



2006 Brings Big Changes and Big Opportunities at Chesapeake Life

Chesapeake Life is advancing into 2006 with an array of new tools for you to use in attracting a wider base of customers including more competitive rates, updates to their technology, streamlining of their application process, and making your job, in general, easier. With new policy guidelines, website functionality, conveniences, and software, at Chesapeake, 2006 is about making your business more competitive and reducing your workload, all while increasing your commissions!

The biggest change at Chesapeake comes with new policies at lower term rates that will give you more options for your customers and better tools to generate business. More choices means that you can find a policy that is the perfect fit while offering outstanding coverage at great rates:

Chesapeake now offers:

Age 0-60 up to \$100,000 non-med

Age 61-70 up to \$50,000 non-med

Additionally, you can still offer up to \$150,000 non-medical coverage for ages 21-40, with proof of mortgage in the past 36 months, and preferred medically underwritten rates available at \$100,000 for ages 18-60.

Best of all, these changes will not only mean more clients for your business, but less work for you. Not only will you be able to schedule paramed interviews right at the point of sale, but Chesapeake now employs a short, easy-to-use 2-page medical express application with no health questions to complete. With Chesapeake's 7 day issue on Medical Business – 48 hours on Non-Medical! -- both backed with a \$10,000 guarantee, these changes mean more clients, more business, more commissions, and less headache.

There are also changes coming to the Chesapeake website at www.thechesapeakelife.com including a more streamlined interface and new menu bars that get you the tools and information you need faster and easier. The site also offers all-new training modules for the new product portfolios.

These new tools from Chesapeake Life mean more business, and, of course, more commissions for you! Great policies, great rates, great guarantees, and an easy application process set the course for a great 2006 with Chesapeake Life. Take advantage of these big changes, and big opportunities!

A Mini-Blueprint for Maximum Commissions

- Provides a simple needs analysis for your clients
- Generates larger sales and that means higher commissions
- Agents using Blueprint for Life have doubled their business
- The software automatically illustrates Term and U.L.

NIDA Marketing Group * Minneapolis, MN * Phone: 1-800-328-6440 * Toll Free Fax: 1-877-329-6432

Email: nidamarketing@nidamarketing.com * Web: www.nidamarketing.com

Hrd This...

Chesapeake Changes : What it means for your business



As you've certainly noticed from the fanfare on our front page, we're excited about the changes, improvements, and expansions at Chesapeake Life, and we think you should be too. It's always satisfying to see a respected company improve its already successful business. Not only have they made the job of our agents easier with shorter applications and the ability to schedule paramed interviews right at the point of sale, but they are offering great, new products at even more competitive rates, which you can use to move forward your own business.

The key point is that agents can now be a lot more competitive in addressing the needs of their clients and delivering a product that matches those needs. Lower term rates on medically underwritten business means, simply, more sales, and more commissions. For example, under the new structure, a 40 year-old non-nicotine male with a 20 year term would enjoy the following rate structure:

\$100,000 Medical: \$281 without ROP -- \$486 with ROP

\$100,000 Medical Preferred*: \$207 without ROP -- \$358 with ROP

*must meet preferred eligibility guidelines

New products, competitive rates, reduced target premiums; these are the kinds of tools agents can use to their advantage. But what good are the right tools without the training and opportunities to use them, which is why we think some of Chesapeake's other enhancements like the addition of training modules to the website (www.thechesapeakelife.com), new agent friendly software available both in English and Spanish, and the Mini-Blueprint are equally important. It's not enough simply to have new numbers; the real key to success is in knowing how to make those numbers work for you. Chesapeake Life is providing both.

Frankly, we'd have been more than satisfied with those changes alone, but the short form application for medically underwritten business is certain to become an indispensable addition. Instead of new rates and new tools becoming a hassle for agents, they come with the support that will save agents hours of paperwork and processing. Not only will you be able to generate more business, but you'll have the time to put toward that business, providing your customers and yourself the convenience of getting more done in less time.

It really is exciting to see Chesapeake leading in this direction by providing quality products at low rates, while giving agents all the tools they could possibly need to enhance their own business. It's a nice way to kick off the New Year.

