

A Special Publication for CENCO Related Agents

# CENCO STREET JOURNAL

Volume 20, Issue 9

September 2020

## Check Out The Cenco Website:

[www.cencoinsurance.com](http://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**

## Inside this issue:

<b>Tips To Survive And Thrive Working From Home</b>	2
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## September Is Life Insurance Awareness Month

This year marks the 17th anniversary of Life Insurance Awareness Month (LIAM), an effort to raise awareness among consumers and producers about the need for life insurance. With disposable income at an all-time low, American families have to make difficult decisions to determine their financial priorities. Unfortunately, life insurance is not at the top of the list. Yet, many American families say they could not last a month without the breadwinner's salary.

Now more than ever, it is vital that consumers protect their financial security. Life insurance has been providing this kind of protection to Americans for more than 200 years.

According to LIMRA, during the past 5 years, approximately 6 million potential life insurance buyers got away - people who didn't buy but had issues or concerns that if addressed could have turned them into buyers.

When LIMRA talked with some of them, these shoppers offered insights into what life insurance professionals like you could have done to turn them into buyers.

- ♦ **Reach Out At Key Moments** - Contacting consumers at optimal life events (marriages, births, home purchases, business start-ups) is a good strategy.
- ♦ **Build Relationships** - Not only are prospects more likely to buy from a sales rep they consider to be their financial advisor or who they have done business with before, they are also more likely to provide referrals.
- ♦ **Help Prospects Understand** - When you help your prospects gain insight into what product and how much of it they should buy, they are more likely to take the final step and purchase coverage.
- ♦ **Follow Up With Prospects** - Most of the people you will talk to believe they need life insurance, although they may be struggling to make the final commitment to buy. Don't give up too soon.
- ♦ **Connect with Current Clients** - Who's more likely to buy from you, a stranger or a client who has already shown their trust in you? Current clients can be a good source for sales.

**Resources:** <https://www.lifehappens.org>

## 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!**

## Open Doors With BOE Insurance

Business owners understand the importance of cash flow. If you can help them understand the likelihood of disability and the effects it can have on that cash, you can help them understand the importance of Business Overhead Expense (BOE) Insurance. That can open the door to other discussions, including the business owner's need for additional disability and life insurance coverage.

Business owners have a great need for revenue to help keep the business doors open if they become too sick or hurt to work. BOE is designed to help cover the fixed-cost expenses and obligations of the company or practice.

The essential component in most small businesses is the business owner. It's the owner who holds the company together and keeps it running. If the owner becomes too sick or hurt to work, it could be detrimental to the business. Besides the normal monthly expenses of employee salaries, rent or mortgage payments and other company expenses; the owner may also need to consider hiring a temporary replacement in order to keep their business functioning.

### **BOE has some significant advantages in the marketplace:**

- ♦ Few agents market BOE.
- ♦ The product has tax advantages and is relatively inexpensive versus other disability products.
- ♦ Allows you to focus the interview and discussion not only on the immediate needs of the business, but also the needs of the owner. It may lead to additional business or personal protection strategies using insurance.

### **Target Market**

Business Overhead Expense Insurance is for medical/dental professionals and small business owners who are actively engaged in their business on a full-time basis. The day-to-day presence of these business owners is vital to the business and a disability will result in a definite loss of revenue to the company or practice. These businesses have a great need for income in order to keep the doors open, retain current customers or patients and remain viable if they suffer a disability.

### **Key Selling Points**

- ♦ The product is designed with relatively short elimination periods (30, 60 or 90 days). This lessens the need of the business owner to use receivables or other savings to keep the doors open.
- ♦ The benefit periods are 12, 18 or 24 months. This recognizes that it is likely at some point that the business owner will look at other options if the disability looks like it will go long-term. Those options might include bringing in other like-professionals or selling the business.
- ♦ The policy recognizes both residual (partial) and total disability days towards the satisfaction of the elimination period. Benefits like these recognize that every disability is unique and these features provide the most protection for the owner and their business.
- ♦ The policy provisions can handle the variable nature of business expenses. Expenses vary month to month, and the BOE policy can deal with those fluctuations throughout the course of the disability.
- ♦ A BOE policy is tax-deductible to the firm as a normal business expense. While benefits received upon claim approval are treated as income, the income is used to pay covered deductible expenses, generally resulting in net tax-free benefits.

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*September 2020*

**Accordia's  
Guaranteed Term  
Exchange Program's  
Conversion Credit  
Ends 9/30/20!  
ACT NOW!  
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](http://aig.com/QoLMasterPlaybook).  
**Everything you need is here!**

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





## INCOME

A guaranteed income boost on day one —  
with more boosts while waiting to take income



### Meet Ana and Dan

Ana and Dan, both 61, are planning to retire sometime within the next five years. For their retirement strategy, they want:

- **Guaranteed lifetime income that'll continue for both of their lives**
- **Flexibility to keep growing their income while waiting to take payments**

**Guaranteed lifetime income:**<sup>1</sup> With a series of income boosts,<sup>2</sup> Income 150+ SE fixed index annuity (FIA) can give Ana and Dan guaranteed income growth. Here's how a \$200,000 initial premium would grow their income Withdrawal Base over five years:

