

NiDA News

Serving the National Agent Community for 48 Years!

July 2005



PBL News Coming Soon... Get Active, Stay Active!

In the months ahead, Peoples Benefit Life Insurance Company, home office Cedar Rapids, Iowa, will be announcing new products. So if you've been writing business there, keep it up. If not, you may want to get active and stay active.

Among these new vehicles will be at least one equity indexed product. Keep an eye on your E-mails, the newsletters you receive and your regular mail (kits will be sent to you as soon as each new product is approved in your state).

PBL recently reduced rates on portions of its Return of Premium Rider, and is an excellent place to compare products and rates on bigger cases because products are banded at \$250,001.

Agent friendly, PBL allows direct access to the home office, both via telephone and the Internet. Log on to agentnetinfo.com and take a look around.

PBL also offers \$100,000 non-medical, competitive commissions, annualization availability and a \$100 Jet Issue Guarantee. If a qualifying policy is not processed within four working days the writing agent receives a \$100 voucher.

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As a member of the AEGON Insurance Group, highly rated PBL remains the financial strength star among NIDA's portfolio of carriers. PBL had assets in excess of \$14 billion, liabilities of 13.5 billion, and \$10 billion of insurance in force, at the end of last year.

PBL is rated highly among the industry rating companies:

- A.M. Best Company A+ (Superior)
(2nd of 15 categories A++ to F)
- Fitch Ratings AA+ (Very strong)
(2nd of 24 categories AAA to D)
- Moody's Aa3 (Excellent)
(4th of 21 Categories Aaa to C)
- Standard & Poor's AA (Very Strong)
(3rd of 21 categories AAA to D)

(Ratings of the A.M. Best Company, Fitch Ratings, Moody's Investors Service, and Standard & Poor's reflect the current opinion of the relative financial strength and operating performance of Peoples Benefit Life Insurance Company as of the following effective dates: A.M. Best Company: May 13, 2005, Fitch Ratings: June 8, 2005, Moody's Investors Service: December 23, 2003, Standard & Poor's: April 8, 2003. Ratings criteria and rankings can vary by rating company. Copies of rating reports are available from each)



Think Of It As Your Escape Plan

Announcing NIDA's...

Fall Incentive Program!

'Tickets For Two Plus More For You'

Four Days. The U.S. or Mexico.
Hotel Included.

(Look inside for details)

**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**

Basic but Important Questions Lead to Bigger, Better Sales



NIDA Marketing's most experienced veteran (both as an agent and a marketing director), Judd England offers these suggestions to "improve your business and your income."

ASK ABOUT EXISTING COVERAGE. If you know what coverages are in place and what the purpose or intention was for that policy you can make better recommendations on appropriate amounts.

ASK MEDICAL QUESTIONS. Not only will this help you qualify your prospect but also it will save you time and roadblocks later. One of the main reasons for declines is a later discovery of some medical history that was not listed on the application. Also keep yourself up to date on income requirements and a general knowledge of height and weight requirements so you can make proper recommendations from the start.

ASK ABOUT PRIOR APPLICATIONS. Has there been a rating or a denial of coverage in the past? Sometimes you can best serve a client's future protection by knowing when not to submit an application, i.e. waiting an appropriate length of time following a surgery, etc.

ASK HOW THEY WOULD REACT TO A LESS THAN STANDARD OFFER. If your client's medical history indicate that a policy may be rated prepare them accordingly. They will respect your professional knowledge and will not be so inclined to reject a policy issued with a rating.

ASK WHAT THE NEW POLICY IS INTENDED FOR. If you know exactly what your client/prospect is thinking it will help you define the sale and help keep the policy in force. Sometimes different policies are intended for different objectives by your prospect. Simply writing the intention of the policy on the folder or jacket holding the policy can remind your client why he/she purchased it, such as college education fund for Jake and Sally, mortgage protection for 125 Maple Street, or readjustment fund for Mary, etc. Seasoned agents tell us the little things still work wonders for their persistency.

ASK YOUR MARKETING DIRECTOR FOR ASSISTANCE. Most agents are pretty computer savvy these days but NIDA Marketing Group, Inc. is always available for fast and creative proposals.

