

CENCO STREET JOURNAL

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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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AIG Partners NEW Producer Website

Connex is your new producer website, which will replace eStation in 2019. It provides distribution partners and producers with a simpler, faster and more transparent experience for doing business with AIG Partners.

- ◆ A fresh look, no clutter and easy navigation
- ◆ Fast, easy access to case information (pending and inforce)
- ◆ One-click filters for pending and inforce reporting
- ◆ New Dashboard for useful, quick case reference



Visit the Help page on Connex for user guides, FAQs, on-demand videos and more.

No need to register!

Use your eStation login to access Connex - it's that easy. Simply go to **AIG.com/Connex**.

If you are not already an eStation user, from the Connex login page, follow the steps to Register for a new account.

For assistance or questions, please contact 1-800-631-5777, Option 1 then Option 5.

Look for training opportunities coming soon!

Please note that eStation will shutdown on April 30th.

Accelerated Access Solution Rider

An LTC Alternative

The Accelerated Access Solution Rider has an innovative and flexible design which allows clients to customize their chronic illness coverage and monthly benefit payout according to their financial needs. It helps with unexpected healthcare costs as well as other expenses due to chronic illness even if it is **NOT** a permanent condition. Besides, it pays benefit on an indemnity bases - no receipts required and family care is covered! **This rider is available on the QoL Max Accumulator+, QoL Value+ Protector and QoL Guarantee Plus GUL II policies.**

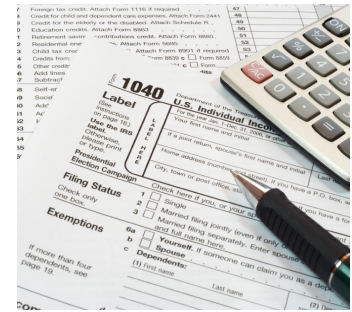
Top Reasons to Sell AAS:

- ◆ **Additional paid Chronic Illness accelerated death benefit rider available on QoL products** - Accelerate up to 100% of accelerated death benefit rider, up to \$3,000,000, in the event of a qualifying chronic illness.
- ◆ **No permanency requirement** - A “chronic” condition does not need to be considered “life-long” in order to be eligible.
- ◆ **No additional licensing requirements** - Long-term care certification **NOT** required.
- ◆ **Multiple benefit payment options** - Three options available for monthly benefit payments 1) IRS maximum per diem (potentially fastest payout option), 2) 2% of AAS benefit per month and 3) 4% of AAS benefit per month.
- ◆ **Unique benefit payment option** - IRS maximum per diem amount of time claim begins - providing a form of inflation protection for the policy owner’s benefit.
- ◆ **Waiver of monthly deduction** - Policy deductions stop (including base policy + all riders) while eligible for benefits.
- ◆ **Flexible option with total benefit amount** - Select any amount between 50% - 100% of the base policy death benefit amount.
- ◆ **Care coordination services available** - Variety of optional and free support services available to the insured at time of claim.
- ◆ **Benefits increase if death benefits grow** - AAS lifetime benefit amounts are locked in at the time of initial claim. If policy death benefit increases as the cash value in the policy grows, AAS benefit can be potentially higher than the initial death benefit.

Call Cenco for more information on this innovative rider.

Review Individual Federal Tax Returns to Boost Sales

How many of you have studied federal income tax returns? If you're not asking for copies of tax returns to analyze, then one of your competitors probably is. But it won't do any good to start doing this if you don't know what to look for.



The first place to start in the examination of an individual tax return is the Form W-2 (wage and tax statement). First, see if there is a difference between line one (wages, tips, other compensation) and line three (Social Security wages). If so, this difference indicates that a person could be a participant in a 401(k) plan, a 403(b) plan or a Section 125 plan.

The same section of the W-2 indicates the taxable portion of group term life insurance in excess of \$50,000. The premium attributable to the first \$50,000 of group term insurance is tax-free. This information is important because it raises several questions:

- ◆ Is there a need for additional individual owned life insurance coverage?
- ◆ Is the client's employer a prospect for group and individual life insurance coverage?
- ◆ Could you position yourself to review the employer's existing employee benefit plans?

