

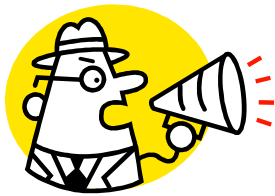
# CENCO STREET JOURNAL

Volume 8, Issue 8

August 2008

**Special points of interest:**

- **Aviva Introduces Advantage Builder II**



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## Aviva Introduces Advantage Builder II

The Advantage Builder II is now approved in California! This product is a more competitive version of Aviva's IUL featuring the No-Lapse Guarantee Rider.

Advantage Builder II offers the same indexed crediting approach, flexible premium payments and guarantees as the original Advantage Builder. The new version also comes with the No-Lapse Guarantee Rider, which can provide a guaranteed death benefit for the lifetime of a policyholder.

Advantage Builder II offers the following competitive enhancements over the original:

- Repriced for lower premiums in most scenarios (see enclosed insert)
- Higher caps and participation rates
- Guaranteed maximum variable loan rate of 9.5 percent
- Guaranteed maximum fixed loan rate of 4 percent
- 20 percent free partial withdrawals
- Guideline premium test and cash value accumulation test (CVAT) available
- Wellness for Life Rider
- 2001 CSO Basis (Maturity at age 121, lower guaranteed COIs, and lower premium limitations)

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

## 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](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 at 800/452-3626 for More Information**

## Aviva Announces the Newest Addition to the MultiChoice Income Annuity Series - IncomeXtra

Aviva is excited to announce the release of the newest addition to the Income Series in California.

### The MultiChoice IncomeXtra offers:

-  10% Premium Bonus on premiums applied in the FIRST TWO contract years (*a 10-year withdrawal charge schedule*)
-  10% First Year Free Withdrawals (*20% Cumulative Free Withdrawals starting in Year 2*)
-  100% Confinement and Terminal Illness Waivers  
- *20% Home Health Care Waiver*
-  8 Interest-crediting Strategies - 3 Uncapped & 2 with No Spread  
- *Checkbook Access*
-  Plus the revolutionary LifetimePay Income Rider

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## Aviva's LifetimePay Plus Rider Now In California

Aviva is proud to announce the MultiChoice Income Annuity *LifetimePay Plus* rider is now available in California. This rider offers many of the same great features of the existing *LifetimePay* rider **PLUS:**

1. **7.2 percent guaranteed growth of the Income Account Value:** The Income Account Value will double in the first 10 years and quadruple in the first 20 years (restart must be elected), provided there are no withdrawals. All premiums applied at 100 percent for the Income Account Value.
2. **Confinement Income Doupler Benefit:** *LifetimePay Plus* provides a feature that may double the percentage payout if the owner is confined to a qualified care facility, defined as a hospital, hospice or nursing home.
3. **Wellness Benefits from Mayo Clinic Health Solutions:** The rider features personalized health information resources designed to help your clients lead healthy lifestyles.

**Call Cenco For More Information at 800/452-3626**

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## Key Employee Life Insurance

Key employees are the profit drivers of your clients' businesses. They have a decisive impact on sales, manufacturing processes, or customer, supplier, and creditor relationships.

The premature death of a key employee may cause a substantial dollar loss to the business. Specific problems arise which may include an immediate decline in sales, production problems or lenders calling in loans and reducing lines of credit. In addition, the business will incur costs of finding and training a replacement for the key employee.

How can your business clients minimize and protect against these potential losses? They can purchase key employee life insurance.

A key employee life insurance contract is owned and paid by the employer. Premiums are paid by the employer and generally are not income tax deductible because the employer owns the policy. However, the insurance death benefit can be income tax-free, and during the insured's life, the policy's cash value is an asset of the employer, and available for a variety of uses.

Many forms of life insurance, including term and universal life, may be used for key employee life insurance protection. The choice of product may be influenced by such factors as the length of the risk, the importance of building policy cash value within the business and other factors.

Cenco provides a wealth of resources to support the sale of Key Employee Life Insurance and other business insurance concepts. Call our support team for more information at 916/920-5251 or 800/452-3626.

## Who Needs Disability Insurance?

The quick answer is practically everyone! Yet most of your clients overlook the need for this type of coverage. Most clients have life insurance and health insurance. Why? Because they realize the cost of funeral expenses and medical bills could overwhelm them and their family. Ask your clients if they rely on their income to pay the bills. If the answer is yes, they likely need Disability insurance.

While many clients think disabilities won't happen to them, the statistics show that this isn't true. For example, a 30-year-old has a 50% chance of suffering a disability within 35 years.

Social Security benefits are often difficult to obtain, since the restrictions state clients must be completely disabled with no hope of recovery for a period of a least one year, or have a disability expected to be fatal.

If your clients are unsure whether or not they need Disability insurance, reiterate these points to them. The most valued asset they possess is the ability to work and provide an income for their family. Make sure they protect this asset by offering a quality Disability insurance plan. Cenco offers a wide range of carriers that cover all occupations.

