

A Special Publication for CENCO Related Agents

# CENCO STREET JOURNAL

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## Special points of interest:

- Race to Success
- Enhancements to "Old Fashioned Underwriting"
- Lower Rates for AIG Select A Term
- Guaranteed UL for Legacy Building
- Aviva - A Leader in the NLG Market

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## AVIVA - Forward Thinking

When London-based Aviva plc sought to expand its presence in the United States, it wanted to find a company sharing similar values - a forward-thinking company with innovative products, exceptional customer service and financial stability.

Aviva found these attributes in AmerUs Group and purchased the company and its subsidiaries in November 2006. Now the combined U.S. companies of Aviva are stronger than ever. And they are committed to helping their customers realize their dreams.

With Aviva, you will enjoy the benefits of working with a highly-rated global enterprise. Since 2002, the combined U.S. companies of Aviva have been a top provider of both indexed life insurance and indexed annuities. Now AmerUs, has the financial backing of the world's fifth largest insurer, with assets under management of more than \$700 billion and annual premium and investment revenue of nearly \$80 billion.



### Race to Success! A High -Octane Seminar from Aviva, the leader in indexed products

This half-day seminar will put you in the driver's seat in the Race for Success. Aviva will present sales ideas for their innovative and industry leading indexed products.

Aviva is offering two opportunities to attend:



Tuesday, September 18  
Pleasanton, California  
Hilton Pleasanton at The Club  
9:30 A.M. - 1:30 P.M.



Wednesday, September 19  
Sacramento, California  
Doubletree Hotel  
9:30 A.M. - 1:30 P.M.



*Lunch will be provided at each meeting.*

Invitations with additional information will be mailed out on August 15, 2007

## More Good News About Standard's Old Fashioned Underwriting

- Effective immediately, individual disability insurance issue limits for Old Fashioned Underwriting are increased from \$3,000 to \$5,000 per month.
- In addition to The Protector, Old Fashioned Underwriting is now available for the Business Overhead Protector and the Business Owner Upgrade.

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

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

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## 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-80's
- 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!**

## Lifetime Builder + CVAT = Higher Illustrated Non-Guaranteed Cash Values

The Lifetime Builder indexed universal life insurance policy from Aviva is designed as a cash accumulation vehicle, which can help your clients create a substantial source of retirement income as they secure a death benefit for their loved ones.

One way to potentially illustrate higher cash values is to use the Cash Value Accumulation Test (CVAT). In many cases, CVAT allows you to put more premium dollars into a policy for the same face amount than is allowed under the Guideline Premium Test; or it allows you to lower the face amount for the same amount of premium.

Put the cash accumulation potential of Lifetime Builder and CVAT to work for your clients today.

Call Cenco today for an illustration!

## Re-Discover Guaranteed UL for Legacy Building

Turning a single premium asset transfer into a larger benefit for heirs through life insurance remains a very popular life insurance concept. Typically clients in these situations want two things:

1. Maximum death benefit (competitive product)
2. Guarantees

North American's New Custom Guarantee is designed for this sweet spot! The Custom Guarantee has been designed with several key advantages for legacy building.

- Performance Design
- Competitive Rate Class Structure
- 20% Table Ratings Instead of 25%



### DID YOU KNOW?

#### Mandatory Anti-Money Laundering Training

To comply with the USA Patriot Act, insurance carriers are requiring Anti-Money Laundering Training.

This training can be completed on the LIMRA website at no cost:

<https://aml.limra.com>

It is available anytime you wish and can be completed in 30 to 45 minutes.

Carriers will be withholding commissions until completion of this training by the agent.

Long term care insurance is one of the newest employee benefits being made available to employees by businesses to attract and retain top performers, and is a valuable addition to any benefits portfolio. Cenco offers individual and group long term care with Genworth, John Hancock, Met Life, Prudential and Unum.

Cenco Benefits announced an exciting mutual agreement business transaction which we believe will offer new and better opportunities for our many loyal group medical insurance brokers. Cenco Benefits transferred its group medical insurance operations to LISI, Inc. on July 1, 2007. Cenco will continue to offer and service group life, dental and LTD plans, as well as individual health insurance products.

This business transaction does not affect any of the other lines of business. Cenco has a 30 year history as an industry-leading life, disability and annuity general agency that will continue. In fact, Cenco is planning expansion of our support and offerings in the life, disability and annuity areas.

You can view the announcement on our website, [www.cencoinsurance.com](http://www.cencoinsurance.com) for more information.

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



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**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 ...  
West Coast Telelife Application  
where you can bind coverage up to \$1,000,000***