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Check Out The Cenco Website:

www.cencoinsurance.com

You will have access to:

- Quotes
- Forms
- Introduction Kits for Our Core Carriers
- Archived and current issues of the **Cenco Street Journal** and the **Cenco eNews**

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May Is Disability Insurance Awareness Month

Think about it. All of your clients' plans for the future - from buying a home, to putting their kids through college, to building a retirement nest egg - are based on the assumption they will continue to earn a paycheck until they retire. But what happens if those paychecks suddenly stop if they are unable to work because of illness or injury?

- ◆ 27% of Americans say they would have difficulty financially supporting themselves immediately following a disability; 74% say they would face financial trouble within six months.
- ◆ Almost three in ten of today's 20 year olds will become disabled before reaching age 67.
- ◆ 43% of all people will have a long-term disability event prior to age 65.
- ◆ The number of disabled workers in America has risen by 35% since 2000.

When your clients have individual disability income insurance, they will receive a monthly benefit that is based on their salary and bonus income. Should they change jobs, their disability insurance coverage remains intact - even if their duties change or they lose their job - as long as they continue with their scheduled premium payments.

A disability can happen to anyone...at anytime; grow your business with individual disability insurance.

Made Just For You - New QoL Producer Site!

Your brand new AIG Partners QoL website is here! And it's loaded with all the tools you will need to Learn, Train, Promote & Sell. Go to <http://www.aig.com/QoL> and be sure to save the site. You'll want to check back often for updates!



Increase Your DI Sales With This Fast Track Sales Tip

The first step, conveying the need for income protection to your clients is the most important. Many advisors jump right to the solution before making sure their clients really understand what is at stake should they get sick or hurt and not be able to work and provide an income.

Start By Finding Out What's Most Important To Them.

The things your clients value the most require protection. Family, Home, Financial Plans, Secure Futures - help clients identify what will be at risk should something happen to their ability to earn an income, and acknowledge that it's a problem needing attention.

Financial Security: If The Paychecks Stop, How Will They Pay Their Monthly Bills?

Few middle income families have enough savings to make ends meet if they should lose their income for more than a few weeks. When the paychecks stop, monthly bills will begin to deplete savings - setting back any other plans or priorities, perhaps even for years. For these clients, the definition of income protection is about knowing they can meet their financial obligations and protect their future plans.

Supporting The Family: What Changes Will They Face?

On top of losing a paycheck, a disabling illness or injury can mean changes for the whole family. Plans are put on hold, routines are changed, other family members must pitch in more - and the calendar fills with doctor's appointments, which leads to more medical bills, and the urgent question becomes "when will things get back to normal?" For these clients, it's important to know there's a way they can still support their families and keep life as normal as possible if they become unable to work.

Focus On Recovery: How Will They Recover If The Stress Of Finances Is Haunting Them?

The last thing someone needs when they've experienced a disabling illness or injury is the stress of worrying about bills and other financial obligations while they recover. It's difficult enough to be facing an uncertain future without the constant worry of financial set-backs. For these clients, it's important to know they'll have a plan in place and monthly DI benefits which will help keep things on track, so they can focus on getting well.

Sales Tip: Be Sure To Thoroughly Cover The Need Before Jumping To The Solution.

Remember consumers must better understand the problem they didn't know they had: what is at stake if they lose their ability to make an income if they get sick or hurt. To better identify what is at stake for your clients and create a personal profile that shows exactly what is at risk, go to www.whatsmyeiq.org.

Contact Cenco for guidance - we'll help you identify the best solution for each of your clients' needs.

Do Your Clients Believe These Common Disability Myths?

Clarify Their Need for Income Protection

Surveys conducted by the Council for Disability Awareness reveal surprising misperceptions about disability among working adults. To talk to your clients about their risks and need for income protection, start by asking them whether the “myths” below are true or false. For example, pivot from a discussion of financial planning by asking which is more likely: an IRS audit or a disability. Then share the facts in a way that relates to each client’s personal situation.

