

A Special Publication for CENCO Related Agents

CENCO STREET JOURNAL

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February 2012

Special points of interest:

Introducing Aviva Survivorship Builder!



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Introducing Aviva Survivorship Builder!

Aviva Survivorship Builder is coming soon! This product will open new sales opportunities for you in the areas of multi-generation planning, first-death asset transfer, non-related business partner planning, same-gender insureds, blended families, supplement retirement income and more.

Enhancements over Aviva's current survivorship product, Indexed Survivor Universal Life include:

- A first-to-die rider. The First Survivor Premium Rider provides an annually decreasing death benefit over a specified duration upon the first death.
- Designed for cash accumulation.
- The new product will have ONE application for both insureds.
- Offers expanded age and risk class eligibility up to age 90 on one insured and two uninsurable underwriting classes.
- Priced with more consistent competitive positioning, including single pay, short pay and level pay.

This new product will change the way you think about Second-To-Die! Watch your Cenco ENews and Cenco Street Journal for more details soon.

For agent use only. This product is not yet approved in California.

2012 Aviva Webcast Corner



Each month, you will find inside the Journal, the Monthly Webcast Schedule with dates, times and passwords. Learn about the latest additions to Aviva's product portfolio, understanding indexed UL basics, indexed strategies, and more. To join the webcast, click on "Webcast Schedule" located under "Sales Resources" on the left side of the Home Page of the Aviva website.

Webcast archives can be accessed by going on to the Aviva website under *Marketing, Training* and then *Webcast Archives*. These webcasts are informative and incredibly convenient and can be accessed at any time from your desktop. Topics on Advanced Markets, Marketing, Product, Professional Growth, Software and Sales Tools are available.

Aviva Website: <https://www.amerus.com/portal/agents/server.pt>

Life Is Not Static!

It is common knowledge that life can change quickly. However, what may not be common knowledge to policy holders is that they should have their life insurance coverage reviewed on a regular basis to ensure it can still meet their protection needs based on those life changes.

Have you been regularly reviewing your client's current coverage to make sure it is keeping up with their lives?

Who Needs a Checkup?

Simply, anyone who has experienced a life or financial change. Prospects may have:

- Purchased a new home
- Received an inheritance
- Had a death in the immediate family
- College funding needs
- Supplemental retirement needs
- Had a baby or adopted a child
- Purchased or sold their business
- Married or divorced
- Wealth transfer concerns
- Become an empty nester
- A policy several years old that has never been reviewed

Step 1

Develop a List of Candidates - Candidates can be new prospects, orphans or current clients.

Step 2

Get in Touch - For current clients, it's as easy as looking up their contact information and picking up the phone.

Step 3

Gather Information - Review current client's policies before initial meeting.

Step 4

Insurance Checkup Meeting - Talk with your client to get a better sense of current coverage, needs and goals.

Step 5

Coverage Analysis and Recommendations - Show your client how they can ensure they will have enough protection by making some modifications to their coverage. Or if their coverage is still sufficient, assure them that their protection needs are still being met but if they have any future changes they should request another evaluation.

Step 6

Partner with Cenco - Need assistance? There is a wealth of knowledge and support available to you right here at Cenco. Whether you are looking for illustration assistance or advanced sales support, these resources are only a phone call away - 800-452-3626.

Living Benefits - Life Insurance You Don't Have to Die to Use

Did you know...At age 65, the odds are nearly one in two that your client will require nursing home services for at least 2.5 years. **What does this mean?** It doesn't matter how much your clients have built for retirement, if they haven't protected their assets, their retirement savings could be jeopardized. Without proper protection planning, many retirees may be forced to liquidate substantial retirement savings in order to cover costs associated with a long term illness.

Life of the Southwest's Living Benefit Riders can steer them in the right direction. By adding Accelerated Benefits Riders to a life insurance policy, your client can have the coverage they need to help pay for expenses associated with a critical, chronic or terminal long term illness and your clients may not have to deplete significant retirement savings they have worked hard to build in order to cover these costs.

And in the event they don't require these living benefits, their policy will provide other benefits designed to "insure" their independence, a tax-free death benefit for their family, leaving them free to enjoy other assets, and tax-deferred growth of cash value they can access during their lifetime to help meet emergencies, take advantage of opportunities, achieve lifetime accumulation objectives and supplement their retirement.

Call us today and we'll tell you how your client can take advantage of these riders and help you with your case work.

Increase DI Sales with Simplified DI!

Principal Life Insurance offers Simplified DI, a streamlined program designed to help you meet your clients' disability needs faster and easier. 48 hour turnaround once the completed application and TeleApp interview are received. No blood, urine, exams, EKGs, APSs or financials are required.

- Up to \$3K Monthly Benefit
- Maximum Issue Age of 50
- All occupation classes
- Available Elimination Periods - 60, 90, 180 and 365 days
- Available Benefit Periods and Your Occupation Periods - All periods
- Available discounts: MNSA - 10% and Select Occupation - 10%

Now selling DI is easy and painless and it gives you the opportunity to help protect your client's most valuable asset - their ability to work and earn an income!! Call us today!

**CENCO
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*HELPING AGENTS
SUCCEED.....IS
OUR BUSINESS!*



**February
2012**

Did You Know?

Applications and forms for all of our carriers can be found on our website www.cencoinsurance.com. Just click on Forms.

