

U65 Health Market Current Incentives

HCS Premium Bonus

Winter Cash Dash

2023 Leaders Conference

2023 Lead Program

Persistency Cash Bonus

HCS Premium Bonus

No persistency requirement!
No loss ratio requirement!
No limit on earnings!

Simply earn an **extra 3% annualized premium bonus** for each Health Choice Select policy that remains in-force for 13 months!



Check-out these sample bonus earnings!

Policies Effective per Week / Month	Total Annualized Premium	Monthly 3% Premium Bonus Earnings
1 / 4	\$12,000	\$360
2 / 8	\$24,000	\$720
3 / 12	\$36,000	\$1,080
4 / 16	\$48,000	\$1,440
5 / 20	\$60,000	\$1,800

Sample bonus earnings assumes monthly premium for each HCS policy is \$250 or \$3,000 annualized and that each policy pays 13 months of consecutive premium.

- Policy must be submitted, issued and paid for on or after 3/13/2023.
- Policy must remain in-force and pay its 13th month premium consecutively.
- Guarantee Issue policy bonus to be reduced 75% and must comply with underwriting guidelines.
- Bonus payments will be made by the end of the month, following the collection of the 13th month premium; payment will be calculated based on first 12 months of premium paid (I.E. Policies effective from April 1 - April 30 of 2023 will receive bonus payment by the end of June in 2024).

HCS Premium Bonus

- Producers must be in good standing with Philadelphia American Life Insurance Co. ("The Company") at the conclusion of the incentive 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 reserves 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.

WINTER CASH DASH

U65 HEALTH NEW BUSINESS CASH BONUS

Submission Period: 2/1/2023 - 4/21/2023
Payout Date: 5/19/2023

Earn a bonus for every qualifying bundle sale!

Bundle A

$$\begin{matrix} \text{Underwritten Health Choice Select or Premier Health Saver} & + & \text{Underwritten Specified Disease} & + & \text{Underwritten Critical Illness Rider/Policy} & + & \text{Underwritten 24-Hour Accident Expense} & = & \mathbf{\$300} \end{matrix}$$

Bundle B

$$\begin{matrix} \text{Underwritten Health Choice Select or Premier Health Saver} & + & \text{Underwritten Specified Disease} & = & \mathbf{\$200} \end{matrix}$$

Bundle C

$$\begin{matrix} \text{Underwritten HSP Gold or HSP III} & + & \text{Underwritten Specified Disease} & = & \mathbf{\$50} \end{matrix}$$

Bundle D

$$\begin{matrix} \text{Underwritten Flex Choice Health Plan} & + & \text{Underwritten 24-Hour Accident Expense} & = & \mathbf{\$50} \end{matrix}$$

Bundle E

For the following states: CA, KY, MD, OR, PA, UT & VA

$$\begin{matrix} \text{Underwritten Premier Health Saver, Health Choice Select, HSP Gold, or HSP III} & + & \text{Underwritten Critical Illness Plan} & + & \text{Underwritten 24-Hour Accident Expense} & = & \mathbf{\$75} \end{matrix}$$

Bundle F

For the following state: WA

$$\begin{matrix} \text{Underwritten Premier Health Saver, Health Choice Select, HSP Gold, HSP III} & + & \text{Underwritten Critical Illness Rider/Policy} & = & \mathbf{\$50} \end{matrix}$$

Top Producer Reward

For the most qualifying underwritten Premier Health Saver Plans submitted!

\$500
Additional Bonus

Applications for all eligible plans must be issued and paid for by 5/5/2023. Each qualifying application must remain inforce throughout the entire Qualifying Period of 2/1/2023 - 5/5/2023.

New business only. See back for payout examples, rules and exclusions.

Payout Examples

The more you write, the more you can earn!

Assume producer writes Bundle A throughout the 12 week submission period.

# of Bundle Sales Each Week	Bonus per Bundle A	Total Earnings
2	\$300	\$7,200
4	\$300	\$14,400
6	\$300	\$21,600
8	\$300	\$28,800
10	\$300	\$36,000

Assume producer writes Bundle D throughout the 12 week submission period.

