

A Special Publication for CENCO Related Agents

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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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Framing Up IDI As Income Protection

Framing Individual Disability Insurance as a way to protect income can help your clients understand what IDI does and why they need it. To boost your IDI success, try these five tips to emphasize how IDI can provide much-needed income protection for your clients.

1. **Focus On The Need Not The Solution** - Your clients likely don't know why they need IDI and what it will do for them. Start with the basics - it provides them income in the very real chance of a disabling illness or injury - and save intricate policy details for later.
2. **Tell Stories To Make It Real** - Consumers don't believe disabilities will happen to them. Bring the risk to life with real-life examples, such as developing cancer or experiencing a back injury that prevents them from working and earning income.
3. **Compare IDI With More Familiar Insurance Offerings** - Clients understand the need for car or homeowners insurance to protect them. Explain that if they don't have IDI to protect their ability to earn an income, they could lose their homes, cars and lifestyle when they are unable to work.
4. **Stick To The Facts** - Illnesses like cancer, heart attack or diabetes cause the majority of long-term disabilities. Encourage clients to secure the most fundamental aspect of a financial plan - income.
5. **Position IDI As The Foundation Of A Financial Plan** - Financial planning is pointless if your clients lose the ability to earn an income to fund their plan. IDI can help ensure access to income if they unexpectedly are unable to work due to an illness or injury.

When selling IDI, clients may shy away from conversations about disability, but will understand and engage in a conversation about their possible loss of income. Helping clients make the connection between income protection and IDI could go a long way toward growing your business.

Cenco is here to help you with your DI sales. We offer Individual Disability, Business Overhead and Disability Buy/Sell insurance through carriers such as Standard, Ameritas, Principal and Assurity.

Tips To Survive And Thrive Working From Home

Routines, we take them for granted. At times, we resent them. We take vacations to break our routine. Despite the love/hate relationship with routines, they organize our days and actually contribute to our overall sense of control as well as emotional and physical wellbeing.

Work is the most defining routine in an adult's daily life. The COVID-19 pandemic has introduced unprecedented disruption and uncertainty into our lives by forcing countless employees to telework from home.

Here are tips for working well at home.

- ♦ **Set a Daily Schedule.** Get up at your “regular” time, partition the day, beginning, and ending the day just as you might when going to work. Setting and keeping a schedule contributes to a sense of order, normalcy, and personal control while managing uncertainty.
- ♦ **Maintain Your Personal & Professional Self.** Maintaining a routine of personal care is not just about physical health, it is about creating a structure that gives you a sense of control in a time of uncertainty - get up, make your bed and get dressed and prepared as you normally would for work.
- ♦ **Define a Workspace.** Working at home does not mean that you should choose your favorite comfy chair or take up the kitchen table with your projects putting your work at the center of the lives of your family. Reach a consensus defining workspaces - your office at home. It may be a corner, a side table, or for some, a separate room. And when your workday is done, close the door.
- ♦ **Set Daily Work Objectives.** Flexible work is not just about working from home, for many, it means newfound freedom to set work objectives. Research suggests that our level of life satisfaction and reducing burnout is often correlated to what we can achieve daily, not in the long-term, but everyday.
- ♦ **Switch Off.** It is important that working from home does not mean 24/7 work. Switching off and ensuring adequate downtime is critical not just to your own mental and physical wellbeing but to maintaining healthy relationships with your partner, spouse, and children.
- ♦ **Eat, But Eat Healthy.** Working from home may reduce time in traffic on certain days, it also increases waistlines. Studies indicate that working at home promotes us to grazing - after all the refrigerator is always there. Eating well at home, combined with regular exercise is critical to physical health as well as reducing anxiety in the face of COVID-19.
- ♦ **Move, Move Often.** Social distancing and working from home can make it easier to be sedentary. Make a point of standing and moving when you can. For example, stand during phone calls, and walk around, if possible. And, try to do more than move - exercise. Vigorous exercise is not just good for you physically but vitally important to managing stress and anxiety.

**In this uncertain time, you can be certain that Cenco remains here to serve you.
Wishing you and your family good health!**

Top 10 Reasons To Sell QoL Value+ Protector IUL

The QoL Value+ Protector is a flexible, death benefit protection focused IUL product designed to help serve your clients' long-term needs for personal and business financial security. It combines many of the advantages of guaranteed UL with special features and crediting strategies that help reduce costs and strive to deliver maximum value.

