



New Era Life Insurance Companies

AGENT CONNECTION

May / June 2013

News to keep you informed and help you grow your business

In this issue:

- ◆ Summer Bonus Campaign
- ◆ 2013 Leaders Conference - Portugal
- ◆ Message from Mary D. Frazier
- ◆ Good News and More Good News
- ◆ Magic Phrase Contest Winner
- ◆ Magic Phrases Requirements
- ◆ Message From Keith Barton
- ◆ Message From Dave Collett
- ◆ Medicare Supplement Rate Increase
- ◆ H.O. Contact Information
- ◆ Important Reminders for Life Agents

Half Way There!

2013 Summer Bonus Campaign

The Summer Bonus Campaign is starting to heat up and there is still plenty of time to qualify. Put a little extra cash in your pocket like the current leaders by category who have qualified for the \$1,000 & are in the lead for an additional \$500:

- Richard Cantu — Medicare Supplement Producer
- Tim Sitzes— Underage Health Producer
- Ernie Boyd— Annuity Producer

\$ 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

Plus an Additional \$500 to the Top Producer in each category

Qualifications (Personal Production ONLY)

1. Life Insurance (excluding ADB & other riders), Annuities, Medicare Supplement, Health Saver Plus Series, 24 Hr. Enhanced Accident, Critical Illness Policy, New Horizon and CancerMax.
2. Applications submitted and received from **February 4, 2013 to July 5, 2013.**
3. Policies must be issued and paid for **before July 13, 2013.**
4. CONVERSION AND REPLACEMENTS DO NOT QUALIFY.

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 equals \$1.00 qualifying premium. New Business ONLY (NO CREDIT FOR CONVERSIONS OR GUARANTEE ISSUE).
4. **Open Enrollment Business counts 50% qualifying premium.**
5. \$1.00 of annualized premium for Health Saver Plus Series, Critical Illness Policy, 24 Hr. Enhanced Accident, or New Horizon equals \$1.00 qualifying premium.
6. \$1.00 of annualized premium for other A&H products including CancerMax equals \$.80 qualifying premium.

Note: Not all products are available in all states.



The 2013 Leader's Conference - "THERE IS STILL TIME TO QUALIFY"

Don't miss out on a trip of a lifetime where you can discover Portugal's old-fashioned charm, with picture-perfect villages scattered over meandering coastlines flanked by internationally-acclaimed golf courses. You and your guest will spend the first night in the country's capital city of Lisbon, and then will be transported to the **Conrad Algarve, southern Europe's most elegant resort**, near the sun-drenched beaches of the Algarve. But that's not everything! You and your guest will spend the last day of this great adventure at the luxurious **Ritz Carlton**, in the medieval village of Sintra, for the grand finale and the awards banquet.

So, mark your calendar for September 22, 2013—September 29, 2013

THERE'S STILL TIME TO QUALIFY!

**ANNOUNCING DOUBLE CREDIT FOR ALL BUSINESS ISSUED AND PAID
FOR BETWEEN JUNE 1, 2013—AUGUST 31, 2013**



Qualification Period September 1, 2012—August 31, 2013

You only need:

- ◆ \$ 210,000 of net qualifying premium, or
- ◆ \$ 240,000 for you and a guest.

NEW AGENTS (contracted January 1, 2013 or later) only need:

- ◆ \$ 140,000 of net qualifying premium, or
- ◆ \$ 160,000 for you and a guest.

For additional information on Qualifications, see the LEADERS CONFERENCE flyer on the last page of this Newsletter, or you can login to New Era's Agent Website for further details. Just click on "Sales Contest Announcements" and go to the "Leaders Conference" link. *Don't forget to click on the video depicting some of the sights you will experience on your journey to Europe's best kept secret!*

Message from Mary D. Frazier Executive Vice President & COO

NEW ERA LIFE IS RANKED 2nd among the top 15 Medicare Supplement companies as of April 1, 2013, according to the CSG's Premium Rate Scorecard™. (The **CSG Actuarial Premium Rate Scorecard™** provides an overall premium rate competitiveness ranked by company across all states, plans, ages, genders, and zip codes). CSG is a leading Actuarial Consulting firm that has developed their highly acclaimed Competitive Intelligence Tools for the Medicare Supplement Industry.

