

CENCO STREET JOURNAL

Volume 7, Issue 7

July 2007

Special points of interest:

- Limited Pay Life with Guarantees
- Planning for a Special Needs Child
- Affordable, Level, Term Insurance for Your Older Age Clients
- Simplified DI

Inside this issue:

Standard's Old Fashioned Underwriting	2
AIG Select-a-Term	2
Simplified DI	3
Protecting a Special Needs Child	3

Long-Term Guarantees with Limited Premium Payments

Many of your clients will want to avoid premium payments when they enter retirement. Aviva offers life insurance that can be custom tailored to the limited pay options your clients desire most. This is the lowest cost no-lapse guaranteed life insurance for most ages and situations.

As an example, run an illustration using the "No-Lapse Solve," assuming premium payments to age 67. This would result in annual premiums of \$16,361 due until age 67. Compare this to the traditional scenario of annual premium payments of \$8,891 to age 100.

Female Age 55, Premier non-tobacco, \$1,000,000 Face Amount

Traditional Scenario

Premium payments to age 100

\$8,891 per year

\$400,095 total premium outlay

Limited Pay Scenario

Premium payments to age 67

\$16,361 per year

\$196,332 total premium outlay

As you can see, increased premiums early in the life of an indexed UL policy may help it remain in force without additional payments in later years. Plus, the limited pay scenario offers a significant total premium savings!

**Put the flexibility of Advantage Builder
to work for your clients today and
discover how forward thinking at
Aviva gives you the Competitive Edge**

MultiChoice Annuity—The Freedom to Choose

Now YOU can sell the benefit that has revolutionized the fixed indexed annuity market!

MultiChoice Annuities are leading the way with flexible products specifically designed to meet the changing needs of today's Baby Boomers.

- ◆ 5 indexed strategies
- ◆ 4 surrender charge schedules
- ◆ Up to a 5% premium bonus (100% vested!)
- ◆ Free withdrawals starting in year 1
- ◆ Full accumulation upon death, 100% nursing home, 100% terminal illness and 20% home health care
- ◆ NO commission chargebacks upon death
- ◆ Guaranteed income for life without losing control
- ◆ And the **POWER** of tax deferral

Sometimes going backwards is really going forward

Introducing Standard's *Old Fashioned Underwriting*SM for The ProtectorSM

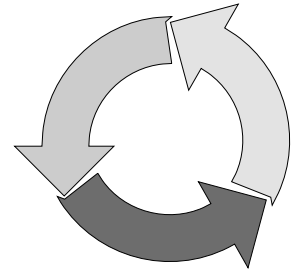
For all the agents who have not tried selling individual disability insurance (IDI) because they think it is complicated—and for anyone looking to make IDI sales easier—the simplified approach of *Old Fashioned Underwriting*SM is a great way to increase insurance protection for customers while increasing business success.

What is included:

- Up to \$3,000 monthly benefit.
- Noncancelable* and Residual Disability riders available to all occupation classes.
- Own Occupation rider available to those who would normally qualify.
- Supplemental Social Insurance (SSI) rider.
- Future Purchase Option (FPO) rider (subject to the conditions under Guidelines).
- Available to ages 18—60.
- Available to all occupation classes.
- All waiting and benefit periods available.
- Discounts for associations and multi-life cases.

If you have any questions, please call us at (916) 920-5251 or (800) 45-CENCO.

*Not available for occupation classes A and B for The Protector.SM



- No income documentation.
- No medical exams or testing.
- No attending physician statements.
- No personal history interview.

Having a hard time finding affordable, level, term life insurance coverage now that your clients are in an older age bracket?

AIG Select-a-Term insurance can help!

AIG offers:

- 18 term periods available: 10 years, 12 years or any term from 15 to 30 years
- Expanded issue ages, above age 55 combined issue age and term period offering coverage to the mid-80s
- Competitive rates
- Affordable, guaranteed death benefit
- Reliable coverage backed by the financial stability and strength of American General Life Insurance Company
- Ability to buy only the coverage needed—no more
- Conversion to a permanent policy without evidence of insurability to the lesser of the end of the term period or age 75.

Call us today to find out how Cenco can help you!

Simplified DI Helping You Sell More

Principal Life Insurance Company offers Simplified DI, a streamlined program designed to help you meet client's disability needs faster and easier. Simply complete the applications, obtain appropriate signatures and call to schedule TeleApp interviews. Principal will provide 48-hour turnaround once the completed applications and TeleApp interviews are received. *No blood, urine, exams, EKGs or APs are required!*

Single Life Cases

- \$3,000 Maximum Monthly Benefit
- Maximum Issue Age of 50
- Income of \$125,000/year or less preferred
- 3A occupation class or above preferred
- Available Elimination Periods—60, 90, 180 and 365 days; 90 days and above preferred
- Available riders
 - * Automatic Benefit Increase (5A-2A only)
 - * Partial Disability (2A only)
 - * Residual Disability (2A only)
- Available discounts
 - * MNSA—10%: To Age 65 benefit period
 - * MNSA—5%: 2 or 5-year benefit period
 - * Select Occupation—10%
- Sex distinct rates
- Electronic Funds Transfer (EFT) or annual billing
- Competitive Commissions with excellent Renewal Commissions and Quality Business Bonus

Call Cenco for more information on single life cases or information on multi-life cases.

Protecting a Special Needs Child with ISUL from Aviva

Nearly every agent and adviser has a client with a special needs child. There are very important financial planning issues that are critical to understand how to guide these clients.

Here's an idea for protecting the long-term needs of a Special Needs Child, while also preserving retirement income for the child's parents.

While estate planning is the primary purpose of survivor products, Aviva's Indexed Survivor UL is uniquely designed to also provide an attractive income stream when adequate premiums are paid.

Here's how it works

Male age 50, standard non-tobacco

Female, age 45, preferred non-tobacco

Initial base plan: \$500,000

Return of Premium and Life Protector Riders

Initial premium: \$5,975 annually

(\$119,500 total premiums over the next 20 years)

Policy placed in Special Needs Trust

20 years later, the parents are retired and their household income is reduced. If the cumulative premium outlay is sufficient, they could discontinue paying premiums and use the policy to help supplement their Special Needs Child's income.

At the end of 20 years:

- No further premiums
- Child receives \$6,000 per year from Special Needs Trust
- Substantial Death Benefit remains for long-term needs of child

Second-to-die policies have traditionally been sold as estate planning tools, and the advantages of indexed interest crediting on a survivorship life policy are not always apparent. But with Indexed Survivor Life from Aviva, you have the power and flexibility to serve multiple client needs—especially in Special Needs situations.

**CENCO
INSURANCE
MARKETING
CORPORATION**

1501 El Camino Ave., Suite 1
Sacramento, CA 95815

Phone: (916) 920-5251
(800) 45-CENCO
Fax: (916) 920-8734
www.cencoinsurance.com

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

We're on the web!
www.cencoinsurance.com

**J
u
l
y

2
0
0
7**

Did You Know?

Cenco offers five of the best DI
carriers available in California?

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

Now Available ...

**No Hassle Underwriting
for DI!**