- **An attractive bridge product** between GUL and Cash Accumulation IUL that offers strong alternative options with additional value not offered by GUL products, flexibility and meaningful cash accumulation that is found in IUL products.
- **Built in, no-cost living benefit riders** - Accelerate 100% of death benefit, up to \$2Mil for qualifying chronic, critical and terminal illness or condition.
- **Competitive Index Performance Feature** - Automatically included, feature allows the policy owner the option to use cash value (above the benchmark cash value) to purchase additional, paid-up life insurance without underwriting and without decreasing the initial death benefit. Cash value can also be used for any other purpose.
- **Excess Funding Feature** - Automatically included in policy, withdrawals of excess premiums can be made in policy year 20 without decreasing death benefit.
- **Protected Premium Rider** - For policies funded early, client may withdraw funds above the target premium in years 2 to 5 with no surrender charge penalties.
- **ML Strategic Balanced Index** - This index is proprietary to AIG and is designed to provide stability with upside growth potential.
- **Favorable loan provisions** - using a participating loan to access cash values allows the client's loaned money to continue to participate in index account earnings, potentially creating greater policy cash values.
- **Select Income Rider** - Use this rider to spread the death benefit out in installment payments to the beneficiary which may reduce the cost of insurance thereby decreasing the required premiums.
- **Accelerated Access Solution Rider** - Additional paid chronic illness benefit that provides a \$3Mil maximum and a dollar-for-dollar acceleration for a qualifying chronic illness.
- **Dollar Cost Averaging (DCA) Rider** - Dollar cost averaging is a plan for paying into an IUL at equal amounts in regular intervals. Specifically, allocating lump sum payments (both 1035s and non-1035s) to index interest accounts over a number of months, instead of all at once. Premiums allocated to the DCA Account will be transferred into the Index Interest Accounts in level installments over future Allocation Days, i.e. monthly.

Call Cenco for more information and a quote.

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**July
2020**

**Global Atlantic's
Additional
Insurance Program
Details Inside!**

**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.....



Global Atlantic's Additional Insurance Program

Do you have clients who recently obtained permanent life insurance, but now have a need for extra coverage? With Global Atlantic's Additional Insurance Program, your clients may be eligible for additional coverage with limited or no additional underwriting.

Who is eligible?

Clients who have been fully underwritten at Standard or better (Tobacco or Non-Tobacco) rates from an approved carrier within the last 3 years. Accordia Life policies are also eligible.

Which products qualify?

All individual, permanent products:

- Lifetime Builder ELITE
- Lifetime Foundation ELITE

Eligibility

Maximum issue age: 65

Minimum policy size: \$100,000

Maximum face amount: \$1,000,000

Total face amount considered will be the lesser of the amount of the other policy, \$1 million or our remaining retention.

Rate Class

- Standard Non Tobacco, Preferred Non Tobacco, Premier Non Tobacco
- Standard Tobacco, Preferred Tobacco (Accordia Life's tobacco guidelines will apply)
- Substandard classes not available

Foreign national applicants are excluded

Riders available: Terminal Illness, Chronic & Critical Illness, Wellness for Life®

Requirements

- Use of program to be clearly identified on cover letter or agent report
- Accordia Life application with all sections completed

Required application support forms:

- o Terminal illness disclosure
- o HIPAA (Authorization & Acknowledgement)
- o Agent/Producer report

Other forms if applicable:

- o Chronic & Critical Illness Disclosure
- o Replacement Form
- o EFT authorization
- o Strategy Allocation
- o Conditional Receipt

- Disclosure Notice to Proposed Insured to be given to the proposed insured by the agent or through the e-application process
- Illustration requirements will apply
- Face page of prior policy showing the insured's name, the face amount, issue date and approved class

Additional Program Details

- Please note that this is not intended to encourage replacement transactions.
- Underwriter will review for inclusion in program and may waive exam requirements
- Underwriting financial guidelines will apply
- If eligible, Accordia application will be approved at a class that closely matches prior policy
- If there has been a change of health identified through review of the evidence collected as part of the program, the underwriter may request additional requirements as needed
- Allow normal backdating

NEED HELP?

globalatlanticlife.com

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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. These subsidiaries are not authorized to do business in New York.

