

A Special Publication for CENCO Related Agents

CENCO STREET JOURNAL

Volume 9, Issue 1

January 2009

Special points of interest:

Aviva's Freedom Series Fixed Annuities



Inside this issue:

To Own Occ or Not to Own Occ, That is the Question	2
Turbulent Financial Markets? It's Term Time	2
Aviva Addresses Misconceptions on Annuity Products	3

Aviva's Freedom Series Fixed Annuities

Aviva's Freedom Series Fixed Annuities are coming! These annuities along with the optional LifetimePay Flex income rider or the InsurePay death benefit rider can provide your clients freedom, flexibility, functionality and financial strength they don't often find in other financial vehicles.

Aviva MultiChoice Freedom Series Fixed Annuities offer:

- Checkbook access starting in Year 1
- 5% & 10% Premium Bonus options
- 10% Free Withdrawal starting Day 1
- 20% Free Withdrawal starting in Year 2
- 20% annual Home Health Care Waiver
- 100% Confinement and Terminal Illness Waivers
- Partial 1035 SPIA Exchanges



Plus two additional rider options!

The LifetimePay Flex rider with guaranteed 7.2% growth on the Income Account Value for the first 20 years of the contract prior to withdrawals and the InsurePay optional death benefit rider that has guaranteed growth of 6% simple interest each year.

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2009 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 to the Aviva website, <https://www.amerus.com/portal/agents/server.pt>, *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

To Own Occ or Not to Own Occ, That is the Question!

One of the most misunderstood disability income insurance riders is the Own Occupation Rider. This rider allows insureds to work in other occupations while receiving full benefits from their IDI policies. Covered individuals would receive payments from two places; income for their new job, as well as, from their IDI policies.

For an insured who is highly educated and compensated - and in a specialized line of work - the Own Occ Rider might be both desirable and appropriate. For example, a neurosurgeon would be considered totally disabled if she developed a tremor in her hands, and could no longer perform neurosurgery. She might be able to re-train as a family practice MD or decide to teach.

Under the Own Occ Rider, she could collect income from her new occupation as a family practice physician, in addition to the disability income benefits payable with the Own Occ Rider.

If your customers are not sure if the Own Occ Rider is a good idea for them, ask, "If you could not perform the functions of your regular occupation what else could you do?"

If your customers do not have the Own Occ Rider when they become totally disabled *so long as they choose not to work in another field*, they could collect full benefits while they remained disabled.

If your customers would like the option of working in another field while receiving disability benefits, then the Own Occ Rider would fit the bill.

Call Cenco Today for More Information on Our Disability Products at 800/452-3656

Turbulent Financial Markets? It's Term Time!

When financial markets are down and times are tough, term insurance really shows its value because it's the most affordable way to buy life insurance for a fixed period of time.

Ask your clients how their financial assets are doing and after hearing their tale of woe, ask them what their plan of action is. Most will probably say they plan to "wait it out". Because all of their losses are on paper and as long as they don't sell, the losses aren't realized. They believe that in time markets will come back. But what about their families who may need to rely on those assets in the event of a premature death? Will the family be able to wait it out or will they have to turn those paper losses into real losses because they need the money to maintain their standard of living? It doesn't have to be that way. A modest amount of additional term insurance, maybe \$250,000, can buy the family time and provide an alternative to selling assets at depressed prices.

The bottom line is now may be the time to talk term insurance with all your clients. Make sure they provide adequately for their families when other assets may not be living up to expectations.

Cenco offers a wide array of term products to fit your needs. Call us today!

Aviva Addresses Misconceptions on Annuity Products

As volatility and uncertainty continue to plague the capital markets, there has been much media speculation around the financial services industry and the products they provide to consumers, including several recent misconceptions.

