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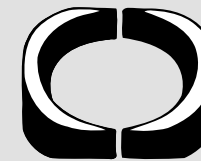
# CENCO STREET JOURNAL

Volume 05, Issue 6

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### Special points of interest:

- *Patriot Solution now approved!*
- *AmerUs Group First Quarter Results*
- *Blue Cross Changes for Groups 51-99*
- *New Blue Cross BeneFits*



### Inside this issue:

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- *Upgrade for DI* 2
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## Patriot Solution Leads The Way!

Patriot Solution has been approved! Whether you're helping clients plan for college funding, mortgage protection, retirement income, or providing for a spouse at death, you want a policy that meets their many and varied needs. Patriot Solution Universal Life provides the perfect solution to many client situations.

### Patriot Solutions is designed for anyone who:

- Wants affordable permanent protection with strong guaranteed interest rates.
- Prefers a more traditional method of crediting interest on a UL product.
- Wants built-in product flexibility to better accommodate changing needs.
- Wants the security and attractive potential of an AmerUs Life insurance product.

### Patriot Solutions offers the agent:

- Flexible premium universal life design with 4% guaranteed interest rate.
- High commissionable target premiums.
- Lifetime rolling target premium.
- Current .50% net cost loans with available 0% net cost loans in years 11+.
- Penalty-free partial withdrawals up to 20% of the net cash value annually.
- Five underwriting classes, including Premier Non-tobacco.

Also leading the way in retirement income performance, AmerUs Life's new traditional UL, Patriot Solution, can provide your clients with outstanding retirement income performance while offering a very competitive target premium for you. Ask us for information comparing how Patriot Solution can be the retirement solution!

*For agent use only. Patriot Solution policy form #2UAB05. Not available in all states.*

## Blue Cross Elect Changes For Groups with 51-99 employees

Effective May 1, 2005 Blue Cross' Large Group Employee Elect changes include:

- PPO 2400 & PPO 3500 (HSA Compatible plans) are now available
- Power HealthFund 500 & 750 plans are now available
- HMO Select plan is now available
- .85 RAF applied to all eligible new groups (some SIC codes excluded)
- No dental rate change

Call Cenco for a quote and for more information.

## AmerUs Life's Life Protector Rider to the Rescue!!!

GREAT NEWS! The Life Protector Rider is NOW AVAILABLE on Vision Builder and Liberty Builder, in addition to Advantage Builder and Patriot Solution.

This unique rider PREVENTS POLICY LAPSE as a result of loan indebtedness, providing protection from "phantom income" and the triggering of an unwanted 1099. Because of this, the Life Protector Rider give you a real competitive advantage!

The Life Protector Rider is just ONE great reason to sell AmerUs Life products. Here are several other reasons:

- **Lifetime Guarantees**
  - No-Lapse Guarantee Rider available on Advantage Builder can guarantee death benefit for life!
- **60% Indexed Universal Life Market Share**
  - 2004 Indexed Life premium totaled \$74.6 million, a 60% market share!
  - Number one marketer of Indexed Life for 15 consecutive quarters.
- **More "Best-Class" Underwriting**
  - 40% of AmerUs' cases receive preferred or higher
  - Industry average is 14%\*

Add to your bottom line with these life savers from AmerUs Life!

\* Source: ACLI Product Line Report: Life Insurance, November 2003.

For Agent Use Only. Policy forms 21001F02, 21000F02, 2EAD04, 2UAB05, 5PUEAD04, 2NLEAD04. May not be available in all states.

## AmerUs Group Reports 86% Increase in First Quarter Results

AmerUs Group Co. (NYSE:AMH), a leading producer of life insurance and annuity products, recently reported first quarter 2005 net income of \$61.5 million, or \$1.43 per diluted share, compared with \$33.1 million, or \$0.82 per diluted share in the first quarter of 2004. Adjusted net operating income for the first quarter of 2005 was \$46.7 million, or \$1.09 per diluted share, compared with \$40.2 million, or \$0.99 per diluted share a year ago.

Chairman and CEO Roger K. Brooks remarked, "We are very pleased with the 86% increase in net income and the 16% increase in operating income as they reflect the strong results achieved from our focus on competitive, profitable products that meet our customers' needs."

## Changes to Morningstar Asset Allocator Program for Ameritas Variable Products

Take advantage of the Morningstar Asset Allocator Program offered on the Ameritas Variable Life Insurance products! It's a great opportunity to manage client's volatility and your practice. It's now available to both new and in-force policies, both variable annuities and variable life.