Accelerated Access Rider is not available in California.

Products issued by and all policy benefits are the responsibility of Accordia Life and Annuity Company, 215 10th Street, Des Moines, Iowa. Policy forms ICC17-IULA-L19, IULA-L19, ICC17-IULC-C18, IULC-C18. Rider Form ICC13-LTABR-E14, LTABR-E14, ICC16-LCCABR2-I16, LCCABR2-I16, ULWFL-E14

Approved Additional Insurance Program Carriers

Accordia Life and Annuity Company	Lincoln National Life Insurance Company
AIG Life Insurance Company	Lutheran Brotherhood
Allianz Life Insurance Company of North America	Massachusetts Mutual Life Insurance Company
Allstate Life Insurance Company	Metropolitan Life Insurance Company
American National	Merrill Lynch Life Insurance Company
American United Life	Midland National Life
Americo	Minnesota Life
Ameritas Life Insurance Company	Monumental Life Insurance Company
Assurity Life	National Life of Vermont
Axa Financial	National Life Insurance Company
Banner Life Insurance Company	New England Life Insurance Company
Berkshire Life	New York Life Insurance Company
Canada Life Insurance Company	No. American Co. for Life and Health Insurance
Clarica	Northwestern Mutual Life Insurance Company
Cincinnati Life	Ohio National
Connecticut General Life Insurance Company	Pacific Life Insurance Company
Farmers New World Life Insurance Company	Penn Mutual Life Insurance Company
Fidelity and Guaranty Life Insurance Company	Phoenix Life Insurance Company
First Great-West Life & Annuity Insurance Company	Principal Life Insurance Company
First Penn Pacific Life Insurance Company	Protective Life Insurance Company
Franklin Life Insurance Company	Prudential Insurance Company of America
GE Capital Life Insurance Company	Reliastar
General American Life Insurance Company	State Farm Life Insurance Company
Genworth Life Insurance Company	Savings Bank Life Insurance - MA
Great West Life & Annuity Insurance Company	Transamerica Life Insurance Company
Guardian Life Insurance Company	USAA Life Insurance Company
John Hancock Life Insurance Company	Voya Financial
Kansas City Life	West Coast Life Insurance Company
Lafayette Life Insurance Company	Woodmen of the World
Lincoln Benefit Life Insurance Company	Zurich Kemper Life Insurance Company

**SALES
IDEA
SERIES**

Gift of a Lifetime

Age

Sarah, 1 year old

Occupation

Approaching retirement

Life Status

New grandparents

Goals

Fund a life insurance policy for their granddaughter

Deb and Mark (both age 52) are thrilled at the birth of their new granddaughter, Sarah. They want to leave a legacy for baby Sarah to help her remember her grandparents fondly. They are interested in:

- A flexible asset that can provide benefits to Sarah throughout her life
- Accumulation potential with protection from market fluctuations

Deb and Mark meet with a life insurance agent who recommends purchasing the Global Accumulator product. Their agent informs them that by purchasing life insurance, Sarah could benefit over the course of her life with:

- Death benefit protection
- Access to policy cash values to assist with various life events, such as purchasing a new home, funding college expenses and paying off debt
- Potential supplemental retirement income later in life
- The Guaranteed Purchase Option Rider provides the option to purchase additional amounts of permanent life insurance at specified future dates without additional underwriting.*

Deb and Mark decide to fund the policy with a \$50 monthly premium for 20 years and transfer ownership of the policy to Sarah in the future.

1 Deb and Mark pay \$50 monthly premiums years 1-21 as a gift to Sarah.

3 Sarah uses policy values for a down payment on a new home.

Insured Age	Annual Outlay	Non-Guaranteed Cash Surrender Value	Non-Guaranteed Death Benefit
2	\$600	\$0	\$87,458
5	\$600	\$1,076	\$88,907
10	\$600	\$4,758	\$92,256
15	\$600	\$10,087	\$97,252
20	\$600	\$17,399	\$104,431
25	(\$10,000)	\$14,195	\$95,670
30	-	\$21,842	\$92,503
35	(\$20,000)	\$14,436	\$94,448
66	(\$50,000)	\$410,810	\$536,578
70	(\$50,000)	\$381,879	\$519,915
75	(\$50,000)	\$394,772	\$464,193
80	(\$50,000)	\$506,775	\$611,405
85	(\$50,000)	\$772,220	\$928,628
90	(\$50,000)	\$1,247,048	\$1,477,276