As a result, Aviva USA would like to provide a few clarifications:

- Traditional fixed annuities are not tied to the performance of a securities index. These products have explicit declared interest rates and guarantee policyowners minimum surrender values and payment levels upon maturity.
- Fixed indexed annuities (FIAs) are like traditional fixed annuities except that the credited interest is tied to a specific securities index. Absent early withdrawal, FIAs provide a guaranteed principal protection and minimum rate of return, which accumulates over time. These returns may be higher depending on the performance of a specific index.
- FIAs are insurance products backed by the high quality general account assets of the insurer. The investment risk is placed firmly on the issuer, but Aviva is not exposed to equity risk since hedges are purchased to match the crediting formula from only the yield on those assets. The FIA design does not create losses to the company when equity markets decline. Policyholders can look forward to fixed payments upon maturity. The policyholder may get more, but is guaranteed minimum surrender values.
- The implications that have surfaced in the press recently regarding insurance companies facing the same investment risk as those companies selling variable annuities products are not true. Aviva's investment risk with FIAs is different and much lower than companies that sell variable annuities.
- Aviva has no long-term hedge that suffers from poor market performance and creates pressure to satisfy guarantees they cannot cover. Companies that provide variable annuities with guarantees do have to use long-term hedges to satisfy those guarantees in time of poor market performance.

Today's volatile markets underscore the growing demand for products like fixed indexed annuities. While many Americans lost a significant portion of their retirement savings during the recent market downturn, none of Aviva's FIA policyowners have lost any principal or credited interest due to market fluctuations.

Call Cenco Today for More Information on Aviva's Annuities Products at 800/452-3656

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*HELPING AGENTS
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OUR BUSINESS!*



**2009
Yearbook**

Did You Know?

Applications and forms for all of our carriers can be found on our website www.cencoinsurance.com Just click on Forms.

**The Definitive
Marketing
Publication
For Life &
Disability
Insurance**

Important News ...

January 1, 2009 Ushers in 2001 CSO Requirement. As many of you are aware, life insurance products that use the 1980 CSO tables can no longer be issued after 2008. Carriers have been working diligently to update their products with the new tables. This is just a reminder to make sure that the illustrations that you are showing your clients are the updated versions.



January 2009 Webcasts

Product Webcasts

January 7th - 2:00 P.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.

January 8th - 10:00 A.M. CST

Understanding Policy Loans

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

January 12th - 1:00 P.M. CST

New Fixed Annuity Series

At Aviva, we took our #1 Fixed Indexed Annuity series and built the next generation of Traditional Fixed Annuities. Attend this session to learn more!

January 14th - 2:00 P.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.

January 21st - 2:00 P.M. CST

2008 Term Series

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.

January 22nd - 2:00 P.M. CST

Lifetime IUL Series II

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 II s definitely worth a look!



January 2009 Webcasts

January 26th - 2:00 P.M. CST

Introduction to Indexed Universal Life

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.

January 28th - 10:00 A.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.

Wellness Webcasts

January 5th - 11:00 A.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 2 with Guarantees!

Software Webcasts

January 6th - 10:00 A.M. CST

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.



January 2009 Webcasts

January 13th - 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

The Business Owner's Personal Retirement Planning

January 13th - 10:00 A.M. CST

January 26th - 2:00 P.M. CST

Business owners are so focused on building their businesses that they often fail to plan for the day they can retire, never realizing that goal. Join Dan Spence from the Aviva Advanced Markets team as he discusses a sales opportunity for helping business owners save for retirement and plan a bright future.



Field
Update



December 29, 2008

Changes in rates, strategy availability effective for applications received after January 2, 2009

Continued volatility in the financial markets is leading to unprecedented movement in the option prices that support the interest crediting strategies on our MultiChoice Income Series fixed indexed annuities and MultiChoice Freedom Series.

Aviva aims to price its annuity products to provide the security and peace of mind for customers while at the same time maintaining the company's financial strength and stability. As this volatility continues, it's imperative that we take necessary steps to minimize the impact of turbulent financial markets.

Therefore, beginning with new applications received after January 2, 2009, the following rate changes and strategy availability will be in effect:

- We are suspending the 1-Year Uncapped Average Index strategy and the 1-Year Uncapped Multiple Index Strategy, available on the MultiChoice Income Series of fixed indexed annuities.
- We are lowering the participation rate on the 1-Year Point-to-Point Participation Index (no cap) to 25% on all Income Series products for both premium bands.
- We are lowering the crediting rate on all strategies for all Freedom Series products.

