

NEW ERA PLATINUM SERIES

New Era's Platinum Series Whole Life is a fixed premium, fixed face amount whole life policy.

Issue Ages: 0 through 85 (age last birthday)

Face Amount for Standard Plan:

Minimum:		\$2,000
Maximum:	AGE 0 - 75	\$25,000
	AGE 76 - 80	\$10,000
	AGE 81 - 85	\$5,000

Face Amount for Modified Plan:

Minimum:		\$2,000
Maximum:	AGE 0 - 65	\$20,000
	AGE 66 - 70	\$15,000
	AGE 71 - 75	\$10,000
	AGE 76 - 80	\$5,000

Premiums: Level premiums that never increase

Guaranteed Death Benefit:

Platinum Series Standard Plan:

Immediate Full Death Benefit

Guaranteed Issue Modified Plan:

No medical examinations, tests or questions!
Applicant must not reside in a long-term-care-facility or have been receiving hospice care.

Date of Death

Death Benefit

First Policy Year	Return of premium paid plus 5%
Second Policy Year	25% of Face Amount
Third Policy Year	50% of Face Amount
After Third Policy Year	100% of Face Amount

- Should death occur as a result of an accident, the full death benefit will be paid.
- The death benefit is paid to your beneficiary **Income-Tax Free!**

Rate Classifications:

- Male & Female
- Non-Tobacco User & Tobacco User

Underwriting:

- Yes/No Application
- No Medical Exams, No Attending Physician Statements, No Blood Tests

Cash Values: Guaranteed. Your cash values are accumulated on a tax-deferred basis.

Policy can never be canceled except by insured.

General Provision: For details on any general provision such as incontestability, suicide...etc., please read your policy form.

Will my premiums ever increase?

No, your premiums will never increase regardless of your current age or your health.

Hotline for Policyholders:

1-877-368-4692

**PLAN NOW TO HELP YOUR FAMILY
WHEN THEY WILL NEED IT THE MOST**

Annual Premiums Per \$1,000 Face Amount

Add \$35 Annual Policy Fee
Monthly PAC: 0.09 * Quarterly: 0.278 * Semi-Annually: 0.536
Add \$1.00 for Monthly Direct Bill

AGE	STANDARD LEVEL BENEFIT PLAN				MODIFIED BENEFIT PLAN			
	NON-TOBACCO		TOBACCO		NON-TOBACCO		TOBACCO	
	M	F	M	F	M	F	M	F
0-5	4.45	3.43	4.45	3.43	6.68	5.15	6.68	5.15
6-10	5.45	4.13	5.45	4.13	8.18	6.20	8.18	6.20
11-15	6.71	5.06	6.71	5.06	10.07	7.59	10.07	7.59
16-20	6.16	5.24	10.95	11.29	9.24	7.86	16.43	16.94
21-25	7.45	6.42	12.68	12.86	11.18	9.63	19.02	19.29
26-30	9.21	7.94	14.99	14.70	13.82	11.91	22.49	22.05
31-35	11.59	9.92	17.97	16.88	17.39	14.88	26.96	25.32
36-40	14.73	12.48	21.74	19.35	22.10	18.72	32.61	29.03
41-45	18.91	15.79	26.48	22.09	28.37	23.69	39.72	33.14
46-50	24.60	19.91	35.97	28.13	36.90	29.87	53.96	42.20
51	24.95	20.46	36.80	28.96	37.43	30.69	55.20	43.44
52	26.48	21.06	39.38	29.85	39.72	31.59	59.07	44.78
53	28.11	22.28	42.16	31.63	42.17	33.42	63.24	47.45
54	29.84	23.58	45.13	33.53	44.76	35.37	67.70	50.30
55	31.68	24.96	48.32	35.57	47.52	37.44	72.48	53.36
56	33.64	26.44	51.72	37.73	50.46	39.66	77.58	56.60
57	35.74	28.02	55.40	40.07	53.61	42.03	83.10	60.11
58	38.00	29.72	59.37	42.56	57.00	44.58	89.06	63.84
59	40.41	31.55	63.64	45.27	60.62	47.33	95.46	67.91
60	42.98	33.52	68.23	48.18	64.47	50.28	102.35	72.27
61	45.74	35.64	73.18	51.32	68.61	53.46	109.77	76.98
62	48.70	37.92	78.52	54.70	73.05	56.88	117.78	82.05
63	51.86	40.36	84.26	58.32	77.79	60.54	126.39	87.48
64	55.24	42.97	90.45	62.20	82.86	64.46	135.68	93.30
65	58.85	45.98	97.10	66.68	88.28	68.97	145.65	100.02
66	62.74	48.07	101.63	68.99	93.80	71.86	151.94	103.14
67	66.91	50.16	106.37	71.23	99.70	74.74	158.49	106.13
68	71.39	53.30	111.37	74.88	106.01	79.15	165.38	111.20
69	76.23	56.43	116.64	78.45	112.82	83.52	172.63	116.11
70	81.46	60.20	122.18	82.77	120.15	88.80	180.22	122.09
71	87.06	63.36	127.97	86.18	127.98	93.14	188.12	126.68
72	93.05	67.59	134.00	90.91	136.32	99.02	196.31	133.18
73	99.43	72.87	140.20	96.91	145.17	106.39	204.69	141.49
74	106.21	78.15	146.57	102.77	154.54	113.71	213.26	149.53
75	113.40	83.43	153.09	108.45	164.43	120.97	221.98	157.25
76	121.08	90.70	159.82	116.55	174.96	131.06	230.94	168.41
77	129.29	98.17	166.78	124.67	186.18	141.36	240.16	179.52
78	138.13	106.70	174.05	133.92	198.22	153.11	249.76	192.18
79	147.68	115.24	181.64	142.89	211.18	164.79	259.75	204.33
80	157.98	125.91	189.57	154.24	225.12	179.42	270.14	219.79
81	175.65	147.28	205.52	178.20				
82	192.34	161.26	219.27	192.71				
83	210.61	176.59	233.79	208.38				
84	230.62	193.36	249.08	225.27				
85	252.53	211.73	265.16	243.49				