2 Through policy loan, Sarah accesses \$10,000 for college expenses.

4 Sarah uses accumulated policy values to supplement retirement income.

The scenario assumes a \$87,032 Increasing Face Amount, standard, non-tobacco, female, age 1, 100% Smart Buy-Up Performance Index Strategy with an illustrated rate of 6.40%. For corresponding guaranteed rates and values please refer to the Basic Illustration for the specific scenario depicted.

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Gift of a Lifetime

Based on the projected non-guaranteed values, Sarah could potentially access \$1.78M through age 100, as well as \$3.5 million of projected non-guaranteed death benefit remaining at age 100. This is truly a gift of a lifetime, and would remind Sarah of her grandparents for the rest of her life.

CONTACT US

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**Or visit the OnDemand section at
globalatlanticlife.com/demand for
more resources.**

* The rider [ICC13-ULGPO-E14 or ULGPO-E14] is available at policy issue, with charges deducted until age 40.

Juvenile Coverage—Coverage consideration will be up to 50% of the largest amount of coverage on either parent or guardian's life up to a maximum of \$500,000.

The availability of cash value from the life insurance policy assumes that the policyholder has paid sufficient premiums over time to build cash value and received a certain amount of interest on the policy's account value. It's also important to understand that the cash value of a universal life policy supports the internal charges of the policy. If the cash value falls to a point where it cannot support policy charges, the policy may lapse and the policyholder could lose insurance coverage.

It's always important to keep track of the policy's account value, especially if the client expects to take out a policy loan.

Outstanding loan amounts may be taxable upon lapse or surrender of the policy.

Global Accumulator 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 forms ICC19-IULA-A20, IULA-A20, ICC19-IULF1A20, IULF-A20. Endorsement form ICC19-IULBU1PTP-A20, IULBU1PTP-A20, ICC19-IULBU2PTP-A20, IULBU2PTP-A20.

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Not available in all states.

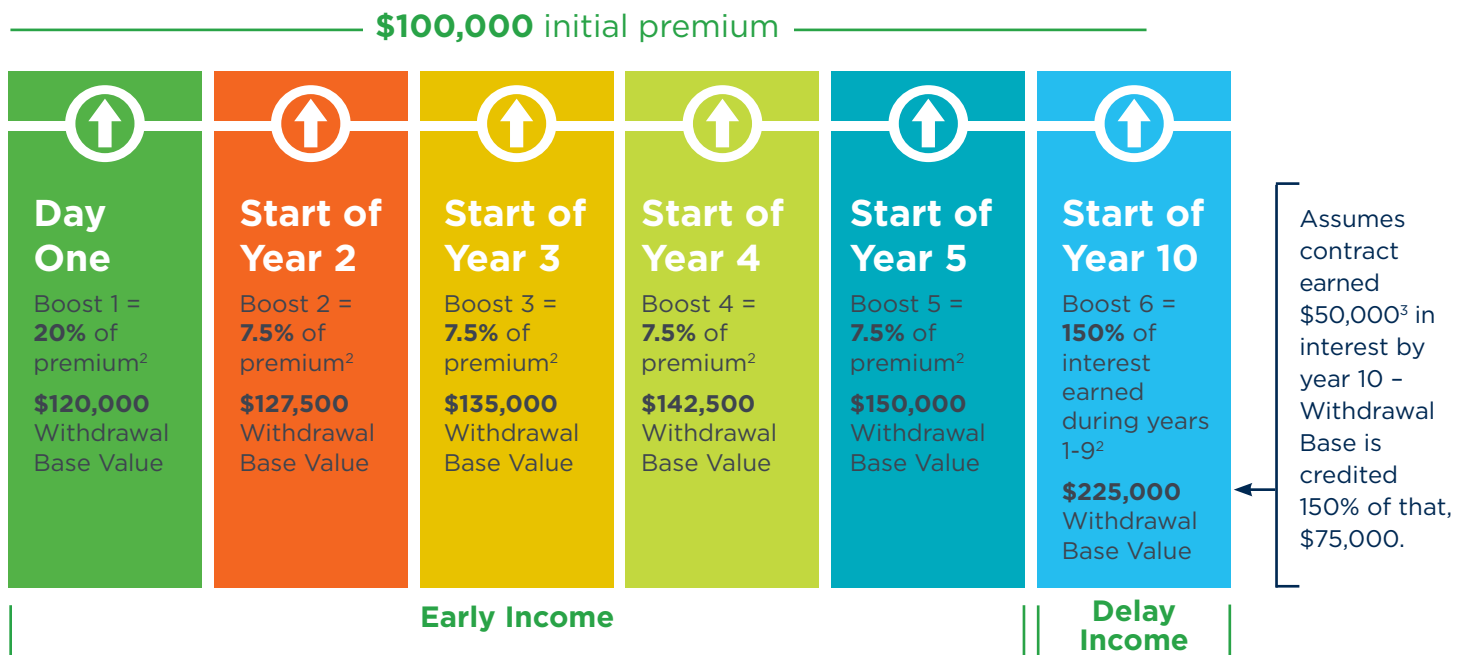
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Start rebuilding your retirement dreams with Income 150+ SE FIA