See the attached rate card for more details.

Applications with cash must be received on or before the close of business on January 2, 2009, to be credited with the current rates. Rollover applications received on or before January 2, 2009, will be credited with the current rates if the rollover funds are received on or before January 30, 2009.

Faxed applications received on or before January 2, 2009, will receive the current rates. Applications may be faxed to (785) 276-3531. If you choose to fax in your application, please DO NOT send the original as well.

We appreciate your business and hard work during this difficult economic climate. Your efforts have helped us achieve excellent results in 2008 in spite of these conditions, and we look forward to continue working with you to make 2009 a positive year as well.

If you have any questions, please contact Distribution Services at (800) 801-1486, option 1, ext. 2396.

Income Series

Freedom Series

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000 and Above	
MultiChoice IncomeXtra (0-80) •			10% Premium Bonus for all 1st and 2nd Year Premium!
1-Year P-to-P S&P 500 Index	6.25% cap	7.25% cap	
1-Year Monthly Cap Index	2.40% cap	2.60% cap	
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate	25.00% par rate ▼	
1-Year P-to-P - Hang Seng Index	6.25% cap	7.25% cap	
1-Year P-to-P - Dow Jones EURO STOXX 50®	6.00% cap	7.00% cap	
1-Year Multiple Index (no spread)	6.00% cap ▼	7.00% cap ▼	
1-Year Average Index (no spread)	6.50% cap ▼	7.50% cap ▼	
Fixed Strategy (1-year guarantee)	3.00%	3.20%	
Withdrawal Charge Duration	10 years	10 years	
MultiChoice IncomePlus (0-82)			5% Premium Bonus for all 1st Year Premium!
1-Year P-to-P S&P 500 Index	7.00% cap	8.00% cap	
1-Year Monthly Cap Index	2.55% cap	2.90% cap	
1-Year P-to-P - Hang Seng Index	7.00% cap	8.00% cap	
1-Year P-to-P - Dow Jones EURO STOXX 50®	6.75% cap	7.75% cap	
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate ▼	25.00% par rate ▼	
Fixed Strategy (1-year guarantee)	3.25%	3.45%	
Withdrawal Charge Duration	10 years	10 years	
*MultiChoice IncomePlus S (0-82)			5% Premium Bonus for all 1st Year Premium!
Approved in CT, DE, MN, PA, WA			
1-Year P-to-P S&P 500 Index	6.75% cap	7.75% cap	
1-Year Monthly Cap Index	2.45% cap	2.80% cap	
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate ▼	25.00% par rate ▼	
1-Year P-to-P - Hang Seng Index	6.75% cap	7.75% cap	
1-Year P-to-P - Dow Jones EURO STOXX 50®	6.50% cap	7.50% cap	
Fixed Strategy (1-year guarantee)	3.15%	3.35%	
Withdrawal Charge Duration	10 years	10 years	
MultiChoice IncomeElite (0-82)			
1-Year P-to-P S&P 500 Index	9.25% cap	10.25% cap	
1-Year P-to-P Guaranteed Cap	6.00% cap ▼	7.00% cap ▼	
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate ▼	25.00% par rate ▼	
1-Year P-to-P - Hang Seng Index	9.25% cap	10.25% cap	
1-Year P-to-P - Dow Jones EURO STOXX 50®	8.25% cap	9.25% cap	
Fixed Strategy (1-year guarantee)	4.25%	4.45%	
Withdrawal Charge Duration	10 years	10 years	
MultiChoice IncomeTen (0-82)			
1-Year P-to-P S&P 500 Index	7.50% cap	8.25% cap	
1-Year Monthly Cap Index	2.60% cap	2.95% cap	
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate ▼	25.00% par rate ▼	
1-Year P-to-P - Hang Seng Index	7.50% cap	8.25% cap	
1-Year P-to-P - Dow Jones EURO STOXX 50®	7.25% cap	8.00% cap	
Fixed Strategy (1-year guarantee)	3.25%	3.65%	
Withdrawal Charge Duration	10 years	10 years	
MultiChoice IncomeSeven (0-85)			
1-Year P-to-P S&P 500 Index	8.25% cap	9.00% cap	
1-Year Monthly Cap Index	2.70% cap	2.95% cap	
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate ▼	25.00% par rate ▼	
1-Year P-to-P - Hang Seng Index	8.25% cap	9.00% cap	
1-Year P-to-P - Dow Jones EURO STOXX 50®	8.00% cap	8.75% cap	
Fixed Strategy (1-year guarantee)	3.60%	4.05%	
Withdrawal Charge Duration	7 years	7 years	
MultiChoice IncomeFive (0-85)			
1-Year P-to-P S&P 500 Index	8.00% cap	8.75% cap	
1-Year Monthly Cap Index	2.70% cap	2.95% cap	
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate ▼	25.00% par rate ▼	
1-Year P-to-P - Hang Seng Index	8.00% cap	8.75% cap	
1-Year P-to-P - Dow Jones EURO STOXX®	7.75% cap	8.50% cap	
Fixed Strategy (1-year guarantee)	3.40%	3.95%	
Withdrawal Charge Duration	5 years	5 years	