SAMPLE PREMIUM CALCULATION - STD LEVEL PLAN

MALE 70 NON-TOBACCO USER	
FACE AMOUNT	\$7,500.00
ANNUAL PREMIUM PER \$1,000 FACE	\$81.46
x 7,500 / 1,000	\$610.95
ADD \$35 POLICY FEE = ANNUAL PREMIUM	\$645.95
x 0.09 MONTHLY PAC MODAL FACTOR	
= TOTAL MONTHLY PAC PREMIUM	\$58.14

**NEW ERA LIFE INSURANCE COMPANY
INVITES YOUR REVIEW:**

We are a consumer-oriented company specializing in the needs of policyholders. Our philosophy is based on the promotion of family concepts between policyholders, employees and agents and our reputation is based on honesty and integrity. Most importantly, we are managed by experienced and knowledgeable insurance executives who believe in the old-fashioned commitment of providing excellent products with highly competitive rates, as well as providing personal touch service to our policyholders.

**PLATINUM
SERIES**

**INDIVIDUAL
WHOLE LIFE PLAN**



NEW ERA LIFE INSURANCE COMPANY

Administrative Office

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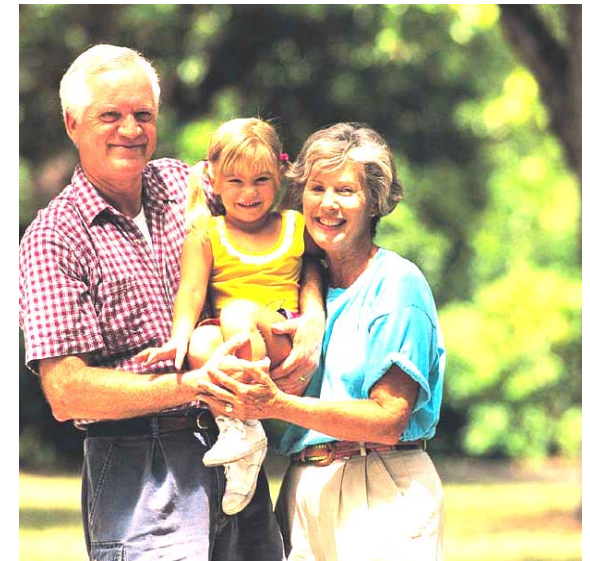
Facsimile: (281) 368-7282



NEW ERA LIFE
INSURANCE
COMPANY

**PLATINUM
SERIES**

**INDIVIDUAL WHOLE LIFE
INSURANCE PLAN**



- SIMPLIFIED ISSUE LIFE
- LEVEL DEATH BENEFITS OR MODIFIED DEATH BENEFITS
- IMMEDIATE DEATH BENEFITS
- PREMIUMS DO NOT INCREASE