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Special points of interest:

Aviva Survivorship Builder—Coming February 2012



Happy Holidays!

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Aviva Survivorship Builder Coming February 2012

In February, Aviva is planning to launch its newest product: Aviva Survivorship Builder. This is an indexed survivorship universal life product that insures two lives on one policy and pays the death benefit after the second death. It will also come with two first-to-die riders, which will be new features offered by Aviva.

While survivorship UL has traditionally been used in estate planning cases, offering two first-to-die riders will expand the potential uses and applications of Aviva Survivorship Builder.

Additional features of this product are:

- Cash accumulation potential
- Optional no-lapse guarantee rider

To create early excitement for this product, Aviva is beginning the promotion three months prior to launch. Stay tuned for more information.

2011 Aviva Webcast Corner



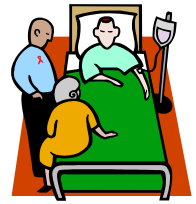
Each month, you will find inside the Journal, the Monthly Webcast Schedule with dates, times and passwords. Learn about the latest additions to Aviva's product portfolio, understanding indexed UL basics, indexed strategies, and more. To join the webcast, click on "Webcast Schedule" located under "Sales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

Critical Illness Insurance

Critical illness insurance is among the fastest growing sectors of the insurance marketplace. The reason is simple—every agent and every prospect knows someone who has been diagnosed with cancer or suffered a heart attack or stroke.



If critical illness strikes, few of us are prepared for the financial burden of recovery. Health insurance doesn't come close to covering all expenses. How would your clients replace their income or their spouse's lost wages while he or she helps care for them? Where would the money come from for home and car payments, deductibles, treatments outside of their health network or home health care? What if they couldn't return to their present job and salary?

If you add their usual monthly bills, then subtract their lost income if they had to recuperate - **it might equal a financial disaster at an already stressful time.**

Assurity's Critical Illness Insurance pays a lump sum benefit (that may be income tax free) upon the first confirmed diagnosis of a covered illness or medical procedures. Additionally, if your client collects the benefit for an illness or procedure in one category and then are diagnosed with a condition in another category, this policy will pay the full benefit to them again.

The cash benefit is paid directly to your client—to use any way they choose!

Think of the peace of mind your clients would have if they didn't have to worry about their mortgage payment, auto payments or credit card balances during this stressful time. They could just focus on getting well.

Policy Highlights:

- Issue ages: 18-64, age last birthday
- Minimum/Maximum Face Amounts—\$50,000—\$500,000 for each category
- Waiting Period—Coverage begins immediately for all conditions in Category II—Heart/Stroke and Category III—Other Illnesses and Conditions. Category I—Cancer has a waiting period.
- Multiple Benefits Across Categories—The first benefit is paid upon the initial diagnosis of a condition or procedures in any one of the three categories (cancer, heart attack/stroke, other illnesses). If your client continues to pay the premiums and is diagnosed with a condition or procedure in a different category, they will again receive the benefit payment up to three times the critical illness policy benefit amount.
- Return of Premium Upon Death—If your client dies of any cause, 100 percent of the premiums paid less any benefits received are paid to the beneficiary.
- Renewability—Policy is guaranteed renewable for life.

Call Cenco today at 800-452-3626 for illustrations and sales ideas.

DI Sales Idea: Can The Indianapolis Colts Sell DI?

A couple weeks back, a producer of ours shared this great story on how he made a Disability Insurance sale.



“My client, who is 40 years old and in great health, finally got back to our conversation about disability insurance. He said, ‘I know I make \$200,000 a year, but I really don’t need to insure the entire amount.’ I disagreed. I wanted to use something the client could relate to that would illustrate his need to fully insure himself. So I decided the 2011 Indianapolis Colts might be the perfect analogy. I said ‘Mr. Client, what are your duties at your company?’ He was a contractor and I knew what his duties were but I wanted him to hear them aloud. He said ‘Man, all I do is make calls to the banks, find new properties, sub-contract the work, inspect the job and make sure everything is on time.’ I then said, ‘you’re pretty much a quarterback?’ He chuckled and replied ‘yeah, I guess so.’ I then asked, ‘Have you been following the Indianapolis Colts?’ He laughed and said, ‘Yes, my favorite team is the Tennessee Titans, and we just destroyed the Colts!’ I asked what was different about this Colts team that made it easy for his team to “destroy” them? He said ‘Well, Peyton Manning is out!’ I paused and he paused. After a moment, he smiled and said, ‘Just like I’m the quarterback of my company. Well said, Mr. Producer! Let’s get the process started!’”

