

# U65 Health Market Current Incentives

Winter Cash Dash  
2024 Leaders Conference  
13th Month Premium Bonus  
2023 Lead Program



# U65 Health New Business Winter Cash Dash

**Submission Period:** 12/1/2023 - 2/29/2024

**Payout Date:** 3/29/2024

**Bundle each plan listed below to earn the amount shown for that bundle!**

For the states of CA, KY, MD, OR, PA, UT, VA and WA please see back of flyer for additional bonus options.

## \$350 Bundle A

- Optimum Health Saver, Health Choice Select or Premier Health Saver; and
- Specified Disease; and
- Critical Illness Rider or Policy; and
- 24-Hour Enhanced Accident; and
- Individual Accident Expense (Catastrophic)

## \$300 Bundle B

- Optimum Health Saver, Health Choice Select or Premier Health Saver; and
- Specified Disease; and
- Critical Illness Rider or Policy; and
- 24-Hour Enhanced Accident

## \$200 Bundle C

- Optimum Health Saver, Health Choice Select or Premier Health Saver; and
- Specified Disease; and
- 24-Hour Enhanced Accident

## \$150 Bundle D

- Health Saver Plus Gold or Health Saver Plus III; and
- Specified Disease; and
- Critical Illness Rider or Policy; and
- 24-Hour Enhanced Accident

## \$100 Bundle E

- Health Saver Plus Gold or Health Saver Plus III; and
- Specified Disease

## \$50 Bundle F

- Flex Choice Health; and
- 24-Hour Enhanced Accident

**For underwritten new business plans only.**

Applications for all eligible plans must be issued and paid for by 3/15/2024.

Policies must also still be in force as of 3/15/2024 to qualify.

**See back for additional details.**

# U65 Health New Business Winter Cash Dash

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**Payout Date:** 3/29/2024

**Bundle each plan listed below to earn the amount shown for that bundle!**

For the states of CA, KY, MD, OR, PA, UT, VA and WA only.

## \$75 Bundle G

- Optimum Health Saver or Health Choice Select or Premier Health Saver or Health Saver Plus Gold or Health Saver Plus III; and
- Critical Illness Rider or Policy; and
- 24-Hour Enhanced Accident

## \$50 Bundle H

- Optimum Health Saver or Health Choice Select or Premier Health Saver or Health Saver Plus Gold or Health Saver Plus III; and
- Critical Illness Rider or Policy

### For underwritten new business plans only.

Applications for all eligible plans must be issued and paid for by 3/15/2024. Policies must also still be in force as of 3/15/2024 to qualify.

## Rules & Exclusions

- No bonus given for standalone policies.
- Guarantee issue policy earnings are reduced by 75%.
- Policies must comply with the current underwriting guidelines to qualify.
- Policies must be considered new business to qualify; no bonus will be earned for replacement or conversion policies.
- Policies must be submitted and received between 12/1/2023 - 2/29/2024 to qualify; and must be issued and paid for by 3/15/2024; and must remain in force throughout the entire Qualifying Period which ends 3/15/2024.
- Producers must be in good standing with Philadelphia American Life Insurance Co. ("The Company") at the conclusion of the contest to qualify.
- The Company reserves the right to withhold a payout if persistency and production levels do not meet a minimum acceptable level as deemed by The Company.
- The Company reserves the right, at its sole discretion, 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.

# NEW ERA'S 2024 LEADERS CONFERENCE

## SUBMISSION PERIOD

7/1/2023 through  
6/30/2024



## TRIP DATES

Check-In: 10/7/2024  
Check-Out: 10/12/2024

### OVERALL PRODUCERS

270,000 min. credit required

Top  
85

### ANNUITY PRODUCERS

270,000 min. credit required

Top  
5

### MED SUPP PRODUCERS

200,000 min. credit required

Top  
5

### QUICK START PRODUCERS

120,000 min. credit required

Top  
5

### TOP 6 OVERALL AGENCIES

2,000,000 min. credit required

### TOP 6 U65 FMOs

6,000,000 min. credit required

### TOP 2 MED SUPP FMOs

5,000,000 min. credit required

See last page for additional qualifying rules regarding, production, persistency and loss ratios.

