

NEW ERA COMPANIES

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

All applications received IN the Home Office
 ON or AFTER **NOVEMBER 1, 2011** will receive the rates shown below.

**Rates Subject to Change
 Without Notice!**

SECURE CHOICE		
Minimum Premium Amount	3	5
	Years 1 – 3	Years 1 - 5
\$ 10,000+	2.45%	2.90%
*Minimum Rate	2.00% Years 4 +	2.00% Years 6 +

The Secure Choice Annuities are new Owner Driven annuities. Read the Disclosure Form carefully to distinguish the difference. There is now only one rate band.

EXCHANGE CHOICE		
For Internal Exchanges Only!		
Minimum Premium Amount	3	5
	Years 1 – 3	Years 1 - 5
\$ 10,000+	2.55%	3.00%
*Minimum Rate	2.00% Years 4 +	2.00% Years 6 +

NOTE: The Exchange Choice is to be used for Internal Exchanges of any New Era Companies existing annuities. It is NOT to be used for new money applications or transfers in to any of the New Era Companies.

Funds transferred from other institutions must be received within 60 days from the date the application and transfer request are received in the Home Office to receive the interest rate applied for.

The annuity will be issued with the higher of the rate held for 60 days or the rate in effect on the date money is received in the home office.

NOTE: "Money Left on Deposit" earned **1.50%** in 2010 and will earn **1.50%** in 2011. These are the rates credited to annuity contracts after the Date of Death of an Owner/Annuitant until a lump-sum settlement check is issued to a beneficiary.



*The minimum guaranteed rate on all Annuities and for "Money Left on Deposit" is subject to change on January 1 of each year!

(The Minimum Rate is Applicable After the Initial Guaranteed Rate Period!)