

AM Best Rating Upgrade Cash Bonus Celebration



U65 Health Market Cash Bonus Celebration

We're celebrating our recent AM Best rating upgrade to A- (Excellent) with an unlimited cash bonus! We cannot thank our loyal family of marketers enough for their partnership that has afforded us sustained growth throughout our Company's 31 year history.

Submission Period: 5/11/22 - 8/5/22

Payout Date: 9/2/22

Applications for all eligible plans must be issued and paid for by 8/19/22. Each qualifying application must remain in force throughout the entire qualifying period of 5/11/22 - 8/19/22.

New Era
Life Insurance Companies

New Era Life Insurance Company
New Era Life Insurance Company of the Midwest
Philadelphia American Life Insurance Company

\$250

for each combo sale:

- UW Health Saver Plus Gold, Health Choice Select or Health Saver Plus III; and
- UW Critical Illness Rider or Policy; and
- UW 24-Hour Enhanced Accident Expense; and
- UW Specified Disease; and
- UW Individual Accident Expense (Catastrophic)

\$200

for each combo sale:

- UW Health Saver Plus Gold, Health Choice Select or Health Saver Plus III; and
- UW Critical Illness Rider or Policy; and
- UW 24-Hour Enhanced Accident Expense; and
- UW Specified Disease

\$175

for each combo sale:

- UW Health Saver Plus Gold, Health Choice Select or Health Saver Plus III; and
- UW 24-Hour Enhanced Accident Expense; and
- UW Specified Disease Plan

\$125

for each combo sale:

- UW Health Saver Companion or Health Choice Companion; and
- UW Critical Illness Rider or Policy; and
- UW 24-Hour Enhanced Accident Expense

\$50

for each policy that does not meet the
combo sale requirements:

- UW Health Saver Companion or Health Choice Companion
- UW Specified Disease
- UW Individual Accident Expense Plan (Catastrophic)

\$25

for each policy that does not meet the
combo sale requirements:

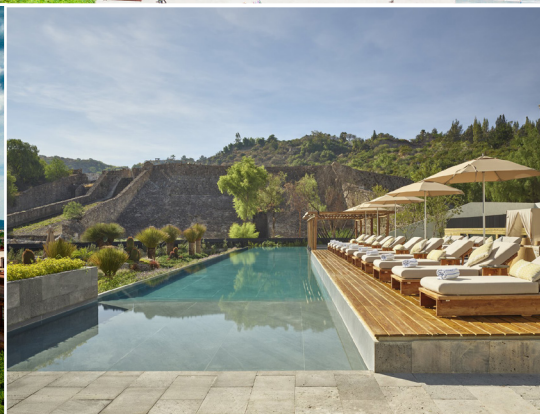
- UW 24-Hour Enhanced Accident Expense
- UW Critical Illness Rider or Policy
- UW GAP Plan
- Dental Plus Plan



Details, Rules and Exclusions

- Guarantee issue policy earnings are reduced by 75%.
- Policies must comply with the current underwriting guidelines to qualify.
- Policies must be considered new business to qualify; including all policies being considered for any combo sale bonus.
- Replacement and conversion policies do not qualify.
- Specified Disease policies can only be offered to (a) existing policyholders with a Health Saver Plus Gold, Health Choice Select or Health Saver Plus III policy, or (b) new clients also applying for a Health Saver Plus Gold, Health Choice Select or Health Saver Plus III policy.
- Policies must be submitted and received between 5/11/22 - 8/5/22 to qualify; and must be issued and paid for by 8/19/22; and must remain in force throughout the entire qualifying period which ends 8/19/22.
- Producers must be in good standing with Philadelphia American Life Insurance Co. ("The Company") at the conclusion of the contest to qualify.
- The Company reserves the right to withhold a payout if persistency and production levels do not meet a minimum acceptable level as deemed by The Company.
- The Company reserved the right, at its sole discretion, to modify or change any of the qualifications or offerings at any time.
- The decision of The Company on any interpretation of these rules shall be final and conclusive.

