



Indianapolis Life's Indexed U.L.s Offer Flexibility and Rewards

Looking for a Universal Life product that makes sense in today's market? Not only for the client, but for you, too?

Good.

You'll be pleased that NIDA Marketing is announcing the addition of another outstanding carrier. Indianapolis Life and its line of Equity Indexed Universal Life Products give agents and clients extraordinary adaptability.

The products are flexible premium universal life plans with an equity-indexed feature that can help clients build a solid foundation of financial protections for their families, businesses, or estate. They offer self-managed premium direction choices, giving clients a wider range of options than are available in traditional U.L. policies.

Here are just a few of the highlights:

- 100% Participation Rate guaranteed for the life of the policy
- Choice of four interest crediting strategies – Two Fixed-Term Strategies* and Two Equity Indexed Strategies
- Basic 5-year and 15-year, age 100, no-lapse premium guarantees*
- Lifetime rolling target premium. Premiums paid up to the first-year target provided first-year commissions regardless of when the premiums are received
- Values illustrated beyond age 100
- Multiple underwriting classifications
- High commissionable target premiums with strong cash value performance with Vista Elite
- Account value enhancement beginning with the 10th policy year available with the Vista Elite and Vista Advantage*
- Choice of variable rate or annually declared (fixed rate) policy loans

The overall design offers your clients four choices in interest crediting strategies (One-year fixed term, Five-year fixed term, Five-year equity indexed and Six-year equity indexed) while providing maximum flexibility through adjustable premiums, death benefit options, and cash value accumulation.

Target markets for Indianapolis Life's products would be anyone who:

- Wants affordable permanent protection with strong cash value accumulation potential
- Wants built-in product flexibility to better accommodate changing financial circumstances
- Wants the security and attractive interest rates potentially provided by IL's equity indexed products
- Wants to accumulate values to be used for cash flow at a later date

In the personal market, the increased cash value control and enhanced policy accumulation potential let your clients manage the policy to meet changing needs and changing market conditions.

In the business market, the plans provide strong cash values that may be accessed at retirement or can be used for reserve emergency funds for businesses. They are well suited for key person, deferred compensation planning, non-qualified retirement planning, or executive bonus plans.

In the estate planning market, the plans are ideal for individuals with estate tax liquidity needs and provide a death benefit for first death planning.

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Indianapolis Life continued...

Products are issued to age 85, have no maturity date (illustrated to beyond age 100), include a basic no-lapse guarantee death benefit for 5 years, 15 years, or age 100* and optional no-lapse guarantee rider, feature multiple underwriting classes and 15-year surrender charge period, choice of variable rate or annual fixed rate (including preferred) policy loans...and much more.

Talk with your Marketing Director at NIDA about receiving a full kit and licensing. Every agent needs products like these in his or her portfolio.

** Policy provisions are subject to certain limitations, may not be available in all states, may vary from state to state or have other qualifying characteristics. Contact your Marketing Director at NIDA for details.*

Laptop is Tops in NIDA Contest



Winners made the State-of-the-Art Laptop Computer the overwhelming number one choice among the prizes in NIDA Marketing's "Drive to '05" Contest that ran the final four months of last year.

Almost unanimously, the Laptop outpaced the other choices on the prize list. Others were a Las Vegas Weekend for Two, a 48-inch Big Screen TV, a One-Day Mall of America Shopping Spree including airfare for two and \$600 spending money, and \$1,200 in Sporting Goods from a major chain such as Galyan's or Cabela's.

To qualify, individual agents needed to pay for \$50,000 or more of annualized premium during those months. For agencies, multiple producers, general agents and managing general agents, qualifying level was \$250,000 or more of paid annualized premium.

Among the agencies that won, the laptop was chosen because it gives an additional agent (or agents) the capability to employ The Chesapeake Life Insurance Company's "Blueprint for Life" software.

Our records show that using Blueprint for Life raises the average sale from \$749 in premium to \$1,428. Agency owners appreciated that, and so did individual agents.

This simple, powerful sales tool is free, and if you're licensed through NIDA with The Chesapeake Life Insurance Company you already have it. It comes with the company's software.

Concise, easy to use and incredibly effective, this quick, customer-focused questionnaire/analysis takes just 15 to 20 minutes and will clearly differentiate your sales presentation from your competition. Extremely accurate, Blueprint for Life automatically customizes your interview to your customer's needs and clearly develops affordable solutions. The software also includes a Spanish version of the presentation.

You'll write bigger cases, achieve higher taken rates and your persistency will be better...all of which will make you more money.

(For more information on Blueprint for Life, call your Marketing Director or your Managing General Agent soon.)

Doris Stahlboerger

18 Years with NIDA...



We asked Doris Stahlboerger, NIDA Marketing Group's long-time bookkeeper, whether she did anything unique on her own time. Scuba dive? Downhill ski? Own an incredible collection of Nancy Drew memorabilia?

"No," she said, "I'm just a mom and a Grandma."

That's when it occurred to us. Beyond her substantial skill in keeping the money flowing in and out properly, she pretty much fills those same roles at NIDA, too.

After all, she's been here for more than 18 years, longer than anyone other than NIDA president Mike Hrdlicka. She's seen the ups, downs, changes, revisions, re-evaluations, moves, arguments, laughter and successes...all the life you can imagine during that much time with a small and closely-knit company.

She came to NIDA in response to a classified advertisement. Hard times had overcome her previous employer, a small electronics firm. She began part-time at NIDA and almost immediately was asked to come in every day. That was 1987.

Doris was born in Spring Grove, which she describes as a "Norwegian town," about 60 miles southeast of the Twin Cities near the Wisconsin and Iowa borders. She first came to Minneapolis in the mid-50s after high school, working for International Harvester near the University of Minnesota and living on campus with a girlfriend.

Widowed five years ago, she has three grown children and six grandchildren.

And she remains a comfortable constant at NIDA.

NIDA Moving to Larger Quarters

NIDA Marketing Group will be kicking off the New Year with a new home in 2006.

Only two miles west of NIDA's present location, the new space is almost double the size of current offices.

"We need space because we need more people" said NIDA President Mike Hrdlicka. "Our list of producing agents and agencies is growing. We have standards of service and responsiveness to maintain, and it takes people and space to do that."

Located precisely on a main artery, the new location also improves NIDA's access to Minneapolis-St. Paul International Airport.

Don't expect any interruption in your dealings with NIDA, though. The move will be coordinated to take place largely over a single weekend. There will be no changes in phone numbers or Internet access.

New look...

NIDA may look a little different before long.

At least on paper.

A new red and blue treatment of the NIDA name has been unveiled; befitting for a red, white, and blue company!

The previous logo was based on a maroon and dark blue color scheme featuring lower case letters and rounded edges. The look was very much the style of logos created at the time (late 70s).

The new NIDA star version is more straightforward and simple, much better suited for today's marketplace.

