A Special Publication for CENCO Related Agents

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- Quotes
- Forms
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Inside this issue:

The Power Of Indexed Universal Life

Death Benefit Production Plus Income For College Or Retirement Funding

Ever increasing college costs have been driving up the national average student debt over the past 20 years. Based on historical data, the average student debt per borrower is projected to reach $47,000 by 2045. As a result, a young college graduate could begin their professional career with a large amount of debt which takes many years to pay off and hinders them financially.

Parents can purchase a QoL Max Accumulator+ II IUL policy to provide for their child's lifetime needs. By paying an affordable monthly amount of $300, parents can provide death benefit protection for their child from a young age. In addition, the IUL policy can provide cash value that can be accessed through policy loans or withdrawals and help with college or retirement funding.

AGE	3 (initial)	23	40	65
DEATH BENEFIT	$152,213	$183,227	$510,852	$968,342
CASH VALUE	$0	$93,776	$293,631	$1,060,786

VALUE TO YOUR CLIENT:

- Lifetime death benefit protection as the policy carries on a current basis.
- Unrestricted use of tax-free income to meet life's needs, such as a mortgage down payment or supplemental retirement income.
- The policyholder has the protection of the QoL Accelerated Benefit Riders in their policy at no extra cost for qualified terminal illness, chronic illness or critical illness conditions.

THE POWER OF QOL MAX ACCUMULATOR+ II IUL

Consider QoL Max Accumulator+ II IUL when helping your clients plan for their children's college funding and life beyond. It can provide death benefit, cash value and many other features and benefits.

Call Cenco For More Information

June Is National Annuity Awareness Month!

As an insurance professional with in-depth knowledge of products and services available, the advantages of annuities are no surprise to you, yet they can be surprisingly hard to sell. Many clients have preconceived ideas of what they are, how they work and have some sort of second-party horror story from friends, family members or even someone in a magazine who fell victim to withdrawal fees or disability.

As the National Association for Fixed Annuities (NAFA) says, National Annuity Awareness Month was created in 2014 to "help educate financial professionals and the public on the important role annuity products play in helping Americans save for retirement as part of a secure retirement plan". While many Americans understand the importance of saving money in a 401(k) from a young age and making investments in property, the stock market and other financial vehicles, they are often unaware of the numerous benefits annuities offer and how they can positively affect your cash flow during retirement.

To curtail misconceptions about the annuity, trade associations such as NAFA, Annuity Awareness Association (AAA) and Society for Annuity Facts and Education (SAFE) are providing educational material, webcasts and social media communications, and an array of awareness tools to consumers throughout the month in order to stress the important role annuity products can play in helping Americans save for retirement.

To review, the benefits of annuities include (but are not limited to):

- Guaranteed lifetime income
- Not being subject to market volatility
- Deciding when you want the payout to begin
- Being tax-deferred
- An option to add riders (benefit, long-term care, etc.)

Who doesn't like the sound and the reality of having guaranteed retirement income they can't outlive or the option to add extra riders on to the annuity with the option of getting the money back, should you not use it? Annuities were created to offer consumers a more stable way to invest as they age and are less keen on investing in risky financial vehicles, yet they aren't stressed enough.

Don't let your peers fall by the wayside. Educate and inform them using unbiased easy-to-understand information showing the benefits of annuities so they can make retirement planning a forethought, not an afterthought. With more educated and informed consumers, they would be looking to you for guidance in deciding, customizing and purchasing annuities, as well as other financial vehicles for their retirement income portfolios.

For more information on how you can get involved with Annuity Awareness Month, visit the National Association For Fixed Annuities at (nafa.com).

Visit Cenco's website www.cencoinsurance.com and check out the annuities that Cenco offers. You will find featured carriers, current annuity rates, product specific training and an annuity search program through iPipeline.

DI Marketing & Sales Tips For Attracting Young Professionals

The millennial generation (also known as Generation Y) is defined as people ages 18-35. Today they represent over 25% of the U.S. population.

Many of them entered the workforce during a time of economic uncertainty and are more risk averse and mindful of their money than previous generations. They face student loan debt as they start their professional careers post-college.