**New Era**  
Life Insurance Companies

New Era Life Insurance Company  
New Era Life Insurance Company of the Midwest  
Philadelphia American Life Insurance Company

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# Cannes, France

The French Riviera is one of the most alluring regions in Europe! From star-studded sandy coastlines overlooking azure waters that are perfect for swimming, to walled medieval cities perched high in the hills, to villages with bustling market squares and winding cobbled lanes, to world class cuisine, it's home to attractive cities and towns that have it all.

The area includes such illustrious cities as St. Tropez, Cannes, Nice and the sovereignty of Monaco, as well as quieter spots such as Grasse and Menton.

One city in particular stands out and is every bit of glamorous as you've heard – Cannes. First popularized by Coco Chanel and famed for its annual international film festival, this town lives up to its motto, "Life is a festival."

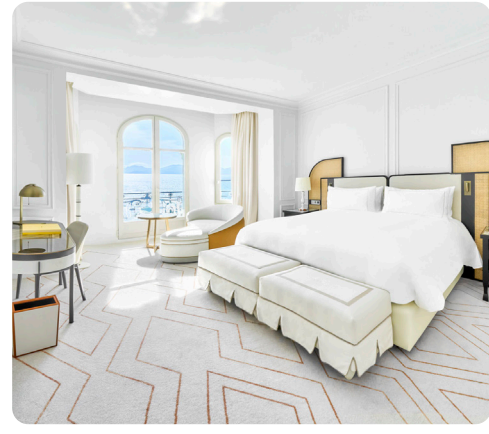
A glamorous stroll down La Croisette, the town's long beach promenade, will lead you to numerous designer bars, couture stores, posh sun lounge striped beaches, massive yachts moored at port, and fabulous hotels nestled in stunning old palaces.

Speaking of hotels, we'll be staying at the finest in town – The Carlton.

## The Carlton, a Regent Hotel

The Carlton was the first luxury hotel to open in Cannes in 1913, and more than a century later, it stands as a symbol of the Belle Époque Riviera. Facing the Mediterranean, the cream-colored facade is instantly recognizable and is the subject of more than 6,000 photos each day during the Cannes Film Festival. In fact, this protected historical monument is said to be the most photographed hotel in the world!

From the friendly staff that connect with guests to the tasty cuisine on site, to the sea that relaxes you. You won't want to leave!





# U65 HEALTH MARKET QUALIFICATIONS

**Submission Period: July 1, 2023 - June 30, 2024**

Applications must be issued, paid for, and still in-force as of 7/15/2024 to qualify. Qualifying credits for each market are combined.

## 100% Qualifying Credit

(100% of Annualized Premium)

- UW Hospital Indemnity (Optimum Health Saver, Health Choice Select, Health Saver Plus Gold, Health Saver Plus III or Premier Health Saver)
- UW Flex Choice Health
- UW Specified Disease
- UW Critical Illness Rider or Policy
- UW 24-Hour Enhanced Accident
- UW Individual Accident Expense
- UW Gap
- Dental Plus
- UW Whole Life or Term Life
- UW Pink Ribbon Cancer
- UW Cancer Max

Qualifying Credit for a GI group/individual policy is reduced by 50% and must comply with the current underwriting guidelines. All conversion/replacement policies do not qualify.

## Bonus Credit

### +75% Bonus Credit

(In addition to Qualifying Credit)

- UW Hospital Indemnity plan bundled with a Specified Disease Plan and two more additional products (additional qualifying products are listed below)

### +50% Bonus Credit

(In addition to Qualifying Credit)

- UW Hospital Indemnity plan bundled with two more additional products (additional qualifying products are listed below)

### Bonus counts if the bundled products are the following:

- UW Specified Disease
- UW 24-Hour Enhanced Accident
- UW Critical Illness Rider or Policy
- UW Individual Accident Expense

No bonus for any bundle sale that includes a GI policy. Bonus is for new business e-app only. To be considered for a bundle sale bonus, all qualifying applications must be submitted on the same day.