San Miguel de Allende



M

E

X

I

C

O

Live Aqua San Miguel de Allende Urban Resort

Check-In

September 4, 2022

Check-Out

September 8, 2022

ABOUT SAN MIGUEL DE ALLENDE

Founded in the 16th century, San Miguel de Allende is known for old world charm and first world amenities. The incredible city is a feast for the senses and offers a robust travel experience that combines cultural highlights with luxury and comfort. The moment you set foot in the center of town, you get the feeling you've stepped into a time capsule with the neo-gothic steeples of the Parroquia de San Miguel Arcángel rising above the city, carved out of pink sandstone. The air is heavy with lavender and citrus, and flowers and succulents bloom at every turn. A photographer's dream, San Miguel is a place of sunlight and shadow, and it often seems that with every step, you discover a view that is more beautiful than the last. Winding cobblestone streets lined with candy-coated historic homes give way to a colorful variety of modern boutiques, rooftop bars, art galleries, museums, sophisticated restaurants and more! The adventure continues with hot air balloon rides, horseback riding, ATV tours, winery visits and wine tasting, craft beer tasting (Allende beer), tequila tasting (Tequila Casa Dragones), hot springs, trolley tours of the city and more! The stunning design of Live Aqua Urban Resort San Miguel de Allende, located near the Obraje Dam, beautifully captures the historical richness and cultural charm of one of the most beautiful locales in Mexico, internationally listed as one of the best cities in the world!

Submission Period: August 1, 2021 - July 1, 2022

Applications must be submitted and received between the above dates. Policies must be issued and paid for by July 15, 2022 and remain in force throughout the entire qualification period.



Qualifying Requirements

Producer

\$270,000

Qualifying Premium*

U65 Health, Annuity and Senior Market Qualifying Premium Credits are combined.

**There are 125 spots open for producers! Producers will be ranked based on Qualifying Premium.*

100% Qualifying Premium¹

- Underwritten Health Saver & Health Choice Series Plans
- Underwritten Individual Accident Expense
- Underwritten Specified Disease
- Underwritten 24-Hr Enhanced Accident Expense
- Underwritten Critical Illness
- Dental Plus
- Underwritten Whole Life or Term Life
- Underwritten Gap
- Underwritten Pink Ribbon Cancer Plan
- Underwritten Cancer Max
- Underwritten Other Accident & Health++

¹Qualifying Premium for a GI Group/Individual Policy is reduced by 50% and must comply with the current underwriting guidelines. Qualifying Premium for a conversion/replacement policy that is considered a downgrade is reduced by 50%. All other conversion/replacement policies do not qualify.

Bonus for combo sales!

+50% Bonus²

In addition to Qualifying Premium

- Write an HSP or HCS Series Plan with two additional products* to receive a 50% bonus! Qualifying products are listed below.

+75% Bonus²

In addition to Qualifying Premium

- Write an HSP or HCS Series Plan with a Specified Disease Policy and two or more additional products* to receive a 75% bonus! Qualifying products are listed below.

Bonus will only count if the additional products added are the following:

- Underwritten Specified Disease Policy
- Underwritten Critical Illness Policy or Rider
- Underwritten Individual Accident Expense Policy
- Underwritten 24-Hr Enhanced Accident Expense Policy

²No bonus for any combo sale that includes a GI Policy. Bonus is for new business e-app only.

See next page for additional rules & exclusions.



QUALIFYING PREMIUM

- A. Life Insurance: \$1 annualized premium is equal to \$1 of qualifying premium;
- B. Annuity: \$1 annualized premium is equal to \$0.06 of qualifying premium;
- C. Under 65 Health Products: \$1 standard/underwritten annualized premium is equal to \$1 of qualifying premium;
- D. Senior Medicare Supplement Products: (I) \$1 of annualized premium for Open Enrollment plans High Deductible G, M and N is equal to \$1 of qualifying premium; (II) \$1 of annualized premium for all other Open Enrollment plans is equal to \$0.50 of qualifying premium; (III) \$1 annualized premium for all fully underwritten plans is equal to \$1.50 of qualifying premium; (IV) \$1 annualized premium for all disability or guarantee issue plans is equal to \$0 of qualifying premium;
- E. Other health products: \$1 annualized premium is equal to \$1 of qualifying premium.

Qualifying Premium as outlined above for personal producers is defined as new premiums, minus lapsed premium for policies issued and paid for during the qualification period. Only new business applications will qualify for the 2022 Leaders Conference.

SUBMISSION & QUALIFYING PERIOD

Applications must be submitted & received between August 1, 2021 and July 1, 2022. Policies must be issued & paid for by July 15, 2022 and must still remain in-force throughout the entire contest period which ends July 15, 2022.

