

A Special Publication for CENCO Related Agents

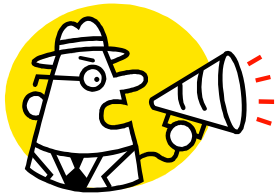
# CENCO STREET JOURNAL

Volume 8, Issue 9

September 2008

Special points of interest:

Aviva Announces 2008 Term Series



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## Aviva Announces 2008 Term Series!

Aviva is proud to announce the launch of its 2008 Term Series in California.

The 2008 Term Series includes a new Annual Renewable Term, plus more competitively priced 10, 20 and 30-year term policies (The 2008 Series does not include a 15-year product). Other enhancements over Aviva's previous term series include:

- A fourth No Tobacco class: Preferred Plus
- \$1 million+ policies now available on 10-year term
- Revised preferred guidelines to enhance the competitive position of the No Tobacco classes
- A new Band - \$250,000 to \$999,999 - for more competitiveness and increased policy size
- Updated term conversion privilege with improved term credit/compensation rules

To offer a more competitively priced term product, **applications for the 2008 Term Series will only be accepted through TeleApp underwriting.**

*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 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)

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## Simplified DI - Helping You Sell More

Principal Life Insurance Company offers Simplified DI, a streamlined program designed to help you meet client's disability needs faster and easier. Simply complete the application, obtain appropriate signatures and call to schedule a TeleApp interview. Principal will provide 48-hour turnaround once the completed application and TeleApp interview are received. No blood, urine, exams, EKGs, APSs or financials are required.

### SINGLE LIFE CASES

- |  |  |
|--|--|
| • Up to \$3,000 Maximum Monthly Benefit                    | • Available Discounts                  |
| • Maximum Issue Age of 50                                  | - MNSA - 10% to Age 65 Benefit Period  |
| • All Occupation Classes                                   | - MNSA - 5% 2 or 5-year Benefit Period |
| • Available Elimination Periods - 60, 90, 180 and 365 days | - Select Occupation - 10%              |
| • Sex Distinct Rates                                       |  |

**Call Cenco Today for a Quote - 800/452-3656**

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## Long Term Care - Protection for Life

What's the easiest way for your client to blow through a lifetime of savings? Spend some time in a nursing home or receive round-the-clock care in their home. Anyone who has seen their parents or elderly relatives go through the experience knows just how financially devastating it can be.

The average cost of one year in a nursing home is now \$77,000. And that's in today's dollars. By the time today's 55-year-old turns 80 (when he or she is more likely to need care), the annual price could top \$260,000.

Long term care insurance can shield your client's savings from these potential costs. But until recently the premiums were very high - as much as \$5,000 per year for a 55-year-old who bought a fully loaded policy. And the older your client is when they buy, the higher the premium.

There are several ways to lower the cost of insurance while still getting valuable coverage. Your client can select a shorter benefit period, buy a shared-benefit policy with their spouse, take advantage of group discounts at work or get help from their state government. Plus, some major insurers are now offering slimmed-down versions of their standard policies, to target baby-boomers who want to protect their retirement savings from devastating long term care costs but who don't want to pay big premiums for expensive coverage they may never need.

Cenco offers a line of long term care carriers to help you provide affordable LTC coverage for your clients. Call our support team for more information at 916/920-5251 or 800/452-3626.

## Divorce Settlements and Life Insurance

The scenario is: Under the terms of a divorce decree, your client is required to purchase life insurance. The court has ordered that he maintain \$500,000 of life insurance for 20 years. Your client is a 40 year old male that qualifies as Preferred Non Tobacco.

Instead of offering a 20 year term policy, show your client a Return of Premium product. ROP term will provide a death benefit to the ex-spouse if the insured dies prematurely. It returns 100% of the eligible premiums paid, income tax free, if the client lives until the end of the level term period. It also guarantees that premiums will remain level for the 15, 20 and 30 year period selected and it accumulates guaranteed cash value starting at the end of the sixth policy year, that can be borrowed or received if the policy is surrendered.

Unlike traditional term insurance, the result with ROP Term is not "use it or lose it."

Cenco has several carriers that offer Return of Premium term. Call our support team for an illustration at 916/920-5251 or 800/452-3626.

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**September 2008**

Aviva Announces  
2008 Term Series 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 ...**

AIG's Global Bonus Index Annuity has now been approved in California. It is a single premium annuity that offers a premium bonus of 5%, 10-year withdrawal charge period, an underlying guaranteed withdrawal value of 100% at 3% less withdrawal charges and a market value adjustment.

While this innovative annuity provides many solutions for a wide array of client needs, two of the features are extremely innovative: A Global Multiple Index Account that provides diversity by using 3 stock market indices in the U.S., Japan and Europe and the opportunity for higher interest through a calculation that favors the higher indices and the Guaranteed Minimum Withdrawal Benefit (GMWB) with no upfront costs and payments that can increase with age and higher annuity value.



