

# New Era Life and Philadelphia American Life Insurance Company



## Still Time To Qualify! Summer Bonus Campaign

### Qualifications (Personal Production ONLY!)

1. Life Insurance (excluding ADB & other riders), Annuities, Medicare Supplement and other A&H Products.
2. Applications submitted and received from **February 1, 2012 through July 6, 2012.**
3. Policies must be issued and paid for **before July 14, 2012.**

### Qualifying Premium

1. \$1.00 annualized life premium equals \$1.00 qualifying premium
2. \$1.00 single annuity equals \$.06 of qualifying premium (Internal Exchanges count 50%)
3. \$1.00 of annualized premium for Medicare Supplement, Health Saver Plus 1 and 24Hr Enhanced Accident equals \$1.00 qualifying premium
4. \$1.00 of annualized premium for other A&H products including Cancermax equals \$.80 qualifying premium
5. Brand New Business ONLY (no conversions)
6. Open Enrollment Business counts 50% qualifying premium

### Cash Rewards

Qualifying Premium	Cash Reward
Over \$55,000	\$ 1,000
\$45,000 to \$54,999	\$ 750
\$35,000 to \$44,999	\$ 500
\$25,000 to \$34,999	\$ 250

**An additional \$500 each to the TOP Health Producer and Top Annuity Producer. Good luck!**



## MESSAGE FROM THE PRESIDENT

We are a consumer-oriented company specializing in the needs of our policyholders. Our philosophy is based on the promotion of family concepts between policyholders, employees and agents, and our reputation is based on honesty and integrity.

We are striving to provide insurance products that will strengthen our marketing position and make available to your clients affordable products. Our L-18, the Individual Whole Life Plan or Final Expense Plan, is such a product. You have asked and we are responding by enhancing the L-18. We are excited to tell you that the L-18 will be available on an e-application, and expect it to be on the website July 1, 2012. Also, we will be adding a List Bill option that is currently not available (ONLY 3 applications needed to establish the List Bill).



## Medicare Supplement Agents

When submitting an application as "guaranteed issue", to avoid processing delays, please include all documentation that qualifies the application as "guarantee issue" in accordance with state regulations.

For online applications, please fax or mail the documentation to the Underwriting Department, referencing the application number. This information is **ALWAYS** required.

\*Life insurance is offered with all underwritten Medicare Supplement cases.\*

**Voluntary Disenrollment from a Medicare Advantage plan must be within the first 12 months of their first time enrolled in a Medicare Advantage Plan. It is not "Guaranteed Issue" if they have been enrolled in more than one plan or if they have been enrolled longer than 12 months. Only Plans A,B,C,F (including High Ded F) are available for Guarantee Issue.**

### Special Reminder

The rates of the Health Saver Plus Policy are based on the effective date of the policy rather than on the date the application was taken.

## Top 10 Reasons GOOD Agents (Like Yourself) Don't Get Their Policies Issued In A Timely Manner

10. You could read your handwriting, why couldn't the underwriter? Is your client's name Way-to-go-Team. REALLY!
9. You thought 123-45-6789 was his social security number. No such number on Record. Imagine that. Maybe I should have verified the client's social.
8. Your client didn't mention his doctor's office visits last week because he thought you only wanted the visits from more than 6 months ago.
7. You knew the price quoted was too good. The client was born in 1918 not 1981. MY Bad-I will verify DOB.
6. Your client signed at the mark on the paper napkin used to obtain his information. This is as bad as submitting an outdated application. These legal documents **MUST** be current. Outdated applications will be returned. Check our Website for the most current forms.
5. Your client did not mention some of his medication because he only takes them when his son comes by the house. His son happened to be there the day of the telephone interview. Wouldn't you KNOW.
4. When agents don't use the website to check pending business (on apps submitted online) this can result in a call to UW for status. So, rather than processing your applications, the UW is answering phone calls. Avoid this interruption and use the website.
3. On e-apps the FORM determines the agent signature - verify your signature prior to sending in your application. Or, expect a delay.
2. Where is the MONEY\$\$\$ ? Applications faxed to the Home Office, without completed PAC form will result in a delay.
1. **More underwritten business = improved loss ratio and stable rates for the consumer. And that's what makes it all WORK!**

## Company Policy on Rate Increases

"Change in Company Policy on rates given to policies with an issue date that coincides with a rate increase effective date. All policies with an issue date on or after a rate increase effective date will reflect the new higher rate. The new higher rate will be applied regardless of whether the application was received in the Home Office prior to the rate increase effective date." This will help reduce the number of policyholders receiving a double increase the following year.

*Increased  
Loss  
Ratio  
Hurts  
Us  
All..*

## Company Rate Increases

Modernized Standardized **ALABAMA** Medicare Supplement Rate Increase  
Effective **May 1, 2012**.

- Plans A, G, N increased 6%
- Plan C increased 8%
- Plan F increased 7.5%

Modernized Standardized **PENNSYLVANIA** Medicare Supplement Rate Increase  
Effective **July 1, 2012**.

- Plans A, B, C will be increased 9%
- Plans G & N will be increased 6%

Modernized Standardized **NORTH CAROLINA** Medicare Supplement Rate Increase  
Effective **July 1, 2012**.

- Plans A will be increased 7.5%
- Plans C & F will be increased 9.5%
- Plans G & N will be increased 8%

Modernized Standardized **MISSISSIPPI** Medicare Supplement Rate Increase  
Effective **August 1, 2012**.