IRS Myth: *The odds of being audited by the IRS are greater than the likelihood of experiencing an illness or injury that prevents you from working. 27% of working adults surveyed guessed an audit is more likely.*

Fact: Odds of an IRS audit: 1%. Odds of disability: 25%

Lottery Legend: *Winning the big lottery jackpot is more likely than becoming unable to work due to illness or injury. That’s what more than 20 percent of workers under 40 said when surveyed.*

Fact: The real odds are one in 259 million for winning the lottery, versus one in four for becoming disabled.

Accidents Myth: *Most disabilities are caused by accidents and injuries.*

Fact: 90% of disabilities are due to illnesses; muscle/bone disorder (28%), cancer (15.1%), injuries and poisoning (10.3%), cardiovascular (8.7%), mental disorders (8.3%) and nervous system related disorders (7.7%).

Workers’ Comp Fallacy: *Social Security Disability Insurance or Workers’ Compensation covers most disabled workers.*

Fact: 65% of initial SSDI claims were rejected in 2012. And only 5% of disability claims are work-related. The other 95% of claims are not, which means they are not eligible for Workers’ Compensation.

For more insights and calculators to help clients estimate their own risk quotient, go to <http://www.disabilitycanhappen.org>.

Rapid Rater Is Now Available on QoL Flex Term!

AIG Partners’ Rapid Rater is a fast and convenient tool to speed-up the term quoting process. It makes the sales process easier for you and your customers with an instant quote.

Use this link: <https://econnections.aglife.com/MVC/RapidRater> to run a quote. It will show your client the premium for all term periods and ratings.

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SUCCEED.....IS
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**May
2017**

**Income,
Guarantees Or
Both?
Look Inside For
Details!**

In every interaction - including conversations about life insurance - Generation Matters! Become an expert at connecting with each generation:

- ◆ ***Millennials***
- ◆ ***Generation Xers***
- ◆ ***Baby Boomers***

***For quick and easy training visit
aig.com/GenerationMatters***

***The Definitive
Marketing
Publication
For Life &
Disability
Insurance***

For Your Information....

Don't sell disability income insurance as a product - it often comes across like the typical sales pitch. You'll have more success approaching your clients through storytelling. Telling a story not only softens the delivery, it also makes the product more relatable and emotional because clients can think about it in terms of their own story. Get a story and make it your own.

If you need one go to **<http://www.disabilitycanhappen.org>**.



Income, Guarantees OR BOTH?



WHAT DO YOU NEED MOST – More Potential Annual Income or More Guarantees?

BACKGROUND

For long-term life insurance needs, there are a variety of ‘permanent’ insurance options. Some focus on guaranteeing that insurance coverage is there when it is needed, while others provide the potential for tax-advantaged, cash benefits – which may be used to supplement retirement income.

Is one right for you?

PROBLEM

- Meet Grant; a 45-year-old pediatrician; married with three kids; needs \$500K of additional coverage.¹
- His investments suffered in the recent recession; wants to ensure family’s long-term protection.
- Likes the long-term guarantees in a Guaranteed Universal Life (GUL) policy; but there’s no real cash value for potential income.
- Likes potential for supplemental retirement income from Index Universal Life (IUL), but there are fewer guarantees than in GUL.
- Willing to contribute \$9,700K/year for 20 years (to age 65) for additional coverage and potential retirement income.



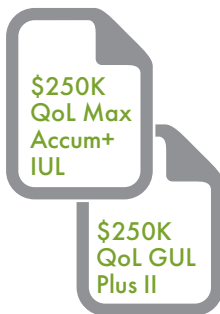
Grant

\$9,700/yr **or** \$9,700/yr



Solution 1

Solution 2



SOLUTIONS

For \$9,700/year, Grant’s financial professional offers him two interesting options:

Solution 1 - Emphasizing the income potential

A \$500K QoL Max Accumulator+ IUL policy:

- Takes advantage of the current markets for growth potential;
- Offers an illustrated \$24K/year of tax-free income at retirement lasting 20 years;
- Current (non-guaranteed) coverage that can last Grant’s entire life;
- Guaranteed coverage ends at his retirement.²