RULES & EXCLUSIONS

Invitation shall be by home office only, is nontransferable, and substitutions are not permitted. Qualifiers will be considered for an invitation for themselves and one guest approved subject to approval by home office. Only the qualifying producer and their approved guest may attend. Accommodations and transportation are not transferable and cannot be used outside of the Leaders Conference dates. No prizes, gifts or cash will be given to non-attendees. An Agent/Agency/FMO can only qualify at one level. No multiple qualifications. Final qualification for the conference is determined by the Company and takes into consideration factors such as persistency, loss ratio, underwritten business, indebtedness to the Company and business relationship between the qualifier and the Company. New Era reserves the right to withhold an invitation for any reason. For non-attendance by a qualifier; a 1099 will be issued for costs such as reserved room, airfare and other items unable to be canceled and Agent's commissions are subject to be charged if reason of cancellation is not acceptable to the Company. The Company reserves the right to cap the number of qualifiers due to venue capacity and or contractual agreements. The Company, at its sole discretion, reserves the right to modify or change any of the qualifications, rules or offerings at any time. New Era Life Insurance Companies' interpretation and decisions of any of these rules shall be final and conclusive.

NOTE REGARDING TRIP PARTICIPATION

Any invited agent or guest is prohibited from proselyting or recruiting other agents directly or indirectly, which includes, but is not limited to, spreading rumors about the Company or other agencies/agents to cause fear, worry or concern. Any such activity is regarded as "inappropriate behavior" and may result in automatic disqualification from future agent incentive trips with the Company, or in extreme cases, termination of appointment with the Company. Additional rules will be outlined in the Release Form and sent to those who have qualified.

HSP & HCS SERIES PERSISTENCY CASH BONUS

EARN 3% OF HSP & HCS SERIES PREMIUM BACK.



How can I earn the Persistency Bonus?

Meet the persistency and loss ratio requirements outlined below.

Month Effective	Persistency Ratio Requirement	Loss Ratio Requirement	HSP and HCS Bonus Earnings
13th Month	70% or higher ²	60% or lower ³	3% of original premium ⁴
OPPORTUNITY TO STACK EARNINGS YEAR AFTER YEAR!			
25th Month ¹	56% or higher ²	60% or lower ³	3% of original premium ⁴
37th Month ¹	45% or higher ²	60% or lower ³	3% of original premium ⁴

Which policies qualify towards this bonus?

HSP and HCS Series Policies written with an effective date on or after 1/1/2019. Policy must be effective for at least 13 months - with no lapse in coverage - and pay the 13th month premium.

Is there a minimum production requirement?

A minimum of 10 HSP or HCS Series Policies must be effective during each calendar year.

When is the bonus paid?

Bonus is paid twice a year at the end of February and at the end of August. See back for details.

Does this bonus replace the former persistency bonus?

This bonus is the same as the former Persistency Bonus except that a 60% or lower loss ratio is now required.

¹To earn a 25th month bonus, agent must have earned the 13th month bonus. To earn the 37th month bonus, agent must have earned both the 13th month and the 25th month bonus.

²Measured against the original HSP and HCS Series Policies evaluated for the 13th month bonus.

³Measured against the agent's U65 Health book of business.

⁴Agent receives 3% of original premium during the first 12 months of the HSP and HCS Series Policies that pay 13 months of consecutive premium. Replacement/conversion policies will be evaluated based on their effective date.

SEE BACK FOR MORE DETAILS.

Payment Frequency and Details

Policy Effective Date

Evaluation Date

Bonus Payout if Qualified

The following year of the policy's effective date

The following year of the policy's effective date

January 1 - June 30
July 1 - December 31

August 1
February 1

End of August
End of February

Stack Earnings Year After Year With No Limit!

Below is only a sample of what you can earn during the first three years of this bonus. The more policies you write, and the longer your policies stay in-force, the higher your earnings will be!