# of Bundle Sales Each Week	Bonus per Bundle D	Total Earnings
2	\$50	\$1,200
4	\$50	\$2,400
6	\$50	\$3,600
8	\$50	\$4,800
10	\$50	\$6,000

Rules & 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; if a replacement or conversion policy is included in the bundled sale, no bonus will be earned.
- Policies must be submitted and received between 2/1/2023 - 4/21/2023 to qualify; and must be issued and paid for by 5/5/2023; and must remain in force throughout the entire Qualifying Period which ends 5/5/2023.
- 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 reserves 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.

WINTER CASH DASH

U65 HEALTH NEW BUSINESS CASH BONUS

Submission Period: 2/1/2023 – 4/21/2023
Payout Date: 5/19/2023

Applications for all eligible plans must be issued and paid for by 5/5/2023. Each qualifying application must remain inforce throughout the entire Qualifying Period of 2/1/2023 - 5/5/2023.

FMO Bonus

FMO bonus is based on qualifying apps submitted for the producer Winter Cash Dash Bonus.

Every Qualifying
Underwritten Premier Health
Saver Plan or Health Choice
Select Plan = **\$10**

Every Qualifying
Underwritten Specified
Disease Plan = **\$10**

The first 10 applications do not count.

Motivate Your Agency Managers!

We're being extra generous so you can distribute a portion of the FMO bonus earnings to your agency managers as you see fit!

New business only. Refer to Winter Cash Dash producer flyer for details, rules and exclusions (COM.BONUS.WCD.2023.U65).

New Era's 2023 Leaders Conference

U65 Health Market



SUBMISSION PERIOD

7/1/2022 - 6/15/2023

Applications must be issued and paid for by 6/30/2023 and must remain in force to qualify.

QUALIFYING LEVELS



105 Top Overall Producers

270,000 min. credit requirement



5 Top Med Supp Producers

270,000 min. credit requirement



5 Top Annuity Producers

270,000 min. credit requirement



5 Top Quick Start Producers¹

140,000 min. credit requirement



6 Top Agencies²

1,500,000 min. credit requirement



6 Top U65 FMOs & 2 Top Med Supp FMOs

5,000,000 min. credit requirement

CHECK-IN: 8/22/23
CHECK-OUT: 8/27/23

BANFF, CANADA - DEFINING SPECTACULAR!

In 1883, three railroad workers happened upon clouds of steam billowing out of a cave in the heart of the Canadian Rockies. Inside, they discovered the hot springs that would lead to the creation of the incomparable town of Banff and Canada's first national park - a traveler's true dream destination!

Banff and Lake Louise have a rich heritage as some of the world's most awe-inspiring mountain destinations. With easy access to pristine wilderness, endless outdoor adventures, jaw-dropping sights, and a vibrant history and culture, there is a lifetime's worth of things to do in Banff.

Accommodations will be at the most famous hotel in town - The Fairmont Banff Springs - which is often marked as a must-see for tourists. The hotel is nicknamed Canada's "Castle in the Rockies" due to its grand presence, peaks and turrets, sparkling ballrooms, gourmet restaurants, and stunning guest rooms. A luxury-resort you'll need to see to believe.

Qualifying Credits for each market are combined. Additional Eligibility Requirements can be found on page 3.

¹To be eligible for a Quick Start Producer spot, producer must be contracted with Company for the first time on or after 2/1/2023.

²To be eligible for an Agency Spot, agency manager (a) must have at least 10 producing agents earning a minimum of 50,000 Credits each during the contest period.

U65 HEALTH MARKET QUALIFYING CREDIT

BONUS CREDIT

In addition to Qualifying Credit

+75% BONUS CREDIT

Write a Premier Health Saver Plan with a Specified Disease Policy and two or more additional products to receive a 75% bonus! Qualifying products are listed below.

+50% BONUS CREDIT

Write a Premier Health Saver Plan with two additional products to receive a 50% bonus! Qualifying products are listed below.

Bonus counts if the additional products added are the following:

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

No bonus for any combo sale that includes a GI Policy. Bonus is for new business e-app only. To be considered for a combo sale bonus, all qualifying applications must be submitted on the same day.

