



*Serving the National Agent
Community for 50 Years!*

NiDA News

January 2007

Soar To New Heights With NIDA's Golden Eagle Contest



As NIDA Marketing proudly enters into its bi-centennial anniversary, the goals we have set for our company and the opportunities we continue to provide for our agents have never been higher. We are matched with outstanding partners to provide comprehensive and industry leading products with skyrocketing commissions. And now we are excited to introduce a new initiative to drive your sales and reward you for outstanding work!

As part of our *Operation: Soaring Eagle*, we present the Golden Eagle Contest, a year-long sales incentive drive that will provide our most successful and

dedicated agents opportunities for national recognition along with a dream beach vacation to beautiful Ixtapa, Mexico!

Our Golden Eagle Contest will reward elite agents with the recognition they deserve.

Golden Eagle members will receive a plaque from NIDA recognizing their distinguished achievement as well as national recognition among our agents and a much deserved vacation to Ixtapa, Mexico. Turn your sales and strong customer service, not to mention outstanding commissions, into a dream vacation of golfing, fishing, swimming or just relaxing.

(Find out how it all works on Page 2!)

Earn a trip to fabulous Ixtapa, Mexico!



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NIDA's Golden Eagle Contest (continued)

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Become a Golden Eagle and soar to new sales heights with the best products and the highest commissions in the industry. As part of NIDA's Operation: Soaring Eagle, which will propel NIDA Marketing and our nationwide team of agents to unparalleled success, we are excited to offer you, the backbone of our team, opportunities for awards, recognition, and travel.

Here's how the Golden Eagle program works:

Qualifying sales translate into paid premium credits at the following rate –

\$100 Target Premium = 100 premium credits

\$100 Excess Premium = 10 premium credits

\$100 Annuity Premium = 10 premium credits

To qualify as a Golden Eagle member agents need 60,000 paid premium credits with 80% placement ratio in calendar year 2007!

Managing General Agents need 300,000 paid premium credits with 80% placement ratio.

All NIDA companies are included in the drive, which means that every piece of business you do with NIDA Marketing in 2007 puts you one step closer to a dream vacation.

NIDA has a fifty year history of recognizing the strength and ability of the national agent community, which is why we are a company dedicated to mutual success and providing our agents and partners with the best resources and products in the industry. We are grateful to our agent community for your partnership and dedication, and we are only too happy to reward the work you put forth. Contact a NIDA Marketing Director today for more information.

UHL Increases Commissions, Policy Cash Values

United Home Life, in partnership with NIDA Marketing, is excited to announce big changes, guaranteed to drive your sales and reward you for your work! Included among these changes are a significant increase in 1st year commissions as well as increases in renewal commissions, policy cash values and the addition of a fully commissionable \$50 annual policy fee to all 3 whole life plans.

Here's an example of what this means to you (based on 50% commission):

		OLD			NEW	
	Annual Premium	Total 1st Yr Commission	Total 2nd Yr Renewal	Annual Premium	Total 1st Yr Commission (+15%)*	Total 2nd Yr Renewal
Female, NT, Age 60, EIWL Premier \$25,000 Face	\$906.00 (\$84.26 mo.)	\$453.00	\$54.36	\$1010.25 (\$93.95 mo.)	\$656.66 (45% net gain!)	\$75.77 (39% net gain!)

** Even though premiums are slightly higher, you are fully commissioned, not only on the increased rates, but on the new \$50 policy fee as well.*

Contact your NIDA Marketing Director for your new commission structure.

PBL Introduces New ROP With Lower Rates

Last year NIDA News covered PBL's lower rates, commissions with renewals and new face amount bands. Now, People's Benefit Life has dedicated the past six months to dramatically improving their product line, and turned their LifePro Term II policies into one of the most competitive products available in the industry, a mission they look to continue into 2007. Last year NIDA News covered PBL's lower rates, commissions with renewals, and new face amount bands. And now, People's Benefit Life is unveiling the next phase of improvements to the LifePro product.

LifePro Term II is designed to be a comprehensive product with unparalleled flexibility and nearly universal appeal. To meet those goals, PBL is offering a LifePro policy with Return of Premium as well as creating a new underwriting level for policies between \$100,001 and \$200,000.

Return of Premium LifePro Term II Product Available

PBL promised in 2006 that they would be bringing the popular ROP rider to their revamped LifePro products, and starting in 2007, they are delivering on that promise! Available with 20 & 30 year guaranteed premium policies, the LifePro II with built-in ROP is available in three bands:

Band 1: \$25,000 - \$100,000

Band 2: \$100,001 - \$249,999

Band 3: \$250,000 and up

All of the great changes from last year, including commissions with renewals are included in the new ROP version.