2023 Earning Example

\$2,808
= **\$2,808**

2024 Earning Example

\$2,808 + \$2,340 + \$3,276
= **\$8,424**

2025 Earning Example

\$2,340 + \$1,872 + \$3,276 + \$2,808 +
\$3,744 = **\$14,040**

2022 Policies Effective

- Agent writes 80 HCS/HSP Series Policies with effective dates between 1/1/2022 - 12/31/2022 (original policies)
- Assume the premium for each policy is \$260 per month (\$3,120 annually)

2023 Policies Effective

- Agent writes 90 HCS/HSP Series Policies with effective dates between 1/1/2023 - 12/31/2023 (original policies)
- Assume the premium for each policy is \$260 per month (\$3,120 annually)

2024 Policies Effective

- Agent writes 100 HCS/HSP Series Policies with effective dates between 1/1/2024 - 12/31/2024 (original policies)
- Assume the premium for each policy is \$260 per month (\$3,120 annually)

13th Month

- Assume 30 out of 40 policies effective 1/1/2022 - 6/30/2022 pay the 13th month premium. Bonus pays August 2023.
- Assume 30 out of 40 policies effective 7/1/2022 - 12/31/2022 pay the 13th month premium. Bonus pays February 2024.
- Assume loss ratio is 50%

13th Month

- Assume 35 out of 45 policies effective 1/1/2023 - 6/30/2023 pay the 13th month premium. Bonus pays August 2024.
- Assume 35 out of 45 policies effective 7/1/2023 - 12/31/2023 pay the 13th month premium. Bonus pays February 2025.
- Assume loss ratio is 50%

13th Month

- Assume 40 out of 50 policies effective 1/1/2024 - 6/30/2024 pay the 13th month premium. Bonus pays August 2025.
- Assume 40 out of 50 policies effective 7/1/2024 - 12/31/2024 pay the 13th month premium. Bonus pays February 2026.
- Assume loss ratio is 50%

Persistency Ratio = 30/40 = 75%
Premium of Active Policies = \$3,120(30) = \$93,600
Bonus Earned = \$93,600(3%) = \$2,808

Persistency Ratio = 35/45 = 77.8%
Premium of Active Policies = \$3,120(35) = \$109,200
Bonus Earned = \$109,200(3%) = \$3,276

Persistency Ratio = 40/50 = 80%
Premium of Active Policies = \$3,120(40) = \$124,800
Bonus Earned = \$124,800(3%) = \$3,744

Paid August 2023 = \$2,808

Paid February 2024 = \$2,808

Paid August 2024 = \$3,276

Paid February 2025 = \$3,276

Paid August 2025 = \$3,744

Paid February 2026 = \$3,744

25th Month

- Assume 25 out of 40 original policies effective 1/1/2022 - 6/30/2022 pay the 25th month premium. Bonus pays August 2024.
- Assume 25 out of 40 original policies effective 7/1/2022 - 12/31/2022 pay the 25th month premium. Bonus pays February 2025.
- Assume loss ratio is 50%

25th Month

- Assume 30 out of 45 original policies effective 1/1/2023 - 6/30/2023 pay the 25th month premium. Bonus pays August 2025.
- Assume 30 out of 45 original policies effective 7/1/2023 - 12/31/2023 pay the 25th month premium. Bonus pays February 2026.
- Assume loss ratio is 50%

25th Month

- Assume 35 out of 50 original policies effective 1/1/2024 - 6/30/2024 pay the 25th month premium. Bonus pays August 2026.
- Assume 35 out of 50 original policies effective 7/1/2024 - 12/31/2024 pay the 25th month premium. Bonus pays February 2027.
- Assume loss ratio is 50%

Persistency Ratio = 25/40 = 62.5%
Premium of Active Policies = \$3,120(25) = \$78,000
Bonus Earned = \$78,000(3%) = \$2,340

Persistency Ratio = 30/45 = 66.7%
Premium of Active Policies = \$3,120(30) = \$93,600
Bonus Earned = \$93,600(3%) = \$2,808

Persistency Ratio = 35/50 = 70%
Premium of Active Policies = \$3,120(35) = \$109,200
Bonus Earned = \$109,200(3%) = \$3,276

Paid August 2024 = \$2,340

Paid February 2025 = \$2,340

Paid August 2025 = \$2,808

Paid February 2026 = \$2,808

Paid August 2026 = \$3,276

Paid February 2027 = \$3,276

37th Month

- Assume 20 out of 40 original policies effective 1/1/2022 - 6/30/2022 pay the 37th month premium. Bonus pays August 2025.
- Assume 20 out of 40 original policies effective 7/1/2022 - 12/31/2022 pay the 37th month premium. Bonus pays February 2026.
- Assume loss ratio is 50%

