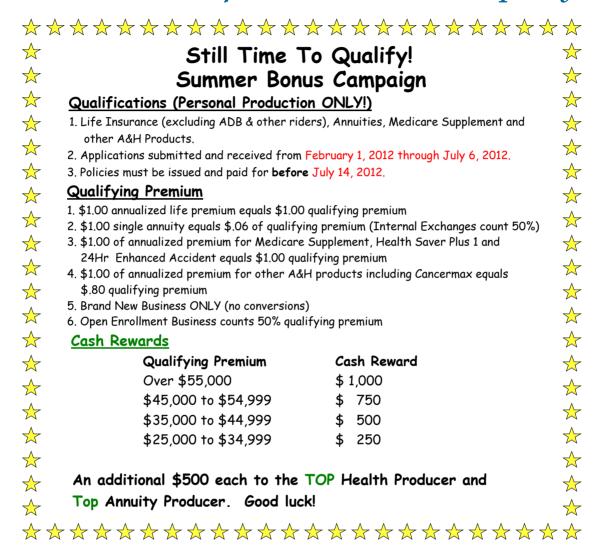
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New Era Life and Philadelphia American Life Insurance Company



MESSAGE FROM THE PRESIDENT

We are a consumer-oriented company specializing in the needs of our policyholders. Our philosophy is based on the promotion of family concepts between policyholders, employees and agents, and our reputation is based on honesty and integrity.

We are striving to provide insurance products that will strengthen our marketing position and make available to your clients affordable products. Our L-18, the Individual Whole Life Plan or Final Expense Plan, is such a product. You have asked and we are responding by enhancing the L-18. We are excited to tell you that the L-18 will be available on an e-application, and expect it to be on the website July 1, 2012. Also, we will be adding a List Bill option that is currently not available (ONLY 3 applications needed to establish the List Bill).

