

A Special Publication for CENCO Related Agents

# CENCO STREET JOURNAL

Volume 8, Issue 1

January 2008

## Special points of interest:

- Policy Review - You Owe it To Your Clients
- AIG's \$500 Bonus Program



## Inside this issue:

<b>Anti-Money Laundering (AML) Training</b>	<b>2</b>
<b>5 for \$500 Bonus Program for "Off-Period" Sales of AIG Select-A-Term</b>	<b>2</b>
<b>Policy Review - You Owe It To Your Clients</b>	<b>3</b>
<b>Aviva's New Wellness for Life Program</b>	<b>3</b>

## Aviva Additional 1% Premium Bonus

Aviva is excited to announce a 1% increase in the Premium Bonus on all MultiChoice bonus products!

- MultiChoice IncomePlus 5% first year premium bonus - **Now 6%**
- MultiChoice Elite Plus 3% first year premium bonus - **Now 4%**

Act now, this additional 1% Premium Bonus will end January 31, 2008. Take advantage of this great opportunity to start 2008 like never before!

*For agent Use Only. Not intended to solicit sales from the public.*

*The MultiChoice IncomePlus (contract form MCIP (06/06) or state variation) and MultiChoice Elite Plus (contract form MCA7 (02/05) or state variation) are issued by Aviva Life and Annuity Company, Des Moines, IA.*

## 2008 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**

## Anti-Money Laundering (AML) Training

Don't take a chance on having your new business submissions delayed.

Effective January 1, 2008 applications submitted for new business of an AML covered product by an agent that has not completed the required AML training will be placed in a pending status for a limited period of time so the training can be completed or documentation of completed training has been received.

If you completed AML training through LIMRA or have previously provided documentation of your training through another provider, no action is required.

If you have not completed AML training, take a few minutes to complete the training through LIMRA at <https://aml.limra.com>. To log on to the LIMRA AML training website, the username is the first four letters of your last name and the last six digits of your social security number and your password is your full last name. All entries must be in lowercase.

Please note that all carriers are requiring Anti-Money Laundering training before any policies will be issued.

### Call Cenco For More Information

## 5 for \$500 Bonus Program for "Off-Period" Sales of AIG Select-A-Term

Pay for 5 "off-period" (other than 10, 15, 20, 25 or 30 years) AIG Select-A-Term cases between December 10, 2007 and June 13, 2008 and AIG will pay the agent a \$500 bonus. One \$500 bonus per agent will be paid and American General reserves the right to determine producer eligibility.

AIG Select-A-Term is outstanding for:

- Needs selling! Buy only the coverage period your clients need!
- Older age clients. They can buy coverage to take them into their mid-80's!
- Cases issued other-than-applied for. Preserve-A-Premium may allow the client to pay about the same as the original quoted premium by choosing a shorter guarantee period!

### Call Cenco for a Quote Today

## Policy Review - You Owe It To Your Clients and Yourself

If you are like most agents, you have built up a significant block of existing clients. What's the easiest sale to make as a life insurance agent? Selling to your existing clients. Regular policy reviews will help make sure your client's insurance needs are taken care of and can open up tremendous sales opportunities.

There are several scenarios you are likely to uncover when you ask your clients about their existing life policies.

- **Not enough coverage** - Conducting a new analysis of your client's life insurance needs may result in identifying a need for additional coverage.
- **No longer projected to run to age 100** - This is quite common, especially for universal life policies sold more than 5 to 10 years ago. Often you will find those policies are no longer projected to run to maturity or as long as the client desires.

Just asking if your clients mind checking to see if you can improve their current life insurance coverage can uncover other areas your clients didn't even realize. You may be able to significantly improve in areas such as:

- More coverage for the same premium.
- Death benefit guarantees where there previously were none.
- More cash value growth potential.
- Less premium for the same coverage.

**Call Cenco Today for a Policy Analysis and/or a Quote**

## 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 introduced the Wellness for Life Program to selected customers in the fourth quarter and plans to 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.

**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](http://www.cencoinsurance.com)

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

**We're on the web!**  
[www.cencoinsurance.com](http://www.cencoinsurance.com)

**2008  
Yearly  
Yearbook**

**American General's 5 for  
\$500 Bonus Program.  
Look Inside for Details!**

**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 increased to \$150, as of January 1, 2008. Please make sure that you update your carrier software before you illustrate the Partnership plan.

**Call Cenco today for more information**



## January 2008 Webcasts

**January 8<sup>th</sup> – 2:00 PM CST**

### **LPSS Basics**

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.