- Plan A will be increased 5%
- Plans C, F, G, & N will be increased 7.5 %

## When Can I Get Paid?

### Medicare Supplement Agents:

We pay commission twice a month: on the 1<sup>st</sup> and the 16<sup>th</sup>. It will be delayed to the next business day if the 1<sup>st</sup> or the 16<sup>th</sup> is a holiday. Direct deposits should be available in the agent's bank account two business days after. Bank holidays will delay deposit. Accumulation of \$50.00 in commission before check or direct deposit is issued.

Policy approved AND premium posted to our account from the 1<sup>st</sup> to 15<sup>th</sup> will be paid on the 16<sup>th</sup>. Policy approved and premium posted to our account from the 16<sup>th</sup> to the end of the month will be paid on the 1<sup>st</sup>.

*Money,  
Money,  
Money!*

Statements will be available on our website on the 1<sup>st</sup> and the 16<sup>th</sup> after 4:00 pm central time. If 1<sup>st</sup> or 16<sup>th</sup> is a holiday, it will be next business day.

### Health Saver Plus Agents:

We pay commission every Monday. It will be delayed to the next business day if Monday is a holiday. Direct deposit should be available in agents' bank account two business days after. Bank holidays will delay payment.

Accumulation of \$50.00 in commission before check or direct deposit is issued.

Policy approved AND premium posted to our account from Monday to Friday will be paid on the following Monday.

Statements will be available on our website on Monday after 4:00 pm central time. If Monday is a holiday it will be next business day.

### How can I be on advance payment?

An Advance form needs to be signed and returned to our Home Office for **APPROVAL**. A letter will be sent to you upon approval. Business submitted after the approval date will be advanced.

### Keep Us Current!

Please provide us with any of your updated contact information. If you have moved, changed email address, gotten a new phone number, please **FAX** this updated information to us as soon as possible. Also, if your state license has been recently renewed, please, please fax a copy to our Home Office. **Remember to ALWAYS include your agent number.** Fax to **281-368-7282.**

Thank you soo... much.  
Marketing Services Department.

## WebSite 101!

We want to remind you to log onto our Website for the most current Company and Product information. Once you register your agent number on the website at [www.neweralife.com](http://www.neweralife.com), you will be able to download the Electronic Application system, have access to Sales Forms, Pending Business Reports, **Commission Statements**, announcements of Contest plus receive immediate notification of product changes. This Website information is applicable to all Annuity, Life, Health Saver Plus and Medicare Supplement products.

Make the website your primary source of information, including current rate sheets, product information, applications, underwriting guidelines, & Supply Order forms. Everything you need, is on our WebSite. Check it out!

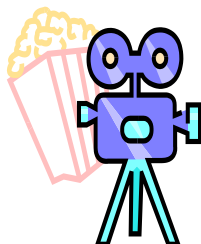
Try using these numbers: fast and direct.

Coming soon to a computer near you:

"New Era Life WebCam".

Our 30 minute interactive web presentation will teach you to easily navigate our website.

Watch for dates and times.



***Please note when calling 877-368-4691, you may dial the following extensions for faster assistance:***

• Annuity Department	7466
• Commission Department	1266
• Life Department	7465
• List Bill	1453
• Major Medical Claims	1331
• Major Medical Customer Service	7445
• Marketing Department	7150
• Medicare Supplement Claims	1120
• Medicare Supplement Customer Service	1120
• Medicare Supplement Underwriting	1122
• Supply Line	1290
• Underage 65 Marketing	7212
• Underwriting (Non-Medicare Supp.)	1199

***Important Fax Number***  
**Medicare Supplement Applications ONLY**  
**281-368-7344**



*New Era Insurance Companies*



Phone: 800-713-4680  
 Fax: 281-368-7282  
 E-mail: marketing@neweralife.com

11720 Katy Freeway # 1700  
 Houston, TX 77079  
 P.O. Box 4884  
 Houston, TX 77210-4884

### Friendly Reminder for All Life Insurance Agents Regarding Life Insurance Applications

Please use your **9-digit agent #** for **ALL Life** applications. Both your 11-digit agent # and 9-digit agent # can be found on the address label of this newsletter, and on our website when you log on.

### Special Reminder for Life Insurance Agents in Texas, Louisiana and Pennsylvania

**Texas Agents:** The state of Texas requires a **Replacement Form** be completed **even** if the proposed insured is not replacing coverage.

**Louisiana Agents:** The state of Louisiana requires 2 Delivery Receipts to be signed at delivery and **RETURNED** to New Era's Home Office.

**Pennsylvania Agents:** The state of Pennsylvania requires a Delivery Receipt signed at delivery and a Disclosure Statement be sent in with the application.

**Attention Agents:** Embedded in this newsletter is a phrase with an \* at the beginning of the sentence and an\* at the end of the sentence. To be eligible the Prize drawing of \$100, you **MUST** email that complete phrase to **contests@neweralife.com** by **midnight June 15th (CST)**. Include your name and writing number in the email. **ONLY** one entry per agent. One name will be drawn from all correct entries received. **GOOD LUCK!**

### Message From Our Marketing Director, Keith Barton

Life Agents, in an effort to improve our persistency with the L-18 Final Expense Plan, effective July 1, 2012 we are **eliminating Direct Monthly and Quarterly billing modes. Payment with money orders and/or cashiers checks will no longer be accepted.** We will only accept payment of life insurance with a **personal check, business check or bank draft.** Both the billing mode changes and the payment made with personal or business checks or bank draft become **effective July 1, 2012.** Any life applications received with a money order or cashier's check after July 1, will be **RETURNED** to the agent. **NO EXCEPTIONS!**