

# Cenco Insurance Marketing Corp's Fantastic Seven Featured Annuities

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[www.cencoinsurance.com](http://www.cencoinsurance.com) 800-452-3626

The following are annuities that have competitive benefits and features. This listing is intended for use as a guide only and is not complete. Refer to company literature for specific details. For Agent Use Only! Not for use with the public.

## **Fixed Indexed Annuities: ING\* is A by AM Best**

\*Rates effective 11/1/09. Original applications must be received by prior business day to hold prior rates.

### **ING Secure Index Opportunities Plus Annuity\* (Single Premium)**

*Use as alternative to Aviva "Bonus" annuities*

- Immediate 5% bonus available
- Minimum \$15,000 initial premium
- Point-to-point Cap Index Strategy >\$75,000 is 7% or <\$75,000 is 6%
- Fixed Rate Strategy is 2.5%
- 10 year surrender charge period (with bonus recapture)
- 7% Commission to age 80 (trail options available)

### **ING Secure Index Seven Annuity\* (Flexible Premium)**

*Use as alternative to Aviva MCA Seven*

- Minimum \$15,000 initial premium and \$50 subsequent
- Point-to-point Cap Index Strategy >\$75,000 is 7.5% or < \$75,000 is 6.5%
- Fixed Rate Strategy is 2.8%
- 7 year surrender charge period
- 5% Commission to age 80 (trail options available)

### **ING Envoy Nine\* (Flexible Premium)**

*Use as alternative to Aviva MCA Ten*

- Minimum \$10,000 initial premium (qualified money)
- Minimum \$15,000 initial premium (non-qualified money)
- Point-to-point Cap Index Strategy >\$75,000 is 7% or <\$75,000 is 8%
- Fixed Rate Strategy is 3%
- 9 year surrender charge period
- 6.50% Commission to age 80 (trail options available)

### **ING Income Protector Withdrawal Benefit**

*Use as alternative to Aviva LifetimePay or LifetimePay Plus rider*

- Optional living benefit that can provide guaranteed income for life!
- 7% Compounding Roll-up during the first 10 year of Deferral Phase
- Annual ratchet during both Deferral and Withdrawal Phase
- Cost – 0.40% of guaranteed withdrawal base

## **Fixed Interest Annuities:**

### **American National\* is A+ rated by AM Best**

\*Based upon rates effective November 1<sup>st</sup>.

#### **WQ Citadel 5 Diamond\* (single premium)**

- 5 year “walk away” design
- \$5,000 minimum initial premium (Q and Non-Q)
- Surrender charges are 7,7,7,6,5,0
- 10% free withdrawal
- 3.45% 1<sup>st</sup> year rate with 2.45% Base Rate
- 4% Commission

#### **WQ Citadel 7 Diamond\* (flexible premium)**

- 7 year “walk away” design
- \$5,000 minimum initial premium (non-qualified money)
- \$2,000 minimum initial premium (qualified money)
- Surrender charges are 7,7,7,6,5,4,2,0
- 10% free withdrawal
- 4.6% 1<sup>st</sup> year rate with 2.6% Base Rate
- 4.5% Commission

#### **Palladium MYG\* (single premium)**

- Choice of eight different guaranteed interest rate periods
- MYG 10 as follows:
  - 10 year surrender charge period
  - \$5,000 minimum initial premium
  - Starting 2<sup>nd</sup> year, 10% free withdrawal
  - \$5,000 minimum initial premium (Q and NQ)
  - 4.5% 1<sup>st</sup> year rate with 3.45% Base Rate (Based on \$100,000 premium band)
  - 4% Commission

### **Union Central Life is A rated by AM Best**

#### **SPDA 2000 (single premium) 1 year with no bailout**

- Mutual Insurance Company
- “Old-School” design with 7 year surrender period
- 10% free withdrawal
- 1<sup>st</sup> year rate 2.85% with base rate of 2.85% (\$100,000+)
- Annual reset interest rate with good reset history
- 4.25% Commission to age 85 and issue age to 90

**Call Cenco Today for more details and paperwork! 800-452-3626**