***The Definitive
Marketing
Publication
For Life &
Disability
Insurance***

For Your Information.....

All annuity producers in California must complete product-specific training courses with all carriers, in addition to satisfying the state's annuity training requirements effective January 1, 2012.

Why Life Insurance?

Life insurance is the only financial product that offers:

1. Tax-deferred accumulation;
2. Tax-preferred distributions;
3. Income tax-free death benefit and
4. No income limitations on the ability to participate

A properly structured life insurance policy not only provides valuable benefits for your client's loved ones in case of their death, but it can also be an important source of supplemental retirement income.

Since Social Security and 401(k) plans will only replace a fraction of your client's current compensation, they must look for ways to provide additional retirement funds in a tax-efficient manner. There are a number of financial plans and products that can be used to plan for retirement. The chart below outlines several retirement planning opportunities including their tax characteristics concerning: contribution, accumulation and distribution.

	Annual Limits On Contributions	Tax-Deferred Accumulation	Tax-Preferred Distribution	Income Tax Free Death Benefit
Traditional IRA	Yes	Yes	No	No
Roth IRA	Yes	Yes	Yes	Yes
Qualified Plan (401(k))	Yes	Yes	No	No
Certificate of Deposit	No	No	No	No
Mutual Funds	No	No	No	No
Municipal Bond Fund	No	No	No	No
Individually Owned Deferred Annuity	No	Yes	No	No
Life Insurance	No	Yes	Yes	Yes

Marketing Idea: Make a list of people you can approach who are age 30 to 50 and have strong income and are financially stable. Then call us to discuss the available marketing materials and to prepare illustrations for you.



February 2012 Webcasts

Login Instructions:

- Click the link below each session date and time
- Enter your name and email address
- Enter the meeting password listed for each webcast.
Meeting passwords are case sensitive.
- Click "Join"

To join the teleconference:

Call toll free (US/Canada): **866-469-3239**

Aviva Survivorship Builder **New Product!**

Aviva Survivorship Builder

Tuesday, February 14 | 10:00 AM CST

Meeting: <http://goo.gl/93Jvc> Password: **Aviva1isul**

Aviva Survivorship Builder

Thursday, February 16 | 2:00 PM CST

Meeting: <http://goo.gl/bxBpa> Password: **Aviva1isul**

Aviva Survivorship Builder

Monday, February 20 | 10:00 AM CST

Meeting: <http://goo.gl/ZnqJu> Password: **Aviva1isul**

Aviva Survivorship Builder

Tuesday, February 21 | 1:00 PM CST

Meeting: <http://goo.gl/blZ8T> Password: **Aviva1isul**

Aviva Survivorship Builder

Thursday, February 23 | 2:00 PM CST

Meeting: <http://goo.gl/7TCrs> Password: **Aviva1isul**

Aviva Survivorship Builder

Wednesday, February 29 | 10:00 AM CST

Meeting: <http://goo.gl/QhtqK> Password: **Aviva1isul**

New in 2012

Indexed Universal Life Basics

Thursday, February 2 | 10:00 AM CST

Meeting: <http://goo.gl/YHlbn> Password: **Aviva1iul**

Not All IULs are Created Equal

Thursday, February 9 | 1:00 PM CST

Meeting: <http://goo.gl/n7Bx2> Password: **Aviva1equal**

Get the Competitive Edge With Aviva IUL

Thursday, February 16 | 10:00 AM CST

Meeting: <http://goo.gl/8qBy6> Password: **Aviva1edge**

IUL Illustration Wars

Thursday, February 23 | 10:00 AM CST

Meeting: <http://goo.gl/QHd1Y> Password: **Aviva1war**

Advanced Markets Webcasts

Basic Estate and Gift Overview

Monday, February 20 | 1:00 PM CST | Meeting: <http://goo.gl/4NX83> Password: **Aviva4you**

Wellness Webcasts

Wellness For Life Rider

Monday, February 6 | 10:00 AM CST | Meeting: <http://goo.gl/clwGY> Password: **Aviva1well**

Get The Wellness Advantage On Your Life Insurance Sales

Monday, February 27 | 2:00 PM CST | Meeting: <http://goo.gl/R1695> Password: **Aviva1well**

Product Webcasts

Aviva's No-Lapse Guarantee Portfolio of Products

Wednesday, February 8 | 10:00 AM CST | Meeting: <http://goo.gl/WK5U1> Password: **Aviva1nlg**

Aviva's Cash Value Portfolio Of Products

Wednesday, February 15 | 2:00 PM CST | Meeting: <http://goo.gl/CMtnu> Password: **Aviva1cash**

Understanding Aviva's Indexed Strategies

Wednesday, February 22 | 10:00 AM CST | Meeting: <http://goo.gl/B9dbb> Password: **Aviva1strat**

Understanding Policy Loans

Tuesday, February 28 | 2:00 PM CST | Meeting: <http://goo.gl/ljbTA> Password: **Aviva1loan**

Software Webcasts

Life Portraits Sales Solutions "The Basics"

Tuesday, February 14 | 2:00 PM CST | Meeting: <http://goo.gl/SVwfE> Password: **Aviva1lpss**

If you have any questions about our webcasts, please contact Distribution Services at (800) 801-1486 ext. 2396.

² Variable Loans are not approved in New York. Aviva Life and Annuity Company of New York offers fixed policy loans in the state of New York.