



Serving the National Agent Community for 50 Years!

# NiDA News

March 2007

## UHL introduces Express Issue Whole Life

A significant number of life insurance policies are now being rated or declined for medical risks once considered to be "Standard Issue". This has made it difficult for agents to write valuable policies with otherwise good clients, and has been particularly difficult for older customers. It is with that kind of customer in mind that United Home Life is proud to announce Express Issue Whole Life!

The basic Express Issue Whole Life policy is virtually guaranteed to age 80, to \$50,000 in coverage, and is designed for clients who are not terminally ill, confined to a facility, diagnosed as having AIDS, HIV or any other immunological disorder, and not requiring assistance with ADLs.

The Express Issue Whole Life Premier product is an ideal plan for clients in better health who don't want to go through full underwriting. It is underwritten on a Simplified Issue basis up to \$100,000 in coverage to age 60, features an immediate full death benefit, offers guaranteed cash values and endows at age 121. Underwriting risks up to four tables are issued standard.

The Express Issue Whole Life Deluxe plan features an immediate full death benefit, and is ideal for final expense needs for your clients with some health issues. It has guaranteed cash values and endows at age 121. Underwriting risks up to eight tables are issued standard.

Finally, for higher risk clients, Express Issue Whole Life graded benefit whole life policy is virtually guaranteed with only three gatekeeper underwriting questions. This plan satisfies the needs of clients with significant health problems, including being diagnosed as terminally ill or having AIDS, HIV or any other immunological disorder; or being confined to a medical facility or requiring assistance with ADLs (see application for full

wording of each question). The level premium is payable to age 100. The death benefit grades up during the first two policy years.

- If death occurs in the 1st policy year, the death benefit is return of premium plus 12% of premium paid.
- If death occurs in the 2nd policy year, the death benefit is return of premium plus 24% of premium paid.
- The full death benefit is payable beginning in the 3rd policy year, or if death occurs due to accidental causes during the first two policy years.

Best of all Express Issue Whole Life is offered by United Home Life Insurance Company (UHL) which is 100% owned by United Farm Holding Company! UHL's Parent Companies, United Farm Family Life Insurance Company and United Farm Family Mutual Insurance Company, are strong financial entities with a combined capital and surplus in excess of \$300 million!

For information about this or any of our outstanding products contact NIDA Marketing at:

**1-800-328-6440**

**or email us at**

**[nidamarketing@nidamarketing.com](mailto:nidamarketing@nidamarketing.com)**



EXPRESS Issue Series



## Inside This Issue

*Hrd This - Working to Better Serve the National Agent Community ....pg 2*  
*Million Dollar E&O Coverage .....pg 2*  
*Chesapeake Life Announces Bonus Program .....pg 3*  
*NIDA's Website - Check Out Our New Look.....pg 4*



# Hrd This...



*Michael Hrdlicka, President*

## **Working to Better Serve the National Agent Community**

Serving the National Agent Community is such a crucial element of our business, that it defines the very mission of NIDA Marketing. For fifty years, since before the Insurance industry recognized the limitless potential of independent agents, you have been the focus of our efforts. Making sure that we are meeting your needs is job one.

We strive to provide strong service, great products and high commissions, but unless we get feedback from agents in the field we don't have the information we need to make the most desired improvements. This is your opportunity to tell us what we can do to make your job better, and what services or products you'd like to see from NIDA moving into the next five, ten or fifty years of service.

In the past year we have, in part because of feedback from our agents, launched a new Annuities division, pushed for better commissions, helped launch new products from our best providers, expanded our website and improved our lines of communication with the agent community. We have also remained committed to protecting agents contracted through NIDA with our unparalleled \$1,000,000 of Free E&O insurance, but we know there is more we can and should be doing. We have our own ideas, but we need yours as well!

Take a few minutes to email, fax or call us with your best tips on how we can make your job easier. We are dedicated to serving the needs of the National Agent Community, you just need to let us know how best to do that.