100% QUALIFYING CREDIT

- UW Premier Health Saver, Health Choice Select, Health Saver Plus III or Health Saver Plus Gold plan
- UW Flex Choice Health Plan, Health Saver Companion or Health Choice Companion
- UW Individual Accident Expense
- UW Specified Disease
- UW 24-Hr Enhanced Accident Expense
- UW Critical Illness
- Dental Plus
- UW Whole Life or Term Life
- UW Gap
- UW Pink Ribbon Cancer Plan
- UW Cancer Max
- UW Other Accident & Health

Qualifying Credit for a GI Group/Individual Policy is reduced by 50% and must comply with the current underwriting guidelines. All conversion/replacement policies do not qualify.



SUBMISSION PERIOD & QUALIFYING PERIOD

- Submission Period: 7/1/2022 - 6/15/2023 - applications must be submitted and received between these dates
- Qualifying Period: 7/1/2022 - 6/30/2023 - applications must be issued, paid for and still in force as of 6/30/2023 to qualify

ELIGIBILITY REQUIREMENTS

- Annuity, Med Supp and U65 Health qualifiers must meet minimum production requirement as outlined in this flyer
- Med Supp and U65 Health qualifiers must have a persistency ratio of 70% or greater at the level they qualify for (i.e. as Producer, as Agency, as FMO)
- Med Supp Producers/Agencies/FMOs must have a loss ratio of 80% or less and U65 Health Producers must have a loss ratio of 60% or less and U65 Health Agencies/FMOs must have a loss ratio of 50% or less to qualify
- Med Supp and U65 Health producers must continue writing after contest Submission Period ends; if two consecutive weeks go by without a new business application being submitted, qualifier will become ineligible to attend

QUALIFYING CREDIT

Qualifying Credit as outlined below for personal Producers is defined as new premium minus lapsed premium for policies issued and paid for during the Qualification Period. Only new business applications will qualify.

- Life Insurance: \$1 annualized premium is equal to \$1 of qualifying Credit
- Annuity: \$1 annualized premium is equal to \$0.06 of qualifying Credit
- Under 65 Health: \$1 standard/underwritten annualized premium is equal to \$1 of qualifying Credit
- Senior Medicare Supplement Products: (a) \$1 of annualized premium for Open Enrollment plans High Deductible Plans G or F, M and N is equal to \$1 of qualifying Credit; (b) \$1 of annualized premium for all other Open Enrollment plans is equal to \$0.50 of qualifying Credit; (c) \$1 annualized premium for all fully underwritten plans is equal to \$1 of qualifying Credit; (d) \$1 annualized premium for all disability or guarantee issue plans is equal to \$0 of qualifying Credit
- Other health: \$1 annualized premium is equal to \$1 of qualifying Credit

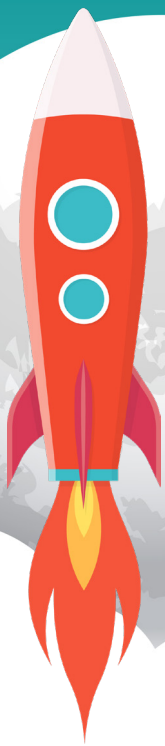
RULES & EXCLUSIONS

- Invitation shall be considered by home office only, is nontransferable, and substitutions are not permitted; no prizes, gifts or cash will be given to non-attendees.
- A Producer/Agency/FMO can only qualify at one level and Company has the right to limit invitations to one per household.
- Qualifiers will be considered for an invitation for themselves and one guest 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.
- 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.
- The Company 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 qualifier'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. The Companies' interpretation and decisions of any of these rules shall be final and conclusive.

TRIP BEHAVIOR

Any invited agent or guest is prohibited from proselyting or recruiting other agents directly or indirectly as well as 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 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.

Note: New Era Life Insurance Company, Philadelphia American Life Insurance Company and New Era Life Insurance Company of the Midwest are collectively considered 'The Company.'



2023 Lead Program U65 Health Market

SKYROCKET YOUR PRODUCTION WITH PAL'S LEAD CASH CREDIT PROGRAM!

A PERSONALIZED LEAD PLAN DESIGNED JUST FOR YOU!

PAL's lead program gives flexibility to utilize 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 lead cash credit earnings based on monthly production.

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

EXTRA LEAD CASH CREDIT BONUS!

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

LEAD CASH CREDIT DETAILS.

