



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



Illinois State of Disaster – December 2015

During this difficult time New Era Life Insurance Companies would like to let all of our policyholders in the State of Illinois know that we are concerned for the safety of you and your families.

During this time of disaster please be aware that we have implemented directives within our service departments to take into consideration the disruption of mail delivery and any possible displacement from your place of residence or business.

As you know your policy may contain certain time limits for performance of various actions such as the submission of a claim. Effective immediately we will extend all such claim related time limits for 60 days from the date otherwise required in your policy. If additional time is needed please feel free to contact our Customer Service Department for assistance at 1-800-552-7879. For claims assistance access extension 1331.

For any nonrenewal notice issued on or after December 29, 2015 on any in-force policy, we will reinstate policies with no lapse in coverage for affected policyholders. In addition, we will not issue any new nonrenewal notices to affected policyholders until February 29, 2016, or a later time if deemed reasonable given an individual consumer's circumstance.

Please also be advised that the Illinois Department of Insurance is available to assist you in filing a complaint regarding any disaster-related dispute or issue. You may contact the Department's toll-free hotline at 1-866-445-5364 or file a complaint online at: <https://mc.insurance.illinois.gov/messagecenter.ns>