

A Special Publication for CENCO Related Agents

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- Forms
- Introduction Kits for Our Core Carriers
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Cenco - Your Insurance Team

Founded in 1978, Cenco Financial Group has operated as a highly successful, quality insurance and financial services firm serving thousands of brokers. Cenco is a multiple insurer agency and through its network of agents, services 30,000 individual and investment clients.



Cenco's objectives are to provide the business and individual clients of its agents and brokers with the most appropriate, high quality products available to suit their unique situations. The staff at Cenco is ready to assist you with prompt state-of-the-art proposals and expertise unmatched in the industry, saving you time and money. Our commitment is to help you increase your insurance sales.

For most producers, it can be most costly and time consuming to quote, prepare, present and sell cases. Without substantial cost and effort it could be impossible for you to reach the markets and mobilize the expertise that Cenco has at its disposal. You can take advantage of Cenco's years of experience and substantial resources to save yourself numerous hours and thousands of dollars of research time. This allows you to spend your time more productively, whether to pursue more business or more leisure time!

Call Cenco today and visit our website at www.cencoinsurance.com.

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!



The State of Disability Protection in America

- ◆ **One-in-four of today's 20 year olds** will become disabled before reaching age 67.
- ◆ Only **33 percent of private sector workers** have access to long-term disability benefits through their employer, and 40 percent have access to short-term disability benefits.
- ◆ **Workers who are considered "full-time" are more likely to be covered** - 50 percent for short-term disability and 44 percent for long-term disability.
- ◆ **Employees of small companies are much less likely to be covered.** At companies with fewer than 100 workers, 29 percent have access to STD, 23 percent have access to LTD.
- ◆ **Part-time workers are much less likely to have income protection** than full-time workers. Only about one in seven part-time workers have access to employer sponsored short-term disability. Only 5 percent of part-time workers have access to employer sponsored long-term disability. Twenty-six million Americans are considered part-time workers.
- ◆ **Most people who have disability insurance obtained it through their employer.** The 2014 America's Income Protection Picture study found that around 75 percent of people with disability insurance obtained it in the workplace. Other studies find the percentage to be even higher. Overall, it is estimated that less than one in ten American workers owns a disability insurance policy they obtained outside the workplace.
- ◆ **Over two million people a year** apply for Social Security Disability Insurance (SSDI) benefits, and **over 700,000** are approved.
- ◆ **Almost nine million American disabled workers currently receive SSDI benefits.** Most have no other source of income.
- ◆ **Social Security Disability Insurance (SSDI) benefits average \$1,171 a month** - which is just above the 2017 federal poverty line for an individual.
- ◆ **SSDI replaces less than half of the income of anyone earning over \$30,000 a year.** Roughly 75 percent of full-time workers in America earn more than this threshold and are therefore at risk of severe income loss if they experience a disability.
- ◆ **SSDI is difficult to qualify for.** The application process can take months or even years, and applications are generally only approved for disabilities expected to last a year or more.

America's income protection gap is a serious concern for businesses, for the public as a whole and most importantly - for those individuals and families who are uninsured. Financial advisors, insurance agents and others providing financial advice must make sure to discuss income protection with their clients. Without their incomes, most people could not accomplish any of their financial goals. **No financial plan is complete until income protection is included.**

Business Solutions - Key Person Insurance

BUSINESS SOLUTIONS

The success of any business depends on smart strategy and planning. Whether your clients own a large company or a small family-operated business, it's important to protect their hard work. Cenco offers business solutions to help ensure that all the effort and money invested in a business won't disappear when the unexpected happens.

KEY PERSON LIFE INSURANCE

Most companies have a person(s) whose skills are vital to the success of the business. A key person may be an owner, partner, or employee without whom your client's business would suffer serious consequences, whether that be a loss of credit, loss of key accounts, diminished earnings, unexpected replacement costs, or even the loss of remaining employee's confidence in the future of the company. Ultimately, every business will be in this position sooner or later, due to a death, disability or a key employee deciding to leave the company.

WHY PERMANENT LIFE INSURANCE?

From modest family operations to multi-billion dollar corporations, the death of a key person can seriously cripple the stability of a business. With life insurance, the business can use the death benefit proceeds to cover the expense of hiring and training a replacement. If the key person becomes disabled or leaves the company, the policy's accumulated cash value could provide a source of income or money to find a replacement. Often, a key person is also an owner of the company. If an owner were to die, a life insurance policy can help to protect remaining owners from a forced sale or loss of control of the business. Life insurance can be a cost-efficient, relatively simple solution, and the proceeds are generally tax-free.

WHO CAN BENEFIT?

