

CENCO STREET JOURNAL

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Special points of interest:

Special Disability Insurance Issue

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The Income Replacement Need

As a financial professional, you are keenly aware of the risk disability presents to your clients. Individual disability insurance will help your customers continue to live their dream should they face a temporary or permanent disability, by providing income replacement, business overhead expense reimbursement and buy/sell agreement funding.

Did you know that in the United States:

- Three in ten working Americans will experience a long-term disability during their working years.
- Every thirty seconds someone files for bankruptcy in the wake of a serious illness.
- According to the U.S. Census Bureau, more than 50 million American are classified as disabled.

If your customers face a long absence from their jobs or businesses due to a disabling illness or accident, do they know how they would pay their bills? Let Cenco show you how with the full array of DI products that they offer. Use the enclosed Individual Disability Proposal Request to obtain a quote by filling out the agent and proposed insured information and answering the questions on the back of the request.

2009 Aviva Webcast Corner



Each month, you will find inside the Journal, the Monthly Webcast Schedule with dates, times and passwords. Learn about the latest additions to Aviva's product portfolio, understanding indexed UL basics, indexed strategies, and more. To join the webcast, click on "Webcast Schedule" located under "Sales Resources" on the left side of the Home Page of the Aviva website.

Webcast archives can be accessed by going on to the Aviva website under *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.

Aviva Website: <https://www.amerus.com/portal/agents/server.pt>

Old Fashioned Underwriting for DI

For all the insurance agents who have not tried selling individual disability insurance (IDI) because they think it is complicated - and for anyone looking to make IDI sales easier - the simplified approach of Old Fashioned Underwriting from Standard Insurance Company is a great way to increase insurance protection for customers while increasing business success.

Old Fashioned underwriting offers up to \$5,000 of monthly benefit for individual and business overhead and is available to all occupation classes, ages 18-60. Discounts are also available for multi-life cases.

- No Medical Exams or Testing
- No Attending Physician Statements
- No Personal History Interview
- No Income Documentation

If you have questions, please contact Cenco at 800/452-3626. We are always happy to help you with product information and/or a quote.

For producer use only. Not for use with consumers.

Disability Insurance for Business Owners

A disabling accident or illness can occur without warning and it happens more often than you might expect. What would happen to your client's business and lifestyle if they could not work for a period of time? How would they manage financially? Don't you owe it to your clients to explore fully how to protect their business and shield them from financial hardship in the event of a long-term disability?

There are three types of disability products that can protect the business owner, individual disability income insurance, business overhead expense reimbursement insurance and buy/sell insurance. These products are designed to protect what matters most to your client and their business.

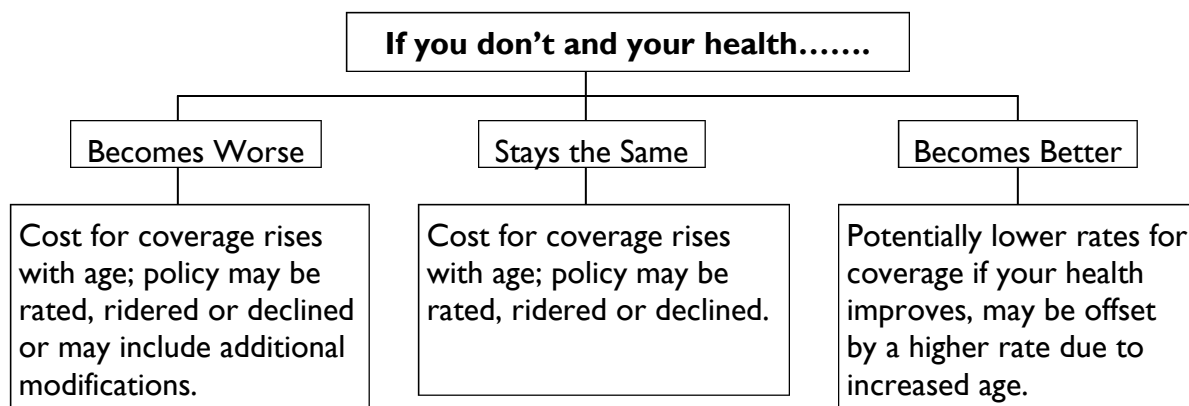
- **Individual Disability Income Insurance** is designed to shield your client from financial hardship in the event a long-term disability prevents them from earning their usual income. This is valuable protection which provides monthly cash benefits they can use to help pay bills during the time they are disabled.
- **Business Overhead Expense Reimbursement Insurance** is designed for small business owners and provides reimbursement for business overhead expense such as mortgage interest or lease payments, employee wages, utilities and business insurance premiums. Even the salary of a person hired to perform the owner's duties while they are disabled may be covered by this policy.
- **Buy/Sell Insurance** provides the funding mechanism to buy out the ownership interest of a disabled partner and it allows the healthy partners to obtain ownership of the business, without adverse financial effects.