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

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**August  
2008**

**Advantage Builder II  
Now Available in  
California! 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 ...***

**Aviva will soon be releasing their 2008 Term Series portfolio that will be more competitive in the term insurance arena. Any 2005 Term Series applications pending or policies issued within the previous 60 days of introduction can be re-issued as 2008 Term Series by sending written notice to the new Business Department.**



COMPETITIVE EDGE

# This sequel is actually BETTER than the original!

Continuing our tradition of offering one of the most competitive No-Lapse Guarantee premiums on the market, Aviva is proud to debut Advantage Builder II.

Advantage Builder II offers the same great features as its predecessor, including the No-Lapse Guarantee Rider. It's also been enhanced to include higher caps and participation rates, a CVAT option and LOWER PREMIUMS on many scenarios.

Here is a sample of how the NLG premiums for Advantage Builder II compare with the original:

NLG Premiums for \$1 million face, level death benefit  
New Premium / Old Premium

Scenario	Lifetime Annual	10-Pay	Single Pay
Female, 45, Best NT	<b>\$5,431</b> / \$5,859	<b>\$12,462</b> / \$14,306	<b>\$102,550</b> / \$129,581
Male, 45, Best NT	<b>\$6,550</b> / \$7,102	<b>\$15,100</b> / \$17,211	<b>\$121,000</b> / \$153,882
Female, 45, Std. NT	<b>\$7,236</b> / \$7,240	<b>\$15,280</b> / \$17,052	<b>\$123,150</b> / \$155,305
Male, 45, Std. NT	<b>\$8,800</b> / \$9,095	<b>\$18,570</b> / \$21,135	<b>\$146,450</b> / \$187,884
Female, 55, Pref. NT	<b>\$9,388</b> / \$9,402	<b>\$18,991</b> / \$18,991	<b>\$147,115</b> / \$147,115
Male, 55, Pref. NT	<b>\$11,575</b> / \$11,582	<b>\$23,100</b> / \$23,207	<b>\$178,650</b> / \$181,927
Female, 65, Std. NT	<b>\$20,069</b> / \$20,451	<b>\$34,234</b> / \$34,234	<b>\$257,426</b> / \$257,426
Male, 65, Std. NT	<b>\$26,081</b> / \$26,800	<b>\$44,200</b> / \$45,080	<b>\$350,000</b> / \$357,434
Female, 70, Std. NT	<b>\$26,769</b> / \$30,275	<b>\$44,600</b> / \$45,687	<b>\$353,500</b> / \$358,654
Male, 70, Std. NT	<b>\$35,367</b> / \$39,364	<b>\$55,950</b> / \$61,839	<b>\$427,590</b> / \$512,527
Female, 75, Std. NT	<b>\$37,868</b> / \$42,005	<b>\$56,005</b> / \$56,005	<b>\$422,300</b> / \$439,872
Male, 75, Std. NT	<b>\$48,426</b> / \$53,898	<b>\$68,441</b> / \$77,978	<b>\$507,144</b> / \$655,165

Products issued by and all policy benefits are the responsibility of Aviva Life and Annuity Company, Des Moines, Iowa.

Product availability may vary by state.

For agent use only. Policy Form 2EDB08 and 2NLEDB08

March 2008, Form 16296

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# August 2008 Webcasts

## Product Webcasts

**August 7th - 10:00 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

**August 13th - 10:00 A.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 values.

**August 13th - 1:00 P.M. CDT**

### **Understanding Annuities - The Basics**

Annuities play a very important role in retirement planning, enabling You to save money and taxes while eliminating the fear that you will outlive your savings. If you would like to know more about annuities or have a refresher, this is the webcast for you.

**August 14th - 1:00 P.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.

**August 20th - 1:00 P.M. CDT**

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

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



# August 2008 Webcasts

**August 21st - 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.

**August 27th - 10:00 A.M. CDT**

**Indexed Universal Life - The Basics**

Join us for this class entitled Indexed Universal Life - The 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.

**August 28th - 11:00 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.

**Wellness Webcasts**

**August 4th - 3:00 P.M. CDT**

**August 11th - 10:00 A.M. CDT**

**August 18th - 3:00 P.M. CDT**

**August 25th - 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**

**August 12th - 2:00 P.M. CDT**

**Life Portraits Sales Solutions (LPSS) - The 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.



# August 2008 Webcasts

**August 26th - 11:00 A.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.

**August 5th - 2:00 P.M. CDT**

**August 19th - 1:00 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**

**August 6th - 2:00 P.M. CDT**

**August 14th - 10:00 A.M. CDT**

**August 19th - 4:00 P.M. CDT**

**August 25th - 12:00 P.M. CDT**

**Executive Bonus Plus**

Join Stephen Miller, our newest member of the Advanced Markets team, as he discusses a unique concept that allows a business to provide a powerful executive benefit to its key employees or owners. This concept is part 162 bonus and part private financing that provides a win-win situation for both parties.