



Producer News
June 2011 Bulletin
Marketing Bulletin 112



The Summer Cash Bonus Contest will be coming to a conclusion shortly. It looks like we are going to be sending out a lot of checks. Many of you have taken advantage of both the Production Bonus and the E-app Bonus. We hope that you have a fun summer vacation or perhaps use the extra cash to do whatever you enjoy. We appreciate all of your business and in an effort to encourage you to continue sending that business in, we have more exciting news. If you provide the sales we'll provide a special Fall Fling Vacation!

**Fall Fling Vacation II
At the Bellagio, Las Vegas
October 9 to 12, 2011**

Qualifiers will experience one of the premier Las Vegas Resort Hotels, located in the heart of the famous Vegas Strip. This luxurious Five Star Hotel and casino with its famous fountains that dance to music will astound you. With all the Bellagio's award winning restaurants, fine shopping and 9.5 acre Mediterranean styled garden with 5 pools, fountains and spa tubs there is no need to ever leave the Resort property. However, you are centrally located and within easy walking distance to many other resorts and attractions.

All you need to qualify is \$40,000 Qualifying Premium and you and your guest will be on your way to Las Vegas for four fun-filled days and three exciting nights in the heart of the Las Vegas Strip.



Qualifications: \$40,000 Qualifying Premium (Personal Production Only) Life Insurance (Excluding ADB and riders), Annuities and Medicare Supplement (Excluding Guarantee Issue Medicare Supplement business) and other A&H products. Applications submitted and received on July 1, 2011 through September 15, 2011. Policies must be issued and paid for on or before September 19, 2011.

Qualifying Premium **

1. \$1.00 annualized Life premium = \$1.00 qualifying premium.
2. \$1.00 annualized or single Annuity premium = \$.05 qualifying premium.
3. \$1.00 annualized Medicare supplement or Health Saver Plus 1 premium = \$1.00 qualifying premium.
4. All other annualized A&H products and 24 Hr Accident \$1.00 = \$.80 qualifying premium.
5. Brand New Business ONLY (No conversions, internal rollovers)
6. Open Enrollment business will only count for 50% of qualifying premium

**** Qualifying premium will count towards the 2012 Leaders Conference**

And don't forget....Will you be there in 2012?

Will it be an escape to another tropical paradise, an adventure to an opulent secluded castle or even an exciting ocean cruise? We've had many responses, so be on the look out for our upcoming Newsletter regarding the 2012 Leaders Conference.

Modernized Standardized Medicare Supplement effective 7/1/2011

Mississippi: PALIC: 8% rate increase, Plan A, C, F, G, N

North Carolina: PALIC: 6% rate increase, Plan A, G, N
8% rate increase, Plan C, F

Pennsylvania: NEC: 9% rate increase, Plan A, B, C, G, N

Texas: New Era Midwest: effective 9/1/11. Filed with the state awaiting approval or change. Will notify you as soon as approval received in Home Office.

Standardized Medicare Supplement (prior to 6/1/2010) effective 7/1/2011

Texas: NEC: 8.5% rate increase, Plan A, B, C, D, E, F, G

Pennsylvania: NEC: 9 % rate increase, Plan A, B, C, D

Georgia: NEC: 8% rate increase, Plan A, B, C, D, E, F, High Deductible F, G

Mississippi: PALIC: 8% rate increase, Plan C, D, F, G

MEDICARE SUPPLEMENT AGENTS

Please use number **800.552.7879**. This number will allow you to connect at a speedy rate to the department you are seeking. By using this number it will give you the opportunity to go directly to the correct department without speaking to the switchboard or anyone else. Please see the last page for department directory and extensions.

When submitting a Medicare Supplement application, it is important to remember:

1. We will not accept an application more than ninety (90) days prior to the requested effective date or the date the applicant becomes eligible for Medicare coverage.
2. We do not backdate applications regardless of the application date. The application must be received in the home office on or before the requested effective date. The application may be faxed or submitted online to expedite receipt.
3. There is a six (6) month pre-existing restriction for Plans C and F only on open enrollment applicants in Pennsylvania and Georgia in accordance with PA and GA state regulations **if the applicant does not have prior creditable coverage**.
4. For online applications, please remind the applicant that their bank account will be drafted for their initial premium plus the application fee upon receipt of the application.

For our new agents, these reminders are also listed in our Medicare Supplement Underwriting Guidelines.

LIFE/HEALTH/ANNUITY AGENTS

- The state of Louisiana requires 2 Delivery Receipts be signed at delivery and returned to the home office.
- Life policies: The state of Pennsylvania requires one Delivery Receipt signed at delivery and a Disclosure Statement sent in with the application
- Life/ Annuity applications: The state of Texas requires a Replacement Form sent in with the application even if the proposed insured is not replacing coverage
- Please use the correct agent # for each product when writing applications. This will help expedite the Underwriting

ALL AGENTS

- For your convenience, commission statements are posted on our website at www.neweralife.com. If you are a first time user, you need to register by using your agent # that receives checks along with the proper tax ID. Once you are in our website, you will see the commission tab on the left side of the screen.
- **Statements that are for commission amounts less than \$50.00 are now available online to view. Please note that commission checks are ONLY CUT if the commission amount is \$50.00 and over.**

CONTACTING US!

Please note when calling 877.368.4692, you may dial the following extensions to expedite the process:

• Medicare Supplement Underwriting	1122
• Medicare Supplement Claims	1120
• Medicare Supplement Customer Service	1120
• Major Medical Claims	1331
• Major Medical Customer Service	7445
• Life Department	7465
• Annuity Department	7466
• Underwriting (Non-Medicare Supplement Business)	1199
• Marketing Department	7150
• Agent Supply line	1290
• Commission Department	1266