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000 and Above	
FreedomXtra (0-80) •			10% Premium Bonus for all 1st and 2nd Year Premium!
1-Year Guaranteed Fixed	3.00% ▼	3.50% ▼	
3-Year Guaranteed Fixed	2.80% ▼	3.30% ▼	
5-Year Guaranteed Fixed	2.70% ▼	3.20% ▼	
7-Year Guaranteed Fixed	2.50% ▼	3.00% ▼	
Withdrawal Charge Duration	10 years	10 years	
FreedomPlus (0-82)			5% Premium Bonus for all 1st and 2nd Year Premium!
1-Year Guaranteed Fixed	3.25% ▼	3.75% ▼	
3-Year Guaranteed Fixed	2.85% ▼	3.55% ▼	
5-Year Guaranteed Fixed	2.95% ▼	3.45% ▼	
7-Year Guaranteed Fixed	2.75% ▼	3.25% ▼	
Withdrawal Charge Duration	10 years	10 years	
FreedomPlus S (0-82)			5% Premium Bonus for all 1st and 2nd Year Premium!
Approved in WA			
1-Year Guaranteed Fixed	3.15% ▼	3.65% ▼	
3-Year Guaranteed Fixed	2.95% ▼	3.45% ▼	
5-Year Guaranteed Fixed	2.85% ▼	3.35% ▼	
7-Year Guaranteed Fixed	2.65% ▼	3.15% ▼	
Withdrawal Charge Duration	10 years	10 years	
Freedom 7 (0-85)			
1-Year Guaranteed Fixed	3.60% ▼	4.10% ▼	
3-Year Guaranteed Fixed	3.40% ▼	3.90% ▼	
5-Year Guaranteed Fixed	3.30% ▼	3.80% ▼	
7-Year Guaranteed Fixed	3.10% ▼	3.60% ▼	
Withdrawal Charge Duration	7 years	7 years	
Freedom 5 (0-85)			
1-Year Guaranteed Fixed	3.50% ▼	4.00% ▼	
3-Year Guaranteed Fixed	3.30% ▼	3.80% ▼	
5-Year Guaranteed Fixed	3.20% ▼	3.70% ▼	
Withdrawal Charge Duration	5 years	5 years	
Freedom 3 (0-85)			
1-Year Guaranteed Fixed	3.00% ▼	3.50% ▼	
3-Year Guaranteed Fixed	2.80% ▼	3.30% ▼	
Withdrawal Charge Duration	3 years	3 years	

Effective 1/05/2009

• MultiChoice IncomeXtra and Freedom Xtra: Issue ages in Indiana (0-74)

*Please check the website for reduced withdrawal charge schedule. For internal use and Agent Use Only. Not intended for soliciting annuity sales from the public.

Product and Strategy availability may vary by state. Issued by: Aviva Life and Annuity Company