In addition to the W-2, the Form 1040 must also be assessed in order to provide clients with the highest level of service. When engaged in any type of financial planning you must always request that clients provide copies of tax returns from the last 2 to 3 years so that you can establish a thorough financial plan.

When reviewing the Form 1040 begin by evaluating the tax rate schedules for each filing status, which highlights the difference between marginal and real tax brackets. Remember that taxpayers do not pay taxes on their income at marginal tax rates. Instead, income taxes are paid based upon average tax rates.

Also, on the form 1040 is a section where dependent children of any age are listed. Addressing this section with your clients or prospects is sure to open up some important discussions and create a natural sales opportunity. Several questions should be asked at this point:

- ◆ Are you planning to set up a fund for your children's future education?
- ◆ What happens to your children if you should die or become disabled permanently?
- ◆ Are there dependents that do not live with you due to divorce or separation?
- ◆ If so, where do these dependents live and who is responsible for their care?

If you have never reviewed their tax returns, then you probably don't know everything about your clients from a financial standpoint. But if you will take the time and make the effort, you can uncover many sales opportunities, create the trust necessary for long-term relationships and become an expert at uncovering problems and needs that will make you all the more valuable.

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**Non-Medical Underwriting On
QoL Max Accumulator+**

- Ages 0-50
- Face amounts \$50K to \$499,999
- No lab tests, physical exam or APS required for proposed insured
- All rate classes are available
- 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...

Check out the new **QoL Master Playbook** on the website aig.com/QoLMasterPlaybook.

Everything you need is here!

- ◆ QoL Producer Website
- ◆ QoL Training Playbook
- ◆ QoL IUL Playbook
- ◆ QoL Term Conversion Playbook
- ◆ And more.....



Top 10 reasons to sell fixed annuities

Annuities issued by
American General Life Insurance Company (AGL) and
The United States Life Insurance Company in the City of New York (US Life)



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

Get SET for opportunities ahead.

The first baby boomers turned 65 in 2011. Be ready to help them solve financial challenges with guaranteed interest earnings and principal protection.

Here are 10 reasons to consider a fixed annuity:

An annuity is the only financial product available that can guarantee income payments the contract owner won't outlive.

1. **Competitive interest rates.** We offer the flexibility of several interest rate guarantee options. Your clients can lock in the initial interest rate guarantee that works best for them.
2. **Tax-deferred growth.** While money remains in the annuity, the principal earns interest and the earnings earn interest.
3. **No up-front sales charges or administrative fees.** Once the contract is issued, 100% of your clients' money will begin earning interest.
4. **Protection from market volatility.** Fixed annuities have no market participation.
5. **Guaranteed death benefit.** Upon the death of the owner, the annuity value is paid directly to the beneficiary, without any withdrawal charges or market value adjustment (if applicable), generally avoiding the probate process.
6. **Access to funds.** Our fixed annuities allow for penalty-free withdrawals up to a specific amount and there are multiple withdrawal charge waivers that can be used under certain defined circumstances.*
7. **Systematic withdrawals of interest.** Clients can receive payments monthly, quarterly, semiannually or annually.*
8. **Guaranteed income for life payout option.** With the annuitization option, electing the lifetime payout option will transform the contract balance into a guaranteed income stream for life.
9. **Diversification.** A tax-deferred fixed annuity can serve as a conservative addition to any retirement portfolio.
10. **Extra help to grow your business—marketing and sales support.** We provide comprehensive sales training including materials to both agents and bank customers.

* Taxable withdrawals are subject to ordinary income tax. Withdrawals taken prior to age 59½ may be subject to a 10% federal early withdrawal tax penalty. Contractual withdrawal charges may also apply.

Not a deposit | Not insured by any federal government agency | May lose value | No bank or credit union guarantee | Not FDIC/NCUA/NCUSIF insured

SALES IDEA

Top 10 reasons to sell fixed annuities

Choose a company with an outstanding track record.

As retirement planning continues to become increasingly complex, more people will likely look to financial professionals for solutions to help protect their money from taxes, market risk and longevity risk. Distinguish yourself through our fixed annuity products.

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. Any tax statements in this material are not intended to suggest the avoidance of U.S. federal, state or local tax penalties. For advice concerning your situation, consult your professional attorney, tax advisor or accountant.