It just goes to show that a sales does not have to be cut and dry. Adding a little humor or relating a story to your client, when appropriate, can be the extra nudge your client may need to complete your sale.

Cenco can help with choosing the right DI carrier for your clients needs. Call us today!

A Gift that Lasts a Lifetime

When your clients are trying to choose just the right gift for their grandchildren, they can have a tough time sifting through the newest trends and fads.



One gift that will last for many years is a permanent life insurance policy. There are many reasons why it can be an excellent gift for a grandchild.

Affordability—The younger the child’s age, the lower the premiums.

Protection—Illness or injury may affect a child’s ability to purchase life insurance coverage later in life. Coverage purchased now will continue to provide protection, even if a child’s health changes, provided premiums are paid as required by the policy.

Financial Security—Life insurance can be the foundation for a strong financial plan. The child may be able to borrow against the accumulated cash value (with interest charged) to pay for future expenses. While loans decrease death benefits and cash surrender values, the proceeds can be used for important expenses such as college education or the purchase of a home.

Giving a gift of life insurance to a grandchild can be one of the most significant things your clients can do during their lifetime. He or she may not understand at the time how important the gift is, but should grow to appreciate it in the future. Take the guesswork out of gift shopping. Life insurance is a gift that will last a lifetime.

Cenco offers a full array of permanent life insurance plans. Call us today at 800-452-3626.

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



We're on the web!
www.cencoinsurance.com

**December
2011**

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***

For Your Information.....

With the end of 2011 fast approaching, it is important for you to check with the carriers that you write business with and find out their year-end processing deadlines. Most carriers will have that information on their website.

TIME IS RUNNING OUT FOR YOU

AND CENCO CAN HELP



EXCLUSIVE 7 YEAR TERM GUARANTEED EXCHANGE PROGRAM SCHEDULED TO END 12/31/2011 !

If you:

- Wrote term insurance with virtually any major insurer in the past 7 years
- Want to earn substantially more life commissions without underwriting
- Want to help your term clients upgrade their coverage

Your chance to exchange a term policy that you wrote in the past 7 years with any one of over 80 insurers to a new high quality permanent universal, indexed or whole life product without underwriting is running out.

And CENCO has made it easy for you to get it started. CENCO has already compiled a list of all the term policies you wrote through CENCO in the past 7 years.

Just contact us for your list and the easy steps to make it happen for you and your clients.

Contact the CENCO TEAM: John Pittman, Bob Mahnke, Joanne Edwards, Cathy Martin, Ellen Bassett, or Shelli Welch

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Offered by Life of the Southwest and National Life. The insurer has a listing of insurers eligible for the exchange. Any exchange is subject to current insurer rules regarding minimum and maximum face amounts, plan types, underwriting classes etc.. Applications should be written and in the home office before 12/29/2011 to allow for processing.

CENCO'S LIFE INSURANCE MARKETING ALLIANCE

<u>Top Carriers</u>	<u>Diversified Portfolio</u>	<u>Multiple Answers</u>
<ul style="list-style-type: none"> • Aviva • American National • American General • Genworth • WestCoast/Protective • Life of the Southwest • Lincoln Financial • North American • Guardian • Banner Life • Assurity • Transamerica • Union Central • And More! 	<p>Term Return of Premium</p> <p>Whole Life Traditional Guarantees Final Expense</p> <p>Universal Life Top Performance History Age 121/Lifetime Guarantees Single Pay</p> <p>Indexed Life Universal Life Single Pay</p> <p>Survivorship Universal Life Variable Life</p>	<p>Personal Planning Income Replacement Capital Needs Estate Preservation</p> <p>Business Planning Key Person Business Continuation Deferred Compensation Executive Bonus Premium Financing</p> <p>Estate Planning Tax Replacement Charitable Planning</p>

