

Payout Date: April 30, 2021

\$200

\$100

Qualifying Period: Policies submitted between 1/1/2021 - 3/31/2021 must remain inforce and be issued and paid for by 4/16/2021.

Are you submitting a policy with an effective and draft date after **4/16/2021?** Policies submitted during 1/1/2021-3/31/2021 that are paid for after 4/16/2021 may receive a bonus at a later payout date to be determined assuming that the policy remains inforce at the time of the later payout.

Submit 21+ qualifying applications & receive these

amounts for each qualifying app!

\$300

\$200

Underwritten	Underwritten	Underwritten	Open Enrollment
Plans F ^{HD} & G ^{HD}	Plans C, F & G	Plans N & M	Plans F ^{HD} & G ^{HD}

\$250

\$150

Submit 11-20 qualifying applications

& receive these amounts for each qualifying app!

Underwritten Plans F ^{HD} & G ^{HD}	Underwritten	Underwritten	Open Enrollment
	Plans C, F & G	Plans N & M	Plans F ^{HD} & G ^{HD}
\$250	\$225	\$200	\$150



Submit 1-10 qualifying applications

& receive these amounts for each qualifying app!

Underwritten Plans F ^{HD} & G ^{HD}	Underwritten Plans C, F & G	Underwritten Plans N & M	Open Enrollment Plans F ^{HD} & G ^{HD}

Excludes Florida Medicare Supplement applications. The policy count toward any level starts at 0 on 1/1/2021 12 A.M.. Any policy count from the previous Out of This World Cash Incentive (Submission period of 9/1/2020 - 12/31/2020) will not carry over to this incentive submission period of 1/1/2021 - 3/31/2021.

\$175

\$275

QUALITY OF BUSINESS CASH REWARD!

Starting 9/1/2020, all Medicare Supplement plans will be considered for an additional Quality of Business cash bonus! This bonus will be dependent on agent's persistency, loss ratio and production. More details on this incentive are to come!

Assume producer Tom reaches LEVEL THREE by submitting 21 QUALIFYING APPLICATIONS.

Underwritten Plan F^{HD}	Underwritten Plan C	Underwritten Plan N	Open Enrollment Plan G ^{HD}
7 X \$300	7 X \$275	5 X \$250	2 X \$200
\$2,100	\$1,925	\$1,250	\$400

TOTAL BONUS EARNINGS \$5,675

Assume producer Sandy reaches **LEVEL TWO** by submitting **14 QUALIFYING APPLICATIONS**.

Underwritten Plan F^{HD}	Underwritten Plan C	Underwritten Plan N	Open Enrollment Plan G ^{HD}
4 X \$250	7 X \$225	2 X \$200	1 X \$150
\$1,000	\$1,575	\$400	\$150

TOTAL BONUS EARNINGS \$3,125

Assume producer Bill reaches LEVEL ONE by submitting 10 QUALIFYING APPLICATIONS.

Underwritten Plan F ^{HD}	Underwritten Plan C	Underwritten Plan N	Open Enrollment Plan G ^{HD}	
4 X \$200	3 X \$175	2 X \$150	1 X \$100	
\$800	\$525	\$300	\$100	
$T \cap T$				

TOTAL BONUS EARNINGS \$1,725

FMO Bonus

FMO's will earn 5% of their downline's total bonus earnings.

FMO BONUS EXAMPLE

Assume that the three producers in the examples above are in FMO Al's hierarchy. FMO Al would earn the following:

Producer	Downline's Earnings	FMO's Earnings	
Tom	\$5,675	\$283.75	TOTAL FMO EARNINGS
Sandy	\$3,125	\$156.25	\$526.25
Bill	\$1,725	\$86.25	

No conversion business, new business only. Policies must be received between the Submission Period of 1/1/2021 to 3/31/2021. Policies must be issued and paid for by 4/16/2020. Policies must remain inforce throughout the entire Qualification Period of 1/1/2021 to 4/16/2021. Producers and FMOs must be in good standing with New Era Life Insurance Company, New Era Life Insurance Company of the Midwest, and Philadelphia American Life Insurance Company (collectively "The Company") at the conclusion of the Qualifying Period. The Company reserves the right to withhold a payout if persistency, loss ratios and production do not meet an acceptable level. The Company, at its sole discretion, reserves the right 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.