As many of you know, **New Era's** philosophy is to do the best possible job for the consumer by maintaining stable pricing. Accordingly, **the New Era Group has sustained single-digit rate increases for more than a decade on nearly every one of its Medicare Supplement plans in every state it markets!**



Good News

Weekly Commissions for Medicare Supplement Producers!

As a result of some recent system enhancements, we are now able to pay Medicare Supplement & Life commissions on a weekly basis. We are pleased to announce that effective June 1, 2013 we will be paying commissions on Medicare Supplement & Life business on a weekly basis. **The first weekly commission payments will be made on June 10, 2013.**



How it works

- ◆ The weekly commissions cut-off is 5:00 PM Friday.
- ◆ Renewal premiums and new business premiums drafted or paid through the week, up to the cut-off will be included in the commission cycle.
- ◆ Direct deposits will be made on the following Monday.
- ◆ Statements will be available on our website after 4:00 PM CST on the following Monday.
- ◆ Funds will be available in your account on Tuesday.
- ◆ If Monday or Tuesday is a Company holiday or a bank holiday, all payments will be delayed to the next business day.
- ◆ Checks and direct deposits are made for \$50 or more of accumulated commission.

More... Good News

Online Policy Notification

In order to help you manage and grow your book of business with us, we made Policy Notification information available online beginning May 15, 2013.

How it works

- ◆ To access this critical policy information, go to the agent section of the New Era Life website.
- ◆ Simply choose the "Policy Notification" link from the bottom of the left-hand sidebar of the page.
- ◆ The Magic Phrase is "you will be able to view **Late Pay** and **Returned Bank Draft notices**".

Access is easy and the information is maintained for 30 days. These notifications are accessible to the entire hierarchy.

YOUR BUSINESS IS APPRECIATED AND WE WILL CONTINUE TO STRIVE TO PROVIDE YOU WITH VALUABLE TOOLS FOR YOU TO USE IN MANAGING YOUR BUSINESS.

Congratulations to our Magic Phrase Contest Winner

Alan A. Goodwin— March 2013 Marketing Newsletter Winner. Alan's name was selected from the correct entries received for the Magic Phrase contest from the March Marketing Newsletter. The correct answer was "the initial premium is ALWAYS drafted upon approval of the Medicare Supplement application." Alan received a check for \$100.

\$ 100 Prize - Magic Phrase Contest Requirements

Attention Agents: In this newsletter is a phrase preceded by the words "The Magic Phrase is". Locate the **Magic Phrase** embedded in this newsletter and submit via email to be eligible for the Prize drawing of \$100. You **MUST email the correct Magic Phrase, your name and your agent number** to:

contests@neweralife.com

by midnight June 1st (CST). ONLY one entry per agent. One name will be drawn from all **correct** entries received by the deadline. Remember, you must include your name, agent number and the correct phrase to be eligible. **GOOD LUCK!**

Message from Senior Division Marketing Director, Keith Barton

New States Have Been Added

Our Medicare Supplement products were recently approved in the state of Indiana (March 4) and our Medicare Supplement and L-18 products were approved in the state of New Jersey (April 1). The product grid indicates each state, the corresponding New Era Company for that state, and the approved plans. Keep a look out for more plans in additional states as we obtain further approvals. For more information on rates and forms, please login to the Agent Section of our website.