Solution 2 – Focusing on guarantees

A \$250K QoL Max Accumulator+ IUL policy AND a \$250K QoL Guarantee Plus GUL II policy:

- IUL policy offers an illustrated \$20K of tax-free income at retirement lasting 20 years;
- GUL policy provides guaranteed insurance coverage until age 95;
- This scenario provides a 30-year income stream.
- This GUL policy provides a guaranteed income of \$20K/year (after tax) for 10 years starting at age 86. (This GUL policy includes the CustomerChoice Lifestyle Income Solution® Rider that provides income right from the death benefit - guaranteed!²)

¹ This is a not an actual case. It is a hypothetical representation for illustrative purposes, only.

² For the purpose of easing the explanation, all numbers have been rounded. The numbers in both solutions were based on illustrations dated 10/28/16 for a 45-year-old male, preferred non-tobacco with premiums paid until age 65. The IUL policies showed the increasing death benefit option until age 65 and all distributions were illustrated using tax-free loans. Policy loans will reduce the life insurance death benefit and cash value and could reduce the duration of coverage. Policy owners should consult a tax advisor to determine the effect of these proportions. The IUL policies illustrated assume the use of Max Accum’s Core Cap Account (utilizing S&P 500 Index) at a 6% crediting rate. Please ask your financial professional for a Basic Illustration. Certain features and riders are optional and subject to specific terms, limitations and restrictions. Please refer to the policy for details.

Guarantees are backed by the claims-paying ability of the issuing insurance company.

COMPARE THE SOLUTIONS

Compare the Illustrated Income Potential

Solution 1: \$500K QoL Max Accumulator+

Ages 66-85



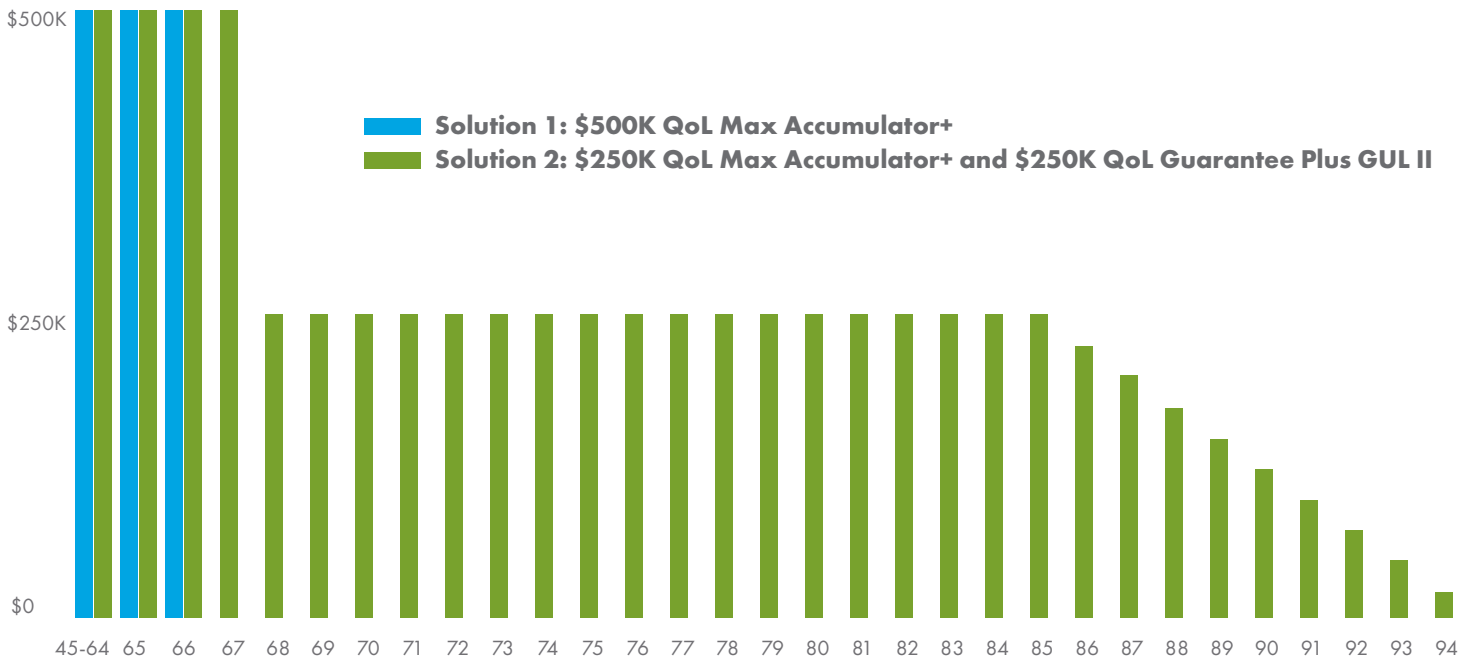
Solution 2: \$250K QoL Max Accumulator+ and \$250K QoL Guarantee Plus GUL II

