A Special Publication for CENCO Related Agents

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Inside this issue:

AU+ Expansion for QoL Flex Term and QoL Guarantee Plus GUL II

Agile Underwriting+ (AU+) is available for QoL Flex Term and QoL Guarantee Plus GUL II, providing more opportunities for a seamless, lab-free experience.

This enhancement is part of AIG's ongoing mission to improve their underwriting process and services through automation to help your clients get the life insurance coverage they need - fast with AU+ approval often within 5 days.

AU+ guidelines for QoL Flex Term and QoL Guarantee Plus GUL II:

- Application submitted via iGO full eApp (Tele-interview requirement)
- Ages 59 and under
- Face amount $1 million and under

How does AU+ work for QoL Flex Term and QoL Guarantee Plus GUL II?

1) **Apply**
   - Apply through iGO full eApp with CRL Plus completing Part B medical history via tele-interview. In-language interpreter available upon request.

2) **Tele-interview**
   - Client contacted by CRL Plus for application completion via tele-interview.
   - At end of tele-interview, real-time decision provided if an exam is required. When required, CRL Plus will help schedule the exam for client.

3) **Underwriting review**
   - Additional requirements requested as necessary.
   - Underwriting decision provided to Agent

4) **Policy approved and delivered**
   - Approved policies are issued and delivered.

Policy Reviews

When was the last time you spoke with your clients about their life insurance? Probably not since they purchased their policy - several years ago.

Now is the time to contact your clients and go over the issues you discussed in determining the type and amount of coverage that they needed. - and how many of those issues have changed since then.

- Has their marital status changed?
- Have their children graduated college and moved out on their own?
- Have they purchased a new home or paid off a mortgage?
- Have they started a business - or sold one?
- Has a promotion or job change altered their income situation?
- Have there been changes in the tax laws that apply to them?
- Have they received an inheritance?
- Have they acquired assets (such as real estate) that have increased their financial worth?

If they answered "yes" to one or more of these questions, it is time to sit down with your client to see if their coverage is still working for them.

How A Policy Review Works

A policy review is actually a very simple process. You'll sit down with your client and go over their current coverage with the following questions in mind:

- Is the death benefit amount in line with their current situation? Life events and changing homes, reducing or increasing mortgage sizes could mean more or less coverage is needed.
- Is the product type the best option for your client right now? For example, if they have a term policy because of the lower premiums, it might be time to look at converting it to a permanent policy.
- Is their beneficiary designation still accurate?
- How has the policy been performing? Take a look and see if their choices are still aligned with their objectives and their risk tolerance.
- Is the product still competitive based on today's standards? Changes to product designs, interest rates and lifestyles have helped to reduce prices in recent years. You can discuss the benefits and limitations of both their current coverage and new products to help decide what steps (if any) are appropriate.

This brief but thorough process will provide you and your client with the information required to bring their coverage up to date with their needs.

Benefits Of A Policy Review

Most people like to know if they are on track with their life insurance coverage and periodic reviews can help provide that insight. Even though such a review might appear to be unnecessary at the time, most clients are quick to recognize the benefits it yields, including:

- The reassurance that their insurance coverage is in line with their family's needs.
- The assurance that their tax-advantaged planning is in line with the current environment.
- The opportunity to look at their entire financial situation, which could uncover other changes they may want to think about.

If it's been a few years since you have contacted your clients about their life insurance coverage, call them today and set up an appointment.

Maximize Your Client's Annuity Funds By Using Life Insurance

Even the best financial plans can run into unforeseen problems with taxation that could leave your client's heirs with less than planned. By using life insurance to maximize annuity funds, you can help provide your clients with the most value for them, without the limitations of income or estate taxes.

Who Can Benefit?

Many of your clients have used annuities as a savings vehicle. Some of your clients may no longer need the money in the annuity for themselves. Instead, they plan to pass the money on to their heirs.

