



New Era/ Philadelphia American
 11720 Katy Freeway Suite 1700
 Houston, TX 77079
 Phone: 1-800-713-4680
www.NewEraLife.com

- New Business Fax: 1-281-368-7148
- AM Best Rating: B+
- E&O: No
- Plans Offered: A, C, F, HF, G, N
- Resident Appointment Fees: Yes
- Non Resident Appointment Fees: Yes
- Approval Needed Before New Business: Yes (Both Resident and Non Resident)
- Spousal Discount: No
- Phone Interview: Will be called on UW only
- Effective Date: 1-28
 - o 90 Days Out on All Business (UW/GI/OE)
- Application Submission:
 - o E-App
 - o Fax
 - o Mail
- Advancing Options: Up to 9 Months (1% Interest per Month)
- Commissions:
 - o Split Commissions on Application: Yes
 - o Pays Commission on Part B Deductible
 - o Advanced: Daily
 - o As-Earned: Twice a Month
 - o GI: \$25
 - o 80+:
 - 80-84: Reduced 5%
 - 85+: Reduced 10%
- Rate Guarantee: 12 months
- Agent Incentive Trip: Yes (Riviera Maya)
- Turnaround Time for Applications:
 - o Online Application: 3 Days
 - o Faxed: 7-10 Days
- Policy Fee: Varies by state \$20.00 MS \$6.00
- Initial Draft: Receipt
- Payment Method:
 - o Draft: Monthly, Quarterly, Semi, Annual
 - o Check: Quarterly, Semi, Annual

<p>Commissions</p> <p>- 18%- Street</p>

07/2015

CONTACT OUR OFFICE FOR MORE INFORMATION

Office: (800) 299-5567

Fax: (800) 381-8593

marketing@insmg.com

www.insmg.com



- State Availability:
 - o New Era: LA,NC,SC,TN,TX
 - o New Era-Midwest: GA,IL
 - o Philadelphia American: AL,AZ,AR,IN,IA,KS,MS,NE,NJ,NM,OH,OK,PA,UT,WV

- Underwriting:
 - o Cancer: 5 Years
 - o Heart: 5 Years
 - o Stroke: 5 Years
 - o Tobacco: 5 Years
 - o Hospitalization: Last 2 Years, More Than 2
 - o Diabetics: No Type 1, Will take Type 2 with High Blood Pressure
 - o Answer Tobacco on GI/OE Apps: Yes except in TX,TN,NC,LA
 - o Height and Weight Chart: Yes
 - o MIB/RX Check: Yes
 - o PSA Reading: No