BELOW YOU WILL FIND UNIQUE SALES AND MARKETING TIPS TO HELP YOU GENERATE SIGNFICIANT SALES AND GROW YOUR PRACTICE

- Emphasize the portability and convenience of having **personal income protection coverage**. It's estimated that millennials will change jobs every three years. Explain how they are in control to make decisions about their coverage. Plus, **individual disability coverage**, goes with them - no matter their location or occupation.
- Ask your existing client base about their children and their financial needs.
- Make sure you become part of their financial conversation by asking pertinent questions. Millennials rely on recommendations and their parents are great sources for information.
- Use social medial and videos to communicate the need for **income protection**. It's important to build a presence on websites that millennials frequent.
- Seek out volunteer opportunities in your community. Young professionals are looking for ways to connect with their local community and businesses. Volunteering is a great way to connect and make a difference.
- Focus on the affordability of **income protection**. In many cases, the cost for a 28-year-old can be less than $40 per month. Yet it protects people's greatest asset - their income. Explain that monthly premiums are often less than they spend on other expenses, such as a cell phone or gym membership.

HERE'S WHERE TO FIND YOUNG PROFESSIONALS

- Large employers that boast flexible work schedules and local community involvement.
- Young professional groups. TIP: Start with a YNPN (Young Nonprofit Professionals Network TM) local chapter. Find a listing of local chapters at www.ynpn.org.
- Local chamber of commerce events. TIP: Many chambers now have Young Professional sub-committees.
- Graduate programs for Select Professionals, such as engineers, architects, pharmacists and attorneys, etc. Find schools near you at www.50states.com.

Get started working with young professionals today. There is a large percentage of millennials that want to purchase **income protection** but do not know where to buy it. They want to turn to someone they know and can trust to ask questions and to help make a meaningful decision. They will not go to the internet to purchase their **Disability Income Protection**.

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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Top 10 Reasons To Sell Fixed Annuities! 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

The Definitive Marketing Publication For Life & Disability Insurance

For Your Information...

Visit **aig.com/qol** for your Marketing Resources and Selling Tools.

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.

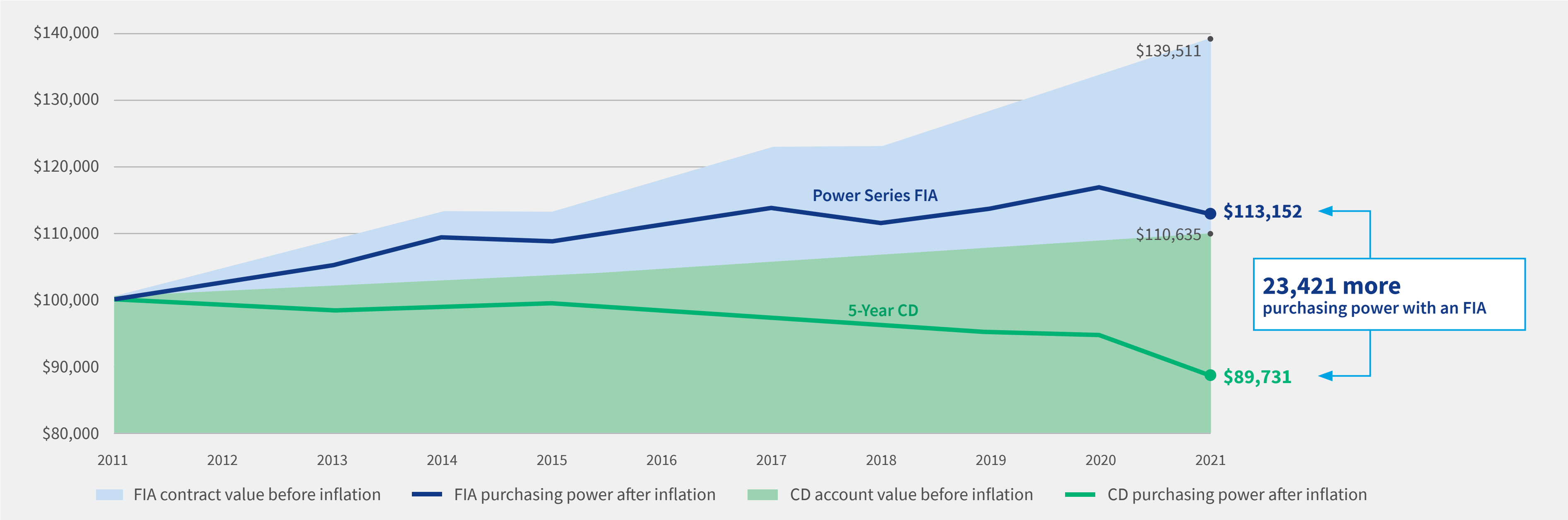
Looking for more growth potential to help offset inflation?