37th Month

- Assume 25 out of 45 original policies effective 1/1/2023 - 6/30/2023 pay the 37th month premium. Bonus pays August 2026.
- Assume 25 out of 45 original policies effective 7/1/2023 - 12/31/2023 pay the 37th month premium. Bonus pays February 2027.
- Assume loss ratio is 50%

37th Month

- Assume 30 out of 50 original policies effective 1/1/2024 - 6/30/2024 pay the 37th month premium. Bonus pays August 2027.
- Assume 30 out of 50 original policies effective 7/1/2024 - 12/31/2024 pay the 37th month premium. Bonus pays February 2028.
- Assume loss ratio is 50%

Persistency Ratio = 20/40 = 50%
Premium of Active Policies = \$3,120(20) = \$62,400
Bonus Earned = \$62,400(3%) = \$1,872

Persistency Ratio = 25/45 = 55.5%
Premium of Active Policies = \$3,120(25) = \$78,000
Bonus Earned = \$78,000(3%) = \$2,340

Persistency Ratio = 30/50 = 60%
Premium of Active Policies = \$3,120(30) = \$93,600
Bonus Earned = \$93,600(3%) = \$2,808

Paid August 2025 = \$1,872

Paid February 2026 = \$1,872

Paid August 2026 = \$2,340

Paid February 2027 = \$2,340

Paid August 2027 = \$2,808

Paid February 2028 = \$2,808

At minimum, 70% of qualifying policies must remain issued and paid for by the Evaluation Date to receive the 13th month bonus. The minimum Persistency Ratio to receive a 25th month bonus is 56% and the minimum Persistency Ratio for a 37th month bonus is 45%. All Health Choice Series and Health Saver Plus Series policies that are issued and paid for will be evaluated and will count towards the bonus based on the effective date of the policy. Replacement/Conversion policies will be evaluated for the bonus based on the effective date of the Replacement/Conversion Policy. To qualify for bonus, writing agent's loss ratio must be no higher than 60%. Producers must be in good standing with Philadelphia American Life Insurance Company (The Company) at the time of a payout to receive a bonus. The bonus is an ongoing unless determined otherwise by The Company. The Company reserves the right to modify or change any of the qualifications or offerings at anytime. The decision of The Company on any interpretation of these rules shall be final and conclusive.

2022 LEAD PROGRAM

INCREASE YOUR PRODUCTION WITH PAL'S LEAD PROGRAM!

A PERSONALIZED LEAD PLAN DESIGNED JUST FOR YOU!

PAL's lead program gives you the flexibility to utilize your earned lead credits how you wish! We send your monthly lead credits straight to your FMO; all you have to do is contact them to set-up a lead plan that's catered to you!

HOW DO I EARN LEAD CASH CREDIT?

Lead cash credits are earned based on the amount of U65 health new business annualized premium you submit each calendar month. The chart below outlines what you can earn in lead cash credits each month!

EXTRA LEAD CASH BONUS!

Producers who write \$100 K+ in U65 health new business annualized premium - for three consecutive months - will be awarded an additional \$600 in lead cash credits!

MONTHLY LEAD CASH

U65 Health New Business Annualized Premium	Lead Cash Credit
110,000 +	\$600
100,000 - 109,999	\$550
90,000 - 99,999	\$500
80,000 - 89,999	\$450
70,000 - 79,999	\$400
60,000 - 69,999	\$350
50,000 - 59,999	\$300
40,000 - 49,999	\$250
30,000 - 39,999	\$200
20,000 - 29,999	\$150
10,000 - 19,999	\$100
0 - 9,999	\$0

Earned lead cash credits are sent in your name to your FMO by the 10th business day of every month!

LEAD CASH CREDIT DETAILS

- Credit is given for U65 health new business only
- GI business will receive 50% credit only
- If a policy is withdrawn, not taken, or declined, the credit given for that policy will be debited from next month's total credit earnings
- A policy canceled within 31 days of the issue date will be debited from next month's total credit earnings
- Should you have any issues retrieving your earned lead cash credits from your FMO, please contact Home Office

RULES & EXCLUSIONS

Producers must be in good standing with Philadelphia American Life Insurance Company throughout the entire qualification period to receive the lead/cash credit. Philadelphia American Life Insurance Company reserves the right to withhold the bonus if persistency/experience and production levels do not meet a minimum acceptable level. The decision of New Era Life Insurance Company on any interpretation of these rules shall be final and conclusive.