

A Special Publication for CENCO Related Agents

# CENCO STREET JOURNAL

Volume 7, Issue 12

December 2007

**Special points of interest:**

- New MultiChoice Annuity Product - IncomeElite
- Aviva's New Wellness for Life Program



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## AmerUs Annuity News!!!

Effective November 29, 2007, AmerUs announced the release of the new MultiChoice IncomeElite annuity product is now approved in California.

In addition to the leading features of the Income Series, the IncomeElite offers:

- 10% Free Withdrawal available in Year One
- Full Value at Death - No chargeback
- 100% Terminal Illness & Nursing Home Waivers
- 20% Home Health Care Waiver

The MultiChoice IncomeElite also has great first year rates for its three strategies:

	Initial Premium \$75,000 and above	Initial Premium \$10,000-\$74,999
I-Year Point-to-Point	9.25%	8.25%
I-Year Point-to-Point Participation	48.00%	43.00%
Fixed Strategy	4.00%	3.80%

**Call Cenco For More Information**

*The IncomeElite (contract form MCIR (10/07) or state variation) is issued by Aviva Life and Annuity Company, Des Moines, IA.*

## 2007 Aviva Webcast Corner

Each month, you will find inside the Journal, a list of the Aviva Agent Webcasts. Learn about the latest additions to Aviva's product portfolio, understanding indexed UL basics, indexed strategies, and more.

Webcast archives can be accessed by going on the AmerUs website, [www.amerus.com/portal](http://www.amerus.com/portal), going to *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.

**Call Cenco for more information**

## New Enhanced LifetimePay Rider - MCA Income Series

The new enhanced LifetimePay Rider has now been approved in California and replaces the previously approved version. LifetimePay is an optional living benefit that can be added to your AmerUs Life MultiChoice Indexed Annuity for an annual charge. This benefit guarantees two additional ways to take income from an annuity in the form of withdrawals. You can elect income withdrawals which pay an income for a select period of time or Lifetime Income Withdrawals which are guaranteed for life.

The new features of the LifetimePay Rider include:

Indexed Strategy Income Account Multiple	105%
Withdrawals	Now Available
Minimum Issue Age	40
Joint Payout Factors Increased By	0.50%
Non-Natural Owners	Now Allowed

**Call Cenco today for more information.**

*The LifetimePay Rider (form MCAIR (rev 09/07) or state variation), an optional rider for which an annual premium is charged is issued by Aviva Life and Annuity Company, Des Moines, IA. Rider features, limitations and availability vary by State.*

## Help Business Clients Avoid Financial “Drain & Strain” Of Disability

Do your business owner clients have the protection they need in the event of a disability? If they become disabled, will their businesses suffer the financial drain and strain as expenses accumulate during the time away from work?

An **Overhead Expense (OE)** policy can help the business owner meet fixed and ongoing monthly expenses to minimize the overall financial impact. And the owner won't have to tap into personal individual disability insurance benefits for business needs.

Plus, in businesses where there are partners and/or multiple active business owners, OE can also be used in conjunction with Disability Buyout coverage to enable a smooth transition in the event of a prolonged disability.

Overhead Expense is designed for owners whose personal service is integral to the continued operations of the business. Individuals whose residence and business address are the same are not eligible for OE coverage due to the difficulty of differentiating personal versus business expenses at time of claim.

**Call Cenco today for a quote.**

## Second Chance Underwriting For DI

It may be scary and disappointing for your customers to face an unprotected future when they are declined for disability income insurance due to their medical history. The Standard, believes your hard-to-place customers deserve a second chance. They are pleased to offer *Second Chance Underwriting*.

Applicants must meet the following criteria to be eligible:

- A period of at least one year from diagnosis must have passed before applicants are eligible to apply.
- The applicant's condition is stable and under good control, with no complications.
- The applicant has complied well, and on a regular basis, in following medical advice, treatment and follow-up with the attending physician.
- The applicant is not self-prescribing medications or treatment and is working full-time, without limitations.

### **Conditions That May Be Considered:**

*Anxiety/Panic Disorders*  
*Crohn's Disease*  
*Depression*  
*Diabetes*  
*Pacemakers*

*Psoriatic Arthritis*  
*Sarcoidosis*  
*Sleep Apnea*  
*Rheumatoid Arthritis*  
*Ulcerative Colitis*

**Call Cenco today for more information**

## Aviva's New Wellness for Life Program

Aviva USA, the world's fifth largest insurance group, announced that it will offer its insurance customers a variety of wellness products and services from Mayo Clinic Health Solutions. These wellness-oriented services are a core feature of Aviva's new Wellness for Life Program that offers life insurance customers incentives and rewards for leading a healthy lifestyle.