For more information about these changes, or to discuss how best to employ these tools to make your business more profitable, call a NIDA Marketing Director at 1-763-546-1800 or toll free at 1-800-328-6440.

Get Immediate Premium Quotes at UnitedHomeLife.com!

- Get an immediate premium quote for any of their products
- See how much insurance can be purchased for a specific monthly outlay
- See descriptions of all available products



Meet The Newest Members of the NIDA Team



Kate Chapman – Once NIDA’s Marketing Support Coordinator, Kate Chapman has earned and embraced her new position of Marketing Director, and demonstrated herself a consummate professional in the process. Kate comes to us with an outstanding resume for customer support and administration, having been a key member of companies such as Leeann Chin Restaurants and Aveda Corporation. She also worked in oversight of corporate benefits – including life and health insurance – for Central Container Corp. Kate has a B.A. in Human Resources Management, graduating *summa cum laude* from Concordia University, and recently ran the Twin Cities Marathon, achieving a personal best time.



Bev Wenshau - As a relatively new member of NIDA’s marketing team, Bev’s history and experiences are extensive and varied, and she brings with her limitless interests and experiences that make her not just a valuable employee, but a fascinating individual as well. Her insurance experience extends into the areas of Major Medical, Long Term Care, Medicare Supplements and Life. She has also worked as an administrative assistant for a missionary organization, and legitimately considers herself an avid runner, having run in four Boston Marathons, numerous Twin Cities Marathons and the Sea of Galilee Marathon in Israel. For the past four years she has taken to motorcycling with her husband on many getaways. And, as if that wasn’t enough, she also is a well-known inspirational speaker for banquets, meetings, and retreats, speaking for churches, Fellowship of Christian Athletes, Christian Women’s Clubs, schools and businesses.



Melissa Rosenbach – Melissa joined NIDA in September of 2005 after spending the previous eight years in cosmetology, including 18 months as one of the top stylists for the respected Rocco Altobelli salons. Melissa is the first, but certainly not the last, pleasant face one is likely to see through NIDA’s front door, and is a voice our agents, partners, and associates have quickly come to know, trust, and enjoy. As a teenager, Melissa ran the office for her father’s moving business, doing the ordering, filing, computer work, scheduling, and tackled every challenge, every job, with style. She is excited about her return to the corporate world, describing it as fast-paced and challenging. She enjoys motorcycling, spends her spare time playing softball and volleyball (on teams with Office Manager, Mariah O’Connell) and enjoys camping and fishing trips.



Jay Bach - Jay would have you believe that he is to NIDA as Comedy Central is to basic cable, but that’s a part of the charming humor and easy nature that makes him a pleasure to work with. That brightly displayed personality, however, belies a deep commitment to his work and eminent reliability, which are the key traits that have earned him a spot on the NIDA roster. Previously employed as a bartender for eighteen years, and then a stay-at-home father for his two young daughters for five more, Jay considers himself battle-hardened, field-tested, mom-approved. He brings an intense passion for people, and loves the challenges and opportunities involved in his new position of Marketing Director. When not busy at the office, Jay pursues his other loves of Golf and Surfing [channel], but his greatest enthusiasm is for his “estrogen enriched” family: daughters Riley and Lulu, and wife of ten years, Angie.

NIDA Enters its 49th Year!

– Founded in 1957 by David Aronson, NIDA is already gearing up to celebrate half a century’s work of serving our agents through visionary leadership. With Mike Hrdlicka at the helm, and a crew of friendly, passionate, and professional individuals, NIDA has enjoyed extraordinary success and passed that success on to its clients and partners. As the company steers through its 49th season, Mike and crew are already setting their sights on the next 49 years, building off the successes of the past, learning from the experiences time has served, and leading those who will follow toward even greater reward.



**Team is
still the
theme for
NIDA
in 2006!**

NiDA
MARKETING GROUP
8441 Wayzata Blvd. #360
Golden Valley, MN 55426

**DON'T FORGET!!!
YOU'RE WORTH A MILLION TO NIDA!***

* Agents writing business through NIDA's carriers have **\$1,000,000** of E&O Insurance