Purchasing key person insurance helps to protect business owners from shouldering the financial burden of replacing the deceased employee. Depending on how much the key person's contribution is worth to the business, it can be expensive and difficult to compensate that kind of loss to company operations. Surviving owners may have to borrow the funds necessary to hire and train a replacement at expensive interest rates, which could damage the business. Surviving owners could be forced to use their personal property such as a home or car as collateral on a private loan. If none of these risky options work, the business could lose the confidence of outside investors, customers and employees.

HOW IT WORKS

The key person applies for life insurance coverage and gets approved for a policy. The business purchases the policy on the key employee's life, pays the premiums, and is the beneficiary of the policy. If the key employee dies while the policy is still in force, the company receives the death benefit proceeds to help cover financial losses resulting from the employee's death that could include:

- Loss of managerial skill and experience
- Decrease in sales
- Adverse effects on production
- Restrictions on credit to the company
- Expense of recruiting and training a replacement

Any accumulated cash value from the insurance policy can also be used while the key employee is still alive. If for example, the employee becomes disabled, is terminated, or leaves the company voluntarily, the owner of the policy (the business) could use the cash value to help with the financial impact of the situation. Placing a dollar value on a key employee's worth to a company can be difficult for clients. There are many things to consider, like the employee's current salary, net business profits directly attributed to the key employee and the employee's future value to the company.

Your clients work hard to be successful in business. Help them plan for the unexpected with one of the variety of life insurance products that Cenco offers.

**CENCO
INSURANCE
MARKETING
CORPORATION**

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

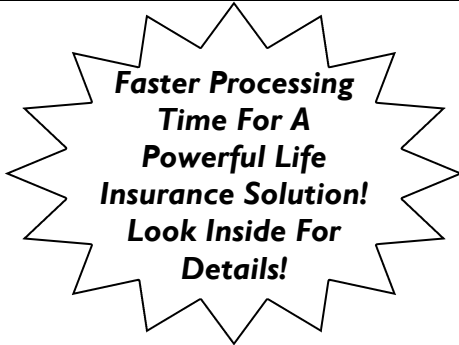
Phone: (916) 920-5251
(800) 45-CENCO
Fax: (916) 920-8734
www.cencoinsurance.com

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Cenco Has Your Back!

Cenco has always partnered with the most reputable insurance carriers. Our relationship with top companies is an important foundation that has allowed Cenco to help producers succeed for over 39 years. We provide solutions for income replacement, estate preservation, business continuation and more...

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

For Your Information....

Transamerica has introduced **myTransWare**, their browser-based product illustration platform that will be replacing TransWare over the next year. **myTransWare** is accessible from the Financial Professional website you access to conduct business with Transamerica and **currently supports their newly priced Trendsetter Super Series products**. In the future it will support new products as they are made available for sale.

Please note that the term products have been removed from Transamerica's desktop software.

Lifetime Foundation Offers Real Utility at the Right Cost

Can Emily, a single mom, find the right insurance solution to cover her needs now and in the future? Lifetime Foundation offers the right mix of flexibility and guaranteed death benefits at a very attractive price.

Situation:

Emily Walsh, 40, was recently promoted to vice president of her company. A significant increase in her salary due to the promotion caused the divorced mom of two children, ages 8 and 11, to re-evaluate her life insurance coverage and needs.

Emily's first concern is leaving enough money to care for her children. She is looking for a life insurance policy with a \$1 million death benefit to pay off her mortgage, fully fund her children's college education as well as provide additional dollars toward their care.

Solution:

While evaluating her no-lapse guarantee (NLG) options, Emily considers a \$1 million policy that carries an annual premium of \$5,296.¹ She likes the assurance of the guarantee this policy offers, but doesn't like the idea of continuing to pay for a higher guaranteed death benefit than she may need after the kids are grown.

An agent spoke to Emily about Lifetime Foundation and explained how it provides an initial death benefit guarantee of \$1 million until Emily is 65 years old. At that time, Emily's children would be done with school and established in their adult lives, and her extended death benefit guarantee would provide \$500,000 for the rest of her life. Lifetime Foundation also offers the potential to develop significant cash value over time with more flexible access to that cash value than the other policy she considered.



How it Works

Emily's annual premium for the Lifetime Foundation policy would be \$4,761, which is less expensive than the other policy she considered. The change in guaranteed death benefit makes sense to her and the potential to build cash value gives her additional options for using her policy in the future. Emily finds that appealing as well.

Emily is also interested in the Lifetime Foundation's Accelerated Access Rider, which provides an acceleration of death benefits in the event she is diagnosed with a critical or chronic illness. Emily has watched her parents care for her aging grandfather. She may be able to alleviate some of the stress to her loved ones if she ever needed care by accessing up to \$424,800² of her death benefit proceeds.