Meet John. He is close to retiring and was content to ride out the longest ever bull market heavily invested in equities. He chose not to protect his gains from the past 10+ years or reallocate a portion of his money to a protected source of lifetime income. And now, within a two to three-week period, his portfolio is down 20-30%. What can he do to get his retirement back on track?

Take a look at Income 150+ SE fixed index annuity, which can provide downside market protection and the opportunity for growth in an up market. Its strong early income story begins with a guaranteed 20% income boost on day one.¹ And, the longer John can delay starting his income benefit, the more income boosts he will receive.

Here's how it works:



¹ Income boosts, also known as Deferral Bonuses, are based on premium paid, and credited to the Withdrawal Base, reduced for any withdrawal in proportion to the reduction in contract value.

² Each boost value assumes income has not started and withdrawals have not been made. The Withdrawal Base and income boosts are not available on cash surrender or as death benefits.

³ This amount is hypothetical and is shown for illustration only.

The Guaranteed Lifetime Withdrawal Benefit is included at issue for an annual charge of 1.05% of the Withdrawal Base at the end of each contract year. The Withdrawal Base is a unique value, separate from Contract Value, and is not available for surrender or as a death benefit.

Deferral bonuses are only available prior to income activation. Withdrawals reduce income growth when taken prior to income activation.

Year 10 Deferral Bonus is 150% of interest earned on the contract value, reduced proportionately for any withdrawals, during years one through nine.

Talk to your financial professional for more information.

globalatlantic.com

This material is intended to provide educational information regarding the features and mechanics of the product and is intended for use with the general public. It should not be considered, and does not constitute, personalized investment advice. The issuing insurance company is not an investment adviser nor registered as such with the SEC or any state securities regulatory authority. It's not acting in any fiduciary capacity with respect to any contract and/or investment.

Guarantees are based on the claims-paying ability of Forethought Life Insurance Company and assume compliance with the product's benefit rules, as applicable.

A fixed index annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. A fixed index annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments or index.

Income 150+ SE fixed index annuity is issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Income 150+ is available in most states with Contract FA1801SPDA-01 and ICC17-FA1801SPDA-01 and rider forms FA4101-01, ICC17-FA4101-01, FA4106-01, ICC17-FA4106-01, FA4107-01, ICC17-FA4107-01, FA4108-01, ICC17-FA4108-01, FA4109-01, ICC17-FA4109-01, FA4110-01, ICC17-FA4110-01, FA4116-01, ICC17-FA4116-01, FA4111-01, CC17-FA4111-01, FA4112-01, ICC17-FA4112-01, FA4105-01 v2, ICC17-FA4105-01, FA4115-01, ICC17-FA4115-01, ICC14-FL-FIANC, FL-FIANC-13, ICC14-FL-FIATI and FL-FIATI-13.

Products and features are subject to state availability and variations. Read the Contract for complete details.

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Not a bank deposit	Not FDIC/NCUA insured	Not insured by any federal government agency	No bank guarantee	May lose value	Not a condition of any banking activity
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