CENCO'S DISABILITY INSURANCE MARKETING ALLIANCE

<u>Top Carriers</u>	<u>Multiple Answers</u>
<ul style="list-style-type: none"> • Standard • Guardian • Assurity • Union Central • Principal 	<ul style="list-style-type: none"> • Own Occupation • Income Replacement • Business Overhead Expense • Buy Out Business Protection • Group LTD Wrap • Salary Continuation • Business Owner Carve Out • Simplified Issue • Guaranteed Standard Issue

CENCO'S LONG TERM CARE INSURANCE MARKETING ALLIANCE

<u>Top Carriers</u>	<u>Multiple Answers</u>
<ul style="list-style-type: none"> • Genworth • Transamerica • American General • Prudential 	<ul style="list-style-type: none"> • California Partnership • Endorsed Group Discount • Executive Carve Out



December Webcast Schedule



Webcast Login Instructions

- Click on the hyperlink below each session date and time
- Enter your name and email address
- Enter the meeting password listed under each webcast below. **Please note: meeting passwords are case sensitive.**
- Click **"Join"**

To join the teleconference: Call toll free (US/Canada): **866-469-3239**

Compliance Webcasts

The Regulatory Landscape – Year in Review and a Look Ahead at 2012

December 20, 10:00 AM CST | Meeting Password: **Aviva1comp**

<https://avivausa.webex.com/avivausalj.php?ED=171618877&UID=1320074897&PW=NYjQxYmQ3ZTJI&RT=MiM3>

Product Webcasts

Introduction to Indexed Universal Life

December 1, 2:00 PM CST | Meeting Password: **Aviva1iul**

<https://avivausa.webex.com/avivausalj.php?ED=171617362&UID=1320067737&PW=NODM3ZDM2Nzc4&RT=MiM3>

Aviva's Cash Accumulation Portfolio Of Products

December 8, 2:00 PM CST | Meeting Password: **Aviva1cash**

<https://avivausa.webex.com/avivausalj.php?ED=171617652&UID=1320069252&PW=NZWQyNmUxNWMw&RT=MiM3>

Understanding Policy Loans "Fixed vs. Variable"

December 20, 2:00 PM CST | Meeting Password: **Aviva1loan**

<https://avivausa.webex.com/avivausalj.php?ED=171618242&UID=1320071427&PW=NNDlwOWlyNmUz&RT=MiM3>

Introduction To Indexed Strategies

December 21, 2:00 PM CST | Meeting Password: **Aviva1strat**

<https://avivausa.webex.com/avivausalj.php?ED=171618432&UID=1320072397&PW=NZGFmZjhjYTIh&RT=MiM3>

Aviva's No-Lapse Guarantee Portfolio Of Products

December 28, 2:00 PM CST | Meeting Password: **Aviva1nlg**

<https://avivausa.webex.com/avivausalj.php?ED=171618392&UID=1320072727&PW=NZDU5MDVhNDdm&RT=MiM3>

Software Webcasts

Life Portraits Sales Solutions “The Basics”

December 13, 2:00 PM CST | Meeting Password: **Aviva1lpss**

<https://avivausa.webex.com/avivausafj.php?ED=171617837&UID=1320069812&PW=NMjUyMTVmMDU2&RT=MiM3>

Wellness Webcasts

Wellness For Life Rider

December 5, 10:00 AM CST | Meeting Password: **Aviva1well**

<https://avivausa.webex.com/avivausafj.php?ED=171617597&UID=1320068807&PW=NOTQ3ODViMmJm&RT=MiM3>

Get The Wellness Advantage On Your Life Insurance Sales

December 19, 2:00 PM CST | Meeting Password: **Aviva1well**

<https://avivausa.webex.com/avivausafj.php?ED=171618007&UID=1320070497&PW=NMDI3NGY1Yjcw&RT=MiM3>

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

² Variable Loans are not approved in New York. Aviva Life and Annuity Company of New York offers fixed policy loans in the state of New York.