

# New Era Life Platinum Series

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

**Issue Ages:** 0 through 85 (age last birthday)

## Face Amount:

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

**Premiums:** Level premiums that never increase

## Guaranteed Death Benefit:

### Platinum Series Standard Plan:

Immediate Full Death Benefit

### Platinum Series Modified Plan:

#### Date of Death

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
- Issuance is based upon answers to questions on application

**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 (two year suicide provision)...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:

**1-877-368-4691**

**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 ★ Semi-Annually: 0.536

	STANDARD LEVEL BENEFIT PLAN					MODIFIED BENEFIT PLAN			
	NON-TOBACCO		TOBACCO			NON-TOBACCO		TOBACCO	
AGE	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

## SAMPLE PREMIUM CALCULATOR – STD LEVEL PLAN

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

**NEW ERA LIFE INSURANCE  
COMPANY OF THE MIDWEST  
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 INSURANCE PLAN



Administrative Office

P.O. Box 4884

Houston, TX 77210-4884

(281) 368-7200 ★ (877) 368-4691

Facsimile: (281) 368-7282



## INDIVIDUAL WHOLE LIFE INSURANCE PLAN

Policy Form L-0018



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