

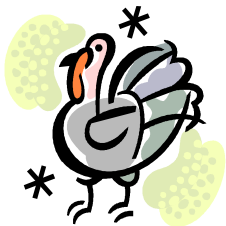
# CENCO STREET JOURNAL

Volume 8, Issue 11

November 2008

Special points of interest:

S&P Reaffirms Aviva's AA/AA- Financial Strength Rating



**Happy  
Thanksgiving**

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## S&P Reaffirms Aviva's AA/AA- Financial Strength Rating

Standard & Poor's, a leading independent provider of credit and financial strength ratings, reaffirmed its rating of AA/AA- ("very strong") with a stable outlook for Aviva plc, the parent company of Aviva USA. This rating reflects Aviva's strong liquidity, competitive position, capital base, increasing underlying earnings and strong global management teams.

Aviva plc also issued its interim management statement for the nine months ended September 30, 2008, confirming the company's robust performance and strong capital position, despite challenging economic times. The announcement also reported that sales for Aviva USA increased 39 percent, representing their third consecutive quarter of record volumes.

Aviva is committed to ensuring that all of their stakeholders achieve prosperity and peace of mind. With their range of long-term savings products that provide guaranteed principal protection in these uncertain times, they are confident, that Aviva USA is well-positioned for ongoing success.

## 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**

## Transition from 1980 CSO to 2001 CSO Products



By State insurance law and federal income tax rulings, no insurance company can issue a life insurance contract based on the 1980 Commissioner's Standard Ordinary (CSO) Table after December 31, 2008. Therefore, Aviva will be discontinuing 1980 CSO products and updating certain other products to the 2001 CSO Table.

Effective December 31, 2008, Aviva is discontinuing the following 1980 CSO products:

- Vision Builder
- Liberty Builder
- Independent Choices
- Professional Choices
- **Lifetime Builder\***
- **Patriot Solution\***

Aviva is updating Lifetime Builder and Patriot Solution to the 2001 CSO Table and they will be referred to as Lifetime Builder II and Patriot Solution II when they are launched in \* early November.

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

## Guardian Strengthens DI Protection - ProVider Plus 2008

Known as the ProVider Plus 2008, Guardian's individual disability income insurance policy - available in California - has undergone numerous enhancements just as consumers are gaining more understanding of the impact a serious illness or injury would have on their standard of living.

Disability income insurance policies vary significantly in terms of coverage and optional benefits. Guardian's newly upgraded ProVider Plus offers a policy that's flexible enough to meet the various financial needs created when a disability affects one's income, with provisions consumers won't find anywhere else.

For example, policyholders can choose one of five different benefit periods; 2 years, 5 years, 10 years, to age 65 and to age 67. And from three different optional Cost of Living Adjustment (COLA) riders; 4-year delayed 3% fixed, 3% fixed and 6% maximum.

In addition, a newly enhanced "residual disability benefit rider" helps policyholders cope with the financial impact of a partial disability when they are still able to work in their occupation. recover from a total disability.

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

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## The Underwriting Difference Between DI and Life

It's important to understand the differences between life insurance and individual Disability Income (DI) insurance underwriting. They are separate products, each with their own set of risks. Realistic expectations helps avoid the potential for frustration later.

Different factors may impact a disability risk (morbidity) compared to a life risk (mortality). The fact that a client has qualified for standard life insurance does not necessarily imply a standard risk for DI insurance. The client should never be advised regarding insurability for DI insurance based on the life insurance underwriting action.

The following risk factors are of primary importance in the underwriting of individual DI insurance cases, and are considered in life insurance but there are differences:

- **Income**  
*DI Insurance* - an in-depth evaluation of income is necessary on every application (earned income, unearned income, net worth)  
*Life Insurance* - income is considered on every case, with increased importance on larger face amounts.
- **Occupation**  
*DI Insurance* - classifying the client in the correct occupation class is critical in determining the proper premium rate.  
*Life Insurance* - occupation, unless extremely hazardous, is of less concern
- **Medical Impairments**  
*DI Insurance* - potentially disabling medical impairments, which may be of less concern for life insurance, require a thorough evaluation for individual disability income insurance (e.g., back pain, arthritis)

Motivation to purchase, medical history, occupation and income have a different impact on individual DI insurance claims than on life insurance claims. Thorough descriptions of occupational duties, complete financial documentation and medical information will help the application flow through underwriting smoothly.

