

A Special Publication for CENCO Related Agents

CENCO STREET JOURNAL

Volume 8, Issue 4

April 2008

Special points of interest:

- Get Certified to Sell Wellness For Life
- AIG's 5 for \$500 Bonus Program



Inside this issue:

AIG Select-A-Term for Other-Than-Applied for Cases	2
AIG's 5 for \$500 Bonus Program	2
Standard's New DI Rates in California	3
The Standard DI News	3

Get Certified to Sell Wellness for Life!

Aviva's Wellness for Life Program is a unique rider designed to help your clients realize the benefits of living a healthy lifestyle. It provides access to wellness information services provided by Mayo Clinic Health Solutions, with the vision that these services will help our insurance customers live healthier and longer lives.

In addition, participants in the Wellness for Life program are eligible for potential savings in the policy's cost of insurance charges simply by having regular physical examinations by a doctor, and they can increase those potential savings by maintaining their body weight within a range established for them at the time they purchase the rider.

Due to the uniqueness of the Wellness for Life Program and the relationship with Mayo Clinic, Aviva is requiring producers to complete a training course before submitting applications with the rider. The course will help producers fully understand the program's features and how to accurately communicate Aviva's relationship with Mayo Clinic Health Solutions to prospective customers.

To get certified, go to www.avivawellnessagent.com and choose "Get Certified".

Call Cenco at 800/452-3626 for More Information on This Innovative Program

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

AIG Select-A-Term - A Product and a Process for Other-Than-Applied-For Term Cases

One great way to capitalize on all the flexibility AIG Select-A-Term offers is to Preserve-a-Premium on a case for which the underwriting offer is less favorable than applied for. With 23 different term durations (10, 12 and 15 through 35 years, years 31-35 not yet approved in California), AIG Select-A-Term makes it easy to shorten the term period to maintain a premium at or near the amount originally quoted.

EXAMPLE:

Male, age 40, \$1 million of 35-year term submitted as Preferred Plus at a premium of \$2,250. The underwriting offer of Preferred Nontobacco increases the premium to \$2,520 for the 35-year plan. With AIG Select-A-Term you have the option to (a) place the case at the higher premium; or (b) shorten the term period to 34 years at a premium of \$2,260 or 33 years at \$2,060.

To accommodate this quoting opportunity, AIG Select-A-Term policies that are approved other-than-applied-for will be held for five business days before they are issued. After that time, the policy will be issued at the original term plan and the higher premium, unless otherwise notified.

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

Call Cenco at 800/452-3626 for a Quote Today

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's New DI Rates in California

The rates for The Protector have been revised and are based on those of the Protector+ which 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.*)

For Agent Use Only

Call Cenco For A Quote Today

The Standard DI News

The following changes are effective immediately for Standard's *Old Fashioned Underwriting*:

- The Indexed Cost of Living Rider is now available with *Old Fashioned Underwriting*.
- While issue limits remain at \$5,000, The Standard will now participate up to \$6,500 with another IDI carrier's fully underwritten coverage.
- The benefit period for business owners in their first two years of business may be limited to five years. Business owners who have been in business for more than two years, may apply for a longer benefit period.
- Two years of tax returns are required for business owners applying for the Business Owner Upgrade under *Old Fashioned Underwriting*.

**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

***A
p
r
i
l

2
0
0
8***

**Get Certified to Sell
Aviva's Wellness Rider!
Details Inside!**

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 ...

Timing is everything! Especially when it comes to underwriting for your clients with impairments or special circumstances. Make sure you know when the timing is right to revisit a case that was previously declined or rated - you may have a sale waiting for you. Changes in your client's circumstances, market conditions, medical advancements or underwriting rules can all affect the final outcome for your client's case.



April 2008 Webcasts

Product Webcasts

April 3rd - 9:00 A.M. CDT **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.

April 10th - 2:00 P.M. CDT **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.

April 16th - 10:00 A.M. CDT **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.

April 17th - 1:00 P.M. CDT **Aviva's Fixed UL Series**

Join us for a webcast on our traditional Universal life product. This fixed UL provides your clients with maximum flexibility to meet their changing needs.

