

NIDA News

Serving the National Agent Community for 46 Years!

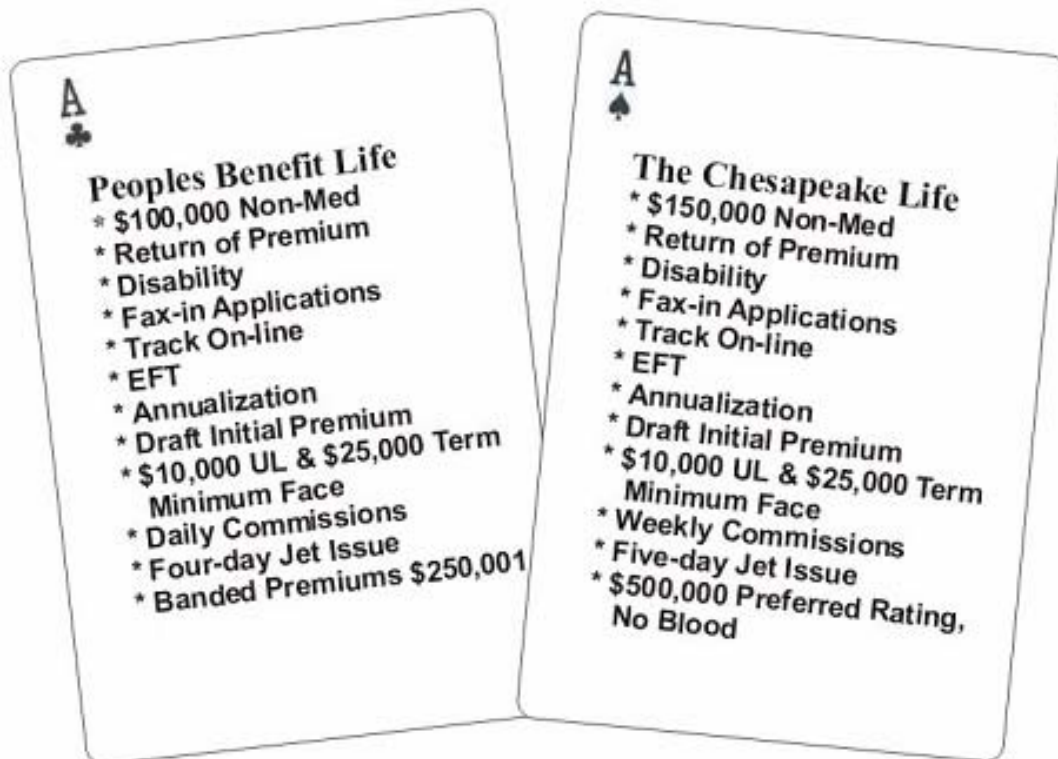


Two of a Kind, Tough to

NIDA Marketing Group has chosen affiliation with a pair of industry leaders offering the highest caliber solutions for the Non-Med Term and U.L. Market.

Peoples Benefit Life Insurance Company of Cedar Rapids, Iowa and The Chesapeake Life Insurance Company of Oklahoma City, Oklahoma were chosen based on their variety of products, market flexibility, commission structure/schedules and level of orientation to policy issuance and agent service.

Simply put, we've made sure you'll find what you're looking for!



Your Hand Is Getting Even Better!

Check Inside for...

- Exciting New Product Enhancements from Peoples Benefit Life
- Communications News from The Chesapeake Life

NIDA Marketing Group * Minneapolis, MN * 1-800-328-6440 * Fax 1-952-541-9297
Email: nidamarketing@nidamarketing.com

HRD This...

By Michael B. Hrdlicka

C-100, A Permanent Plan with Universal Flexibility

Now available in Texas

When your clients ask for flexibility and security with affordable premiums...you now have the answer...The Chesapeake Life Insurance Company's C-100.

C-100 is a flexible premium, adjustable universal life contract that is guaranteed to age 100. It offers the adaptability of universal life and the guarantees of whole life.

It offers a guaranteed level premiums to age 100 in a permanent life insurance plan. But, like universal life policies, it also offers flexible premiums, flexible death benefits and, in most cases, a death benefit that is income tax-free to beneficiaries.

Here is another important point: Even if your client's C-100 is written at Preferred or Preferred-Plus rates, you still get paid based on standard commission.

Bulletins...

New PBL Max. Ages...

Peoples Benefit Life has raised the maximum issue ages on term policies. These are the new limits:

- * 10-yr. Term 18-80
- * 15-yr. Term 18-75
- * 20-yr. Term 18-65
- * 30-yr. Term 18-50

Generally these reflect an increase of five years in the maximum age.