Qualification Guideline's For Tickets For Two Plus More For You!

Let NIDA put you on the plane and by the pool!

Tickets Tor Two Plus More For You!*

- MGA - \$175,000 of Paid Premium, or...
- Agent - \$35,000 of Paid Premium

Ticket for One, You Can Still Have Fun!*

- Agent - \$25,000 of Paid Premium
- Buy In For Guest - \$750



*Based on business submitted August – October, 2005 that goes paid before January 1st, 2006. All of NIDA Marketing's Insurance companies count towards qualification. Call NIDA Marketing Group for details!

Meet Monica Tjaden, A Part of Your Life



You may never meet her, and you likely may never even talk with her. But she has a great deal to do with your career. She applies logic and professionalism and actuarial tables to the apps you submit.

Just the sort of person who can drive us nuts...or help make us wildly successful. Or both.

She's Monica Tjaden and she is the underwriting analyst at Peoples Benefit Life in Cedar Rapids, Iowa who works with NIDA Marketing Group.

A six-year veteran with PBL, she has a Bachelor of Science in psychology, often a convenient tool when explaining why a 5'2", 280-lb., 63-year-old smoker who teaches skydiving came back rated.

After growing up in Cedar Rapids she intended to become a doctor, taking pre-med at the University of Northern Iowa before eventually finishing her studies at the University of Iowa with her degree in psychology and social work. She then worked as administrative coordinator in a clinic for sexually, emotionally or physically abused children, running the 64-bed clinic alone.

She has been married for 11 years to a meat wholesaler ("Wiener salesman," she laughs). When she and her husband have time they do something involving "sports, the outdoors, our motorcycle...or we go someplace warm."

'The Annuity You'd Sell Your Mom'

When it comes to retirement, your clients need to be able to count on having a guaranteed source of income.

The Premier Index 500 from Peoples Benefit Life Insurance Company is a single premium equity indexed deferred annuity that provides the safety of a fixed annuity with the potential for increased interest earnings based on the performance of the Standard & Poor's 500 Composite Stock Price Index excluding dividend income.

Earnings are tax-deferred. Death benefits are guaranteed and pass directly to the named beneficiaries, bypassing probate in most states.

Your client makes a one-time payment, choosing to allocate funds between a guaranteed interest account and an equity-indexed account. The allocation in the guaranteed interest account earns a fixed rate daily, which is set at the beginning of each policy year and is guaranteed for that year. That rate is guaranteed never to go below 1.5%.

For the equity-indexed account, PBL determines the interest to be credited by comparing the index value on the current anniversary to the index value on the prior anniversary. Here's the formula:

Current anniversary index value minus prior anniversary index value, divided by prior anniversary value.

If the resulting number is a positive index change, the percentage change in growth will be applied as index interest. If, however, the change is greater than the annually declared cap rate, the current cap percentage is used to determine the interest rate credited to the equity index account.

If the index change is negative, no loss is incurred and the value of the equity-indexed account does not change.

Your client can allocate funds between accounts at policy issue or transfer between accounts on policy anniversaries, and if the cap for a policy year is less than the cap bailout rate.

Minimum single premium on the Premier Index 500 is \$10,000 for non-qualified contracts and \$2,000 for qualified contracts. Maximum single premium without prior company approval is \$1,000,000, and the maximum age issue is 80.

For details on the stable and productive products, talk to your NIDA Marketing Director.

'QuickStart' Bonuses for New Agents

Are you newly licensed with NIDA? You'll want to take advantage of our 2005 QuickStart **\$100** Bonus Program.

As soon as you have your first three Life apps go paid, let us know via phone, fax or E-mail. Once we've verified the policies we'll send you **\$100**.

The apps must be submitted during August, September and October of this year and must go paid before the end of the year.

QuickStart Bonuses are available only to new agents, but the apps can be with any of the companies you're licensed through with NIDA: Peoples Benefit Life, The Chesapeake Life Insurance Company, United Home Life and Indianapolis Life.

Now's the time to get going. **\$100** still buys a nice dinner for two just about anywhere.