## SUBMISSION PERIOD & QUALIFYING PERIOD

- Submission Period: 7/1/2023 - 6/30/2024 - applications must be submitted and received between these dates
- Qualifying Period: 7/1/2023 - 7/15/2024 - applications must be issued, paid for, and still in force as of 7/15/2023 to qualify

## ELIGIBILITY REQUIREMENTS

- To be eligible for a Quick Start Producer spot, producer must be contracted with Company for the first time on or after 1/1/2024
- To be eligible for an Agency Spot, agency manager (a) must have at least 10 producing agents earning a minimum of 50,000 Credits each during the contest period
- Annuity, Med Supp and U65 Health qualifiers must meet minimum Qualifying Credit requirement as outlined in this flyer
- Med Supp and U65 Health qualifiers must have a persistency ratio of 70% or greater at the level they qualify for (i.e. as Producer, as Agency, as FMO)
- Med Supp Producers/Agencies/FMOs must have a loss ratio of 80% or less and U65 Health Producers must have a loss ratio of 60% or less and U65 Health Agencies/FMOs must have a loss ratio of 50% or less to qualify
- Med Supp and U65 Health producers must continue writing after contest Submission Period ends; if two consecutive weeks go by without a new business application being submitted, qualifier will become ineligible to attend

## QUALIFYING CREDIT

Qualifying Credit as outlined below for personal Producers is defined as new premium minus lapsed premium for policies issued and paid for during the Qualifying Period. Only new business applications will qualify.

- Life Insurance: \$1 annualized premium is equal to \$1 of Qualifying Credit
- Annuity: \$1 annualized premium is equal to \$0.06 of Qualifying Credit
- Under 65 Health: \$1 standard/underwritten annualized premium is equal to \$1 of Qualifying Credit
- Senior Medicare Supplement Products: (a) \$1 of annualized premium for Open Enrollment plans High Deductible Plans G or F is equal to \$1 of Qualifying Credit; (b) \$1 of annualized premium for all other Open Enrollment plans is equal to \$0.50 of Qualifying Credit; (c) \$1 annualized premium for all fully underwritten plans is equal to \$1 of Qualifying Credit; (d) \$1 annualized premium for all disability or guarantee issue plans is equal to \$0 of Qualifying Credit
- Other health: \$1 annualized premium is equal to \$1 of Qualifying Credit

## RULES & EXCLUSIONS

- Invitation shall be considered by home office only, is nontransferable, and substitutions are not permitted; no prizes, gifts or cash will be given to non-attendees
- A Producer/Agency/FMO can only qualify at one level and Company has the right to limit invitations to one per household
- Qualifiers will be considered for an invitation for themselves and one guest subject to approval by home office; only the qualifying producer and their approved guest may attend
- Accommodations and transportation are not transferable and cannot be used outside of the Leaders Conference dates
- Final qualification for the conference is determined by the Company and takes into consideration factors such as persistency, loss ratio, underwritten business, indebtedness to the Company and business relationship between the qualifier and the Company
- The Company reserves the right to withhold an invitation for any reason
- For non-attendance by a qualifier; a 1099 will be issued for costs such as reserved room, airfare and other items unable to be canceled and qualifier's commissions are subject to be charged if reason of cancellation is not acceptable to the Company
- The Company reserves the right to cap the number of qualifiers due to venue capacity and or contractual agreements
- The Company, at its sole discretion, reserves the right to modify, change or cancel any of the qualifications, rules or offerings at any time
- The Companies' interpretation and decisions of any of these rules shall be final and conclusive

## TRIP BEHAVIOR

Any invited agent or guest is prohibited from proselyting or recruiting other agents directly or indirectly as well as spreading rumors about the Company or other agencies/agents to cause fear, worry or concern. Any such activity is regarded as "inappropriate behavior" and may result in automatic disqualification from future trips with the Company, or in extreme cases, termination of appointment with the Company. Additional rules will be outlined in the Invitation and Agreement Form and sent to those who have qualified.

New Era Life Insurance Company, Philadelphia American Life Insurance Company and New Era Life Insurance Company of the Midwest are collectively considered 'The Company.'



# 13th Month Premium Bonus

No persistency requirement!  
No loss ratio requirement!  
No limit on earnings!

Simply earn an **extra 3% annualized premium bonus** for each Optimum Health Saver, Health Choice Select and Premier Health Saver policy that remains in force for 13 months!

