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Special points of interest:

- Aviva Awarded Patent Related to Fixed Indexed Life Insurance
- Aviva Advantage Awards Program



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Aviva USA Awarded Patent Related to Fixed Indexed Life Insurance

Aviva USA, part of Aviva plc, the world's fifth largest insurance group, announced that the United States Patent and Trademark Office issued U.S. patent number 7,376,609 for "Maximization of a Hedged Investment Budget for an Index-Linked Insurance Product," on May 20, 2008. The patent involves Aviva's unique risk management processes related to the minimum guarantees on its indexed universal life insurance products. These innovative and proprietary risk management processes allow Aviva to offer customers indexed universal life insurance products with minimum interest rate guarantees that have greater benefits at lower costs.

"We discovered that there was a better way to manage risk and lower the cost related to the minimum interest rate guarantees on indexed universal life products. By evaluating the minimum guarantee on a multi-year basis, we can offer our customers a very attractive indexed universal life insurance product," said Brian J. Clark, chief strategy officer of Aviva USA.

Fixed indexed life insurance is the fastest growing segment of the U.S. life insurance market, having grown by 39% in 2007 and at a compound rate of 57% since 2004. This emerging segment, of which Aviva has been the market leader for the past 6 years, now represents 4% of the U.S. market for individual life insurance.

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



Aviva Advantage Awards Program



It's time to spring into action with Aviva! The new Advantage Awards Program is up and running, and Aviva wants to be sure you are on board for a rewarding experience!

The program is simple. When you offer your clients life insurance solutions that include Aviva's No-Lapse Guarantee Rider (NLG), you earn Advantage Award Points. Then, those points are yours to redeem for excellent merchandise and travel rewards. Plus, when you activate your Advantage Awards enrollment online, you automatically earn a play on Aviva's online golf game, where every swing is a winner!

Each month, your point balances will be updated on the program website to reflect your NLG sales performance and resulting payout, and you can log on anytime to view your personalized status. A minimum premium amount of \$10,000 is required before you can begin redeeming your points for awards. Advantage Awards works retroactively, so you will receive credit for all NLG sales made after January 1, 2008.

Shop 24/7 for your favorite brands and designers from the online catalog. From power tools to plasma TVs, mountain bikes to mp3 players, it's all there. You will discover more than 2,000 products. Or you can create your own adventure. Whether it's a skiing trip to the Rockies, or a weekend getaway in Napa wine country, Travel by Design is a personal concierge service that works with you to customize the perfect travel experience. Or you can make charitable contributions. What better way to make your rewards last than by passing them on? You may choose to use your rewards points to help one of three national charities, Make A Wish Foundation, Habitat for Humanity and Toys for Tots.

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Visit the Program Website at www.avivaadvantageawards.com

The Standard Increases DI Issues Limits for Physicians

The Standard has increased the DI issue limits for physicians. For 3P and 4P physicians, 4A and 5A occupation classes the changes below are effective immediately.

Occupation Class	5A & 4A	4P Physician 4P Dentist	3P Physician	3P Dentist
Maximum issue from The Standard including any SSI	\$15,000	\$15,000	\$15,000	\$10,000
Maximum Participation with other carriers IDI coverage	\$20,000	\$20,000	\$20,000	\$15,000
Maximum Participation with Group LTD from other carriers and/or	\$25,000	\$20,000	\$20,000	\$15,000

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

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OUR BUSINESS!*

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Join the Aviva Awards
Advantage Program
Today! 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 ...

The Standard has expanded the list of medical conditions that it will consider for disability insurance under the Second Chance Underwriting Program. Some of these include ADD, arthritis, cancer in remission, cerebral palsy, chronic fatigue syndrome, epilepsy, fibromyalgia, hepatitis, lupus, pancreatitis and tuberculosis. If you have questions about Second Chance Underwriting please call Cathy Martin at 916/920-5251 x121.



Thanks to you, for the first time ever, Aviva USA has achieved the **#1 market share** for indexed life insurance AND indexed annuities. *

We owe this distinction to all of our agents who recognize the value of Aviva's indexed products for their clients.

As invaluable members of the Aviva USA team, we invite you to celebrate this achievement with us.

Thank you for helping to make Aviva the #1 seller of indexed life and annuities in the first quarter of 2008.

#1 in Indexed Annuities

#1 in Indexed Life Insurance

That's **One** Aviva, **Twice** the Value

www.avivausa.com

* Source: Advantage Index Product Sales & Market Report – First Quarter 2008

Aviva's indexed life insurance products are issued by and all policy benefits are the responsibility of Aviva Life and Annuity Company (formerly AmerUs Life Insurance Company), Des Moines, IA; Indianapolis Life Insurance Company, Indianapolis, IN; and Aviva Life and Annuity Company of New York (formerly Bankers Life Insurance Company of New York), Woodbury, NY; all of which were formerly part of the AmerUs Group.

Aviva's indexed annuity products are issued by and all policy benefits are the responsibility of American Investors Life Insurance Co., Inc., Topeka, KS, and Aviva Life and Annuity Company, Des Moines, IA.

Products not available in all states. In New York, available products are issued by Aviva Life and Annuity Company of New York. Aviva Life and Annuity Company of New York is the only Aviva Insurance Company referenced above authorized to do business in the state of New York.

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June 2008 Webcasts

Product Webcasts

June 4th - 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

June 5th - 10:00 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.

June 11th - 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.

June 12th - 10:00 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.

June 18th - 2:00 P.M. CDT

Understanding Aviva's 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.



June 2008 Webcasts

June 19th - 9:00 A.M. CDT Aviva's Single Premium 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.

June 25th - 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

June 9th - 3:00 P.M. CDT June 11th - 10:00 A.M. CDT June 16th - 3:00 P.M. CDT June 23rd - 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

June 10th - 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.



June 2008 Webcasts

June 27th - 2:00 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.

June 3rd - 10:00 A.M. CDT

June 17th - 2:00 P.M. CDT

June 26th - 10:00 A.M. CDT

Aviva's E-Application Feature of LPSS

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

June 4th - 4:00 P.M. CDT

June 12th - 2:00 P.M. CDT

June 18th - 10:00 A.M. CDT

June 30th - 12:00 P.M. CDT

Life Sales Opportunities with IRA Conversions

Join Chuck VanDevander, Senior VP of Distribution Services at Aviva, as he discusses how to get an early start on an upcoming tax law change in 2010. This tax change entitles high income individuals who do not qualify for Roth IRA's to convert a traditional IRA to a Roth. In this session, learn the details of the upcoming change in addition to four life insurance sales opportunities applicable today. Get ahead of the competition and be the first to provide these opportunities to your clients.