

**NEW ERA**  
LIFE INSURANCE COMPANIES

NEW ERA LIFE INSURANCE COMPANY  
NEW ERA LIFE INSURANCE COMPANY OF THE MIDWEST  
PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY

it's time to reach new heights with new era's

# OUT OF THIS WORLD NEW BUSINESS CASH BONUS!

**EARN UP TO  
\$300  
PER APP!**

**Submission Period:**  
September 1, 2020 to  
December 31, 2020

**Payout Date:**  
January 29, 2021\*

**Qualifying Period:**  
Policies submitted between 9/1/2020 -  
12/31/2020 must remain inforce, and be  
issued and paid for by 1/15/2021\*.

As a consumer oriented company, our goal is to keep our premiums low and rates stable. Due to our underwriting philosophy, we have proudly been able to avoid double digit rate increases throughout our 30 years of experience as a Med Supp carrier. We want to keep this tradition going and reward our agents who help us maintain this goal by submitting quality underwritten business!!!

## QUALITY OF BUSINESS CASH REWARD!

Starting 9/1/2020, all Medicare Supplement plans will be considered for an additional Quality of Business cash bonus! This bonus will be dependent on agent's persistency, loss ratio and production. More details on this incentive are to come!

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LEVEL THREE

**Submit 21+**  
qualifying  
applications  
& receive these  
amounts for each  
qualifying app!

Underwritten Plans F <sup>HD</sup> & G <sup>HD</sup>	Underwritten Plans C, F & G	Underwritten Plans N & M	Open Enrollment Plans F <sup>HD</sup> & G <sup>HD</sup>
\$300	\$275	\$250	\$200

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LEVEL TWO

**Submit 11-20**  
qualifying  
applications  
& receive these  
amounts for each  
qualifying app!

Underwritten Plans F <sup>HD</sup> & G <sup>HD</sup>	Underwritten Plans C, F & G	Underwritten Plans N & M	Open Enrollment Plans F <sup>HD</sup> & G <sup>HD</sup>
\$250	\$225	\$200	\$150

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LEVEL ONE

**Submit 1-10**  
qualifying  
applications  
& receive these  
amounts for each  
qualifying app!

Underwritten Plans F <sup>HD</sup> & G <sup>HD</sup>	Underwritten Plans C, F & G	Underwritten Plans N & M	Open Enrollment Plans F <sup>HD</sup> & G <sup>HD</sup>
\$200	\$175	\$150	\$100

*Excludes Florida Medicare Supplement applications.*

*\*If a policy is submitted during the Submission Period (9/1/2020 - 12/31/2020), has an effective date after 1/15/2021 and is paid on the effective date, you may still receive a bonus for the qualifying policy at a later payout date to be announced.*



Assume producer Tom reaches **LEVEL THREE** by submitting **21 QUALIFYING APPLICATIONS**.

LEVEL THREE

Underwritten Plan F <sup>HD</sup>	Underwritten Plan C	Underwritten Plan N	Open Enrollment Plan G <sup>HD</sup>
7 X \$300	7 X \$275	5 X \$250	2 X \$200
<b>\$2,100</b>	<b>\$1,925</b>	<b>\$1,250</b>	<b>\$400</b>
<b>TOTAL BONUS EARNINGS \$5,675</b>			

Assume producer Sandy reaches **LEVEL TWO** by submitting **14 QUALIFYING APPLICATIONS**.

LEVEL TWO

Underwritten Plan F <sup>HD</sup>	Underwritten Plan C	Underwritten Plan N	Open Enrollment Plan G <sup>HD</sup>
4 X \$250	7 X \$225	2 X \$200	1 X \$150
<b>\$1,000</b>	<b>\$1,575</b>	<b>\$400</b>	<b>\$150</b>
<b>TOTAL BONUS EARNINGS \$3,125</b>			

Assume producer Bill reaches **LEVEL ONE** by submitting **10 QUALIFYING APPLICATIONS**.

LEVEL ONE

Underwritten Plan F <sup>HD</sup>	Underwritten Plan C	Underwritten Plan N	Open Enrollment Plan G <sup>HD</sup>
4 X \$200	3 X \$175	2 X \$150	1 X \$100
<b>\$800</b>	<b>\$525</b>	<b>\$300</b>	<b>\$100</b>
<b>TOTAL BONUS EARNINGS \$1,725</b>			

### FMO Bonus

FMO's will earn 5% of their downline's total bonus earnings.

### FMO BONUS EXAMPLE

Assume that the three producers in the examples above are in FMO AI's hierarchy. FMO AI would earn the following:

Producer	Downline's Earnings	FMO's Earnings	<b>TOTAL FMO EARNINGS \$526.25</b>
Tom	\$5,675	\$283.75	
Sandy	\$3,125	\$156.25	
Bill	\$1,725	\$86.25	

No conversion business, new business only. Policies must be received between the Submission Period of 9/1/2020 to 12/31/2020. Policies must be issued and paid for by 1/15/2021. Policies must remain in force throughout the entire Qualification Period of 9/1/2020 to 1/15/2021. Producers and FMOs must be in good standing with New Era Life Insurance Company, New Era Life Insurance Company of the Midwest, and Philadelphia American Life Insurance Company (collectively "The Company") at the conclusion of the Qualifying Period. The Company reserves the right to withhold a payout if persistency, loss ratios and production do not meet an acceptable level. The Company, at its sole discretion, reserves the right to modify or change any of the qualifications or offerings at any time. The decision of The Company on any interpretation of these rules shall be final and conclusive.