**Contact NIDA at: [nidamarketing@nidamarketing.com](mailto:nidamarketing@nidamarketing.com)**

**Fax: 1-877-FAX-NIDA (1-877-329-6432)**

**Call: 1-800-328-6440**

## **Peoples Benefit Life Insurance Company - Great Products, Great Service**

*Non-Medical Underwriting on Term & UL*

**No Exam, No Blood, No HOS**

**Ages 0-60 up to \$100,000\* -- \$100,001 - \$200,000 (with PHI)\*\***

**Ages 61-70 up to \$50,000\* -- \$50,001 - \$100,000 (with PHI)\*\***

**\*\* May qualify for Lower Band 2 Rates on term when PHI is completed**

**\* UL Non Med is capped at this face amount**

*Simple to Use App*

**Fax In • Draft the Initial Premium • Toll-free Call**

*4 Day Guarantee Jet Issue*

**on qualifying app (or PBL pays you \$100)**

*Daily Commission*

**Annualization for qualified agents • EFT**

*Online support at [www.agentinfo.com](http://www.agentinfo.com)*

**Pending and Production Info • Proposal Software Downloads • Forms Available**

## Thank You

*Thank you for the generous support many of you have shown over the past year in helping us support the brave men and women of the armed forces in harms way. NIDA continues to collect and send season appropriate gifts to our armed forces. Call NIDA today if you'd like to support the cause.*



## Who Will Be NIDA's First Golden Eagle?

Operation: Soaring Eagle is in full swing, and with it the Golden Eagle sales initiative that we launched in January. We are anxious to see which of our outstanding agents will achieve the remarkable status of Golden Eagle first, earning themselves national recognition, a plaque commemorating their stellar sales drive and, of course, a trip to Ixtapa, Mexico! We are certain that we will celebrate the success of dozens of agents throughout 2007. Will you be one of them?



Remember, to become a Golden Eagle agents need 60,000 paid premium credits (300,000 for MGAs) with 80% placement in calendar year '07.

Qualifying sales translate into paid premium credits:  
\$100 Target Premium = 100 Premium Credits  
\$100 Excess Premium = 10 Premium Credits  
\$100 Annuity Premium = 10 Premium Credits

*How soon will you earn your vacation to Ixtapa?*



## In The Spotlight: Beverly Swenson

Beverly Swenson is the newest team member on the NIDA roster, and is beginning her career with us at one of our most important jobs. She is the voice and the face of NIDA Marketing; the first person you see when you walk through the door, and the first voice you hear when calling us. We couldn't be more excited to have her!

Bev comes from a diverse background, and decades of working closely with a broad spectrum of people. She has been a champion of women's rights with a degree in Women's Studies and time spent working for the Minnesota National Organization for Women. She has also spent time in the restaurant and banking industries, always choosing career paths that put her in constant contact with people. Ever eager to help customers, putting Beverly Swenson behind the front desk and making hers the face and voice of NIDA was an easy decision.

Beverly says of her job, "I love my new position at NIDA Marketing! I work with a great team of hard working people who never fail to back one another up. My co-workers are always willing to explain a process or teach me something new while I settle into my job. We work hard here, but also have a lot of fun."

Join us in welcoming Beverly Swenson to the NIDA Marketing team.



# Is Chesapeake's New Quality Business Bonus Increasing Your Commission?!

If you haven't started taking advantage of Chesapeake Life's New Quality Business Bonus yet, you could be missing an extra \$50 on each qualifying app!

**The New Quality Business Bonus – Pays \$50 for each qualifying net paid issued app throughout 2007!**

*For agents with a minimum of 80% Taken Rate, 83% or higher 13th month persistency rate, and 5 or more net paid cases of 13 months or older and good mortality.*

Retroactive bonus available for new agents without 13 months persistency rate when they meet all other qualifying factors!

**Call NIDA today and find out about our \$1,000,000 FREE E&O Insurance**

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**NIDA**  
MARKETING GROUP

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