



*Serving the National Agent
Community for 50 Years!*

NiDA News

December 2006

NIDA Celebrates 50 Years Of Industry Leadership!

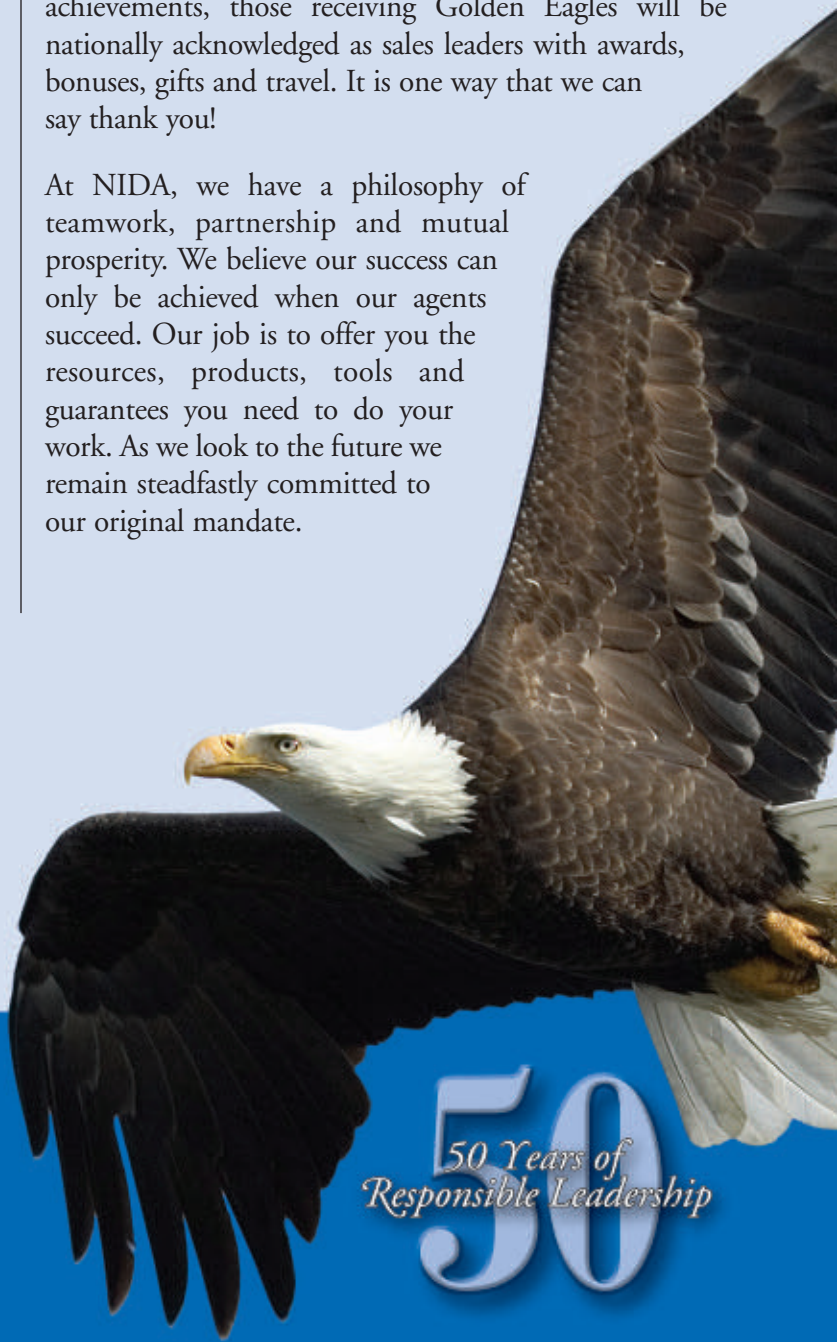
David Aronson founded NIDA with the bold mission to support the independent agent. This was the step of a visionary, a stroke ahead of its time by years, but one that was well positioned to lead the industry through the second half of the twentieth century. It was 1957, the year of the Frisbee, Sputnik and Eisenhower's second term, when the life insurance industry still revolved around in-house representatives based out of branch offices. NIDA was born not to follow, but to lead.

In the 50 years since many things have changed in our shared industry, but NIDA has never abandoned the founding principals of providing unparalleled support for the national agent community and maintaining our reputation for positive leadership. As we look forward toward our next 50 years, even as we celebrate our golden anniversary, we will be adding new services, new product lines, new promotions and ever expanding our goal of partnering with the national agent community.

As the cornerstone of our anniversary, NIDA Marketing is launching Operation: Soaring Eagle, a strong plan to greatly expand our ability to provide the best products in the industry with even higher commissions. Operation: Soaring Eagle is designed to build on the strength and experience of 50 years in the industry, and provide our agents with a comprehensive portfolio of resources. Beyond our continued expansion of life insurance products, we will explore new product lines such as our brand new annuities division which opened late last year, accidental death benefit coverage which you can read about inside, and an exciting opportunity to write large policies while helping individuals establish long-term legacies with Charitable Legacy Marketing, which we will feature in the next newsletter.

Additionally, we at NIDA want to offer individual agents special recognitions in appreciation for your loyalty, your business and your dedication. We wouldn't have lasted 5 years, much less 50, without a reliable community of independent agents, which is why we will begin awarding the title of Golden Eagle to top producers. In acknowledgment of your achievements, those receiving Golden Eagles will be nationally acknowledged as sales leaders with awards, bonuses, gifts and travel. It is one way that we can say thank you!

