

NEW ERA LIFE INSURANCE COMPANIES

June 15, 2011

CODE: 99 / C3

NEW ERA LIFE INSURANCE COMPANIES INCLUDE:

- NEW ERA LIFE INSURANCE COMPANY
- NEW ERA LIFE INSURANCE COMPANY OF THE MIDWEST
- PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY

I. Attached to and made a part of NEW ERA LIFE INSURANCE COMPANIES Agent Contract.

II. Schedule

- Commissions equal to the percentages shown shall be paid on commissionable premiums actually received and accepted by New Era Life Insurance Companies for each policy year.
- Commissions are not payable on premium rate increases and policy fees.
- Check will be mailed bi-monthly and provided an accumulated total commission is \$50.00 or more.
- The cut off date period is (1st -15th and 16th - last day of the month).
- Statements are posted on our website at www.neweralife.com

MODERNIZED MEDICARE	Commission in Percentage (%)				
	Age	Year 1	2-7	8-10	11+
All States Except Arkansas					
Medicare Supplement ** / ***	65-79	15.00	15.00	1.00	1.00
HIGH Deductible Plan F **/ ***	65-79	18.00	18.00	1.00	1.00
Medicare Select - TX only **/ ***	65-79	15.00	15.00	1.00	1.00
Disability Medicare Supplement	< 65	5.00	5.00	1.00	1.00

** Age 80-84 will be reduced by 5% / Age 85+ will be reduced by 10% for year 1 to 7.

*** Open Enrollment commission rate for **Pennsylvania** State is reduced by half for business received on and after 7/15/2011.

Guaranteed issue Medicare Supplement (no underwriting) policies – commission is a one time \$25.00 payment. This does not include open enrollment (1st time applying for Part B).

Commission in Percentage (%)					
Arkansas State - Modernized Medicare	Age	Year 1	2-7	8-10	11+
Medicare Supplement, High Deductible F **	65-74	15.00	15.00	1.00	1.00
	75-79	7.50	7.50	1.00	1.00
	80+	3.75	3.75	1.00	1.00
Disability Medicare Supplement	< 65	5.00	5.00	1.00	1.00

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		Commission in Percentage (%)			
LIFE		Year 1	2-5	6-10	11+
Simplified Whole Life L-18 - Level		90.00	7.50	5.00	2.00
Simplified Whole Life L-18 - Level	age 81+	70.00	7.50	5.00	2.00
Simplified Whole Life L-18 - Modified		85.00	7.50	5.00	2.00
Simplified Whole Life L-18 - Modified	age 81+	45.00	7.50	5.00	2.00
L-18 Guaranteed Issue Modified ****		45.00	7.50	5.00	2.00
Term Life L-0005		50.00	6.00	6.00	1.00

****** Charge back on natural death within the first year of the policy is 100% of commission paid.**

****** No advances on L-18 Guaranteed Issued Modified plan.**

			Commission in Percentage (%)	
ANNUITY	Age	Year 1		
Secure Choice 5 year *	0-85	1.75		
Secure Choice 5 year *	86-90	0.88		
Secure Choice 3 year *	0-85	1.50		
Secure Choice 3 year *	86-99	0.75		

*** For all annuity withdrawals within the first year of the deposits, commission will be charged back according to the duration of the policy.**

						Commission in Percentage (%)				
ACCIDENT						Year 1	2-5	6-10	11-20	21+
24 Enhanced Accident						50.00	10.50	8.00	5.50	1.00

Not all products are available in all companies and states.

Agent's Signature

Date

Printed Name