



Serving the National Agent Community for 52 Years!

NIDA News

February 2009

Foresters and BIG UL

In operation for more than 50 years now, NIDA Marketing is always on the lookout for new insurance providers that share our vision for how the insurance business should be handled and our commitment to outstanding agent and customer support. Exemplifying those qualities and more, we are proud to announce the availability of products through Foresters.[™]

135 years strong, Foresters is a membership based organization that helps members achieve financial security through life insurance and annuity products, and that is focused on charitable giving and community development.

With outstanding products, and a rare commitment to customer care, Foresters demonstrates uncommon agility and integrity in a difficult market. Headlined by BIG UL², an innovative product in a crowded UL marketplace, Foresters' line of products is well positioned to be highly competitive.

Foresters provides term and universal life insurance products with a full range of guaranteed coverage and riders including Return of Premium and Critical Illness. Non-med Term policies are available with no blood, no HOS and no phone interview up to \$350,000.³ As a membership based fraternal organization, members are eligible for benefits⁴ your customers can't get anywhere else, including a Critical Illness Benefit, Terminal Illness Benefit, Young Family Benefit, Orphan Scholarship Benefit and Competitive Scholarship Benefit. These certificates give your customers an added layer of security to know that their family will be well taken care of should need arise.

But, the highlight of Foresters' product line is BIG UL, which offers guaranteed lifetime coverage through flexible and affordable premiums with a coverage boost. This means that a 40-year old with \$100,000 of coverage will have up to \$200,000 for the first 15 years of the certificate at no additional charge.

Would you like to be able to offer your clients twice the coverage with no price increase? Do you want to offer that coverage through a company with a



demonstrated legacy of caring including millions of dollars and man-hours donated to charities such as the Children's Miracle Network and Prevention of Child Abuse? Would your customers want to work with an organization that looks for ways to say "yes" instead of looking for ways to say "no?"

Backed by NIDA's commitment to serving the national agent community and our \$1,000,000 of free E&O insurance, our partnership with Foresters is designed to offer agents a way to significantly increase the value of UL products for clients without significantly increasing the cost.

To find out more about Foresters product line, BIG UL and the advantages of working with a fraternal benefit organization that is committed to client service and care, contact NIDA Marketing today at 1-800-328-6440 or email us at nidamarketing@nidamarketing.com.

¹ Foresters[™] is a trademark of The Independent Order of Foresters, a fraternal benefit society.
² Foresters BIG UL and its riders may not be available or approved in all states, and state variations may apply.
³ \$350,000 is a special promotion and that the actual maximum is \$250,000
⁴ These non-contractual benefits, provided at no extra cost, are subject to eligibility requirements and limitations and may be changed or cancelled at any time. Terminal Illness benefit is not available in the States of New York and Illinois as a Member Benefit.



It's easy to relax and rejuvenate at the Ritz
Only \$50k in Production Credits!

*That's all it takes for the 2010 Foresters
Destination in the U.S. Virgin Islands*

Ask us how BIG UL can help you qualify - 800-328-6440



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Hrd This...



Michael Hrdlicka, President

A Legacy of Community Service

NIDA Marketing has long strived to demonstrate integrity and commitment to a greater good as part of our day-to-day operations. We have sought ways to support individuals and organizations from charities to the men and women of our armed forces overseas. We believe in the opportunity to strengthen our community, locally, regionally and nationally, which is why we take such great pride in the opportunity to work with our new insurance partner, Foresters.

Offering Foresters' outstanding products is a sound business move that strengthens our platform and our national agent community. But, it is their rare and genuine commitment to community that makes the new line such a proud opportunity for us. We take great pride in working with companies that share our commitment to community support.

In 2007 alone Foresters made direct investments in national and local community partnerships, branch funding and scholarships worldwide totaling \$17 million. In 2006 Foresters members and employees donated more than 2 million hours, including providing assistance and aid for hurricane affected areas. The company has built an 18 year partnership with Children's Miracle Network, and has been active in the effort to prevent child abuse for three decades.

People are not judged by how they say they uphold ideals of empathy and integrity, but in their actions and how they treat those in the most need. We see Foresters as an emblem of action in upholding high ideals, and we share their commitment to community service. We are proud to work with them, and we hope that you will be too.

**Call NIDA toll-free today at
1-800-328-6440 or contact us
on the web at www.nidamarketing.com!**



Tom O'Brien To Head Annuities Division

Executive Vice President Tom O'Brien has more than three decades of experience working in the life insurance industry, and brings a career of experience and relationships into his expanded role. As one of the driving forces in helping launch NIDA Marketing's Annuity Division, Tom is a natural fit to take on the leadership role. Tom's experience and ability will help NIDA strongly position itself to take advantage of a healthy annuities market, and continue to provide a dynamic product line to the national agent community.



LeadStar Leads

Call Now 1-866-314-5323
20 free leads today with order
(delivered same day)

Direct Mail Mortgage Life Leads

- Leads are exclusive to the individual agent plus protected areas
- Handwritten response from homeowners who have a need to buy life insurance and have requested to be contacted by phone
- Highest closing ratio of any lead program

Direct Mail Annuity Leads

- The most highly targeted financial lead on the market
- Profile your lead with your personal demographics (age, income, investors) plus your personal selections
- Customize your own lead (call for instructions)
- Highest ROI of any lead



**Discounted life leads are available
for agents who want a “low cost”
lead for added activity and more sales**

The LEADSTAR and NIDA MARKETING GROUP Advantage

LeadStar and NIDA Marketing have teamed together to create a “win win” lead program that provides agents with the opportunity to have a **FREE lead program!**

In today’s economy, one of the greatest challenges of the insurance industry is to have enough prospects to maintain a steady level of product presentations. In other words, having “enough people to talk to”.

LeadStar can help solve that problem by providing exclusive, qualified leads from prospects that have asked for you to call them!

**LeadStar Does The Prospecting -
You Do The Selling!**



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*

***With regard to NIDA products. If you are writing elsewhere, you will need to obtain appropriate E&O coverage from that organization or carrier.*

Be the first in America to have the BIG UL!

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