But did you know that the gains on your client's annuity (the portion that exceeds the original investment) could be taxable income to heirs? In addition, the full value of the annuity is includible in your client's taxable estate, which could result in a diminished inheritance. This results in your client's heirs receiving a portion of the intended amount. To maximize your client's annuity dollars, one strategy is to purchase a life insurance policy with the annuity funds. The beneficiaries of the policy would receive a generally tax-free death benefit.

Why Life Insurance?

Life insurance provides a generally income tax-free death benefit and can be structured to be excluded from the owner's taxable estate. Using annuity funds to buy a life insurance policy can maximize the value for your client's heirs.

How Does It Work?

There are two common ways to use the annuity maximization strategy.

1. **Single premium** – Surrender the annuity and use the lump sum to purchase a paid up, guaranteed universal life insurance policy on your client's life.
2. **Spread out premium payments -** Annuitize or 1035 exchange the annuity into a SPIA and use the income stream to fund a life insurance policy.

Both options present different advantages and disadvantages. The risks, benefits and cost of surrender from an annuity and the need for life insurance must be considered prior to making a decision. Talk to your client today about this strategy to maximize annuity funds for heirs.

CENCO INSURANCE MARKETING CORPORATION

1501 El Camino Ave., Suite 1
Sacramento, CA 95815

Phone: (916) 920-5251
(800) 45-CENCO
Fax: (916) 920-8734
www.cencoinsurance.com

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AIG Underwriting: Simple, Fast, Consistent! Details Inside!

Non-Medical Underwriting
On QoL Max Accumulator+ II
And QoL Value+ Protector II

- Ages 0-59
- Face amounts $50K to $2 Million
- No lab tests, exams or APS required
- All rate classes are available
- Part B AIG-ordered tele-interview
- Faster processing times using the iGO eApplication, leads to faster commissions for the agent

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It is now easier to find everything you need to succeed. From life insurance product know-how to valuable tools like Generation Station, Life to the Max and the new improved Campaign in a Box, it's all here and within reach.

ForeCare

Fixed Annuity with Long-Term Care Benefits

Issued by Forethought Life Insurance Company

Global Atlantic FINANCIAL GROUP

Do your clients need more care for their long-term care needs?

In 2010, the Pension Protection Act's (PPA) long-term care benefits took effect. Before the PPA, people had to pay taxes on the tax-deferred growth inside of their traditional annuities when withdrawing money for their long-term care (LTC) expenses.[1] Unfortunately, this condition still applies today if anyone owns a traditional annuity that's not designed to work under the PPA.

How ForeCare helps maximize your clients' fixed annuity dollars for LTC needs

However, with the PPA now in force, things have improved: if a fixed annuity has a long-term care rider that's designed to work within the PPA, the tax-deferred dollars used to pay for qualified long-term care expenses are typically federal income tax-free.[2] **Let's compare two hypothetical scenarios:**

Example one

Your client uses a traditional annuity and is in a 24% tax bracket.

Your client invests $150,000 in a traditional annuity.

The annuity grows tax-deferred by $50,000 to $200,000.

If your client withdraws from the annuity for LTC expenses, the first $50,000 will be taxed by **$12,000, which reduces the $200,000 to $188,000.**

AND IT COULD BE MORE!
For 32% tax bracket, the tax bite would be $16,000 in this scenario.

Example two

Your client transfers her assets to an annuity designed to work under the PPA: the ForeCare fixed annuity with LTC benefits.

Your client transfers her traditional annuity to the ForeCare Fixed Annuity with LTC benefits.

With ForeCare's premier approval, she gets 3x the amount of her annuity premium for qualified LTC expenses.[4]

With the ForeCare Multiplier,[4] your client now has $600,000 for her qualified LTC needs.

And because ForeCare is designed to work under the PPA, growth is typically federal income tax-free when used for qualified LTC expenses.[2]

Repositioning of assets from an existing product into a ForeCare fixed annuity contract may not be suitable for all clients. Clients should carefully consider factors such as remaining surrender charge schedule, possible market value adjustments and any other charges before determining if repositioning and/or exchanging of an existing annuity contract is right for their particular situation. State insurance replacement regulations may also apply.

