

A Special Publication for CENCO Related Agents

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You will have access to:

- Quotes
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- Archived and current issues of the **Cenco Street Journal**
- **Cenco eNews** and the **Cenco DI News**

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AIG's QoL Value+ Protector III IUL

Help your clients build financial confidence with a flexible permanent life insurance policy that helps provide cost-effective death benefit for financial protection.

Top Reasons For Your Clients To Consider This Product

◆ **Lock in cost-efficient death benefit protection**

Leverage the IUL product foundation to provide long-term coverage you can count on for family protection or wealth transfer needs.

◆ **Secure living benefits you can use in your lifetime**

Built-in and optional riders available with an additional charge can offer benefits to help cover qualifying chronic, critical and terminal illnesses.

◆ **Enjoy peace of mind with Return of Premium (ROP)**

Two built-in ROP opportunities to get back the premium payments you've made should your needs change or you no longer need coverage.

◆ **Accumulate and access your cash value with flexible choices**

This policy provides three crediting strategies linked to proprietary indices plus one using the S&P 500 index – all designed to guard you against market ups and downs. You can access available cash value via loans or withdrawals to meet financial needs of any kind.

◆ **Get coverage that may not require a medical exam**

Can be approved and issued without traditional underwriting or medical exams through AIG's Agile Underwriting+ program. Applicants must be age 59 and under and applying for \$2 million or less in coverage.

◆ **Purchase more coverage at a discount**

QoL Advantage Program gives you the option to buy additional term coverage at a discounted premium.

Contact Cenco for more information.

Assurity's 3-in-1 Term Insurance Coverage - SmartStart

Make more term life sales this year with **3-in-1 coverage** using Assurity's StartSmart. With a one-of-a-kind combination of term, critical illness and disability income coverage, it's a policy that does more for your clients and creates more business for you.

Term Life Insurance

Term Periods	10, 15, 20 and 30 years, depending on issue age
Benefit Amounts	\$25,000 to \$10 million
Underwriting	Accelerated underwriting and instant decision available for qualified applicants: <ul style="list-style-type: none"> • up to \$1 million for ages 18-50
Underwriting Classes	Non-Tobacco - Preferred Plus, Preferred, Standard
Convertibility	Conversion option to permanent coverage.

Critical Illness Benefit Rider

Provides a lump-sum benefit if the insured receives a first-ever diagnosis for one of the specified critical illnesses, including heart attack, invasive cancer and stroke.

Issue Ages	18 to 65, depending on term period
Benefit Amount	\$20,000 - \$100,000 (not to exceed base policy benefit amount)

Monthly Disability Income Rider

Provides a monthly benefit while the insured is totally disabled, up to a maximum of two years. Benefits are payable only for total disabilities beginning before the insured's 65th birthday and are not payable until after the insured has been continuously totally disabled for 90 days.

Issue Ages	18 to 60, depending on term period
Elimination/Benefit Period	90 days/2 years
Benefit Amounts	\$300 through the lesser of \$3,000 or 1.5% of base policy benefit amount; issue amounts rounded to the lowest \$100 increment. Also limited to a maximum of 60% of the applicant's gross earned monthly income (40% in California) and based on the total of all in-force and applied-for individual and group disability income benefits.

Call Cenco for more information.

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 SIGNIFICANT 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 media 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.ynppn.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
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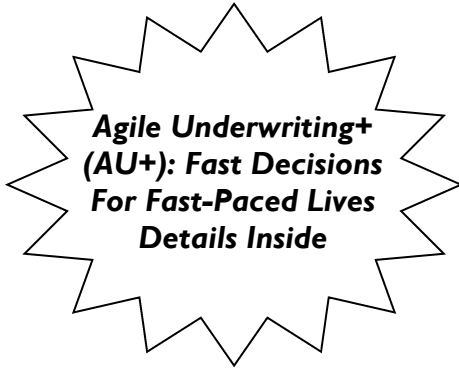
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**February
2009**



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

- 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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