Customers in the Wellness for Life Program are eligible for potential savings in their policy's cost of insurance simply by having regular physical examinations by a doctor. Additionally, Wellness for Life customers can increase their potential savings by maintaining their body weight within a range established specifically for them at the time they purchase the policy. The amount of potential savings on their cost of insurance will be based on improvements in life expectancies for all participants in the Wellness for Life program. Any savings will be reflected in rate reductions for the customers that meet one or both wellness criteria.

Aviva plans to introduce the Wellness for Life Program to selected customers in the fourth quarter and expand nationally in early 2008, subject to state regulatory approvals. Aviva is also pursuing options to include wellness related benefits and information services to customers of other Aviva products.

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**December  
2007**



**Did You Know?**

Applications and forms for all of our carriers can be found on our website [www.cencoinsurance.com](http://www.cencoinsurance.com) under "Life, Disability, Annuities, LTC", "Forms".

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

***Important News ...***

The California Partnership minimum daily benefit requirement will increase to \$150, as of January 1, 2008. Please note that the insurance carriers' quote tools will not be updated to reflect the new minimum amounts until January 2008, so it is very important to be sure you are using the new 2008 minimums when running your quotes to allow for mailing and underwriting time.

**Call Cenco today for more information**



# FIELD UPDATES

December 1, 2007

- **AVIVA INCREASES RETENTION LIMITS ON PERMANENT LIFE PRODUCTS**

With the recent rating upgrade by A.M. Best, Aviva announces a new increase in large case retention and automatic binding limits. Aviva recognizes the changing marketplace, especially as it related to higher net worth clients and the large-case market.

Effective November 1, 2007, the retention limits for the companies of Aviva USA are being increased on all fully underwritten, permanent individual life insurance products from \$1,000,000 to \$3,500,000. In addition, Aviva is also increasing the maximum automatic binding limits from \$20,000,000 to \$40,000,000 with a new, increased jumbo limit of \$65,000,000.

Please note that these new retention and automatic binding limits do not apply to term contracts. Term insurance retention and maximum automatic binding limits remain unchanged.

- **AMERUS LIFE IS NOW AVIVA LIFE AND ANNUITY COMPANY**

As of November 1, 2007, the former AmerUs Life Insurance Company will be known as Aviva Life and Annuity Company.

In the coming weeks, Aviva will send a letter to all AmerUs policyholders along with a Name Change Endorsement, alerting them of this change. Policyholders should keep the endorsement with their policies. No action is required of agents or policyholders.

Administrative systems will be updated to reflect the name change in mid January 2008. Until then, new policies will still say AmerUs Life Insurance Company and will be accompanied by the Name Change Endorsement.



# FIELD UPDATES

December 1, 2007

- **AVIVA INTRODUCES EARLY CASH VALUE RIDER, NLG SERIES II**

Aviva is pleased to introduce the following new riders:

- Early Cash Value Rider, which is available on the Lifetime Builder
- A more competitive version of the No-Lapse Guarantee Rider, which is available on the Indexed Survivor Universal Life

The Early Cash Value Rider is an optional rider that provides higher cash values in the early years of a policy in the event of a full policy surrender. It effectively refunds the surrender charges and premium loan associated with a life insurance policy in the event of a full policy surrender in years 1 or 2. Certain conditions must be met at time of policy surrender in order to receive the benefits of this rider.

The ECV Rider is designed primarily for the business market. For example, it can be used in a nonqualified supplemental retirement plan when a company wants to reward a key employee while minimizing the impact of that plan on its bottom line. Additionally, the Early Cash Value Rider may be used when selling life insurance in qualified plans, premium financing, and other instances where high early year cash values are important.

**The ECV Rider is not yet approved in CA.**

No-Lapse Guarantee Series II

The No-Lapse Guarantee Rider Series II is available on the Indexed Survivor Universal Life policy. It has been improved for better competitive positioning in certain scenarios, particularly the top two risk classes. The new NLG Rider does not change the base ISUL product, target premiums or the rider charges.

**The No-Lapse Guarantee Series II rider has been approved in CA.**

*Product and rider availability may vary by state. Products issued by and all policy benefits are the responsibility of Aviva Life and Annuity Company (formerly AmerUs Life Insurance Company), Des Moines, IA.*

# WHO TO CALL AT CENCO

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## FINANCIAL SERVICES (LIFE, ANNUITIES, LONG TERM CARE, DISABILITY AND SECURITIES)

### JOHN PITTMAN - EXT 124

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Department Manager

- AIC Securities OSJ Manager
- Marketing/sales support
- Product, case planning
- Recruiting
- Seminars and training meetings

### BOB MAHNKE - EXT 120

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- Case development
- Product and sales support

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- Proposal and general support
- Product information
- Marketing
- Licensing and contracting
- New business processing