Ages 66-85

Ages 86-95



Compare the Guaranteed Death Benefit



SUMMARY

Grant wanted the most out of his insurance program, but had concerns about guaranteeing his family the protection they deserve. His financial professional offered two solutions: 1) Maximize the potential for supplemental income; or 2) Lower income potential with stronger death benefit and income guarantees. Which one do you think he chose?

This hypothetical example assumes a 6% annual index interest calculation and is for illustrative purposes only. It does not reflect current interest crediting rates, cap rates or participation rates. It does not reflect the return of any investment and is not a guarantee of future income.



NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY | MAY LOSE VALUE NO BANK OR CREDIT UNION GUARANTEE | NOT FDIC/NCUA/NCUSIF INSURED

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FASTER processing time for a powerful life insurance solution

QoL Max Accumulator+ with simple non-medical underwriting

QoL Max Accumulator+ could be ideal for your clients who want the potential of **attractive cash value growth and a meaningful income stream** from their policy, without the direct exposure to the volatile markets.

QoL Max Accumulator+ could also offer **meaningful Death Benefit** to help protect their loved ones, and living benefit for qualifying terminal, chronic, critical illness;

Non-medical underwriting

- Ages 0-59
- Face Amounts \$50,000-\$249,999.99
- No lab tests, physical exam or APS required for proposed insured
- Option for Agent or Vendor completed Part B
- Accept/reject underwriting¹
- Four rate classes available:
 - Standard Non-Tobacco, Standard Tobacco, Substandard Non-Tobacco, and Substandard Tobacco

¹ Standard non-tobacco, Standard tobacco, Substandard non-tobacco and Substandard tobacco rate classes available. No flat extra ratings available for this non-medical underwriting program. Our underwriting team renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and result of various database searches.

Now, with the new non-medical underwriting, this competitive insurance product just got faster to obtain for your clients with faster turnaround time for you!

Male, Age 35, \$100K DB increase to level at age 65, Premium \$150/month for 30 years, Max illustration rate, Solve for income at age 66-85, CV \$10,000@A121

PRODUCT	UW	Class	CV Age 65	Target	Income	% from AGL
QoL Max Accumulator+ MLSB	Non-Med	SNT	\$131,685	\$1,123	\$12,670	
National Life FlexLife II	Full	PPNT	\$139,337	\$1,021	\$12,152	-4%
Transamerica Financial Foundation IUL	Full	PPNT	\$130,014	\$854	\$11,383	-10%
National Life FlexLife II	Full	SNT	\$131,701	\$1,021	\$11,090	-12%
ANICO Signature IUL	Non-Med	SNT	\$127,407	\$1,032	\$10,861	-14%
Transamerica Financial Foundation IUL	Full	SNT	\$125,000	\$854	\$10,689	-16%
National Life FlexLife II	Non-Med	Express SNT 1	\$114,505	\$1,174	\$9,426	-26%
Voya IUL-Accumulator	Non-Med	PNT	\$100,229	\$882	\$7,723	-39%
National Life FlexLife II	Non-Med	Express SNT 2	\$97,234	\$1,327	\$7,639	-40%
Voya IUL-Accumulator	Non-Med	SNT	\$94,816	\$932	\$6,706	-47%

Income as of 02/28/2017.