# Looking for a Long-TERM Relationship?

## Look no further than Aviva!

The #1 provider of indexed products is now a leading contender in the competitive Term marketplace. The following grid shows how our new 20-year Term stacks up against the leading Term providers.

*Annual premiums for 20-year term, Male, Standard NT, \$1 million face*

Carrier	Age 35	Rank	Age 45	Rank	Age 55	Rank
<b>Aviva</b>	<b>\$1,005</b>	<b>1</b>	<b>\$2285</b>	<b>1</b>	<b>\$5895</b>	<b>1</b>
AIG/American General	1030	2	2370	6	5940	4
Banner	1100	6	2360	4	6870	11
Genworth	1110	8	2370	6	6890	12
Lincoln National	1105	7	2355	3	5925	3
ING-Reliastar	1030	2	2360	3	5940	4
John Hancock	1310	13	2620	11	6350	9
MetLife	1179	10	2589	10	5989	6
National Life	1445	14	3075	14	7095	13
OMFN	1830	15	4200	15	11090	15
PennMutual	1130	9	2530	9	6750	10
Phoenix	1235	12	2905	13	7415	14
Protective	1040	4	2420	8	6020	7
Prudential	1215	11	2695	12	6035	8
Transamerica	1040	4	2340	2	5910	2

Source: CompuLife as of 6/1/08

## In addition to competitive premiums, Aviva's Term offers:

- The ability to convert to our industry-leading permanent insurance products
- Expected 60 percent placement rate in Preferred risk classes
- Convenient TeleApp underwriting
- The strength, security and service of Aviva

Products issued by and all policy benefits are the responsibility of Aviva Life and Annuity Company, Des Moines, IA, and Indianapolis Life Insurance Company, Indianapolis, IN. Policy form 2TAF05 and 3TAF05. **For agent use only. Not for use with the general public.**

# 2008 Term Series

## Rate Class Comparison

The 2008 Term Series offers a **NEW Preferred Plus** risk class.

Policyholders now have three levels of preferred risk for which to qualify!

**AND:** Aviva expects more than 60 percent of policies to qualify for one of the following preferred risk classes:

- > **PREMIER**
- > **Preferred Plus**
- > **Preferred**

Please note that Aviva's risk classes differ from those of our competitors. Below you will find a comparison chart:

Aviva Old Risk Class	Aviva New Risk Class	Other Companies
Premier/Preferred Plus	<b>Premier</b> (Tier 1)	Preferred Plus (Tier 1)
	<b>Preferred Plus</b> (Tier 2)	Preferred (Tier 2)
Preferred	<b>Preferred</b> (Tier 3)	Standard Plus (Tier 3)
Standard	<b>Standard</b> (Tier 4)	Standard (Tier 4)

The previous best risk class was called Premier for Aviva Life and Annuity Company and Preferred Plus for Indianapolis Life.

Products issued by and all policy benefits are the responsibility of Aviva Life and Annuity Company, Des Moines, IA, and Indianapolis Life Insurance Company, Indianapolis, IN. Policy form 2TAF05 and 3TAF05. **For agent use only. Not for use with the general public.**



# September 2008 Webcasts

## Product Webcasts

### **September 10th - 2:00 P.M. CDT**

#### **Introducing 2008 Aviva Term!**

Aviva is proud to announce the launch of its 2008 Term Series in approved states. The 2008 Term Series includes a new Annual Renewable Term, plus more competitively priced 10, 20 and 30-year term policies.

### **September 11th - 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.

### **September 17th - 11:00 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.

### **September 18th - 10:00 A.M. CDT**

#### **New Annuity Products & Strategies**

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.

### **September 24th - 2:00 P.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.



## September 2008 Webcasts

**September 25th - 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 on how to choose the best option.

**September 29th - 10:00 A.M. CDT**

**Lifetime IUL 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 IUL Series is definitely worth a look!

**September 30th - 2:00 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.

### **Wellness Webcasts**

**September 8th - 2:00 P.M. CDT**

**September 22nd - 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!**



# September 2008 Webcasts

## Software Webcasts

**September 9th - 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.

**September 23rd - 2:00 P.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.

**September 30th - 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.

## **Advanced Markets**

### **Sales Idea of the Month**

### **Spousal Lifetime Access Trusts (SLATs)**

**September 4th - 10:00 A.M. CDT**

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

**September 16th - 12:00 P.M. CDT**

**September 22nd - 4:00 P.M. CDT**

Join Dave Graham as he explores various ways of building flexibility into a client's irrevocable life insurance trust. This flexibility may enable the client to reacquire assets from the trust in the event that the client needs cash or if the estate tax is permanently repealed. This type of flexibility may make it easier for the client to fund the trust to pay the premiums.