Williams</td>
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<tr>
<td></td>
<td>5</td>
<td>Jason West</td>
<td>1,128</td>
<td>NV/Malika Arony</td>
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</tbody>
</table>

### Rookie: Reps with 2012 Hire Date

<table>
<thead>
<tr>
<th>Name</th>
<th>Category</th>
<th>Card Production in Cards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jermaine Moore</td>
<td>CATEGORY II</td>
<td>1144</td>
</tr>
<tr>
<td>Louise Sanchez</td>
<td>CATEGORY IV</td>
<td>1148</td>
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</table>

### ICEBREAKER: Reps with 2013 Hire Date

<table>
<thead>
<tr>
<th>Name</th>
<th>Category</th>
<th>Card Production in Cards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Judy Spade</td>
<td>CATEGORY III</td>
<td>6,682</td>
</tr>
<tr>
<td>Spade</td>
<td>CATEGORY IV</td>
<td>6,605</td>
</tr>
<tr>
<td>Jay Bentley</td>
<td>CATEGORY I</td>
<td>4,307</td>
</tr>
<tr>
<td>Chrisa Davis</td>
<td>CATEGORY IV</td>
<td>2,278</td>
</tr>
<tr>
<td>Jacqueline deVooght</td>
<td>CATEGORY II</td>
<td>2,128</td>
</tr>
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</table>

### YTD Production

<table>
<thead>
<tr>
<th>Category</th>
<th>Rank</th>
<th>Name</th>
<th>Card Production in Cards</th>
<th>Manager</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>Judy Spade</td>
<td>16,076</td>
<td>Michelle Baxter</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>Jay Bentley</td>
<td>14,742</td>
<td>Patli Morgan</td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>Chuck Hill</td>
<td>14,124</td>
<td>Larry Strong</td>
</tr>
<tr>
<td></td>
<td>4</td>
<td>Jason Beckman</td>
<td>11,528</td>
<td>Larry Strong</td>
</tr>
<tr>
<td></td>
<td>5</td>
<td>Chrisa Davis</td>
<td>7,294</td>
<td>Patli Morgan</td>
</tr>
</tbody>
</table>

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### ALL TIME PR CARD PRODUCTION RECORD: 18,980 Cards

---

### Congratulations to our May Bonus Earners!

- **1. Judy Spade** 16,076 Cards
- **2. Jay Bentley** 14,742 Cards
- **3. Chuck Hill** 14,124 Cards
- **4. Jason Beckman** 11,528 Cards
- **5. Chrisa Davis** 7,294 Cards

---

### Public Relations categories are as follows:

- **Category I**
  - Over 6,000,000
  - 4,500,000 to 6,499,999
  - 2,500,000 to 4,499,999
  - Under 2,500,000

- **Category II**
  - Over 4,000,000
  - 2,500,000 to 4,499,999
  - 1,000,000 to 2,499,999
  - Under 1,000,000

- **Category III**
  - Over 2,000,000
  - 1,000,000 to 2,499,999
  - 500,000 to 999,999
  - Under 500,000

- **Category IV**
  - Over 1,000,000
  - 500,000 to 999,999
  - 250,000 to 499,999
  - Under 250,000

---

**Rookie:** Reps with 2012 Hire Data

**ICEBREAKER:** Reps with 2013 Hire Data

**PR MANAGER:** Overall card growth at the end of the current month over previous year same month.
### May Bonus Leaders

<table>
<thead>
<tr>
<th>Position</th>
<th>Name</th>
<th>Total Bonus</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Carl Corlberg</td>
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<tr>
<td>2</td>
<td>Andrew Wagner</td>
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</tr>
<tr>
<td>3</td>
<td>Antoni Pusulkin</td>
<td>$1,045</td>
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<tr>
<td>4</td>
<td>Devan Chapman</td>
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<tr>
<td>5</td>
<td>Craig Allen</td>
<td>$1,013</td>
</tr>
<tr>
<td>6</td>
<td>Michael Hepp</td>
<td>$1,001</td>
</tr>
<tr>
<td>7</td>
<td>Anthony Rizzo</td>
<td>$1,001</td>
</tr>
<tr>
<td>8</td>
<td>Steven Jevons</td>
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</tr>
<tr>
<td>9</td>
<td>Peter Hebb</td>
<td>$999</td>
</tr>
<tr>
<td>10</td>
<td>Max Bielen</td>
<td>$999</td>
</tr>
<tr>
<td>11</td>
<td>Alexi Chalmon</td>
<td>$999</td>
</tr>
<tr>
<td>12</td>
<td>Radu Clamroch</td>
<td>$999</td>
</tr>
<tr>
<td>13</td>
<td>Hristiyanov Ivo</td>
<td>$999</td>
</tr>
<tr>
<td>14</td>
<td>Elena Shalunova</td>
<td>$999</td>
</tr>
<tr>
<td>15</td>
<td>David Mihalache</td>
<td>$999</td>
</tr>
<tr>
<td>16</td>
<td>Ioan Dancila</td>
<td>$999</td>
</tr>
<tr>
<td>17</td>
<td>Andrei Cernatu</td>
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<tr>
<td>18</td>
<td>Daniel Mihaylov</td>
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<tr>
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<td>Iulian Nedelcu</td>
<td>$999</td>
</tr>
<tr>
<td>20</td>
<td>George Cojocaru</td>
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<tr>
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<tr>
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<td>Ioan Ionescu</td>
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<td>Radu Neacsu</td>
<td>$999</td>
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<td>25</td>
<td>Ovidiu Rusu</td>
<td>$999</td>
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<td>26</td>
<td>Adrian Cojocaru</td>
<td>$999</td>
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<tr>
<td>27</td>
<td>Gheorghe Bolboci</td>
<td>$999</td>
</tr>
<tr>
<td>28</td>
<td>Ion Muresanu</td>
<td>$999</td>
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<tr>
<td>29</td>
<td>Silviu Dumitru</td>
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<tr>
<td>30</td>
<td>Alexandru Beranzan</td>
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</table>