All in all, Lifetime Foundation provides Emily with more than she realized she could get from an insurance policy and her final choice is easy.

CONTACT US

globalatlantic.com

(855) 887-4487, option 3

salesupport@gafg.com

¹ Assumes female, age 40, preferred NT, \$1 million death benefit, assumes \$4,761 annual premium paid until age 95. Subject to per diem limit at the time of claim.

² At age 65, non-guaranteed payment amount per year of \$141,600; three year total equals \$424,800. This is based on a 6% crediting rate.

Lifetime Foundation is issued by and all policy benefits are the responsibility of Accordia Life and Annuity Company, 215 10th Street, Des Moines, Iowa. Accordia Life is a subsidiary of Global Atlantic Financial Group Limited. Policy Form ICC14-IULC-C15, IULC-C15 and IULC-C15-CRT. Endorsement forms ICC13-IULPTP-E14, IULPTP-E14 R6-14, IULPTP-E14 R10-14, ICC13-IULMCS-E14 and IULMCS-E14, ICC13-IULFLX-E14, IULFLX-E14 R6-14, IULFLX-E14 R10-14. Rider policy form ICC16-LCCABR2-I16, LCCABR2-I16.

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

Availability varies by state. In CA and NJ products are issued as a group insurance product issued to the Accordia Life and Annuity Group Trust, Rhode Island. If your client purchases this product, they will receive an individual certificate. For administrative purposes, from time to time we may refer to this certificate as a policy or as a contract.

For guaranteed rates and values please refer to a Basic Illustration. This information is not intended to be a comprehensive evaluation or comparison of different products. It is intended to provide comparative information on specific aspects of similar products. Competitor information is current and accurate to the best of our knowledge as of April 4, 2017. Product features and rates are subject to change. This comparison isolates certain features of the product depicted. Customers should always consider all features and limitations of products they are considering.

Guarantees provided are subject to the financial strength of the issuing insurance company; not guaranteed by any bank or the FDIC.



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.

This information is general in nature, may be subject to change, and does not constitute legal, tax or accounting advice from any company, its employees, financial professionals or other representatives. Applicable laws and regulations are complex and subject to change. For advice concerning your individual circumstances, consult a professional attorney, tax advisor or accountant.

Top 10 Reasons to Sell QoL Max Accumulator+

QoL Max Accumulator+ is an innovative IUL policy

QoL Max Accumulator+ is designed to provide the advantages of IUL with a variety of interest crediting accounts to help the policy earn interest, plus a unique combination of features and riders not currently available with any other single IUL policy.

1. **Built in chronic, critical, and terminal illness benefit**—Accelerate 100% of death benefit, up to \$2 million for qualifying chronic, critical, or terminal illness.
2. Index universal life insurance **helps deliver safety with the opportunity for cash value growth**—Potential growth in cash values is linked to market index performance without dividends, guaranteed floors protect against loss in down markets, and money is never invested directly into the stock market.
3. **Access to cash**—Multiple options to optimize income distributions for supplementing retirement, covering healthcare expenses, starting a business, covering college or wedding expenses, funding vacations, or creating emergency funds.
4. **Protection—The tax-free death benefit** can help assure that your client's family or business lives on with a lump-sum benefit payment.¹
5. ML Strategic Balanced Index—This index is proprietary to AIG and is **designed to provide stability with upside growth potential**.
6. **Account Value Enhancement**—Each of our 4 index strategies has an account value enhancement that begins crediting in the 6th policy year. This enhancement allows for additional credits to help grow and accumulate the policy cash values.
7. **Favorable loan provisions**—using our participating loan to access cash values allows the client's loaned money to continue to participate in index account earnings, if there is any, potentially creating greater policy cash values.
8. Select Income Rider—Use this rider to **spread the death benefit out in installment payments to the beneficiary**. Spreading out the death benefit may reduce the cost of insurance, thereby increasing the cash value in the policy.²
9. Income for Life Rider—**Client may turn their policy cash value into a stream of GUARANTEED, tax-free income FOR LIFE**. Provides peace of mind with a steady stream of income, regardless of policy performance.²
10. Accelerated Access Solution Rider—Additional **paid chronic illness benefit that provides a \$3 million maximum and a dollar-for-dollar acceleration for a qualifying chronic illness**.²

¹Life insurance death benefits are generally tax-free for beneficiaries under IRC 101(a), but may under certain situations be taxable in part or whole.

²Rider availability varies by state.

Policies issued by American General Life Insurance Company, member of American International Group, Inc. (AIG). California residents must be provided with the "California Resident Supplemental Information" flyer on the Accelerated Access Solution (AGLC110145).