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Help your clients start planning today
for **more care** tomorrow.

Visit globalatlantic.com to run a product illustration or to access the ForeCare calculator, or call us at **(855) 447-2537, option 1** for more information.

[1] Ignores potential deductibility of Long-Term Care expenses from taxable income in year of withdrawal.

[2] Pay no taxes on initial premium growth assuming all funds are used to pay for qualified long-term care services, no non-qualified withdrawals are taken and no death benefit is paid.

[3] Total Coverage amount reflects the tax-deferred growth of the Original Annuity Investment which was not subject to federal taxation when transferred into the ForeCare Fixed Annuity. The Total Coverage amount also reflects the multiplier as the value available for your total LTC qualified expenses on a federal income tax-free basis.

[4] The ForeCare Multiplier provides two or three times (depending on underwriting eligibility) the amount of contract value in long-term care coverage to spend on qualified long-term care expenses. Benefit payments are subject to a maximum monthly benefit. The additional coverage in excess of the contract value is only available to use for a qualified long-term care benefit and will not become part of the contract value or the death benefit. Withdrawals, other than for qualified long-term care expenses, will adversely affect the amount of coverage in the future.

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Guarantees are based on the claims-paying ability of Forethought Life Insurance Company and assume compliance with the product's benefit rules, as applicable.

ForeCare fixed annuity is issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Available in most states with contract FA1101SPDA-01 (certificate series GA1101SPDA-01, as applicable) with Rider for Long-Term Care Benefits Form LTC2000-01, Optional Inflation Protection Benefit Rider Form LTC2001-01 and Optional Nonforfeiture Benefit Rider Form LTC2002-01 (certificate series LTCG2000-01, LTCG2001-01 and LTCG2002-01, as applicable). This is a solicitation of Long-Term Care insurance.

Products and features are subject to state variations and availability. Read the Contract for complete details.

Global Atlantic Financial Group (Global Atlantic) is the marketing name for Global Atlantic Financial Group Limited and its subsidiaries, including Forethought Life Insurance Company and Accordia Life and Annuity Company. Each subsidiary is responsible for its own financial and contractual obligations.

Not a bank deposit	Not FDIC/NCUA insured	Not insured by any federal government agency	No bank guarantee	May lose value	Not a condition of any banking activity

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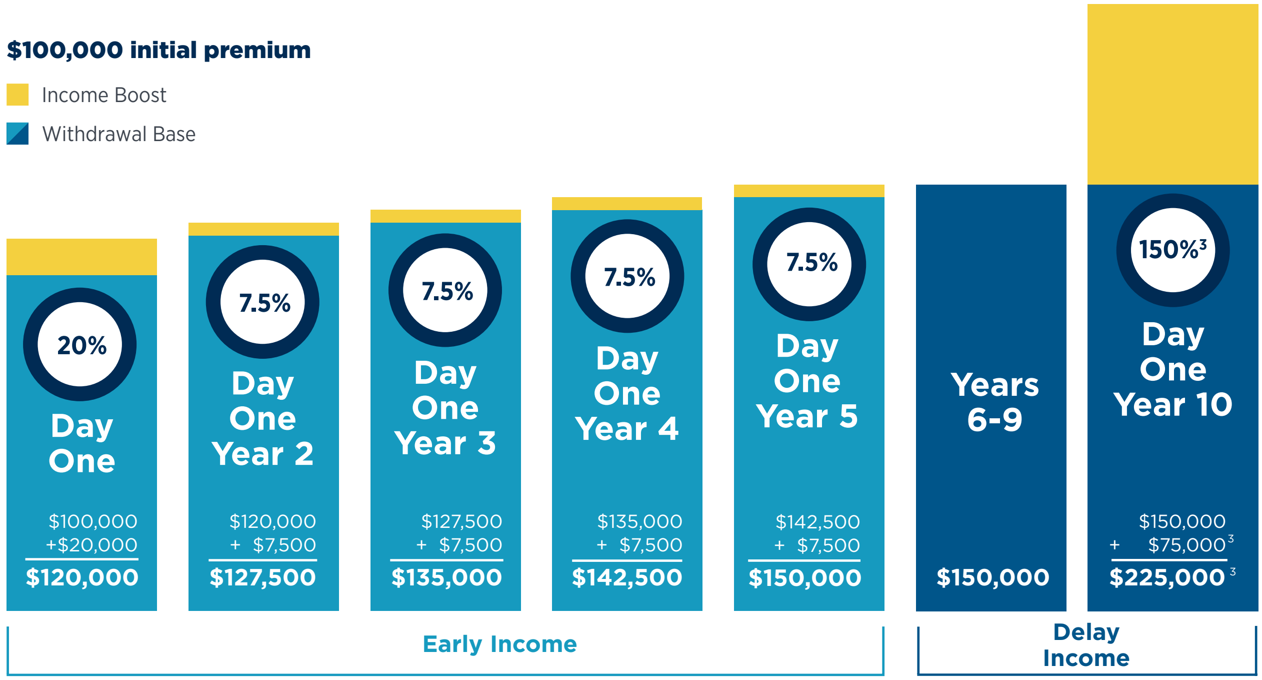
Income 150+ SE
Fixed Income Annuity

