



AGENT'S UNDERSTANDING OF OUR COMPANY'S PHILOSOPHY

New Era Life Insurance Companies provide affordable insurance solutions that help consumers take control of their financial and health care future. Our quality products are backed by a commitment to keeping insurance premiums stable and as low as possible. This is accomplished through proper underwriting both in the field and at the Home Office.

We are in this together: the client, the agent and the Company. In dealing with potential clients, our agents must consider our need to maintain single-digit rate increases which can only continue to occur with good quality business. In return, the agent will have an exemplary Company in which both the agent and the policyholder can establish a long term relationship.

Our agents are expected to have good persistency to further the Company maintaining stable pricing. We monitor the quality of the business we receive, and evaluate all of our broker agents based on this philosophy and act accordingly. We seek agents that are professional, who will be loyal to our Company, which will allow the Company to maintain stable pricing for your existing clients. To accomplish the above, we will require a minimum of 15 paid applications per year.

By signing below, you are committing to these requirements and will help to prevent anti-selection against the Company.

Print Name

Date

Signature