Pursuant to recent SEC changes requiring that an asset allocation program be offered through a registered investment adviser, Ameritas Investment Corp. (AIC) will serve as investment advisor for the Asset Allocator Program for development of the investment level models and periodic updates to the models. Streamline the operations of your investment accounts and offer truly professional management. Call us today for quotes and additional information.

## Business Owner Upgrade for DI as easy as 1 ... 2 ... 3!

How does it work at **The Standard**? Here are a few examples:

- A class B business owner owning 25% of the business and financially successful for 2 years can apply as a class A with age 66/67 benefit period.
- A class A business owner can apply for the 2A with the NonCan rider.
- A class 2A business owner can apply for the class 3A with the \$10,000 max and Own Occupation rider.
- A 3A can apply as a 4A.
- A 4A can apply as a 5A.
- The 5A ... well ... there's no place to go, is there?

Three simple rules apply. The owner has at least 25% ownership. He/She has been financially successful for at least 2 years and has income documentation. Exceptions for the upgrade include doctors, dentists, veterinarians, podiatrists and chiropractors. Call us today for more information and illustrations for your clients.

Standard Insurance Company. A subsidiary of StanCorp Financial Group, Inc. Individual Disability Sales and Marketing, 1100 SW 6<sup>th</sup> Avenue, Portland, OR, 97204

## BeneFits from Blue Cross Small Business Solutions. A Package that Fits.

BeneFits from Blue Cross is a new solution designed especially for California's uninsured small businesses:

- Five targeted plans priced right for cost-sensitive groups
- Lower employer contribution levels – as low as 25% or \$50
- Lower employee participation requirements – as low as 60%

BeneFits is entirely separate from EmployeeElect, Blue Cross' traditional Small Group portfolio, with products and processes adapted to the special needs of small businesses that have never offered group coverage, or those in danger of dropping coverage.

Cenco can help you with your group presentations and enrollment meetings. Call us for more information.

## Blue Cross Introduces SmileNet<sup>SM</sup> For Individuals and Small Groups

SmileNet is **not an insurance plan** – it's an easy, inexpensive Dental discount program from BC Life & Health Insurance Company that gives members access to over **12,000 dentists** in the Blue Cross Dental PPO network – and **saves them 15-50%** on services! It's a pay-as-you-go discount program that makes Dental care more accessible and more affordable.

SmileNet includes no deductibles or annual maximums, no underwriting, no claims, no waiting periods and Small Groups do not have to meet employee participation or employer contribution requirements.

*Small Group rates:* Just \$7 per month for a single membership and \$10 per month for a family membership.

**SmileNet is easy to sell.** Offer SmileNet to all your prospects and existing clients as a standalone program or with medical coverage from Blue Cross of California or BC Life & Health Insurance Company (as long as the client isn't insured with any of the Blue Cross traditional dental plans). You'll add value to your sales, increase retention – and get commission on the membership dues!



## Blue Cross Now Offers Composite LIFE Rates

BC Life & Health Insurance Company now offers composite life rates for all new groups of 11+ enrolling employees. Composite rates mean that a qualifying group receives a single rate per \$1,000 of Life coverage regardless of age and sex.

This means that older employees no longer see a higher rate than younger employees – making life insurance more attractive than ever. Additionally, easier administration and potentially cheaper rates for employers give you a more competitive edge. Blue Cross' new composite rates are just another great reason to always offer life insurance when selling Blue Cross medical.





Cenco Insurance Marketing is pleased to announce . . .

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# Aetna Joins PacAdvantage's PairedChoice

Aetna's addition to PairedChoice means more small group choice—it's the only place you can get Aetna PPO-style plans paired with Kaiser Permanente and regional carriers. In addition to Blue Shield and Health Net pairings, PacAdvantage's PairedChoice line of products now features:

- **4 new Aetna Manage Choice plans:**
  - 3 that are HSA-compatible
- **HMO 20 and 40 plans from:**
  - Kaiser Permanente
  - Sharp Health Plan
  - Universal Care
  - Western Health Advantage
- **Single billing and no minimum carrier participation rules**
- **Quote now for groups effective July 1**

To learn more about Aetna plans from PairedChoice and other PacAdvantage changes, attend one of PacAdvantage's informative seminars. Register early. Space is limited. Northern California seminars:

*Santa Clara-8/29      Oakland-8/30      Sacramento-8/31*

*Visit [www.PacAdvantage.org](http://www.PacAdvantage.org) to register for the seminars.*

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To learn more about PacAdvantage and to request a quote please call:

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