

NIDA News

Serving the National Agent Community for 48 Years!

January 2005



A 'Blueprint' for Doubling Premium

We've done a bit of analysis and discovered a way you can double your typical sale.

It's a simple, powerful sales tool that's FREE and if you're licensed through NIDA with The Chesapeake Life Insurance Company you already have it. It's the "Blueprint for Life" Needs Analysis that comes with the company's software.

We have found that our agents who use Blueprint for Life software in their presentations average \$1,428 premium per sale. Those NOT using it average \$749 premium per sale.

As we said...nearly double.

Blueprint for Life is concise, easy to use, effective, and available in Spanish; as are other Chesapeake Life sales materials. This quick, customer-focused questionnaire/analysis takes just 15 to 20 minutes and will clearly differentiate your sales presentation from your competition.

Extremely accurate, it automatically customizes your interview to your customer's needs and clearly develops affordable solutions.

The advantages to you are many. You'll write bigger cases, you'll make more money. You'll achieve higher taken rates, you'll make more money. Your persistency will be better, you'll make more money.

This presentation enhances your professional image and, as mentioned, it's free and you already have it with the Chesapeake software. Be a pro. Use Blueprint for Life.

You're sure to profit from the experience.

(For more information on Blueprint for Life, call your Marketing Director or your Managing General Agent soon...and get the New Year started right.)

It's Great To Be **48!!!**

January marks the beginning of NIDA Marketing's 48th year serving life insurance professionals with timely service, determined support and thorough research into the best carriers and products available in market-driven times.

2004 closed with a bit of history in mid-December when NIDA surpassed 8,500 in submitted apps (8,542 to be exact). 6,579 of those apps have gone paid; an indication of the extraordinary quality of NIDA's contracted agents.

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Mike Hrdlicka

Bowling's Loss is NIDA's Gain



Thirty-five years ago Mike Hrdlicka was just out of the Army and home from Okinawa, seeking to make his way in the world. He bought a run down four-lane bowling alley/bar/restaurant in a small (make that very, very small) town south of the Twin Cities. He lived in a small (make that very, very small) mobile home nearby.

Fast forward to December of 2004. Hrdlicka's company, NIDA Marketing Group, reached a level attained by very few marketing organizations when it passed the 8,500-mark in submitted apps.

"Actually, I'm kind of glad the bowling alley thing didn't work out," he smiled.

What did work out was an affiliation with Dave Aronson, who had founded NIDA in 1957, based on the belief that the life insurance industry was changing, moving away from housed agents and costly regional offices. Aronson reckoned that independent marketing organizations would be the future. He was right.

In 1979, Hrdlicka became disenchanted with the major carrier for whom he was a successful individual producer. He and Aronson met about that time.

Hrdlicka, 6-foot-5 and gregarious, was the antithesis of the quiet Aronson, who loved numbers and spending time at home building experimental aircraft. By 1981 they'd become partners, a classic "Mr. Inside, Mr. Outside" combination.

Sadly, Aronson was killed in 1984 when his experimental aircraft crashed en route to a Florida air show, just as NIDA was beginning a period of solid growth.

Hrdlicka continued to operate NIDA, sometimes changing key personnel along the way, growing it into the successful operation it is today.

An avid bicyclist, Hrdlicka rides thousands of miles every year, mostly along the extensive trail systems in the Twin Cities area. He is also a history buff who has a remarkable collection of knives and swords, as well as a gallery of bronze and metal cast statuary in the great room of his suburban Minneapolis home.

"I've been fortunate," he says. "I had an amazing guy for a partner and mentor. I have found wonderful people to work with me and for me. And the agents contracted with us are enthusiastic, energetic, motivated and professional."

PBL reduces ROP rates on Life Pro Term

A key component in NIDA Marketing's approach to doing business has always been to offer a portfolio of market-driven products from market-aware carriers.

A perfect example of such a market-savvy carrier is People's Benefit Life. Recently PBL has lowered rates on the Return of Premium Rider sold with its Life Pro term product, a reflection of their recognition of agent needs as well as the needs of consumers. Effective with all apps received beginning January 3, 2005, these rates have been reduced approximately 10 percent for the 20-year term and 5 percent on the 30-year term.

Software updates are available on www.agentnetinfo.com. Revised agent guides and CD's will be mailed to licensed PBL agents in mid-January.

If you have questions be sure to contact your NIDA Marketing Director or your Managing General Agent.

Sales Tip

Carl H., Boca Raton, FL

‘Get Clients Talking About Death Benefit Options’



“I’ve found it’s a great idea to remember to enter Death Benefit Options into discussions with clients. Once they see what their money can do-- and that they have some control--it makes it much easier to get them on board with the whole concept of life insurance.”

Carl H. is absolutely right. Most agents do forget to mention the decisions available to the insured. And it really does get your client involved.

To start them thinking, simply mention there can be problems with a lump sum death benefit payout. When trying to deal with the loss of a loved one, many surviving spouses don’t know what to do with a lump sum payout. They may look at immediate needs versus long-term needs, and that lump sum benefit may not last as long as the client’s family’s needs.

You can also rightfully ask if the family might need guidance for their immediate and long-term needs. Could their spouse make the investment decisions on his/her own without paying high fees to a broker?

This where the benefits of the Death Benefit Fixed Income Option come in. Your client can plan for immediate needs and long term needs, and it will be THEIR plan for their family, not the plan of a stranger or relative. They will have the peace of mind knowing the death benefit is paid as they have planned and cannot be changed after their death.

The plan will stretch their dollars over as many years as possible, making the money last. Over a number of years the beneficiaries actually

would receive MORE dollars than in a single lump sum payout.

To get specific for them, determine how much their family will need for immediate needs: Funeral expenses, mortgage, car loan, credit card debt. Next determine how much monthly income their family will need to live on: Utilities, food and clothing, childcare, college expenses, car expense, property taxes. Finally determine if their spouse would need extra cash: At retirement, house repairs, grandchildren.

When you have those figures, use the Chesapeake Life Illustration software...

- Select Death Benefit Fixed Income Option box
- Input the lump sum Death Benefit to meet immediate needs
- Input the monthly income amount your family will need to live on
- Input the number of years your family will need the monthly income
- Input a final lump sum benefit amount that your spouse may need for retirement
- Press Calculate/Illustrate

The software will calculate the exact amount of death benefit needed to fund THEIR PLAN.

The software will print out the Death Benefit Fixed Income Option form to send in with the application.

(Thanks to Carl H. Got a sales tip? Mail or email it to NIDA Marketing. You could win a beautiful leather portfolio.)

NIDA looking good in



NIDA Marketing's new and updated website is now operational.

By logging on to the website, you can:

- ✓ Download and print apps from our carriers
 - ✓ Access the web sites of those carriers
 - ✓ Learn about ongoing contests
 - ✓ Read the current issue of NIDA News
 - ✓ Contact us with questions
 - ✓ Learn the history of NIDA
- ✓ Request contracting information and product information
 - ✓ Read the Quote of the Day
 - ✓ ... and more!

The web site address is www.nidamarketing.com