### Approving a Case

With a life insurance application, one one of three things can happen. The policy can be issued as applied for, other than applied for, or declined. These can occur on an individual DI insurance application too and there may also be:

- Exclusion riders
- Changes in the elimination period, benefit period, monthly benefit and/or occupation class
- Adjustments to benefits provided by riders

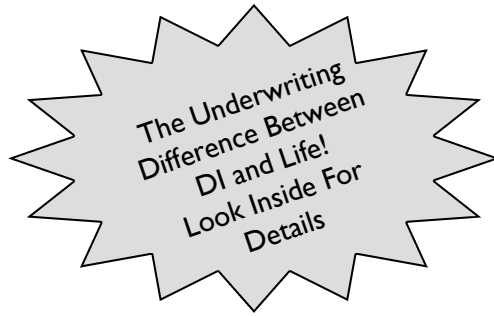
**For more information call Cenco at 800/452-3656**

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**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 ...**

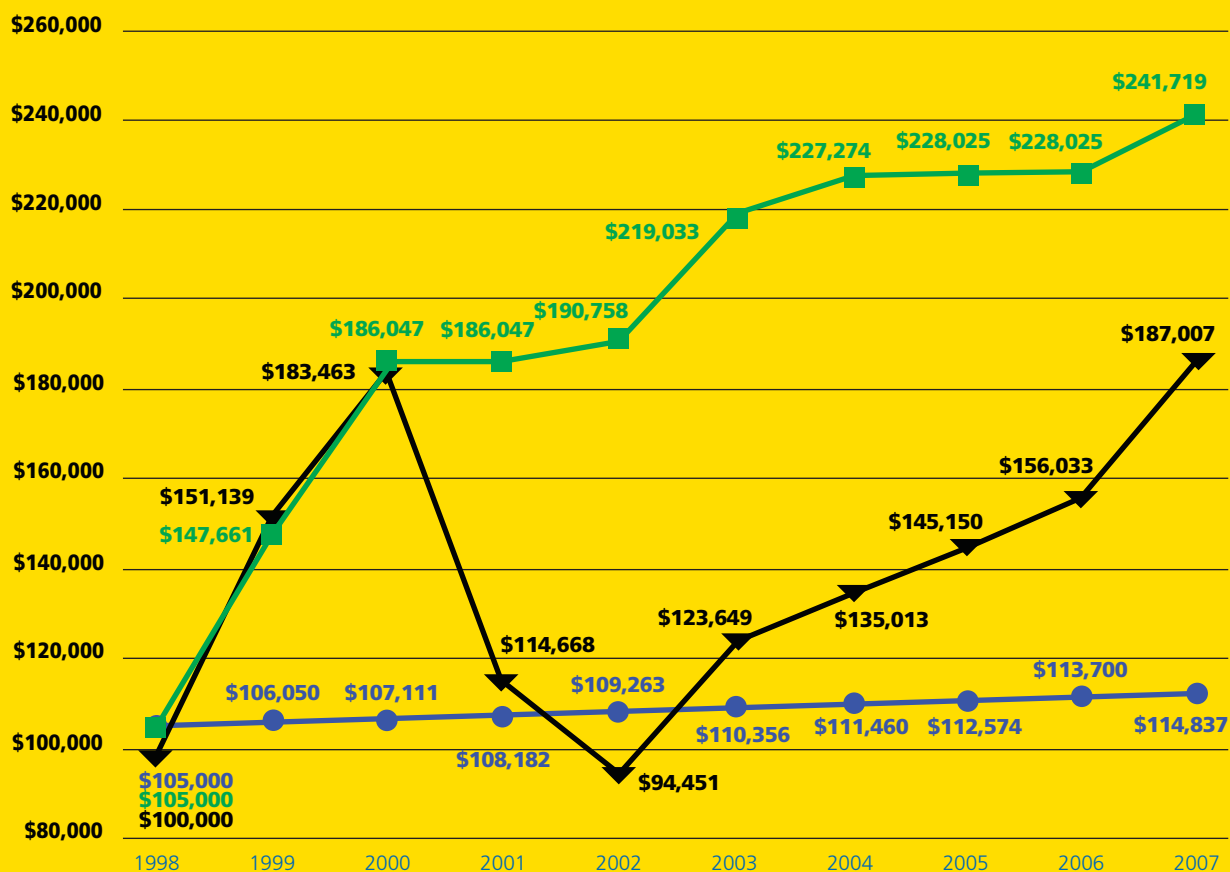
One of the advantages of Fixed Index Annuities is that your client can participate on the growth of the index (think rebound), but the principal value of these annuities cannot go down with any market crash. You have to check out the enclosed graph to see the value of ZERO in bad financial markets! In financial markets like these **"Zero Is Your Hero!"**



# Winning with 3 Indices and Annual Reset

Hypothetical annual values for specified annual reset strategy and the equity indices to which it is linked for the period 10/1/1998 through 10/1/2007.