April 23rd - 9:00 A.M. CDT **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.



April 2008 Webcasts

April 24th - 9:00 A.M. CDT

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.

April 30th - 9:00 A.M. CDT

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.

Wellness Webcasts

April 7th - 3:00 P.M. CDT

April 17th - 10:00 A.M. CDT

April 21st - 3:00 P.M. CDT

April 29th - 10:00 A.M. CDT

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

April 8th - 2:00 P.M. CDT

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.

April 15th - 9:00 A.M. CDT

April 29th - 2:00 P.M. CDT

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.



April 2008 Webcasts

Advanced Markets Sales Idea of the Month

April 9th - 10:00 A.M. CDT

April 22nd - 1:00 P.M. CDT

April 24th - 12:00 P.M. CDT

April 28th - 4:00 P.M. CDT

Qualified Plan Distribution Analysis (QPDA)

Join Zerita Reynolds from the Aviva Advanced Markets team as she discusses Qualified Plan Distribution Analysis. Do you have any clients who have IRA or Qualified plan money that they will never need for living expenses? Join us in this presentation to learn how you can show your clients how to minimize their taxes and maximize the wealth that is transferred to their family.



FIELD UPDATES

April 1, 2008

- **INDEXED UNIVERSAL LIFE RATES DECREASING APRIL 1, 2008**

Aviva Life and Annuity Company will decrease the participation rates and illustrated rates on the Indexed Universal Life product series effective April 1, 2008 as follows:

Lifetime Builder:

One-Year Monthly Average Strategy:

- The **Participation Rate** decreases from 135% to **115%**
- The **Illustrated Rate** decreases from 9.10% to **7.75%**

Advantage Builder, Vision Builder, Liberty Builder and Indexed Survivor UL:

One-Year Monthly Average Strategy:

- The **Participation Rate** decreases from 130% to **110%**.
- The **Illustrated Rate** decreases from 8.75% to **7.45%**

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.

- **AVIVA DELAYING LAUNCH OF E-APP**

Aviva has released the latest desktop version of its Life Portraits Sales Solutions illustration software, copies of which have been mailed.

One of the new features Aviva planned to introduce on this release is their E-App system, which is explained in the software's release notes. However, since producing and mailing the CD's, they discovered a defect with E-App. Aviva is working diligently to repair the software to make E-App available to you.

In the meantime, they have created a Remote System Update (RSU) that will temporarily remove E-App from the software until they can ensure that it meets Aviva's quality standards. This RSU will also update the software with new state approvals on products. Please do not use the software without performing the RSU.



FIELD UPDATES

April 1, 2008

- **NEW CONTRACTS TO BE MAILED IN APRIL**

One of Aviva USA's main objectives is the creation of "One Aviva" with "Twice the Value." To accomplish this objective, Aviva is consolidating the legal entities that comprised the former AmerUs Group. Aviva is excited about moving toward this one company model, as it will improve efficiency throughout their operations and help them to provide better service.

As part of the legal entity consolidation, Aviva is required to have all producers sign a new Global Producer Contract, which was introduced in August 2007. They are at a stage in the consolidation process where they must have all producers currently contracted with Aviva Life and Annuity Company to re-sign using the new contract.

In the coming weeks, all agents contracted with Aviva Life and Annuity Company (and its predecessor companies) prior to August 1, 2007 will be receiving a letter along with a copy of the new Global Producer Contract and a postage-paid return envelope.

The global contract will be used by all producer regardless of company affiliation or distribution.

The new contract will cover all distribution channels you are currently contracted with under Aviva USA; you will not be required to sign another contract for a different distribution channel. Please note that all of your current commission schedules, distribution and hierarchy will remain unchanged.

If you have signed a new contract with Aviva since August 1, 2007, your global contract is up to date and you will not be required to re-sign. All other Aviva Life and Annuity producers will have 60 days from the date of the letter to return the signed contract to the home office to avoid any impacts on their contract status.

REMINDER: Please return all five pages of the Independent Producer Contract.