- Credit is given for U65 health new business only
- GI business receives 50% credit only
- If a policy is withdrawn, not taken, or declined, 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 earned lead cash credits from your FMO, please email marketingu65@newerallife.com

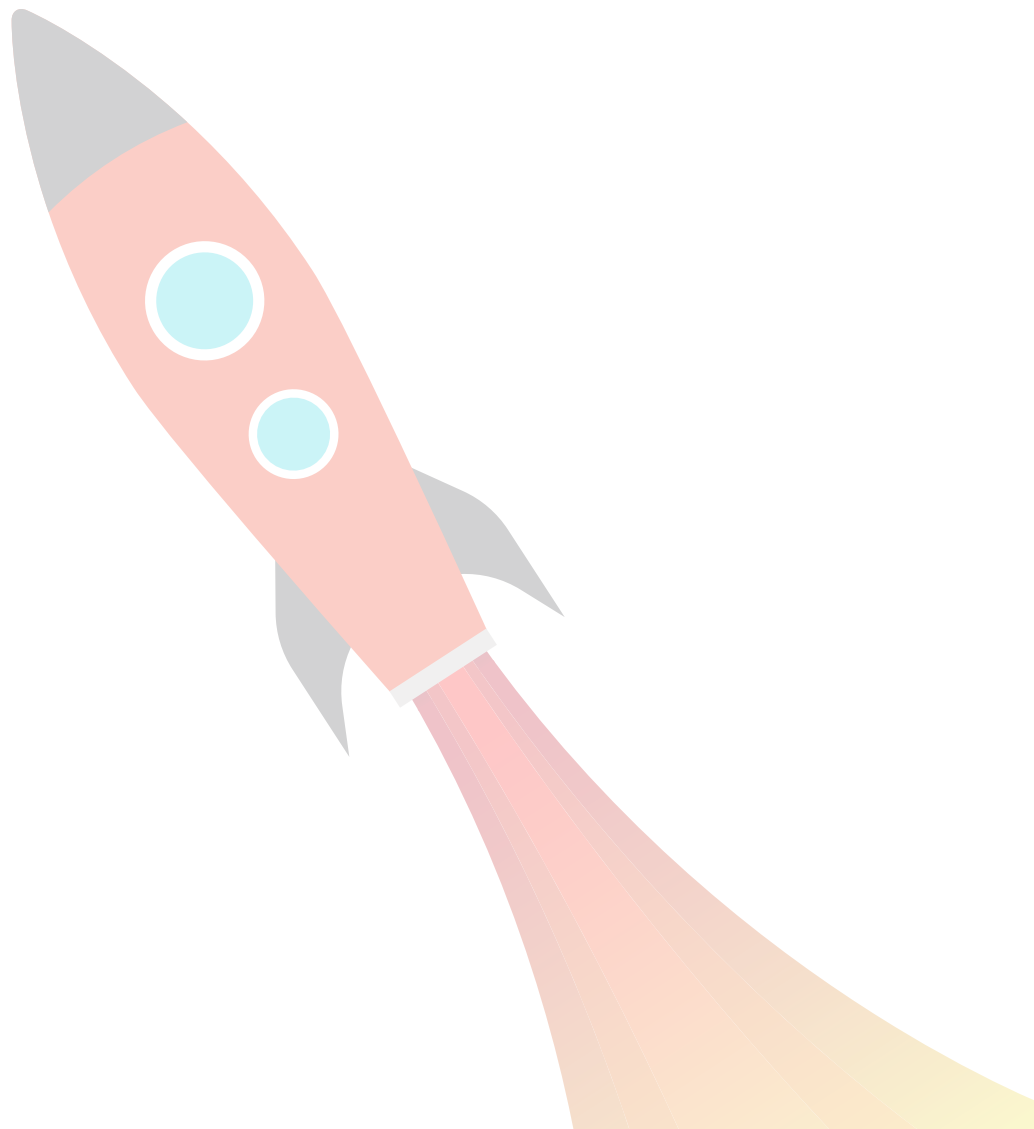
Earned lead cash credits are sent in your name to your FMO by the 10th business day of every month!

2023 Lead Program

U65 Health Market

RULES & EXCLUSIONS

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



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.