At NIDA, we have a philosophy of teamwork, partnership and mutual prosperity. We believe our success can only be achieved when our agents succeed. Our job is to offer you the resources, products, tools and guarantees you need to do your work. As we look to the future we remain steadfastly committed to our original mandate.



Inside This Issue

- Hrd This - UHL Accidental Death Policypg 2*
- Million Dollar E&O Coveragepg 2*
- Chesapeake Life Announces Bonus Programpg 3*
- NIDA's Website - Check Out Our New Lookpg 4*

*50 Years of
Responsible Leadership*



Hrd This...



Michael Hrdlicka, President

UHL Announces Accidental Death Policy

NIDA Marketing Group, in partnership with United Home Life, is excited to announce the launch of a new product line that offers you an insurance solution for every home with Accidental Death Benefit Coverage including ROP. With nearly 100,000 homes suffering a tragic death from accidental causes every single year, UHL's new product is an outstanding opportunity to provide families with the protection they need, regardless of health.

Accidental Death coverage builds cash value over the life of the policy, with a guaranteed face amount that doubles over 20 years! Available for issue ages 18-60, regardless of health **UNINSURABLES QUALIFY**. After the life of the policy your customer will have the option of exercising the ROP rider, giving him two decades of AD coverage at virtually no cost.

This coverage also offers additional bonus coverage, providing a small amount of whole life insurance with the base policy. Available immediately in twenty-five states, with new states being added on a regular basis, this Accidental Death Benefit can either bolster existing coverage for you customers or provide some measure of protection for a client who has been otherwise uninsurable.

	Option 1	Option 2	Option 3
Accidental Death Benefit	\$50,000	\$75,000	\$100,000
Doubles to... (by year 20)	\$100,000	\$150,000	\$200,000
Bonus Whole Life Coverage	\$125	\$188	\$250
Total Annual Premium (First 20 Years)	\$147.50	\$197.25	\$245.00
ROP in Year 20	\$2,950	\$3,925	\$4,900

Great protection that builds cash value with bonus whole life insurance and ROP available, Accidental Death coverage through UHL is an outstanding product that we are happy to offer. Call a NIDA Marketing professional today to find out more!

E&O Insurance

At NIDA, We Think You're Worth a Million!

\$1,000,000 FREE Errors and Omissions Policy**

When you are contracted with NIDA Marketing Group, you have \$1,000,000 of E&O Protection ... for Free!

*Contact us for a certificate of coverage

**With regard to NIDA products. If you are writing elsewhere, you will need to obtain appropriate E&O coverage from that organization or carrier.



Chesapeake Life Offers Bonus Program, Even Higher Commissions!



We talked in the September NIDA News about a few of the phenomenal changes going on over at The Chesapeake Life Insurance Company, and believe it or not, we have even more to tell you now. We mentioned in September that NIDA Marketing, in partnership with Chesapeake Life, was able to offer high-end products with high-end commissions, including \$200,000 Non-Med (no blood, no HOS, no paramed) Term and Universal Life policies.

We went on to tell you about the 10% commission increase on policies written through NIDA with Chesapeake Life, which put more money in your pockets while putting even better products in your portfolio. Along with the Mini-Blue, an easy-to-use resource for finding the best policy to match your customer's needs, policies written through NIDA for Chesapeake Life simply made sense. You wouldn't think it could get better.

It just did!

For 2007, expect even more! Along with continuing the \$60 commissionable policy fee when submitted with the Express App, Chesapeake will be introducing the Quality Bonus Program. This program puts \$50 in your pocket for each qualifying net paid issued app all year if you have at least an 80% Taken Rate and an 83% 13th month persistency rate with at least 5 inforce policies and good mortality. A minimum \$300 premium per app is needed to qualify.

To whet your appetite for the Quality Bonus Program, Chesapeake is rolling out a special 2006 edition that will be in effect through the remainder of the year. For this special run, you need a minimum 85% Taken Rate and an 85% 13th month persistency rate, with at least 5 inforce policies and good mortality. But, instead of the 2007 \$50 rate, this limited program will pay you an additional \$100 for each net paid app issued through the end of 2006!

\$200,000 Term and Universal policies, 10% commission increase, Mini-Blue, and now commissionable policy fees and quality bonus programs that can pay you an additional \$50 or \$100 per qualifying app! Working with NIDA Marketing and Chesapeake Life is an easy choice. Contact NIDA Marketing and speak with one of our marketing directors today to take advantage of these opportunities!

Welcome AVIVA!

On November 15th, Aviva, the 5th largest insurance group in the world, acquired AmerUs Group, owner of Indianapolis Life. Aviva is a strong partner with 35 million customers worldwide and over \$65 billion in sales. We look forward to providing our agents with the world-class products and services that people all over the world have come to expect from Aviva!



AVIVA

Charitable Legacy Marketing

Watch for our feature story in the next NIDA News on Charitable Legacy Marketing group, a newly formed group that will allow your customers to create substantial legacies while supporting their preferred charitable organization, and allow you to write high-value policies!



Easy, Efficient Contracting with NIDA's "One Click" Website

One Click. That's all it takes to contract through NIDA Marketing with one, some or all of our partner companies. Enter your information one time only, and then contracting is as easy as point and click. Visit NIDA's website today and see how easy contracting can be at:

www.nidamarketing.com

NIDA
MARKETING GROUP

Join NIDA's 50 Year
Celebration, and Soar
to "Golden Eagle" Status!

NIDA
MARKETING GROUP
8441 Wayzata Blvd., Suite 360
Minneapolis, MN 55426

PRESORTED
STANDARD
US POSTAGE
PAID
MINNEAPOLIS, MN
PERMIT NO. 29000