New Higher Non-Med Limits

Non - Medical Limits Increased to \$200,000

PBL has also added a new underwriting level to its LifePro Term II product, with or without ROP. The new level for face amounts between \$100,001 and \$200,000 comes with Non-Med (No Blood, No HOS, No Exam) for issue ages 18-60 up to \$200,000 and 61-70 up to \$100,000.

With or without the Return of Premium rider, the LifePro Term II offers clients competitive term life insurance designed to meet your customers' needs. With term coverage to age 95, including guaranteed renewability regardless of health, LifePro is a comprehensive and flexible solution that is designed to provide maximum protection for your client and excellent business for you.

Could it get any better?

Find out in March when People's Benefit Life launches a new Universal Life Product Line!



***New Improved
ROP Product***

Chesapeake Life Enters 2007 With Outstanding Products and Commissions!



3 Ways to Pay You More Money Faster on Quality Business

Random Telephone Interviews on Standard Applications...

- You do not have to do the interview at point of sale:

When the application is received in the Home Office, interviews will be ordered on a random basis.

- Jet Issue for Non-Med Quality Business with No MIB Codes, No Previous Medical History, No Critical Prescriptions, and a Properly Completed Application with No Showstoppers. This puts money in your pocket faster!

Advantages to the Express App:

- Your Choice, Point of Sale Interview (save time) or Home Office will call
- No unanswered questions, fewer amendments – less headaches
- Accurate asking and recording of all questions and answers
- Protective value for agent if applicant withholds information
- Additional information obtained reduces other requirements
- Many applicants are more comfortable with third party medical interview
- 100% of the Policy Fee will be commissionable on all Term Plans for both Standard and Express Applications
- Express Apps require an interview
- We pay renewals too!

Fully Commissionable Policy Fee...

- 100% of the policy fee will be commissionable on all Term Plans for both Standard and Express Applications.
- We pay renewals, too!

New Quality Business Bonus

- If you have a minimum of an 80% Taken Rate, an 83% or higher 13th month persistency rate, with 5 or more net paid cases of 13 months or older, and good mortality, Chesapeake will pay you \$50 for each qualifying net paid issued app throughout 2007. A minimum \$300 premium per app is needed to qualify for the \$50 quality bonus.
- What if you do not have a 13 Month Persistency? When you achieve a 13th month persistency rate and have 5 or more net paid cases of 13 months or older and good mortality you will qualify for the Quality Bonus Program. We will pay the bonus retroactively on all net paid in force policies for the last year, but no further than the start of the Quality Bonus program 9-1-06.





Hrd This...



Michael Hrdlicka, President

A Unique Opportunity To Sell Through Charitable Institutions

We at NIDA Marketing take pride in our history of being distinguished as an industry leader and exploring opportunities to make a meaningful difference in the lives of our customers, clients, agents and partners. This mandate propels us forward with a vision, and gives us the courage to explore truly innovative companies and products.

NIDA Marketing is proud to present Charitable Legacy Marketing, bringing you an exclusive opportunity to sell in the Charitable Giving market. Charitable Legacy Marketing is a company that shares our vision of doing meaningful work by allowing ordinary people to build philanthropic legacies for their favorite charitable organizations through the power of Life Insurance policies. In partnership with NIDA Marketing and with products provided by Chesapeake Life, Charitable Legacy offers a unique product not available anywhere else in the industry.

Charitable Legacy Marketing has a unique ability among all insurance companies of being able to make a charity both owner and beneficiary of a life insurance policy. Donors provide charitable donations by contributing into a life insurance policy. The contributions remain eligible charitable deductions for the donor. This creates a lasting relationship between the charity and the donor, and gives ordinary people a financially responsible opportunity to give far more to their favorite charity than might otherwise be possible.

For our agents this is an opportunity to create long-term, high value accounts in an untapped market!



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.*



NIDA Marketing Launches Fully Featured Website!



To make contracting through NIDA and finding the information you need easier, we've completely overhauled our website at www.nidamarketing.com! Download forms, contact your NIDA Marketing Director, get the latest annuity rates, try our convenient One-click contracting, or take advantage of our free \$1,000,000 of E&O insurance, all at our new website. Easy to navigate! Professional design! Visit us on the web today, and find all the resources you need to put NIDA Marketing to work for you!

www.nidamarketing.com

NiDA
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**Soar To A Dream Vacation
With NIDA's New
Golden Eagle Contest!**

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