Should Your Client Accept a Modified DI Policy?

Nobody enjoys being issued a disability insurance policy that contains an exclusion or an extra premium for a an existing health condition. Use the chart below at the time of delivery to help your prospect decide if he or she should accept a modified policy. It addresses three possibilities: the prospect's condition gets worse, stays the same, or improves.

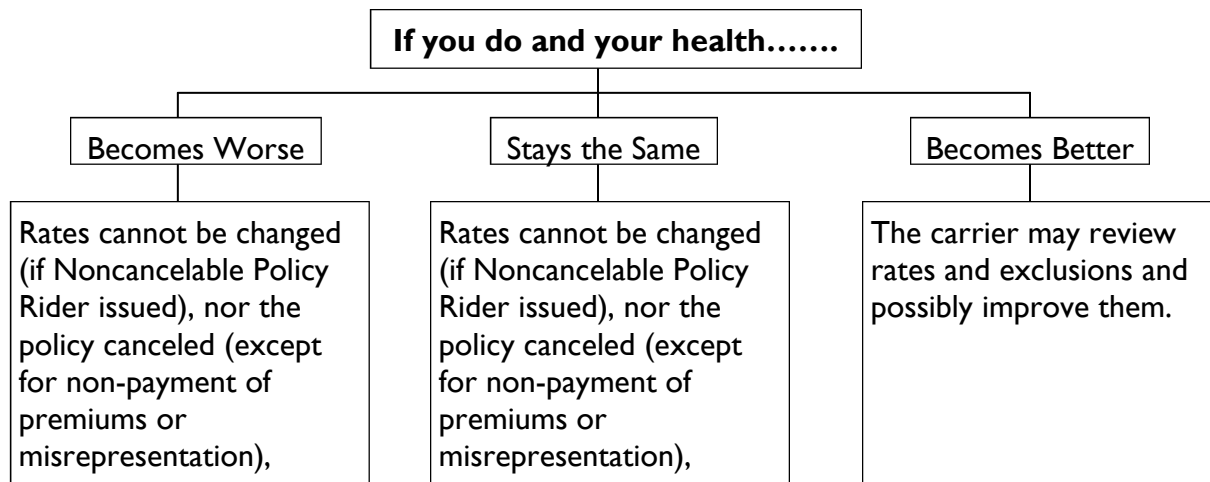
Individuals who are issued a policy with an exclusion (especially one that will not be reviewed) tend to focus on the one condition that is not covered. Use the chart to help them see the wisdom of having all other possible disabling conditions covered.

In every case, your client will benefit by accepting the modified policy.



If you become disabled

How will you maintain your financial security?



If you become disabled

Disability benefits could help protect your financial security!

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*HELPING AGENTS
SUCCEED.....IS
OUR BUSINESS!*



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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 Facts ...

- Nearly one out of three Americans between the ages of 35 and 65 will become disabled for more than 90 days.
- In 2003, 9.9 million American workers suffered disabling off-the-job injuries not covered by workers' compensation, while just 42,300 disabling injuries occurred on the job.
- From 1965 to 2003, the Social Security Administration denied 57 percent of applications for disability benefits.

The need for disability insurance is clear.

INDIVIDUAL DISABILITY PROPOSAL REQUEST

Agent Name:		Date:
Company:		Email:
Address:		Phone:
City/State:	Zip:	Fax:

PROPOSED INSURED INFORMATION

Client Name: _____	DOB: _____	Non-Smoker: How Long: _____
Income: Annual / Monthly \$ _____	M / F	Smoker: Cigarettes / Cigar / Pipe / Chew Std / Substd _____
Occupation: _____	State Disability Coverage: Y / N	
Specific Duties: _____	Existing Group LTD Coverage: Y / N	
Specialty if M.D.: _____	If yes, Monthly Benefit \$ _____	
Employee Paid or Employer Paid	Existing Individual Coverage: Y / N	
	If yes, Monthly Benefit \$ _____	

INDIVIDUAL PLAN OPTIONS

Plan Choices

<u>Standard Insurance</u>	<u>Guardian</u>	<u>Assurity</u>	<u>Union Central</u>	<u>Principal</u>
Protector	Provider Plus	Assurity Balance	DInamic 2000	Solutions 2
5A 4A 4P 3P 3A	6 6M 5 5M	4A, 3A, 2A, 1A	5AP 5A 4A 4M	5A 5AM 4A 4AM
2A A B	4 4M 3 3M		3AP 3A 2A	3A 3AM 2A A
	2 2M 1 1M			
Multi-Life Discount	Y / N			

Waiting Period(s):	Benefit Period(s):	Monthly Benefit Amount(s):
30 60 90 180 365 730	1 yr 2yrs 5yrs 10 yrs Age 65 Age 66/67	\$ _____

