

NIDA News

Serving the National Agent Community for 47 Years!
June 2004



Standard Table 4, UHL Means 'More'

It's about "more." *More* products, *more* options, *more* agents, *more* business for *more* people.

That's why NIDA Marketing Group, Inc. has added United Home Life Insurance Company to its list of superb carriers. Indianapolis-based UHL is the perfect choice for those clients in less-than-perfect health, offering Table 4 Standard, Return of Premium on rated cases and numerous other features, including an application that NIDA president Michael Hrdlicka describes as "the simplest in the business."

That easy-to-use, short-form "3-in-1" app is used for all products in United Home Life's Total Protection Series. Among them is "virtually guaranteed issue" Graded Benefit Whole Life for those in poor health. It has just three gatekeeper underwriting questions, with the only reasons for decline being the proposed insured is terminally ill, confined to a facility or has been diagnosed as having AIDS, HIV or any other immunological disorder.

UHL also offers the Total Life 50 plan for clients with some health issues and the Total 50+ plan, for those in better health. And, there is a FREE \$5,000 per child, Child Rider on all children on any base policy with a face amount of \$100,000.

If you're writing in markets where such products would apply, or you encounter individuals with health issues (and that happens to all of us, especially now with the "graying" of America), UHL's offerings can be remarkable and effective problem solvers.

20 and 30 Year Level Term Plans

- Just 4 Medical Questions - no routine medical exam, no blood or urine required at any age or face amount.
- Up to 4 Tables issued standard.
- Issue Ages
20 Year 18 - 60
30 Year 18 - 55
- Competitive Rates-Guaranteed for the life of the policy.
- ****RETURN OF PREMIUM**
- Perfect for mortgage insurance
- Commissionable policy fee
- Will issue up to \$100,000;
\$150,000 with proof of mortgage (ages 18 - 45)
- Built-in Terminal Illness Benefit (not available in IL)
- Free \$5,000 Child Rider Coverage for \$100,000 face amount.
- **RETURN OF PREMIUM ON RATED CASES!**

Total Protection Series

Express Issue Whole Life

Graded Benefit
Issue Ages: 25 - 80
Face Amount: \$2,000-\$50,000
Death Benefits: 1st year return of premium plus 12%; 2nd year return of premium plus 24%

Total Life 50

Whole Life Endowment
Issue Ages: 20-80
Face Amounts: Ages 20-70, \$50,000
Ages 71-80, \$25,000
Death Benefits: Immediate Level Benefit

Total Life 50 Plus

Whole Life Endowment
Issue Ages: 20-80
Face Amounts: Ages 20-65, \$100,000
Ages 66-70, \$50,000
Ages 71-80, \$25,000
Death Benefits: Immediate Level Benefit

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HRD This...

By Michael Hrdlicka



Return of Premium Ideal for Mortgage Insurance

Many of the agents contracted under NIDA Marketing Group, Inc. have found that utilizing policies featuring Return of Premium are especially marketable with homebuyers and mortgage holders.

These agents/agencies approach lending institutions, explaining the concept and its viability for the homeowners. Many times they become THE agent/agency of record for providing the mortgage insurance bundled into mortgages written by the lender.

ROP generally is designed for 15, 20 or 30 year plans, making it ideal for the mortgage market. By way of review, ROP simply is level term insurance with a feature promising that the policyholder can get back all the premium paid into the policy when the level term period expires.

It makes sense. First, the homeowners will get their premium back...at a cost that is tiny compared to the scope of the entire financial package. Second, the policy can travel with them to their next mortgage, thereby preserving the ROP aspect. And finally for the agent, the face amounts are generally higher and the lapse rate is virtually non-existent because payment of the premium is generally folded into the mortgage payment.

If you'd like to talk about this amazing opportunity to build yourself a profitable, long-term "nest" of business, call your NIDA Marketing Director at 1-952-541-9287 or toll free, 1-800-328-6440.