THE CUSTOMER

*Because the Customer has a Need,
We have a job to do.*

*Because the Customer has a Choice,
We must be the Better Choice.*

*Because the Customer has sensibilities,
We must be Considerate.*

*Because the Customer has an urgency,
We must be quick.*

*Because the Customer is unique,
We must be flexible.*

*Because the Customer has high expectations,
We must Excel.*

*Because the Customer has influence,
We have the hope of more customers.*

*Because of the Customer,
We Exist.*

New Era Life Insurance Companies		
State	Platinum Series Whole Life	Medicare Supplement Plans
ALABAMA	L-18	A,C,F,G,N
ARKANSAS	L-18	A,C,D,F,HDF,G,N
GEORGIA	L-18	A,C,F,G,N
IOWA	N/A	A,C,F,HDF,G,N
ILLINOIS	L-18	A,C,F,G,N
INDIANA	N/A	A,C,F,HDF,G,N
LOUISIANA	L-18	A,C,F,G,N
MISSISSIPPI	L-18	A,C,F,G,N
NORTH CAROLINA	L-18	A,C,F,G,N
NEBRASKA	N/A	A,C,F,HDF,G,N
NEW JERSEY	L-18	A,C,F,HDF,G,N
OHIO	L-18	A,C,G,N
OKLAHOMA	L-18	A,C,F,G,N
PENNSYLVANIA	L-18	A,B,C,G,N
SOUTH CAROLINA	L-18	A,C,F,G,N
TENNESSEE	N/A	A,C,F,HDF,G,N
TENNESSEE	L-18	N/A
TEXAS	L-18	A,C,F,HDF,G,N
UTAH	N/A	A F,HDF,G,N
COMPANY CODES INDICATED		
New Era		
New Era Midwest		
PALIC		

Message from Dave Collett – Vice President of Under 65 Markets

CRITICAL ILLNESS PLANS

Don't forget our new Critical Illness Plan has been released in 20 states! The good news about medical treatment is that more people are surviving serious illnesses such as cancer, heart attack, coronary bypass surgery, angioplasty, and transplants. However, during the recovery period, they still have to worry about living expenses, prescription drugs, chemotherapy, experimental treatments and mortgage & car payments. A Critical Illness plan can certainly help alleviate some of the financial burden. We offer these plans to non-insulin diabetics as well as individuals that are cancer-free for five years. With our attained-age pricing the rates are more affordable. The client can even keep their coverage up to age 75, even though the benefits reduce by 50% at age 65. Although we don't allow anyone under the age of 18 to be on the plan as the primary insured, you can add them to each Critical Illness sale, if they are dependents on the same policy with their parents, for as little as \$1.40 monthly for \$10,000 of coverage.

LIST BILL OPTION

There is now a list bill option available on E-App. This makes it easier for agents to write and track list bills through the E-App system. Before you submit applications using the List Bill option, or the employer bank draft group, you will need to go through a training webinar to make sure you know how to properly set up the group and use the E-App system. For employer bank draft groups, you can write up to 10 employees but there are special forms necessary, upfront, in order to set the group up correctly.

We have special underwriting rules to help you in the small business market that will increase your issue rate.

FOR ADDITIONAL INFORMATION

Please contact:

Dave Collett (281-368-7212)

or

Dennis Rand (281-368-7213)

To get signed up for the next training session, or to discuss any business owners that you think may benefit from our "Business Underwriting Rules", please give us a call.

Medicare Supplement Rate Increases

Modernized Standardized **PENNSYLVANIA** Medicare Supplement Rate Increase.
Effective **July 1, 2013**

Plans A & B will be increased on an average by 8.0%.

Plan C will be increased on an average by 9.5%.

Plans G & N will be increased by an average of 7.50 %.

Home Office Contact Information

Keep Us Current!

Please provide us with any of your updated contact information. If you have moved, changed email addresses, received 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 fax a copy to the Home Office.

Remember to ALWAYS include your agent number. Fax to 281-368-7282.

