

A Special Publication for CENCO Related Agents

CENCO STREET JOURNAL

Volume 8, Issue 3

March 2008

Special points of interest:

- Aviva Innovation Tour 2008
- AIG's \$500 Bonus Program
- Aviva's Wellness for Life Program



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Aviva Innovation Tour 2008

If you attend only one meeting this year, make sure it's this one!

- Keep your clients for life with **Aviva's Wellness for Life** program. And learn how you can become one of the first agents in your market eligible to sell it!
- Get ready to take advantage of the **numerous marketing opportunities** resulting from today's Wellness phenomenon.
- **Learn the secrets** to becoming the agent of tomorrow, today.
- Hear firsthand the **latest and greatest news** from Aviva USA. Ratings upgrades, product enhancements and more!
- **Save up to 30%** on your next Dell computer.
- Meetings start at 8:30 A.M., include lunch and wrap up by 4 P.M.
- **Win iPod Nanos, Shuffles, or other great prizes and enter to win one of three Aviva Mini-Coopers!**

March 20, 2008
Doubletree Hotel San Jose
2050 Gateway Place
San Jose, CA 95110

March 25, 2008
Radisson Hotel/Edgewater Room
500 Leisure Lane
Sacramento, CA 95815

Call Cenco at 800/452-3626 or Visit www.cencoinsurance.com for Additional Locations and to Reserve Your Seat!

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 Aviva website, 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 at 800/452-3626 For More Information

Aviva's Wellness for Life Program

Aviva's Wellness for Life Program is now available in California. The Wellness for Life Program is an electable rider available on select Aviva life insurance policies. The program provides benefits offered through an exclusive strategic arrangement with Mayo Clinic Health Solutions. The program is targeted at consumers interested in maintaining or improving their current state of health, receiving information regarding healthy living, and being potentially rewarded for living a healthy lifestyle.

The Wellness for Life Program provides two types of benefits: Wellness Benefits and Wellness Rewards.

WELLNESS BENEFITS

All policyholders electing the rider are eligible to receive Wellness Benefits that consist of information on healthy living and health maintenance provided by Mayo Clinic Health Solutions including:

- EmbodyHealth web portal
- Personalized, confidential health risk assessment
- Ask Mayo Clinic nurse line available toll-free, 24/7/365
- EmbodyHealth quarterly newsletter
- Annual Wellness Calendar
- Discounts on Mayo Clinic publications

WELLNESS REWARDS

The policyholder may be eligible to receive Wellness Rewards based on the insured's completion of the qualification criteria. The Wellness Rewards are potential COI reductions beginning in the third policy year based in part on the company's expectation of future mortality improvement. The COI reductions will be declared by the company on a discretionary basis and are not guaranteed.

For Agent Use Only. Products issued by AmerUs Life. Policy and rider availability may vary by state.

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

Standard Announces New DI Rates in California

The Standard is pleased to announce that California has approved new rates for The Protector. The revised rates are based on those of the Protector+ and will reduce premiums for some occupation classes. The Protector contract language remains the same but offers many of the same features as the Protector+, including:

- Distinct occupation classes for physicians and dentists (4P and 3P).
- 4P physicians (noninvasive) now have a maximum monthly benefit of \$15,000.
- Own occupation now offered for dentists.
- 10% off gender-neutral rates with multi-life and association discounts on fully underwritten cases.
- The Noncancelable Rider is available to **all** occupation classes.
- Increased issue and participation limits to match those of The Protector+.
- Available benefit periods of 2 years, 5 years and to age 66/67 only.
- Policies will be issued at the insured's actual age. (*Issue ages for the Business Protector and the Business Equity Protector will remain at age nearest.*)

Call Cenco For A Quote Today

Aviva Offers a Tax Season Special on MultiChoice Annuity Products

Now through April 15th Aviva will accept qualified initial premiums down to \$4,000 for the Multi-Choice annuity products. As Aviva aims for another record-breaking year, they are offering a special promotion to help you get off to a fast start. Beginning today and running through April 15th, Aviva will lower the minimum requirement for qualified plan contracts to \$4,000.

To qualify, applications with cash must be received on or before April 15, 2008. Rollover and direct transfer applications received on or before April 15, 2008, in which funds are received on or before May 15, 2008, will still be issued for \$4,000.

Take advantage of this great opportunity to make your first quarter the best ever!!

Call Cenco for More Information

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**Aviva Innovation
Tour 2008!
Look Inside For Details**

Did You Know?

Applications and forms for all of our carriers can be found on our website www.cencoinsurance.com under "Life, Disability, Annuities, LTC", "Forms".

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

Important News ...

Aviva's Early Cash Value Rider on their Lifetime Builder IUL is now available in California. The Early Cash Value Rider (ECV) is an optional rider providing for higher cash values in the early years of a policy in the event of a full surrender. It effectively refunds the surrender charges and premium load associated with a life insurance policy in the event of a full policy surrender in years 1 or 2.

The ECV Rider is designed primarily for the business market. It can be used in a nonqualified supplemental retirement plan when a company wants to reward a key employee. It may also be used when selling life insurance in qualified plans, premium financing, and other instances where high early year cash values are important.