October 1, 1998 - October 1, 2007



Although products were not available for the entire period of time referenced, current annuity rates and actual historical prices of the Indices were used in this purely hypothetical example for the purpose of illustrating comparative values and to illustrate how this strategy might have performed using different assumptions, but the same index performance. It is not an indication of the future performance of the product or the Indices.

The MultiChoice IncomePlus<sup>SM</sup> [form MCIP (06/06) or state variation], a fixed indexed annuity issued by Aviva Life and Annuity Co., Des Moines, IA, does not participate in any stock or equity investments. Product features, limitations and availability vary by State; read the Contract for details or contact your agent for more information. Annuities are long-term, tax-deferred vehicles designed for retirement income.

Taxable amounts withdrawn prior to 59½ may be subject to a 10% IRS penalty in addition to ordinary income tax. Withdrawals in excess of the free amount are not credited with interest for that term, may forfeit potential interest credits, may be subject to withdrawal charges and a market value adjustment, may result in the loss of principal if taken during the first 10 years of the contract. Withdrawal charges and MVA are imposed retroactively if the contract is surrendered within 12 months of a free withdrawal.

"S&P 500" is a trademark of The McGraw-Hill Companies, Inc., "Nasdaq-100" is a trade or service mark of the Nasdaq Stock Market, Inc. and "The Dow Jones Industrial Average<sup>SM</sup>" is a service mark of Dow Jones & Company, Inc. These names have been licensed for use by Aviva Life & Annuity Company, Des Moines, IA. These products are not sponsored, endorsed, sold or promoted by these companies, and they make no representation regarding the advisability of purchasing these products.

- ▼ Equally Mixed Between S&P 500<sup>®</sup>, Nasdaq100<sup>®</sup>, Dow Jones Industrial Average<sup>SM</sup>
- 1-Year Average Multiple Index less a 5.00% spread with a 5% premium bonus
- Minimum Guaranteed Accumulated Value with a 5% premium bonus

In addition to the assumptions above, each hypothetical example assumes a \$100,000 initial premium and no additional premiums, no withdrawals and no premium taxes.



# November 2008 Webcasts

## Product Webcasts

**November 5th - 10:00 A.M. CST**

### **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.

**November 10th - 10:00 A.M. CST**

### **Understanding Annuity 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.

**November 12th - 10:00 A.M. CST**

### **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.

**November 17th - 2:00 P.M. CST**

### **Getting to Know the TeleApp Program**

The TeleApp program provides a simplified way to sell life insurance. You do the selling - we take care of all the rest, including all medical requirements. In this class learn how Aviva's TeleApp can provide you a more convenient way of completing the life insurance application process and free you up for more sales.

**November 19th - 10:00 A.M. CST**

### **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.

**November 20th - 1:00 P.M. CST**

### **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.



# November 2008 Webcasts

**November 25th - 10:00 A.M. CST**

## **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.

**November 26th - 10:00 A.M. CST**

## **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!

## **Wellness Webcasts**

**November 10th - 1:00 P.M. CST**

**November 24th - 2:00 P.M. CST**

## **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!**

**Also learn about Wellness with Guarantees! (Wellness V2)**

## **Software Webcasts**

**November 4th - 9:00 A.M. CST**

**November 18th - 1:00 P.M. CST**

## **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.



# November 2008 Webcasts

**November 11th - 2:00 P.M. CST**

**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 and client presentations, this class will provide great hands-on training.

**Advanced Markets**

**Sales Idea of the Month**

**Wealth Planning Suite**

**November 11th - 12:00 P.M. CST**

**November 13th - 9:00 A.M. CST**

**November 19th - 3:00 P.M. CST**

**November 25th - 2:00 P.M. CST**

The Wealth Planning Suite is designed for today's high net worth clientele. Specialized planning is provided through powerful client presentations ranging from detailed estate planning to qualified plan distribution planning to retirement planning.