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- Proposals and general support
- Product information
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- Computers, technology

## RECEPTIONIST

### YOLANDA BOWMAN - EXT 100

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- Individual medical pending business

# CENCO

Insurance Marketing Corporation

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## CENCO'S LIFE INSURANCE MARKETING ALLIANCE

<u>Top Carriers</u>	<u>Diversified Portfolio</u>	<u>Multiple Answers</u>
<ul style="list-style-type: none"> <li>• AmerUs/Aviva</li> <li>• American General</li> <li>• Genworth</li> <li>• West Coast</li> <li>• Lincoln Financial</li> <li>• North American</li> <li>• Guardian</li> <li>• Banner Life</li> <li>• Assurity</li> <li>• TransAmerica</li> <li>• Union Central</li> <li>• And More!</li> </ul>	<p><b>Term</b> Return of Premium</p> <p><b>Whole Life</b> Traditional Guarantees Final Expense</p> <p><b>Universal Life</b> Top Performance History Age 100/Lifetime Guarantees Single Pay</p> <p><b>Indexed Life</b> Universal Life Fixed Premium Single Pay</p> <p><b>Variable Life</b> Universal Life Single Pay</p> <p><b>Survivorship</b> Universal Life Variable Life</p>	<p><b>Personal Planning</b> Income Replacement Capital Needs Estate Preservation</p> <p><b>Business Planning</b> Key Person Business Continuation Deferred Compensation Executive Bonus 412i 419 Premium Financing</p> <p><b>Estate Planning</b> Tax Replacement Charitable Planning</p>

## CENCO'S DISABILITY INSURANCE MARKETING ALLIANCE

<u>Top Carriers</u>	<u>Multiple Answers</u>
<ul style="list-style-type: none"> <li>• Standard</li> <li>• Principal</li> <li>• Guardian</li> <li>• Assurity</li> <li>• Union Central</li> </ul>	<ul style="list-style-type: none"> <li>• Own Occupation</li> <li>• Income Replacement</li> <li>• Business Overhead Expense</li> <li>• Buy Out Business Protection</li> <li>• Group LTD Wrap</li> <li>• Split Dollar DI</li> <li>• Salary Continuation</li> <li>• Business Owner Carve Out</li> <li>• Simplified Issue</li> </ul>

## CENCO'S LONG TERM CARE INSURANCE MARKETING ALLIANCE

<u>Top Carriers</u>	<u>Multiple Answers</u>
<ul style="list-style-type: none"> <li>• Genworth</li> <li>• John Hancock</li> <li>• Met Life</li> <li>• Prudential</li> <li>• Unum</li> </ul>	<ul style="list-style-type: none"> <li>• Tax Qualified</li> <li>• Non Qualified</li> <li>• California Partnership</li> <li>• Facility Only</li> <li>• Endorsed Group Discount</li> <li>• Executive Carve Out</li> </ul>



## December 2007 Agent Webcasts

### **December 11<sup>th</sup> - LPSS Basics**

#### **2:00PM CST - All company sites**

Learn how to use Life Portraits Sales Solutions, our leading edge sales and marketing software. From product illustrations to needs analysis to client presentations, this class will provide great hands-on training.

### **December 13<sup>th</sup> - Single Premium Universal Life**

#### **9:00AM CST – All company sites**

In this class we will discuss our Indexed and fixed Single Premium UL policies. Learn how this policy can provide a tax favorable alternative to your client's wealth transfer needs.

### **December 17<sup>th</sup> - Understanding Policy Loans (Variable and Fixed Interest)**

#### **2:00PM CST – All Companies**

We will discuss the unique features of each type of variable and fixed-rate loans and on how to choose the best option.

### **December 18<sup>th</sup> - Product Webcast – Lifetime Builder/Vista Lifetime/ Life Builder –**

#### **9:00AM CST – All company sites**

Join us for a webcast on the latest addition to our industry-leading indexed life portfolio. With the highest target premiums and cap rates in our IUL lineup, Lifetime Builder/Vista Lifetime is definitely worth a look!

### **December 19<sup>th</sup> – Get the NLG Advantage with Aviva**

#### **10:00AM CST – All company sites**

#### **2:00PM CST – All company sites**

Join us for a webcast on Advantage Builder/Vista Advantage and Empire Solution, a flexible premium universal life plan with an index feature from Aviva. This low target premium plan can help your clients prepare for the future today with choice, flexibility, value and security.

### **December 20<sup>th</sup> - Understanding Indexed Strategies**

#### **9:00AM CST – All company sites**

In this class we will discuss the interest crediting strategies found in our Indexed UL policies. From the simplistic One-Year Point-to-Point to the more complex One-Year Multi Index we will explore the design of each strategy and how your clients can use them to enhance their cash accumulation.