Optional Riders

Supplemental Social Benefit: Y / N	60 90 180 365	Non-Cancelable: Y / N
(Must be 365 days if W-2 employee)		Residual Disability: Y / N
Monthly Benefit Amount: \$ _____		Fixed Cost of Living: Y / N
		Indexed Cost of Living: Y / N
		Future Purchase: Y / N
		Own Occupation: Y / N

BUSINESS PLAN OPTIONS

Business Overhead Expense:	Buy-Sell:
Waiting Period: 30, 60, 90 days	Waiting Period(s): 12 18 24 months
Benefit Period: 12 18 24 months	Benefit Period: Lump Sum or Down Payment/ Monthly - 2, 3, or 5 years
Benefit Amount: \$ _____	Benefit Amount: \$ _____
Future Purchase: Y / N Residual Disability: Y / N	Extended Benefit: Y / N Future Buy-Out: Y / N
# of employees (4 max) _____ (check guidelines)	
# of owners _____	

Confidential Personal Questionnaire for Disability Protection

AGE	30	35	40	45	50	55
Odds of Disability*	42%	41%	39%	36%	33%	27%
Average Duration**	5.1 Years	5.1 Years	6.6 Years	6.6 Years	5.6 Years	3.8 Years

*1985 CIDA Table, ** 1985 Society of Actuaries DTS Odds and length of disability 90 days or longer prior to age 65

Client Name _____

Date of Birth _____

1. If your disability were "average", how much would it cost you in lost wages? _____ \$ _____

Disability insurance is underwritten like a health plan; May I ask some health questions?

2. Do you manage any **health conditions**? _____
3. Do you take any **medications**? _____
4. Have you ever been **injured or hurt**? _____
5. Ever had an illness like **diabetes, cancer, or heart disease**? _____
6. When was the last time you went to a **Doctor or Chiropractor**? _____
7. Have you used **tobacco products** in the last year? _____
8. Tell me what you do during "**a day at the job**"? Do you have a **specialty**? _____
9. What are the **physical requirements and tools** you use? _____
10. Are you an **employee or self-employed**? If **self-employed**, how long? _____
11. Do you **work from home**? If yes, **more than 60%** of the time? _____
12. Is this the **only work** you do? _____
13. Does your **job require traveling**? If Yes, How much? How long? _____
14. Are you eligible for any **other disability protection** at work? _____
15. Do you fly as a **pilot, race cars, scuba dive** or do **any hazardous activity**? _____
16. What do you declare to the **IRS** as your **income after business expenses**? _____

Just The Facts Webcasts

Don't have time to spend on our full length webcasts, participate in our "Just the Facts" webcast sessions. Each class has been designed to provide you the "need to know" information on topics such as products, software, sales ideas and Advanced Markets concepts all within **10 minutes or less.**

Lifetime Builder II Product
August 6, 10:00 AM CDT
Meeting Password: **Aviva1life**

[Join Webcast](#)

Guarantee UL Solution Product
August 20, 2:00 PM CDT
Meeting Password: **Aviva1gus**

[Join Webcast](#)

Product Webcasts

Wellness for Life Version II ¹

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, plus guarantees!

Wellness for Life Program
August 10, 10:00 AM CDT
Meeting Password: **Aviva1well**

[Join Webcast](#)

How to Get the Wellness Advantage on Your Life Insurance Sales
August 24, 2:00 PM CDT
Meeting Password: **Aviva1well**

[Join Webcast](#)

¹ The Wellness for Life program is not available for sale in the state of New York at this time. Availability may vary by state.

Understanding Policy Loans Fixed vs. Variable
August 4, 1:00 PM CDT
Meeting Password: **Aviva1loans**

[Join Webcast](#)

Term 2009
August 12, 2:00 PM CDT
Meeting Password: **Aviva1term**

[Join Webcast](#)

Get the NLG Advantage with Aviva
August 13, 1:00 PM CDT
Meeting Password: **Aviva1nlg**

[Join Webcast](#)

Introduction to Indexed UL Strategies
August 18, 2:00 PM CDT
Meeting Password: **Aviva1strat**

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MultiChoice SPL and Indexed SPL
August 25, 2:00 PM CDT
Meeting Password: **Aviva1spl**

[Join Webcast](#)

Introduction To Indexed Universal Life
August 27, 10:00 AM CDT
Meeting Password: **Aviva1intro**

[Join Webcast](#)

Software Webcasts

Life Portraits Sales Solutions Basics

August 11, 2:00 PM CDT

Meeting Password: **Aviva1lpss**

[Join Webcast](#)

E-Application

August 19, 10:00 AM CDT

Meeting Password: **Aviva1eapp**

[Join Webcast](#)

Understanding LPSS Supplemental Reports

August 26, 2:00 PM CDT

Meeting Password: **Aviva1supp**

[Join Webcast](#)

**If you have any questions about the webcasts listed above, please contact
Distribution Services at (800) 801-1486 ext. 2396**