Home Office: 877-368-4692 Important Fax Numbers

Annuity Department	281-368-7144
Health Saver and Under 65 Markets	281-368-7144
Life Applications	281-368-7144
Marketing Services	281-368-7282
Medicare Supplement Applications (ONLY)	281-368-7344

List Bill Information for Underage 65 Markets

To receive case approval please email all forms to:

palic@neweralife.com

If you prefer to fax please use fax number **281-310-8292**.

You can fax a copy of the employers check for the group setup fee (\$150) to start the process but you must also mail the actual check with Transmittal to PALIC at the mailing address listed below.

Philadelphia American Life
P.O. Box 4884
Houston, TX 77210-4884
Attn: New Business / List Bills

DEPARTMENT

EXT

• Annuity Department	7466
• Commission Department	1266
• Health Saver Claims	1331
• Health Saver In-Force Policy	7445
• Health Saver New Business	1199
• Health Saver Underwriting	1199
• Life Existing Business	7465
• Life Underwriting or New Business	1199
• List Bill	1453
• Major Medical Claims	1331
• Major Medical Customer Service	7445
• Marketing - Senior Division	7150
• Medicare Supplement Claims	1120
• Medicare Supplement Service	1120
• Medicare Supplement Underwriting	1122
• Supply Line	1290
• Underage 65 Marketing	7212
• Underwriting (Non-Medicare Supplement)	1199

Important Reminders for Life Insurance Agents

Please remember that we no longer have Direct Monthly and Direct Quarterly billing modes for the L-18 or Final Expense product. Payment with money orders and /or cashiers checks are **NO LONGER ACCEPTED**. We will accept payment for life insurance on a semi-annual or annual basis with a personal check, a business check or Monthly bank draft **ONLY**. Applications received not adhering to this procedure will be returned.



2013 Leader's Conference Portugal



Mark your calendar for September 22, 2013—September 29, 2013

ANNOUNCING DOUBLE BONUS CREDIT FOR ALL BUSINESS ISSUED AND PAID FOR BETWEEN JUNE 1, 2013 – AUGUST 31, 2013

QUALIFICATIONS (Personal Production ONLY)

Net Qualifying Premium for AGENT	\$210,000
Net Qualifying Premium for AGENT & GUEST	\$240,000

NEW HIRE (as of January 1, 2013 or later) QUALIFICATIONS (Personal Production ONLY)

Net Qualifying Premium for AGENT	\$140,000
Net Qualifying Premium for AGENT & GUEST	\$160,000

1. Medicare Supplement (excluding guarantee Issue), Life Insurance (excluding ADB and other riders), Annuities, Health Saver Plus **Series**, Critical Illness **Policy**, and 24 Hr Accident products.
2. Applications submitted and received from September 1, 2012 through August 31, 2013.
3. Policies must be issued and paid for **before** September 6, 2013 **and remain in-force throughout the entire contest period.**
4. **No CONVERSIONS and No REPLACEMENTS qualify.**

NET QUALIFYING PREMIUM: Defined as new qualifying premiums **minus** lapsed qualifying premiums for policies issued and paid-for during the qualifying period.

1. \$1.00 annualized premium for Medicare Supplement equals \$1.00 qualifying premium. **Brand New Business ONLY, NO CONVERSIONS qualify. Open Enrollment Business counts 50% of qualifying premium.**
2. \$1.00 annualized premium for Health Saver Plus **Series**, Critical Illness Policy or 24 Hr Enhanced Accident premium equals \$1.00 qualifying premium.
3. Health Saver Plus Series issued with Careington **and** Critical Illness Policy (in available States) \$1.00 qualifying annualized premium equals \$1.50 qualifying premium.
4. \$1.00 annualized Life premium equals \$1.00 qualifying premium, **except** when issued with Medicare Supplement Policy, **then** \$1.00 annualized Life premium equals \$2.00 qualifying premium.
5. \$1.00 single annuity (New Money) equals \$0.06 of qualifying premium (Internal Exchanges count 50%).
6. \$1.00 of annualized premium for other A&H products including CancerMax equals \$0.80 qualifying premium.

Note: Not all products are available in all states.