Annuities issued by American General Life Insurance Company (AGL) except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life). Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG).

AIG is a leading international insurance organization serving customers in more than 100 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. All products and services are written or provided by subsidiaries or affiliates of AIG. Noninsurance products and services may be provided by independent third parties. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange. www.aig.com.

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QoL Flex Term

The ABR term product offering competitive features for an affordable cost



New, improved rates for \$500,000 and \$1,000,000+ cases!

QoL Flex Term might not be the only term product offering accelerated benefit riders (ABRs) for chronic, critical and terminal illnesses – there are a handful of others – but it’s the term product that offers the most among peer group competitors in regards to those accelerated benefit riders, including being the only one with guaranteed benefit floors. Along with all of its features and flexibility, a QoL Flex Term policy often costs less than other term products among peer group competitors offering ABRs, sometimes even a lot less.

Rate comparison

Male, 30, PPNT, 15-year, \$500,000	Monthly Premium ¹	More than QoL
QoL Flex Term	\$16.71	
ANICO Signature Term	17.71	12%
Transamerica Trendsetter LB	18.06	15%
LSW Level Term	21.12	34%
Female, 30, PNT, 20-year, \$1,500,000		
QoL Flex Term	\$52.18	
ANICO Signature Term	57.02	11%
LSW Level Term	63.36	24%
Transamerica Trendsetter LB	65.79	28%
Male, 40, PPNT, 20-year, \$1,000,000		
QoL Flex Term	\$56.53	
ANICO Signature Term	57.02	3%
LSW Level Term	67.32	21%
Transamerica Trendsetter LB	92.02	66%
Female, 50, PPNT, 30-year, \$500,000		
QoL Flex Term	\$103.87	
ANICO Signature Term	116.64	13%
LSW Level Term	146.96	43%
Transamerica Trendsetter LB	150.07	46%
Male, 50, PNT, 30-year, \$1,000,000		
QoL Flex Term	\$320.47	
ANICO Signature Term	329.18	3%
Transamerica Trendsetter LB	414.52	30%
LSW Level Term	414.92	30%
Male, 55, SPNT, 20-year, \$1,500,000		
QoL Flex Term	\$561.75	
ANICO Signature Term	572.83	2%
LSW Level Term	616.44	10%
Transamerica Trendsetter LB	634.68	13%

CHOOSE WISELY Choose QoL Flex Term

Feature comparison

Take a look how favorably QoL Flex Term's features compare against several broadly similar competitive term products with its attractive 18 different durations, Accelerated Benefit Riders that have a maximum lifetime limit up to \$2 million, a guaranteed minimum payout², plus a conversion credit for when your clients upgrade to a permanent QoL Life Insurance policy³.

Feature	Americal General Life QoL Flex Term	American National Signature Term	LSW Level Term	Mutual of Omaha Term Life Express	Transamerica Trendsetter LB
Guaranteed Minimum Payout	✓				
Chronic Illness Accelerated Benefit	✓	✓	✓	✓	✓
Critical Illness Accelerated Benefit	✓	✓	✓	✓	✓
Terminal Illness Accelerated Benefit	✓	✓	✓	✓	✓
Lifetime Maximum of All Accelerated Benefits	<ul style="list-style-type: none"> 100% of DB up to \$2M 	<ul style="list-style-type: none"> 100% of DB up to \$2M (\$1M ages 66+) 	<ul style="list-style-type: none"> Chronic and Terminal Illness: Lesser of 100% of DB or \$1.5M Critical Illness: Lesser of 100% of DB or \$1M 	<ul style="list-style-type: none"> 80% of DB up to \$300K 	<ul style="list-style-type: none"> Chronic and Critical Illness: Lesser of 90% of DB or \$1.5M Terminal Illness: Lesser of 100% of DB or \$1.5M
Maximum Face Amount	No limit	No limit	No limit	\$300K (ages 18-50) \$250K (ages 51-65)	\$2M
Durations	10, 15 to 30, 35	10, 15, 20, 30	10, 15, 20, 30	10, 15, 20, 30	10, 15, 20, 25, 30
Issue Ages ⁴	20 to 80	18 to 70	18 to 75	18 to 65	18 to 80
Conversion Credit	✓	✓			