Global Atlantic FINANCIAL GROUP

Pursue your retirement income dreams with Income 150+ SE fixed index annuity

With Income 150+ fixed index annuity (FIA), you can grow your Withdrawal Base by steady, predictable amounts, called Income Boosts[1,2], in the early years – no need to wait decades to see your money grow. And if you wait to activate income, Income 150+ FIA provides additional growth to the Withdrawal Base at the start of Year 10. Regardless of the interest crediting strategy you select, you can't lose money due to poor market performance with Income 150+ FIA.

Here's how it works:



[1] Income Boosts, also known as Deferral Bonuses, are based on premium paid, adjusted for withdrawals, and credited to the Withdrawal Base, reduced for any withdrawal in proportion to the reduction in contract value.

[2] Each boost value assumes income has not started and withdrawals have not been made. The Withdrawal Base and Income Boosts are not available on cash surrender or as death benefits.

[3] This amount is hypothetical and is shown for illustration only.

The Guaranteed Lifetime Withdrawal Benefit is included at issue for an annual charge of 1.05% of the Withdrawal Base at the end of each contract year. The Withdrawal Base is a unique value, separate from contract value, and is not available for surrender or as a death benefit.

Deferral Bonuses are only available prior to income activation, referred to as the Activation Date in the contract. Withdrawals reduce income growth when taken prior to income activation.

Year 10 Deferral Bonus is 150% of interest earned on the contract value, reduced proportionately for any withdrawals, during years one through nine.

Talk to your financial professional for more information.

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This material is intended to provide educational information regarding the features and mechanics of the product and is intended for use with the general public. It should not be considered, and does not constitute, personalized investment advice. The issuing insurance company is not an investment adviser nor registered as such with the SEC or any state securities regulatory authority. It's not acting in any fiduciary capacity with respect to any contract and/or investment.

Guarantees are based on the claims-paying ability of Forethought Life Insurance Company and assume compliance with the product's benefit rules, as applicable.

A fixed index annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. A fixed index annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments or index.

Income 150+ SE fixed index annuity is issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Income 150+ is available in most states with Contract FA1801SPDA-01 and ICC17-FA1801SPDA-01 and rider forms FA4101-01, ICC17-FA4101-01, FA4106-01, ICC17-FA4106-01, FA4107-01, ICC17-FA4107-01, FA4108-01, ICC17-FA4108-01, FA4109-01, ICC17-FA4109-01, FA4110-01, ICC17-FA4110-01, FA4116-01, ICC17-FA4116-01, FA4111-01, ICC17-FA4111-01, FA4112-01, ICC17-FA4112-01, FA4105-01 v2, ICC17-FA4105-01, FA4115-01, and ICC17-FA4115-01.

Products and features are subject to state and firm availability and variations. Read the Contract for complete details.

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