To learn more, see your Life Insurance representative and visit our website: www.QualityOfLifeinsurance.com

Income data generated on 2/28/2017. Every attempt has been made to verify the accuracy of this information, but rates are subject to change at any time. These carriers are peer group competitors of American General Life Insurance Company. QoL Max Accumulator + With Blended Index Participation Account (7.40%), National Life NL FlexLife II (7.14%), Policy Form #ICC16 20413(0616), Transamerica Financial Foundation (7.75%), Policy Form#ICC08-130 and American National Signature IUL (7.12%), Policy Form#IUL14, Voya IUL-Accumulator (6.28%), Policy Form#1191-07/15. Guarantees are backed by the claims-paying ability of the issuing insurance company. Issuing companies AGL and US Life are responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of AIG. Products may not be available in all states and product features may vary by state. Products or services may not be available in all countries, and coverage is subject to actual policy language.

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QoL Max Accumulator+ could also offer **meaningful Death Benefit** to help protect their loved ones, and living benefit for qualifying terminal, chronic, critical illness.

Non-medical underwriting

- Ages 0-59
- Face Amounts \$50,000-\$249,999.99
- No lab tests, physical exam or APS required for proposed insured
- Option for Agent or Vendor completed Part B
- Accept/reject underwriting¹
- Four rate classes available:
 - Standard Non-Tobacco, Standard Tobacco, Substandard Non-Tobacco, and Substandard Tobacco

¹ Standard non-tobacco, Standard tobacco, Substandard non-tobacco and Substandard tobacco rate classes available. No flat extra ratings available for this non-medical underwriting program. Our underwriting team renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and result of various database searches.

Now, with the new Non-Medical Underwriting, this competitive insurance product just got faster to obtain for your clients with faster turnaround time for you!

QoL Max Accumulator+ IUL

Male, Age 35, Minimum Non-MEC Death Benefit increase 30 years to level, Premium \$200/month for 30 years, Solve for Max Income from age 66-85, Standard loan, Max illustration rate, Cash Value 10,000@121

PRODUCT	UW	Class	CV Age 65	Target	Income	% from AGL
QoL Max Accumulator+	Non-Med	SNT	\$199,946	\$795	\$19,193	
National Life FlexLife II	Full	PPNT	\$205,156	\$810	\$18,239	-5%
National Life FlexLife II	Full	SNT	\$199,107	\$810	\$17,368	-10%
National Life FlexLife II	Non-Med	Express SNT 1	\$188,607	\$865	\$16,466	-14%
ANICO Signature IUL	Non-Med	SNT	\$180,580	\$852	\$16,186	-16%
National Life FlexLife II	Non-Med	Express SNT 2	\$179,457	\$913	\$15,679	-18%
Transamerica Financial Foundation IUL	Non-Med	SNT	\$177,360	\$657	\$15,584	-19%
Voya IUL-Accumulator	Non-Med	PNT	\$152,478	\$626	\$12,719	-34%
Voya IUL-Accumulator	Non-Med	SNT	\$147,685	\$662	\$12,213	-36%

Income as of 02/28/2017.



To learn more, see your Life Insurance representative and visit our website: www.QualityofLifeinsurance.com

Income data generated on 2/28/2017. Every attempt has been made to verify the accuracy of this information, but rates are subject to change at any time. These carriers are peer group competitors of American General Life Insurance Company. QoL Max Accumulator+ with Blended Index Participation Account (7.40%), National Life NL FlexLife II (7.14%), Policy Form #ICC16 20413(0616), Transamerica Financial Foundation (7.75%), Policy Form #ICC08-130 and American National Signature IUL (7.12%), Policy Form #IUL14, Voya IUL-Accumulator (6.28%), Policy Form# 1191-07/15. Issuing companies AGL and US Life are responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). Products may not be available in all states and product features may vary by state. Guarantees are backed by the claims-paying ability of the issuing insurance company. AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of AIG. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of AIG. Products or services may not be available in all countries, and coverage is subject to actual policy language.

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