



Serving the National Agent Community for 52 Years!

NiDA News

May 2009

Stonebridge Non-Med Simplified Issue Term

In tough times, your clients rely on you to provide them with the policies and products that will help them secure their future and let them rest assured that their family is taken care of. To help you provide that kind of outstanding service and client security, NIDA is proud to announce that we will be carrying the Stonebridge Simplified Issue Term product that can be used in the mortgage marketplace.

This is a product homeowners will rely on to provide outstanding term benefits while adding a layer of security to their most valuable financial and personal asset – the family home.

The Simplified Issue Term was designed to protect against the loss of a home in the event of an unforeseen death. This comprehensive new product is designed to meet a wide range of needs.

- Non-Med from \$25,000 to \$250,000**
- Easy to use application**
- ROP available**
- Issued up to age 60**
- High commission product**

Stonebridge is among our most prestigious partners and we are proud to continue offering their strong product platform to our outstanding national agent community. As one of the most dependable insurance organizations in these tough economic times, Stonebridge consistently issues products to effectively and proactively meet the needs of their customers.

Contact a Marketing Director today at 1-800-328-6440 or visit our website online at www.nidamarketing.com to put the power of Stonebridge and NIDA Marketing to work for your business. As always you can rely on us for outstanding support, five-star service and a tireless commitment to the needs of our national agent community. Let NIDA and Stonebridge offer you the platform of products your customers need.



Stonebridge series

Congratulations to all of our agents who qualified for the Stonebridge Las Vegas Convention!



Inside This Issue

- Hrd This - A Safe Harbor in Troubled Waters ..pg 2*
- Kate Chapman is V.P. of National Marketing ..pg 2*
- Julie Shook promoted to Marketing Director.....pg 2*

- Using Return of Premium as a Sales Toolpg 3*
- Life Sales Can Prosper.....pg 3*
- Million Dollar E&O Coveragepg 4*



Hrd This...



Michael Hrdlicka, President

A Safe Harbor in Troubled Water

These are tough times for businesses of all kinds, perhaps nowhere more so than in the insurance and financial sectors. The laundry list of struggling companies is staggering, and it can be difficult to decide with whom to do business. Fortunately not every company had its hand caught in the cookie jar of mortgage backed securities and sub-prime lending.

When you are looking for stability in tough times, look to Stonebridge. With only 2% of their general account investments in mortgage backed securities, and even less than that in sub-prime ABS housing they remain a strong and more importantly stable player in the insurance market. That quality is reflected in the strength of their ratings with an A from A.M. Best, a AA from Fitch as well as strong showings with Moody's and Standard and Poor's.

We are fortunate to be partnered so closely with an institution backed by a solid financial portfolio and a strong outlook. As other companies struggle with deeply troubled balance sheets, Stonebridge and their parent company AEGON continue to grow and expand with financially sound strategies.

Like NIDA, Stonebridge is committed to the long view of responsible profitability.

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



Kate Chapman

Kate Chapman promoted to Vice President of National Marketing

A long standing foundation upon which the agent support machine at NIDA is built, Kate Chapman has earned the respect of colleagues, agents, and partners. It is with great pride that we announce her promotion to Vice President of National Marketing. Kate has long been committed to the challenges of her profession, and embraced her work with uncommon enthusiasm. As a member of NIDA's executive staff, Kate's qualities will reinforce our commitment to national agent support.



Julie Shook

Julie Shook promoted to Marketing Director

NIDA Marketing is proud to announce Julie Shook's promotion to the position of Marketing Director. A veteran of sales and marketing, her professional credentials are matched only by her already outstanding service for clients. In the three years she has worked for NIDA, Julie has proven herself an invaluable asset to the company and to the agents that rely on her guidance and knowledge.

Using Return of Premium as a Sales Tool



The reality is that when your customers buy term life insurance they are hoping they don't need to deal with the product again in the next 15, 20, or 30 years. Return of Premium changes that mentality.

With Return of Premium, the right customers can be confident they have the protection they need along with a nest egg for education, retirement, travel, or living expenses.

Don't let the benefits of ROP pass your clients by. Not only can adding ROP increase your overall sales and greatly increase your commission, it also provides clients an added layer of security in an uncertain economic environment.

The old mentality of "Buy Term and Invest the Difference" becomes "Buy ROP and Pocket the Difference." The chart below demonstrates a positive story you can convey to your client.

30 Year Standard Term					30 Year Term With ROP				
	Age	100k Level Premium	Cash Value	250k Level Premium	Cash Value	100k Level Premium	Cash Value	250k Level Premium	Cash Value
Male	35	310.00	0	610.00	0	424.00	12,720	837.50	25,125
Male	45	657.00	0	1,437.50	0	918.00	27,540	2,135.00	64,050
Female	35	263.00	0	467.50	0	360.00	10,800	642.50	19,275
Female	45	445.00	0	937.50	0	626.00	18,780	1,327.50	39,825

Reduced paid-up policies available

Great Solution for:

- The uncertainty of Universal Life
- The high cost of Whole Life
- "Renting" Term insurance

Perfect Fit for:

- Buy - Sell agreements
- Mortgage cancellations
- Funding future plans

How NIDA helps General Agents grow their business.

Our motto: Our business is helping you grow your business

- Discuss products and help you choose carriers that best suit your strengths
- Assist in recruiting agents to your agency
- Work with carriers on contracting, commissions, and pending business
- Help new agents get on-line, download illustration software, and navigate company websites
- Assist you with your questions on applications and underwriting issues



Prosper in difficult times Stimulus Package?

The women and men of the brokerage community are already supplying their stimulus, working harder than ever to help anxious clients in these turbulent economic times.

All of our producers are independent agents and therefore they are used to living in times of financial pressure – that's the nature of their job.

Consumers have seen their portfolios devalued and look to the assurances of insurance products for safety and security. Age 120 rate guarantees and minimum interest guarantees have warm appeal to those who see their finances in dire straights.

Term insurance and term insurance with ROP have a lot of appeal to those whose permanent insurance has become burdensome. More coverage and less premium have a resonant ring in tough times.

"Yes, Virginia, there is money to be made in bad times!"



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. Coverage
is aggregate.*

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

**Simplify your sales
with Stonebridge!**

8441 Wayzata Blvd., Suite 360
Minneapolis, MN 55426

MARKETING GROUP

NIDA

PRESORTED
STANDARD
US POSTAGE
PAID
MINNEAPOLIS, MN
PERMIT NO. 29000