### May Bonus Payout: $354,742

May Bonus Qualifiers: 684

### Reinstatement Bonus

<table>
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<tr>
<th>Position</th>
<th>Name</th>
<th>Total Bonus</th>
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</thead>
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</tr>
<tr>
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<td>Cheung Kuan</td>
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</tr>
<tr>
<td>3</td>
<td>Alexei Zhukov</td>
<td>$4,226</td>
</tr>
<tr>
<td>4</td>
<td>Raul Aronse</td>
<td>$4,226</td>
</tr>
<tr>
<td>5</td>
<td>Jesus Martinez</td>
<td>$4,226</td>
</tr>
<tr>
<td>6</td>
<td>Miguel Sanchez</td>
<td>$4,226</td>
</tr>
<tr>
<td>7</td>
<td>Andres Nunez</td>
<td>$4,226</td>
</tr>
<tr>
<td>8</td>
<td>Javier Garcia</td>
<td>$4,226</td>
</tr>
<tr>
<td>9</td>
<td>Carlos Rodriguez</td>
<td>$4,226</td>
</tr>
<tr>
<td>10</td>
<td>Jose Antonio</td>
<td>$4,226</td>
</tr>
<tr>
<td>11</td>
<td>Fabian Martinez</td>
<td>$4,226</td>
</tr>
<tr>
<td>12</td>
<td>Ivan Petrov</td>
<td>$4,226</td>
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<tr>
<td>13</td>
<td>Manuel Gonzalez</td>
<td>$4,226</td>
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<td>14</td>
<td>Antonio Torres</td>
<td>$4,226</td>
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<td>15</td>
<td>Carlos Rodriguez</td>
<td>$4,226</td>
</tr>
<tr>
<td>16</td>
<td>Andres Martinez</td>
<td>$4,226</td>
</tr>
</tbody>
</table>

### BONUS TOTAL: $2,849,133

### All industries greatest: $1,413,584

### Leadership: $1,413,584

### SA/GA training: $354,742

### Reinstatement: $354,742
CONVENTION 2013

Convention is a favorite time of year for me because it is a time dedicated to bringing among the achievers, people who truly make a difference, not only in our great company but in the lives of so many of the working class. Congratulations to our award winners and qualifiers, as well as their spouses and significant others, without whom none of us could enjoy success.

I want to tell you something… I am a very fortunate man. I am fortunate to have the privilege to thank you for being how special you really are. I’m special too… but not nearly as special without the lessons I have learned attempting to be your coach.

I am fortunate because my professional career path has allowed me to continue my work as a coach. To this day I thank the man who told me that sales management was similar to coaching basketball. He said you recruit, you practice, you keep score, and you win or you lose, but in the world of business, I’d make a lot more money. He was right. Except he didn’t tell me I needed to put 6,000 players on the court to win!

I have funny ways of measuring success. At one time, I figured if we could get $50K of premium weekly from any city that had an NFL team, we would do well. That’s been accomplished.

Another measurement of success I hope to experience someday — just once — someone will see my bag tag at an airport and say “Wow! American Income Life… what a great company!”

I saw an interview with Lebron James a few weeks ago and he was asked what drove him. He said, “It’s simple, I’m in love with success.”

• Let’s never lose our love for success either. Collectively let’s never stop driving to get bigger.
• Let’s also not lose the love at the core of what we do, which is making communities better.
• Let’s never lose the love of being there for one another during the tough times… and
• Let’s never lose the love of congratulating one another in the best of times.
• Let’s never lose the love for facilitating Opportunity Unlimited.

When we get to our desired destinations, let’s not forget where we came from. Most of all let’s not forget our families, both genetic and in the workplace. Very few have a family in the workplace like we do at American Income Life. Nothing really matters if you don’t have a family. What drives me to be the best I can be, is you, because to me, you are my family. You can bank on me leaving it all on the field at the end of this contest for my family. Thank you for being my driving force. My success comes not from a degree, but from the empathy and love I have for you.

My dad, unfortunately, wasn’t in my life for very long, but no question, he had and still has influence. At times, it may appear that I coach from an emotional standpoint. That’s because he ingrained in me that over tough times… and making communities better.

• Let’s never lose the love… and
• Let’s never lose the love of being there for one another during the tough times… and
• Let’s never lose the love of congratulating one another in the best of times.
• Let’s never lose the love for facilitating Opportunity Unlimited.

When we get to our desired destinations, let’s not forget where we came from. Most of all let’s not forget our families, both genetic and in the workplace. Very few have a family in the workplace like we do at American Income Life. Nothing really matters if you don’t have a family. What drives me to be the best I can be, is you, because to me, you are my family. You can bank on me leaving it all on the field at the end of this contest for my family. Thank you for being my driving force. My success comes not from a degree, but from the empathy and love I have for you.

My dad, unfortunately, wasn’t in my life for very long, but no question, he had and still has influence. At times, it may appear that I coach from an emotional standpoint. That’s because he ingrained in me that over tough times… and making communities better.

• Let’s never lose the love… and
THE HILTON SAN FRANCISCO UNION SQUARE HOTEL IS OUR DESTINATION FOR THE 2014 CONVENTION! MAY 29-JUNE 1