**January 10<sup>th</sup> – 2:00 PM CST**

### **LPSS Supplemental Reports**

Join us for a webcast discussion of "Supplemental Reports That Will Increase Your Sales Productivity." Learn how to use these Life Portraits Sales Solutions reports found in our leading edge sales and marketing tool. In addition, learn how Supplemental Reports can enhance both your basic or more advanced sales concept.

**January 15<sup>th</sup> - 10:00 AM CST**

### **Lifetime Builder Product Webcast**

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 is definitely worth a look!

**January 17<sup>th</sup> – 10:00 AM CST**

### **Get the NLG Advantage with Aviva**

Join us for a webcast on Advantage Builder, 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.

**January 21<sup>st</sup> – 2:00 PM CST**

### **Understanding Policy Annual Statements**

In this class we will explore the various sections of the policyholder annual statement. We will cover basics of annual statements and dissect both the "Summary of Transactions" and "Policy Segment Activity" sections.

**January 23<sup>rd</sup> – 2:00 PM CST**

### **Understanding Policy Loans (Variable and Fixed Interest)**

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



**January 28<sup>th</sup> – 10:00 AM CST or 2:00 PM CST**  
**Indexed Survivor UL Product Webcast**

"Join us for a webcast on the Indexed Survivor UL with No Lapse Guarantee (NLG) rider. This competitive product provides maximum flexibility in designing a product to meet the needs of your clients. Whether your client's are looking for a Second-to-Die product to fulfill Estate Planning or cash value growth needs.

**January 30<sup>th</sup> – 9:00 AM CST or 3:00 PM CST**  
**Understanding Indexed Strategies**

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.

# CENCO

Insurance Marketing Corporation

---

## 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>• 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>



# FIELD UPDATES

January 1, 2008

- **NEW DESKTOP VERSION OF SALES SOLUTIONS NOW AVAILABLE**

The desktop version of the December 2007 Sales Solutions Illustration software is now available.

You can download the new version of Sales Solutions from your agent website by going to the illustration tab, then New Business, then Download Software. This page also contains highlights of what's new on the current release, detailed instructions on how to perform Remote System Updates, and how to navigate through the software.

The updated version of the illustration software includes the new Early Cash Value Rider and a more competitive version of the No-Lapse Guarantee Rider, which is available on the Indexed Survivor Universal Life.

The new release also allows you to illustrate the new Life Protector Rider Series II. And the software has been modified to allow you to illustrate loan frequency on an annual and monthly basis.

- **AGENT DEBIT BALANCE INTEREST RATE DECREASING**

Effective January 1, 2008, the interest rate for agent debit balances will be 5.50%.

As a reminder, in 2007, the Aviva group of companies adopted common procedures for accruing and calculating interest on agent's debit balances. Highlights of the policy include:

- Interest is charged at the end of the second month. This allows agents additional time to pay down the debit and avoid interest charges.
- Interest will be based upon the average daily balance of the account for the the first month the debit occurred if not paid by the second month end pay period.
- There will be no grace period for the accrual of interest.
- Aviva will not charge interest if the agent has held commissions.

# WHO TO CALL AT CENCO

Cenco, 1501 El Camino Avenue, Suite 1, Sacramento, CA 95815

916/920-5251, 800/452-3626

Fax: 916/920-8734

## FINANCIAL SERVICES

(LIFE, ANNUITIES, LONG TERM CARE, DISABILITY AND SECURITIES)

### JOHN PITTMAN - EXT 124

john@cencoinsurance.com

Department Manager

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

### BOB MAHNKE - EXT 120

bob@cencoinsurance.com

Marketing Advisor - Life, Securities

- Case development
- Product and sales support

### CATHY MARTIN - EXT 121

cathym@cencoinsurance.com

Marketing Assistant

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

### ELLEN BASSETT - EXT 113

ellen@cencoinsurance.com

Securities Assistant

- AIC processing/correspondence
- AIC licensing

### JOANNE EDWARDS - EXT 112

joanne@cencoinsurance.com

Marketing Representative

- Proposals and general support
- Product information
- Human Resources

### CATHY STEPHENSON - EXT 122

pending@cencoinsurance.com

New Business Assistant

- pending business
- individual health product information

## ACCOUNTING AND TECHNOLOGY

### CAROL ALTMANN - Ext 130

carol@cencoinsurance.com

- Accounts payable/receivable

### CHRIS ALTMANN - Ext 131

chris@cencoinsurance.com

- Webmaster
- Computers, technology

## RECEPTIONIST

### YOLANDA BOWMAN - EXT 100

yolanda@cencoinsurance.com

- Individual medical pending business