March 2008 Webcasts

Product Webcasts

March 10th - 2:00 P.M. CST

Get the NLG Advantage with Aviva

Join us for a webcast on Aviva's indexed products featuring the competitive No-Lapse Guarantee Rider. This low target premium plan can help your clients prepare for the future today with choice, flexibility, value and security.

March 17th - 9:00 A.M. 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.

March 19th - 9:00 A.M. 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.

March 20th - 9:00 A.M. CST

Lifetime Indexed UL Series

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, the Lifetime Indexed UL Series is definitely worth a look.

March 24th - 10:00 A.M. CST

Indexed Universal Life Basics

Join us for this class entitled Indexed Universal Life Basics. If you've been thinking about a move to a more innovative product line, or just want to find out a little bit more about indexed products, this session is for you.

March 26th - 9:00 A.M. CST

Single Premium Universal Life

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.



March 2008 Webcasts

Wellness Webcasts

March 10th - 10:00 A.M. CST

March 18th - 10:00 A.M. CST

March 25th - 10:00 A.M. CST

March 31st - 10:00 A.M. CST

Wellness for Life Program

Learn about this unique rider that's designed to help you realize the benefits of living a healthy lifestyle. Now, when you purchase life insurance through Aviva, you can add the rider and elect to take advantage of services from Mayo Clinic Health Solutions that **may help maintain or improve your health!**

Software Webcasts

March 11th - 2:00 P.M. 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.

March 12th - 9:00 A.M. CST

March 19th - 2:00 P.M. CST

March 26th - 2:00 P.M. CST

E-Application

Aviva USA is proud to introduce E-App, an exciting new addition to our comprehensive illustration system, Life Portraits Sales Solutions. Join us for a webcast and learn how to take advantage of the E-Application feature and begin to submit your business more efficiently.

rider. See why other top agents in the industry have already made NLG products a key product in their sales portfolio.



March 2008 Webcasts

Advanced Markets Sales Idea of the Month

March 13th - 10:00 A.M. CST

March 21st - 12:00 P.M. CST

March 25th - 1:00 P.M. CST

March 27th - 4:00 P.M. CST

No-Lapse Guarantee

Join Dan Spence, member of the Aviva Advanced Markets team, as he discusses several sales opportunities using Aviva's highly competitive survivorship and individual life products with the No Lapse Guarantee rider. See why other top agents in the industry have already made NLG products a key product in their sales portfolio.



FIELD UPDATES

March 1, 2008

- **INDEXED SINGLE PREMIUM LIFE RATES DECREASING MARCH 1, 2008**
Aviva Life and Annuity Company will decrease the cap rates and illustrated rates on the Multi Choice Indexed Single Premium Life product effective March 1, 2008 as follows:

One-Year Point-to-Point Strategy:

- The **Cap Rate** decreases from 9.0% to **8.5%**
- The **Illustrated Rate** decreases from 6.65% to **6.4%**

One-Year Monthly Average Strategy:

- A **Cap Rate** will be added and set at **15%**. The participation rate will remain at **100%**
- The **Illustrated Rate** decreases from 6.75% to **6.15%**

One-Year Monthly Cap Strategy:

- The **Cap Rate** decreases from 2.85% to **2.65%**
- The **Illustrated Rate** decreases from 6.0% to **5.6%**

These rate changes are in response to the increasing cost of S&P 500 options used to back the indexed crediting on Aviva's indexed life products. Option costs have risen due to the high volatility experienced within the market the past several months.

- **ILLUSTRATION EDGE NOT COMPATIBLE WITH WINDOWS VISTA OS**
Aviva Life & Annuity Company is committed to providing superior customer service. Unfortunately, with the upgrade to the Windows Vista operating system, the Illustration Edge (IE) software may not function properly.

Aviva's technical experts are working diligently to remedy the situation, but an estimate of when the compatibility issues will be resolved is not yet know. We apologize for any inconvenience this may cause you and your clients, however, trust that resolving this situation is of the utmost priority.

In the meantime, the Inforce Illustration Support Team is available to run any inforce illustrations you may need. The Inforce Illustration Support Team can be reached at 1-800-800-9882 ext. 4770 or at inforceillustrations@avivausa.com.



AVIVA INNOVATION TOUR SCHEDULE

Tour stops which include hotel information are now open for registration. Please call 800-452-3626 or rsvp@cencoinsurance to reserve your seat!

MARCH 11 - SAN DIEGO, CA

San Diego Marriott La Jolla
4240 La Jolla Village Drive
La Jolla, CA 92037

MARCH 13 - ORANGE COUNTY /NEWPORT BEACH, CA

Newport Beach Marriott Hotel
900 Newport Center Drive
Newport Beach, CA 92660

MARCH 18 - LOS ANGELES, CA

Marina Del Rey Marriott
4100 Admiralty Way
Marina del Rey, CA 90292

MARCH 20 - SAN JOSE, CA

Doubletree Hotel San Jose
2050 Gateway Place
San Jose, CA 95110

MARCH 25 - SACRAMENTO, CA

Radisson Hotel Sacramento
500 Leisure Lane
Sacramento, CA 95815