

CENCO STREET JOURNAL

Volume 8, Issue 5

May 2008

Special points of interest:

- Aviva's MCA LifetimePay Rider - Rate Increase
- Standard's New DI Rates In California

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Aviva's MCA LifetimePay Rider - Rate Increase

Great News! Aviva is increasing the rates on the Multi Choice Annuity Lifetime-Pay Rider.

Guaranteed Growth of Income Account Value	4% - Now 6%
Fixed Strategy Income Account Multiple (This means all premium in the annuity receives the 105% Income Account Multiple)	95% - Now 105%

Aviva is so excited to share these great rates, they have moved up their original release date in order for you to take advantage of this opportunity. Because this is a rate change, Aviva will not be able to re-issue existing riders with the new rates. Any pending cases where the rider was applied for will receive the new rates effective April. 21, 2008.

All other features, including the rider charge, remain the same!

For agent use only

Call Cenco at 800/452-3626 for More Information

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

Want To Sell More Term? Get Out Your Ladder!

Laddering is the concept of matching the duration of a financial product with the client's needs. It's a technique used with bonds, CDs, and even annuities. So why not use it with term? Instead of buying a single, large term policy to meet the client's longest possible need, why not break it up to better match the coverage with the client's needs?

Two articles in the January 2008 Best's Review Magazine illustrated the benefits of laddering term. They gave an example of how to use this technique:

A parent might buy a 10-year level term plan to ensure money is available for the children's college costs, a 20-year policy to pay off what remains of a mortgage, and a 30-year plan to replace income for the spouse. For a male, age 45 at Preferred NT class, here's the AIG Select-A-Term pricing for that combination.

Age 45	Preferred Plus NT Yearly Premium
\$500,000 for 10 years	\$395.00
\$250,000 for 20 years	\$342.50
\$250,000 for 30 years	\$527.50
Total \$1 Million	\$1,265.00

If the client bought one 30-year plan for the total of \$1 million face amount, the premium would be \$1,870. There is a significant savings by "laddering" the term. However, the savings is even greater, because what you are really going to pay is less over time for the laddering plan:

Years 1-10	Premium \$1,265.00
Years 11-20	Premium \$870.00
Years 21 - 30	Premium \$527.50

Don't you think a plan like this would earn referral business?

Remember, anytime before the end of the level premium period (or age 75), the client can convert any one of these plans, while keeping the others as term. Converting part of the \$1 million term policy may not be as easy.

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Call Cenco Today for A Quote

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.*)

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Call Cenco For A Quote Today

Would a Fixed Annuity Be Better Than a CD?

A fixed deferred annuity may be a great alternative to a certificate of deposit (CD). Ask your client the following questions to determine if a fixed deferred annuity might better meet their long term savings goals.

- Do you currently hold any savings in a certificate of deposit?
- Are any of these CDs maturing in the next 90 days?
- Do you have these dollars earmarked for use in the next 5 years?
- Do you have sufficient liquid assets should an unexpected family or medical emergency arise in the next five years?
- Have you looked at the interest rates being offered at your bank today?
- Have you been informed by your bank rep of the expected renewal rate?
- Could deferring taxes on the interest earned help you in your current financial situation?
- Would you consider an alternative fixed interest product if you could earn a better rate of return?

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SUCCEED.....IS
OUR BUSINESS!*

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**May
2008**

**Do You Want to Sell
More Term? 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 ...

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.

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"> • AmerUs/Aviva • American General • Genworth • West Coast • Lincoln Financial • North American • Guardian • Banner Life • Assurity • TransAmerica • Union Central • And More! 	<p>Term Return of Premium</p> <p>Whole Life Traditional Guarantees Final Expense</p> <p>Universal Life Top Performance History Age 100/Lifetime Guarantees Single Pay</p> <p>Indexed Life Universal Life Fixed Premium Single Pay</p> <p>Variable Life Universal Life Single Pay</p> <p>Survivorship Universal Life Variable Life</p>	<p>Personal Planning Income Replacement Capital Needs Estate Preservation</p> <p>Business Planning Key Person Business Continuation Deferred Compensation Executive Bonus 412i 419 Premium Financing</p> <p>Estate Planning 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"> • Standard • Guardian • Assurity • Union Central 	<ul style="list-style-type: none"> • Own Occupation • Income Replacement • Business Overhead Expense • Buy Out Business Protection • Group LTD Wrap • Split Dollar DI • Salary Continuation • Business Owner Carve Out • Simplified Issue

CENCO'S LONG TERM CARE INSURANCE MARKETING ALLIANCE

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



May 2008 Webcasts

Product Webcasts

May 1st - 9:00 A.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

May 7th - 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.

May 9th - 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.

May 14th - 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.

May 15th - 9:00 A.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.



May 2008 Webcasts

May 21st - 10:00 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.

May 22nd - 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.

Wellness Webcasts

May 5th - 3:00 P.M. CDT

May 7th - 1:00 P.M. CDT

May 12th - 3:00 P.M. CDT

May 19th - 9:00 A.M. CDT

May 21st - 1:00 P.M. CDT

May 28th - 1:00 P.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

May 13th - 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.



May 2008 Webcasts

May 27th - 1:00 P.M. CDT

Life Portraits Sales Solutions - Case Study Design

You've used LPSS and know the basics but want to take it to the next level. Join us for a discussion on how to use Life Portraits Sales Solutions in various case design scenarios. From product illustrations reflecting maximum funding with future distributions, to competitive illustrations showing varying death benefit structures, this class will provide great hands-on training by exemplifying these various case design options.

May 6th - 1:00 P.M. CDT

May 14th - 10:00 A.M. CDT

May 20th - 1:00 P.M. CDT

May 28th - 10:00 A.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.

Advanced Markets

Sales Idea of the Month

May 8th - 1:00 P.M. CDT

May 13th - 10:00 A.M. CDT

May 22nd - 3:00 P.M. CDT

May 29th - 12:00 P.M. CDT

Private Financing

Join Dave Graham from the Aviva Advanced Markets team as he discusses Private Financing. Some insurance industry advisers say that Split Dollar is dead. Learn why the new loan regime Split Dollar may be even more powerful than the old forms of Split Dollar when used in family wealth transfer planning.

WHO TO CALL AT CENCO

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

BOB MAHNKE - EXT 120

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Marketing Advisor - Life, Securities

- Case development
- Product and sales support

CATHY MARTIN - EXT 121

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Marketing Assistant

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

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Securities Assistant

- AIC processing/correspondence
- AIC licensing

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Marketing Representative

- Proposals and general support
- Product information
- Human Resources

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- Pending business
- New business processing
- Individual health product information

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