Also, there is a Catch-Up Provision on the No Lapse Guarantee. Beginning on the 15th policy anniversary and every fifth anniversary following, the policyowner must pay the difference between premiums paid and the sum of Extended No Lapse Guarantee Premiums due. If the Catch-Up premiums are not paid, the Extended No Lapse Guarantee will no longer be in effect.

Here's a quick look at C-100: Issue ages are 0 to 85, with maturity age at 100. Minimum Specified Amounts for Non-Nicotine and Nicotine are \$50,000 for ages 0 to 49, and \$35,000 ages 50 to 85...for Preferred Plus, Preferred and Preferred Nicotine, they're \$150,001 for ages 0 to 45, \$100,001 ages 46 to 60 and \$50,001 ages 61 and over.

If you would like to know more, call your Marketing Director here at NIDA. 1-952-541-9287 or toll-free 1-800-328-6440.

Chesapeake Developing Spanish Materials...

Before long, The Chesapeake Life Insurance Company will be offering its brochures, software and applications in Spanish.

They are expected to become available sometime in early 2004.

Who/What is NIDA Marketing Group?

Established in 1957, NIDA Marketing Group serves agents and agencies, representing them with carriers selected for their extraordinary products...all in a seamless loop of productivity and mutual prosperity. Though not limited to any market exclusively, NIDA has a record of exceptional success in Non-Med Term and U.L. business.

Brad Rief: 'Circumstance, meet Opportunity...'



Let's be honest with each other. After all, it's just us here, right? We all know that very few people end up in this business on purpose. By design, that is. Really, how many grade schoolers (or college students, for that matter) have you ever heard say, "I want to be a really successful life underwriter when I grow up."

Huh? Play quarterback for the 49ers, maybe. Pursue a career in design, perhaps. Worry about non-med qualifying or annualization? Hardly.

So it should come as no surprise that Marketing Director Brad Rief's entry into the NIDA Marketing Group is another example of recognizing an opportunity and seizing it.

His degree in computer science behind him, Brad was well into a career in a semi-related field when a chance encounter with NIDA Marketing Group President Mike Hrdlicka changed all that.

"It was through a common friend," Brad recalls. "I was sitting in a restaurant watching a game on TV. One of those, 'Brad, have you met...?' situations. After we were introduced we got to talking. Mike suggested I stop in at NIDA during the following week... because I still wasn't positive about my career direction."

Hrdlicka remembers it well, too. "Sometimes you get a sense very early-on that you could work with someone. This is one of those time where it has turned out remarkably well."

Brad now is one of NIDA's top marketing directors, having already eclipsed his record year of 2002 and well enroute to a spectacular 2003.

His first day on the job at NIDA is a day we all remember: September 11, 2001. Brad says, "It is impossible not to become very close to people very quickly—even if you've just met them—when your first day together is a day like that one."

ROP is a Powerful Sales Tool

Return of Premium continues to be a great opportunity for both policyholders and agents. ROP 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...typically in 15, 20 or 30 years. Although there is extra cost, compared to the return it is almost negligible, especially on 30-year policies.

Usually, the insurers charge an extra cost for the ROP feature, and most times it is offered as a rider. ROP means that you can ask your clients if they'd prefer LOW-cost term or NO-cost term...then present the ROP alongside a "bare bones" term product so they can readily see the difference. The advantages to YOU are having a differentiated product to sell--an initial level term policy with greater value than traditional such policies--and you get commission on the rider, too.

Think "ROP." Nearly two-thirds of the term polices written by producers affiliated with NIDA Marketing include it.

Let's Make it \$10,000!!!

Now there's twice as much in the kitty. You could share (or claim all of) \$5,000 before the end of the year. And again next year, too.

Under The Chesapeake Life Insurance Company's "In 5 or \$50" Program if a qualifying policy isn't issued within five business days, Chesapeake, pays you (the agent) \$50. NIDA and its affiliated marketers have established an additional \$5,000 prize pool.

That means that at the end of 2003, any agent who has been paid \$50 under the "In 5 or \$50" program qualifies to share \$5,000.

Now there's another \$5,000 offered for 2004. Continuing through the end of 2004, there will still be a...

\$5,000 Jet Issue Guarantee!

Notes Worthy.

**Be Sure to Check out
Page 2 of the
illustration for the rate
of return on the
R.O.P Rider!!!**

Worthy of attention, that is.

You may see one of them
attached to your next illustration
from NIDA Marketing Group.

Take time to investigate what
it means.

You will be very glad you did!

Check This Out!!!
*\$1,692 in commission over 2
years on a \$950 planned
annual premium
*Age 100 guarantee or 15
year guarantee with
catch-up provision
*Runs to age 100 at minimum
premium current interest