¹ Level term premium data generated on 01/31/19 for the state of Colorado. 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 Companies: American National Insurance Company (Policy Form No. ART18), Life Insurance Company of the Southwest Level Term (Policy Form ICC18-20522(0518)), Mutual of Omaha Term Life Express (Policy Form No. ICC13L116P) and Transamerica Trendsetter[®] LB (Policy Form ICC16 TL23). Transamerica Trendsetter[®] is a registered trademark of Transamerica Life Insurance Company, PNT: Preferred Non-tobacco; PPNT: Preferred Plus Non-tobacco; SPNT: Standard Plus Non-tobacco; SNT: Standard Non-tobacco.

² Guaranteed minimum payout is not available on all states. Subject to state variations.

³ Conversion credit available for the first 8 years on 10-yr term, or first 10-years on 15-year term or longer durations.

⁴ The maximum age in the Issue Ages refers to the 10-year duration. The maximum age for other durations will be less for every carrier.

Competitor riders include; Life Insurance Company of the Southwest: Accelerated Benefits Riders Form Series 8052(0798), 8095(0399), and 8165(0703); Transamerica Form ACC-DISC TL21 REV. American National Insurance Company Accelerated Benefit Riders ABR14-TM, ABR14-CT, ABR14-CH. Mutual of Omaha Chronic Illness Rider Form ICC16L142R, Terminal Illness Rider Form ICC16L141R, and Critical Illness Rider Form ICC16L143R.



Important Consumer Disclosures Regarding Accelerated Benefit Riders

An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. The rider does not provide long-term care insurance subject to California insurance law, is not a California Partnership for Long-Term Care program policy. The policy is not a Medicare supplement.

ABRs and LTCI provide different types of benefits. An ABR allows the insured to access a portion of the life insurance policy's death benefit while living. ABR payments are unrestricted and may be used for any purpose. LTCI provides reimbursement for necessary care received due to the inability to perform activities of daily living or cognitive impairment. LTCI coverage may include reimbursement for the cost of a nursing home, assisted living, home health care, homemaker services, adult day care, hospice services or respite care for the primary caretaker and the benefits may be conditioned on certain requirements or meeting an elimination period or limited by type of service, the number of days or a maximum dollar limit. Some ABRs and all LTCI are conditioned upon the insured not being able to perform two or more of the activities of daily living or being cognitively impaired.

This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government. Death benefits and policy values, such as cash values, premium payments and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans.

Please visit qualityoflifeinsurance.com for Important Consumer Disclosures regarding Accelerated Benefit Riders. Policies issued by: American General Life Insurance Company (AGL), Houston, TX, Policy Form Numbers ICC16-16901, and Riders ICC15-15602/15602, ICC15-15603, 15603, ICC15-15604/15604. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). AGL does not solicit business in the state of New York. Products may not be available in all states and product features including rates may vary by state. All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. They are not backed by the insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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HELLO OPPORTUNITY!

Are you aware of how BIG the life insurance market is?

Your clients need life insurance coverage, and many do not have enough. The sales potential for the underinsured life insurance market is large and also GROWING over \$340 billion per year, given current rates of population growth and inflation.¹

164 MILLION

Over **HALF** of Americans don't have life insurance.¹

Over 60 million Americans don't have enough life insurance.¹

OVER 60 MILLION

Current sales potential of underinsured life insurance market.¹

\$12 TRILLION

New life insurance need entering the market each year.¹

\$340 BILLION

¹ LIMRA'S 2016 STUDY: TURN UP THE VOLUME- \$12 TRILLION SOUND OPPORTUNITIES. 2016 LIMRA OWNERSHIP STUDY

READY TO GET YOUR SHARE?



**IT MAY BE CHEAPER,
EASIER AND FASTER THAN
YOU THINK.**

**8 in 10
AMERICANS**

**Overestimate the
true cost of life insurance.²**

² 2017 INSURANCE BAROMETER STUDY. LIFE HAPPENS AND LIMRA

**Our electronic options are
easy to complete
and fast to commission.**

**EASY and
FAST!**

**Don't let this opportunity
pass you by. Don't leave
money on the table.**

Find out more at:



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