Innovative ideas to help meet rising costs

Combat low rates and rising inflation with The Power Series of Index Annuities®

With interest rates near historic lows—for example, 5-year CDs are paying only 0.28%[1]—you may find it hard to rely on fixed income assets to achieve the growth you need to cover expenses in retirement. Adding a **fixed index annuity (FIA)** may provide you with more growth to help offset inflation, which has increased at its fastest pace in nearly 40 years[2] and may reduce the future purchasing power of your money. Looking at the inflation-adjusted returns below, a Power Series FIA would have provided $113,152 in purchasing power after 10 years versus $89,731 for a 5-year CD, a difference of $23,421.

The effective rates of return after inflation for a Power Series FIA vs. a 5-Year CD (hypothetical growth from 12/31/11 - 12/31/21)



Hypothetical example assumptions: $100,000 allocated to a Power Series FIA with the S&P 500 Annual Point-to-Point Index Interest Account (4.25% cap) and to 5-year CDs with jumbo deposits of $100,000 or more.

Past performance is not a guarantee of future results. This chart is for illustrative purposes only. It is produced with the benefit of hindsight and is not indicative of the performance of the index annuity or any specific investment. Indices are unmanaged and unavailable for direct investment. CD growth is based on the annual rate of a 5-year CD on 12/31/2011 with assets rolled into another 5-year CD on 12/31/2016. Inflation is based on the annual change in the Consumer Price Index from 12/31/2011 to 12/31/2021. **Inflation-adjusted return** is the effective rate of return after factoring in the impact of inflation; it is not an actual return that a consumer receives from the FIA or CD. The index rate cap of 4.25% is hypothetical and may be reset at a higher or lower rate on each contract anniversary by the issuing insurance company; it is held at a constant rate of 4.25% in this example. This chart assumes no withdrawals, no election of a guaranteed living benefit rider, and no deduction of taxes or fees. If taxes or fees were imposed, the values shown would be lower. Please note that other index interest accounts are available. This chart is not a specific recommendation of the S&P 500 Annual Point-to-Point Index Interest Account over other index interest accounts. Index annuities are long-term insurance products with withdrawal charge periods ranging from 5-10 years.

CDs have different objectives, risk tolerance levels and time horizons than index annuities. For example, CDs offer a fixed rate of return and FDIC insurance backed by the full faith and credit of the U.S. government. Income from CDs is subject to ordinary income tax, while earnings from annuities are tax deferred until withdrawn. Please consult your financial professional or agent regarding your individual situation when comparing CDs to index annuities. **See reverse side for endnotes.**

A powerful solution for growth, income and protection

A Power Series FIA offers accumulation and income benefits that can help you offset the impact of inflation and build a brighter financial future. It is a long-term insurance product that offers you the opportunity to:

- **Add growth potential based partly on the returns of indices covering diverse asset classes.**
- **Protect your money by ensuring that you'll never suffer losses due to market downturns.**[3]
- **Secure income for life with options that can cover the lives of both you and your spouse.**

A Power Series Index Annuity can help you grow more assets to combat rising inflation.
Contact your financial professional or agent to learn more.

[1] Source of CD rates: National Rates and Rate Caps, FDIC, 12/20/21.
[2] Based on year-over-year inflation of 6.8% as of November 2021. Source: Keris Lahiff, "Consumer Inflation Rises at Fastest Pace in Nearly 40 Years – Five Experts Weigh In," CNBC, December 13, 2021. Inflation is a decline in the purchasing power of money. It is reflected in the price increase of goods and services in an economy. There is no guarantee that a fixed index annuity will keep up with inflation.
[3] Contract value will decline due to withdrawals and/or any fees associated with lifetime income features.

Index annuities are not a direct investment in the stock market. They are long-term insurance products with guarantees backed by the claims-paying ability of the issuing insurance company. In exchange for your money (premium), the FIA provides you with the opportunity to earn interest based on a fixed rate or specific indices without the risk of loss of premium due to market downturns or fluctuations. When you need income, AGL promises to make regular income payments through annuitization (a process that permanently converts your contract to income payments for no cost) or through a lifetime income feature known as a guaranteed living benefit (GLB) rider for an annual fee. A GLB rider can provide access to your principal, even as you're taking lifetime income. Once you annuitize a contract, you will no longer have access to your principal.

Index annuities may not be appropriate for all individuals. Withdrawals may be subject to withdrawal charges and federal and/or state income taxes. An additional 10% federal tax may apply if you make withdrawals or surrender your annuity before age 59½. Please consult your tax advisor regarding your specific situation.

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