

Serving the National Agent
Community for 49 Years!

NiDA News

July 2006

PBL Announces New Term Rate Reductions!

Lower Rates! Higher Commissions (Now with Renewals)! Same Great Service!

People's Benefit Life Insurance Company and NIDA Marketing Group are pleased to share some exciting news! PBL has improved its LifePro Term base rates and created a new product that is extremely competitive, the LifePro Term II! Along with more competitive base rates, PBL now offers three rate bands.

- **New Face Amount Bands:**

- Band 1 - \$25,000 - \$100,000
- Band 2 - \$100,001 - \$249,999
- Band 3 - \$250,000 and up

- **New Underwriting Class** – PBL has also added a Preferred Elite Underwriting Class (for face amounts of \$100,001 and up)!

- **Here's an example:**

20 year term/Male/Preferred

	New LifePro Term II \$250,000	LifePro Term (old rate) \$250,000	New LifePro Term II \$150,000	LifePro Term (old rate) \$150,000
Age 35	270.00	397.50	239.00	270.50
Age 40	397.50	595.00	338.00	389.00
Age 45	565.00	792.50	437.00	507.50
Age 50	970.00	1382.50	732.50	861.50
Age 55	1487.50	1972.50	1028.00	1215.50

These are exciting changes that give you and your clients an even better product, expand your potential client base, and offer you higher commissions, now with renewals! If you haven't been writing your business with PBL, maybe it's time to start. Contact a NIDA marketing director to start earning your higher commissions today!

NIDA Introduces Annuities Division!

Working in partnership with 45 different annuity companies, NIDA Marketing Group is leaping to the forefront of the annuities market with a grand vision of offering unparalleled service, comprehensive products, premium commissions, and, as always, \$1,000,000 of free E&O coverage.

With annuities you can offer your customers products that are tax deferred with guaranteed income. These products are designed for people who:

- Want to protect wealth for their heirs
- Want tax-deferred growth on their money
- Want guaranteed principal and interest
- Want to protect their heirs against probate upon death
- Want an increased death benefit
- Want stock-market gains without stock-market risk
- Want to designate money for inheritance

To begin putting NIDA's brand new Annuities division to work for you and your client, call Robyn or your marketing director at 1-800-328-6440 or visit our website at www.nidamarketing.com!

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Hrd This...



Michael Hrdlicka, President

A+ Rated People's Benefit Life Offers Lower Rates, Higher Commissions!

As you certainly saw on our front page, this month we have no shortage of exciting news to share. Frankly, we love the opportunity to expand upon our outstanding service, unique offers, and comprehensive product line, and this month there's a lot to love. While I encourage you to read on to Page 3 for the details on our brand new Annuities division, I want to talk with you about the big news from our close partners at the A+ rated People's Benefit Life Insurance Company that we hinted about our last newsletter.

Like we promised back in April, these changes "will increase your business, and offer you fantastic new opportunities."

With their new Life Pro Term II product, PBL is offering lower rates, higher commissions, commissions with renewal, new face amount bands, and a new preferred Elite Underwriting Class for amounts above \$100,001. This means that your customers have more options to find the right product fit, but it also means that, as an agent, you have the opportunity to boost your commissions, access to a wider range of products, and therefore access to a wider customer base.

The Life Pro Term II offers competitive term life coverage to meet your client's personal or business needs. With term coverage to age 95, your customers can choose between initial guaranteed level premium periods of 10, 15, 20, or 30 years. In addition to outstanding financial protection, the policy has built-in, guaranteed renewability to age 95, regardless of health. Further, PBL will be expanding this program in the fall to be compatible with the Return of Premium rider, making the Life Pro Term II a complete solution.

Best of all, these changes are effective immediately, which means any new business submitted will be able to take full advantage of the features offered. If you haven't been working with this agent friendly, A+ rated company, then you may be missing out. Be sure to contact a NIDA expert for a complete description of the new Life Pro Term II product.

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.*

NIDA Opens Annuities Division To Take Advantage of High Growth Products



NIDA Marketing Group is excited to announce our brand new Annuities division. Working in partnership with dozens of respected and highly rated companies to bring a comprehensive and complete line of annuity products to our outstanding agents, we see this expansion as a key part of an overall strategy in growing your business and offering a complete line of products to your customers.

Annuity products allow your clients to accumulate tax-deferred funds for retirement and receive a guaranteed income for life or a specified term. As a series of income payments made to your clients at regular intervals, annuities are a great way for your customers to receive a reliable and guaranteed income.

Your customers can take advantage of fixed annuities that accumulate wealth at guaranteed interest rates, or explore equity indexed annuities that offer the potentially higher return of the stock market without the risk. Best of all, both product lines guarantee a minimum interest rate, which means that your clients simply can't lose!

Annuities are a crucial element of an agent's portfolio! They provide your customers with a valuable tool in securing their family's long-term financial security while offering agents the opportunity to develop expanded business among existing customers. And, the future for the annuities market looks poised to explode as an ever increasing number of workers explore the full range of retirement options. Many financial reports predict annuity sales to increase dramatically with the transition into a financially rewarding growth stage.

With NIDA Marketing and its complete range of annuities products, you can choose from among the highest performing Fixed and Equity Indexed Annuities to match the right product with the right client. We partner with the highest rated companies to bring you outstanding commissions, expert service, and flexible products.

Make NIDA your partner in taking advantage of our complete line of annuity products, industry leading turn-around time in answering your questions, guaranteed \$1,000,000 of Free E&O insurance, great commissions and friendly service! We only succeed when our agents succeed, so contact a NIDA Annuities Expert today to begin expanding your business and providing a broader range of benefits for your customers!



NiDA
MARKETING GROUP

Summer Hours:

NIDA's professional and knowledgeable staff will be available during our Summer Hours through September 4th.

Monday - Thursday: 8:00 a.m. - 5:00 p.m. CST

Friday: 8:00 a.m. - 1:00 p.m. CST

We are still available by voicemail, or contact us by email through www.nidamarketing.com. We will contact you on the next business day.

Have a great summer!

NiDA's Shocking Electronics Contest Ends Soon!

But, there's still time to win an iPod Nano, palmOne, or even a Gateway Laptop, just by doing business with NIDA. As highlighted in our April Newsletter, all business written between May 1st and July 31st, and paid for by August 31st, will be eligible, so drive your business and win one of the following*:

Tier 1 – *For writing \$10,000 in qualified Paid Annualized Premium*

- iPod Nano
- palmOne Tungsten E2 with Bluetooth

Tier 2 – *For writing \$20,000 in qualified Paid Annualized Premium*

- A Tier One Prize, or
- 60 MB iPod
- palmOne LifeDrive with 4GB Hard Drive

Tier 3 – *For writing \$30,000 in qualified Paid Annualized Premium*

- A Tier One or Tier Two Prize, or
- Gateway 370 Notebook with Intel Celeron Processor

* "All business" is measured by the total paid annualized premiums written during those months.

** Winners may choose only one item as a prize, either from the highest tier achieved or from a lower tier if available.

**Rate Reductions!
Higher Commissions!
New High Growth Products!**

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