

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:

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

Premiums: Level premiums that never increase

Guaranteed Death Benefit:

Platinum Series Standard Plan:
 Immediate Full Death Benefit

Platinum Series Modified Plan:

<u>Date of Death</u>	<u>Death Benefit</u>
First Policy Year	Return of premium paid plus 10%
Second Policy Year	50% of Face Amount
Third Policy Year	75% 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.

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	7.12	5.13	7.12	5.13
6-10	5.45	4.13	5.45	4.13	8.72	6.20	8.72	6.20
11-15	6.71	5.06	6.71	5.06	10.74	7.59	10.74	7.59
16-20	6.16	5.24	10.95	11.29	9.86	7.86	17.52	16.93
21-25	7.45	6.42	12.68	12.86	11.92	9.63	20.28	19.29
26-30	9.21	7.94	14.99	14.70	14.73	11.90	23.96	22.05
31-35	11.59	9.92	17.97	16.88	18.54	14.87	28.75	25.30
36-40	14.73	12.48	21.74	19.35	23.58	18.72	34.79	29.02
41-45	18.91	15.79	26.48	22.09	30.25	23.68	42.37	33.15
46-50	24.60	19.91	35.97	28.13	39.35	29.87	57.55	42.19
51	24.95	20.46	36.80	28.96	39.91	30.69	58.88	43.43
52	26.48	21.06	39.38	29.85	42.37	31.59	63.01	44.76
53	28.11	22.28	42.16	31.63	44.97	33.41	67.45	47.45
54	29.84	23.58	45.13	33.53	47.73	35.36	72.20	50.30
55	31.68	24.96	48.32	35.57	50.69	37.44	77.30	53.35
56	33.64	26.44	51.72	37.73	53.82	39.65	82.75	56.60
57	35.74	28.02	55.40	40.07	57.18	42.02	88.63	60.10
58	38.00	29.72	59.37	42.56	60.79	44.57	94.98	63.84
59	40.41	31.55	63.64	45.27	64.64	47.33	101.81	67.91
60	42.98	33.52	68.23	48.18	68.77	50.27	109.16	72.27
61	45.74	35.64	73.18	51.32	72.73	53.46	116.35	76.98
62	48.70	37.92	78.52	54.70	76.94	56.87	124.06	82.04
63	51.86	40.36	84.26	58.32	81.42	60.54	132.29	87.48
64	55.24	42.97	90.45	62.20	86.16	64.45	141.09	93.28
65	58.85	45.98	97.10	66.68	91.22	68.97	150.51	100.02
66	62.74	48.07	101.63	68.99	96.61	72.11	156.50	103.47
67	66.91	50.16	106.37	71.23	102.36	75.24	162.75	106.85
68	71.39	53.30	111.37	74.88	108.51	79.95	169.28	112.33
69	76.23	56.43	116.64	78.45	115.11	84.65	176.11	117.66
70	81.46	60.20	122.18	82.77	122.18	90.29	183.28	124.15
71	87.06	63.36	127.97	86.18	130.59	95.04	191.95	129.25
72	93.05	67.59	134.00	90.91	139.57	101.38	200.99	136.36
73	99.43	72.87	140.20	96.91	149.14	109.30	210.29	145.37
74	106.21	78.15	146.57	102.77	159.31	117.22	219.84	154.15
75	113.40	83.43	153.09	108.45	170.10	125.14	229.63	162.68
76	121.08	90.70	159.82	116.55	181.61	136.05	239.73	174.82
77	129.29	98.17	166.78	124.67	193.92	147.25	250.17	187.00
78	138.13	106.70	174.05	133.92	207.19	160.05	261.06	200.86
79	147.68	115.24	181.64	142.89	221.51	172.86	272.46	214.34
80	157.98	125.91	189.57	154.24	236.96	188.86	284.34	231.36
81	175.65	147.28	205.52	178.20	263.49	220.92	308.28	267.30
82	192.34	161.26	219.27	192.71	288.51	241.91	328.90	289.07
83	210.61	176.59	233.79	208.38	315.92	264.88	350.67	312.56
84	230.62	193.36	249.08	225.27	345.93	290.04	373.61	337.90
85	252.53	211.73	265.16	243.49	378.80	317.60	397.73	365.24

Hotline for Policyholders:

1-877-368-4692

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

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	\$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.



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**PLATINUM
SERIES**

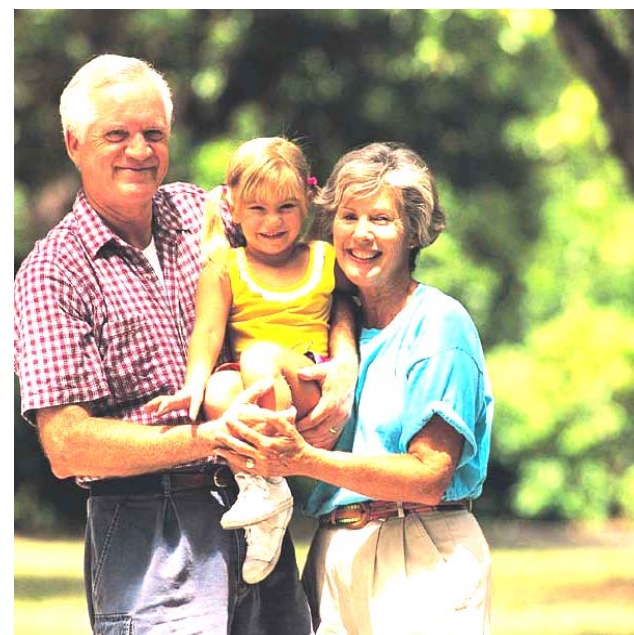
**INDIVIDUAL
WHOLE LIFE PLAN**



**NEW ERA LIFE
INSURANCE
COMPANY**

**PLATINUM
SERIES**

**INDIVIDUAL
WHOLE LIFE PLAN**



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