## Check-out these sample bonus earnings!

Policies Effective per Week	Total Annualized Premium	Monthly 3% Premium Bonus Earnings
1	\$12,000	\$360
2	\$24,000	\$720
3	\$36,000	\$1,080
4	\$48,000	\$1,440
5	\$60,000	\$1,800

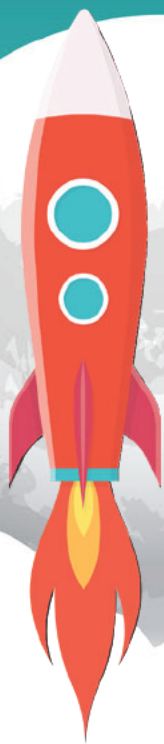
*Sample bonus earnings assumes monthly premium for each HCS, Premier or Optimum policy is \$250 or \$3,000 annualized and that each policy pays 13 months of consecutive premium.*

- For Optimum Health Saver, Health Choice Select and Premier Health Saver Hospital Indemnity Plans only
- Policy must be submitted, issued and paid for on or after 3/13/2023
- Policy must remain in-force and pay its 13th month premium consecutively
- Guarantee Issue policy bonus to be reduced 75% and must comply with underwriting guidelines
- 3% bonus is based on initial premium collected
- Bonus payments will be made by the end of the month, following the collection of the 13th month premium; payment will be calculated based on first 12 months of premium paid (I.E. Policies effective from April 1 - April 30 of 2023 will receive bonus payment by the end of June in 2024)



# 13th Month Premium Bonus

- Producers must be in good standing with Philadelphia American Life Insurance Co. ("The Company") at the conclusion of the incentive to qualify.
- The Company reserves the right to withhold a payout if persistency and production levels do not meet a minimum acceptable level as deemed by The Company.
- The Company reserves the right, at its sole discretion, 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.



# 2023 Lead Program

## U65 Health Market

### SKYROCKET YOUR PRODUCTION WITH PAL'S LEAD CASH CREDIT PROGRAM!

#### A PERSONALIZED LEAD PLAN DESIGNED JUST FOR YOU!

PAL's lead program gives flexibility to utilize earned lead credits how you wish. We send your monthly lead credits straight to your FMO; all you have to do is contact them to set-up a lead plan that's catered to you.

#### HOW DO I EARN LEAD CASH CREDIT?

Lead cash credits are earned based on the amount of U65 health new business annualized premium you submit each calendar month. The chart below outlines lead cash credit earnings based on monthly production.

U65 Health New Business Annualized Premium		Lead Cash Credit
110,000 +	⇒	\$600
100,000 - 109,999	⇒	\$550
90,000 - 99,999	⇒	\$500
80,000 - 89,999	⇒	\$450
70,000 - 79,999	⇒	\$400
60,000 - 69,999	⇒	\$350
50,000 - 59,999	⇒	\$300
40,000 - 49,999	⇒	\$250
30,000 - 39,999	⇒	\$200
20,000 - 29,999	⇒	\$150
10,000 - 19,999	⇒	\$100
0 - 9,999	⇒	\$0

#### EXTRA LEAD CASH CREDIT BONUS!

Producers who write \$100k+ in U65 health new business annualized premium - for three consecutive months - will be awarded an additional \$600 in lead cash credits!

#### LEAD CASH CREDIT DETAILS.

- Credit is given for U65 health new business only
- GI business receives 50% credit only
- If a policy is withdrawn, not taken, or declined, credit given for that policy will be debited from next month's total credit earnings
- A policy canceled within 31 days of the issue date will be debited from next month's total credit earnings
- Should you have any issues retrieving earned lead cash credits from your FMO, please email [marketingu65@newerallife.com](mailto:marketingu65@newerallife.com)

Earned lead cash credits are sent in your name to your FMO by the 10th business day of every month.

# 2023 Lead Program

## U65 Health Market

### RULES & EXCLUSIONS

Producers must be in good standing with Philadelphia American Life Insurance Company throughout the entire qualification period to receive lead cash credits. Philadelphia American Life Insurance Company reserves the right to withhold lead cash credits if persistency, experience and production levels do not meet a minimum acceptable level. The decision of Philadelphia American Life Insurance Company on any interpretation of these rules shall be final and conclusive.