PBL Interest Rates

Effective June 1st interest rates are changing. The new interest rates are as follows:

- Survivor UL 4.50%
- LifePro G100 5.00%
- LifePro UL Plus 4.45%
- LifePro Protector UL 4.45%

The rates can be downloaded at www.agentnetinfo.com or manually updated by going into Options in your illustration software. If you have any questions, call NIDA Marketing at 1-800-328-6440.

Robyn Thomsen

Family Farm, Fargo, Floral Arrangements...



Creating floral arrangements seems an unlikely skill to acquire on a journey toward becoming NIDA’s newest Marketing Director, but for Robyn Thomsen it was one of the stops on her typically unpredictable route.

After earning her B.A. in Human Resources from North Dakota State in Fargo, she moved to the Twin Cities during the mid-90s. In a difficult job market, she was unable to find employment in her field, but landed a position with a suburban St. Louis Park florist. Through a family member who knew one of the then-principals at NIDA, she learned of an opening as the company’s receptionist.

From that her job responsibilities expanded to - among other things - working in agent contracting, service and interface with carriers. Thomsen’s career path kept her in the industry elsewhere over the past five years, and recently it zigged at exactly the right time, returning her to NIDA as a Marketing Director. Picking up the rhythms of the company’s successful past 47 years, she almost immediately licensed a highly successful and productive multi-agent operation in the south.

An only child who grew up on a farm in New Rockford, North Dakota, she played basketball and ran track in high school before moving on to Valley City State University and later NDSU.

Married, she and her husband have one child, a four-year-old boy. They enjoy spending time with family and friends, camping or going “up to the lake,” a Minnesota tradition almost as old as lutefisk. She does, however, add, “What ‘spare time’? I have a four-year-old son.”

State	Product Availability for UHL						
	Express Issue Term Plus	Premier 20	Express Issue Term 30	Terminal Illness Rider	Child Rider	Total Protection Series II	Total Performance Life
Alabama	★	★	★	★	★	★	★
Arizona	★	★	★	★	★	★	★
Arkansas	★	★	★	★	★	TL50, TL50+ (old)	★
California	★	★	★	★	★	★	★
Colorado	★	★	★	★	★	★	
D.C.	★	★	★	★	★	★	★
Florida	★	★	★	★	★	★	★
Georgia	★	★		★	★	★	★
Hawaii	★	★	★	★	★	★	★
Idaho	★	★	★	★	★	★	★
Illinois	★	★	★		★	★	★
Indiana	★	★	★	★	★	★	★
Kentucky	★	★	★	★	★	★	★
Louisiana	★	★	★	★	★	★	
Maryland	★	★				★	★
Michigan	★	★		★	★	★	★
Minnesota	★	★	★	★	★	★	TL50, TL50+ ★
Mississippi	★	★	★	★	★	★	★
Missouri	★	★	★	★	★	★	★
Nebraska	★	★	★			★	★
Nevada	★	★			★	★	TPS Original ★
Ohio	★	★	★	★	★	★	★
Oklahoma	★	★			★	★	★
Oregon					★		★
Pennsylvania	★	★	★	★	★	★	TL50, TL50+ ★
S. Carolina	★	★	★	★	★	★	TL50, TL50+ ★
Tennessee	★	★	★	★	★	★	★
Texas	★	★	★	★	★	★	★
Virginia	★	★			★	★	★
Washington	★	★	★			★	

RETURN OF PREMIUM!!!

Still the hottest product in the business.

A great way to increase your commission and help your clients at the same time.

- Did you know Chesapeake Life Insurance figures the rate of return you would have to earn on your investment to equal ROP? You can find the rate of return on page two of your term illustrations.
- United Home Life offers a ROP on a table 4 standard policy.
- At the end of the term period, the ROP is a tax-free benefit for your clients.

Contact you marketing director at NIDA to learn more about R.O.P !

1-800-328-6440