

Escape your Winter blues for some tropical views!

Leave the ski clothes behind and join us on a tropical cruise to Cozumel this Winter! We will set sail out of Galveston on a Carnival cruise line to enjoy five days of lovely warm and sunny tropical weather accompanied by gorgeous ocean views!

## QUALIFICATION PERIOD

STARTS: JUNE 1, 2018 ENDS: NOV. 30, 2018 QUALIFYING CREDITS REQUIRED 120,000

SAVE THE DATE
CHECK IN: JAN. 21, 2019

**CHECK OUT:** JAN. 26, 2019

## SENIOR MARKET

-100% CREDIT-

MEDICARE SUPPLEMENT\*

MA GAP

FINAL EXPENSE

\*INCLUDES OPEN ENROLLMENT. EXCLUDES GUARANTEE ISSUE, DISABILITY & CONVERSION.

Only the top 80 qualifiers will be awarded a guarantee stay in a balcony room or better! Qualifiers will be considered for an invitation for themselves and one approved guest. Only the qualifying producer and their guest may attend. Attendance shall be by H.O. Invitation Only. Invitation is not transferable. New Era reserves the right to withhold an invitation. Final qualification for the 2019 Winter Escape is determined by the Company and takes into consideration factors such as persistency, loss ratio, underwritten business, indebtedness, etc..

## UNDER 65 MARKET

-100% CREDIT\*-

HEALTH SAVER PLUS SERIES
HEALTH CHOICE & HEALTH CHOICE SELECT
CRITICAL ILLNESS

ENHANCED ACCIDENT DENTAL PLUS

CANCER MAX/PLUS

CANCER ONLY POLICY W/ ENHANCED
BENEFITS FOR BREAST CANCER

\*Any Guarantee Issue Policies for a Group will only Receive 50% Credit.

-80% CREDITOTHER ACCIDENT & HEALTH

## **ANNUITY MARKET**

-6% CREDIT-

Single Premium Annuity (New Money)

-3% CREDIT-

INTERNAL EXCHANGE (OLD MONEY)

Applications must be submitted and received between June 1, 2018 and Nov. 30, 2018. Policies must be issued and paid for by Dec. 7, 2018 and remain in force throughout the qualification period. Credits are defined as new annualized premium on every issued and paid policy. Qualification credits for personal producers is defined as new premiums, minus lapsed premium, for policies issued and paid for during the qualification period. New Era Life Insurance Company, at its sole discretion, reserves the right to change or modify any of the qualifications, rules or offerings at any time. The Company's interpretation and decisions of any of these rules