20%

**Day 1 | Boost one** = 20% of premium: \$240,000 Withdrawal Base value

7.5%

**Start of year 2 | Boost 2** = 7.5% of premium: \$255,000 Withdrawal Base value

7.5%

**Start of year 3 | Boost 3** = 7.5% of premium: \$270,000 Withdrawal Base value

7.5%

**Start of year 4 | Boost 4** = 7.5% of premium: \$285,000 Withdrawal Base value

7.5%

**Start of year 5 | Boost 5** = 7.5% of premium: \$300,000 Withdrawal Base value

At age 65, their Withdrawal Base would be \$300,000. Starting their income at the beginning of contract year five, they'd get **a guaranteed \$11,250 every year for the rest of their lives, even after one of them passes.**<sup>3,4</sup>

150%

**Start of year 10 | Boost 6** = 150% of any interest earned

**Flexibility:** Should Ana and Dan delay their retirement until they turn 70, Income 150+ provides a sixth boost. At year 10, they'd get 150% of any interest earned during the first nine years of their annuity. Hypothetically, if they earned \$50,000 in interest by year 10, their Withdrawal Base would be credited 150% of that amount, or \$75,000, to bring their Withdrawal Base value to \$375,000. **Assuming this hypothetical boost, if they started their income at age 70, Ana and Dan would get \$15,937 every year for life.**<sup>3,5</sup>

This strategy may involve the purchase of a fixed index annuity (FIA) with a benefit provided for a charge. FIAs are typically meant for long-term savings purposes. Withdrawals during the early years may incur a withdrawal charge, assessed as a percentage of the withdrawal. Withdrawal charges vary by product. FIAs are insurance contracts, not securities, and do not directly participate in any stock, bond, or equity investments. Contract owners are not buying shares of any stock or index, even though index performance may indirectly affect contract values. Index-based crediting methods may experience years with 0% crediting. Though crediting is determined, in part, by the performance of an equity index, the credited rate is typically subject to a cap, spread, participation rate or performance trigger. Additional benefits vary by product and may be subject to charges. Indices are not available for direct investment.

- <sup>1</sup> The income benefit is included on date of issue for an annual charge of 1.05% of the Withdrawal Base at the end of each contract year.
- <sup>2</sup> 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. Withdrawals prior to income activation may reduce the Deferral Bonuses, also known as Income Boosts.
- <sup>3</sup> Assumes joint income option selected.
- <sup>4</sup> Based on an income starting age of 65 and a joint lifetime withdrawal percentage of 3.75%.
- <sup>5</sup> Based on an income starting age of 70 and a joint lifetime withdrawal percentage of 4.25%.

[globalatlantic.com](http://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.**

If you are purchasing a fixed index annuity through a tax-advantaged retirement plan such as an IRA, you will receive no additional tax advantage from a fixed index annuity. Under these circumstances, you should only consider buying a fixed index annuity if it makes sense because of the annuity's other features, such as lifetime income payments and death benefit protection.

Taxable distributions (including certain deemed distributions) are subject to ordinary income taxes, and if made prior to age 59½, may also be subject to a 10% federal income tax penalty. Distributions received from a non-qualified contract before the Annuity Commencement Date are taxable to the extent of the income on the contract. Payments from IRAs are taxable in accordance with the normal rules surrounding taxation of payments from an IRA. Early surrender charges may also apply. Withdrawals will reduce the death benefit and any optional guaranteed amounts in an amount more than the actual withdrawal.

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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, ICC17-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 and firm 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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# A SMART, Flexible approach to planning for the future

## Age

Jeff, 40

## Life Status

Father, growing family

## Goals

Fund a life insurance policy to assist with children's college expenses

Families today are concerned about the cost of a college education. They want their children to have the opportunity of higher education, but are unsure of how they will fund it. What if a life insurance policy could protect a family and potentially help with education-related expenses? A Global Accumulator indexed universal life policy can do that.

Jeff has children who are very young and still years away from college. He knows that starting to save early may significantly reduce the amount needed to be borrowed from other sources. Jeff also believes life insurance is an important part of overall financial planning, as it provides financial protection from the unexpected. With permanent cash value life insurance, Jeff can achieve both goals.

What Jeff didn't realize is that some types of cash value life insurance have favorable tax characteristics. Plus, unlike a dedicated college savings plan, Jeff doesn't have to use the cash value of a permanent life insurance policy for college expenses. The cash value could be used for other purposes in the event his children do not need these funds for college. Finally, the cash value of a life insurance policy is generally not considered when determining the need for financial aid.

Average Federal Student Loan Debt:

# \$32,731

Source: Friedman, Z.  
(2020/02/03) Student Loan Debt Statistics. [www.forbes.com](http://www.forbes.com)

## The Global Accumulator solution in this hypothetical example consists of 3 components

### Funding

18-year funding period

(Age 40 - 58)

- Jeff's Global Accumulator policy is funded with a \$500 monthly planned premium which provides an initial non-guaranteed face amount of \$178,375.
- At age 58, after paying \$108,000 in total planned premiums, the non-guaranteed cash value is projected to be \$173,174 with a projected non-guaranteed death benefit of \$351,549.

### Cashflow

4-year policy loans

(Age 58 - 62)

- With a daughter in college, Jeff would like to provide some financial assistance to cover a portion of her expenses. Over a period of 4 years, Jeff chooses to access his life insurance policy's cash value through policy loans of \$35,000 per year.

### Death Benefits & Accumulated Cash Values

(Age 70+)

- At age 70, and with Jeff fully in retirement, the non-guaranteed cash value of his policy has grown to a projected \$197,075 with a projected death benefit of \$264,832. At that time, he can choose to access his cash value, or he may choose to allow those values to continue to accumulate.

Male, 40, preferred NT, min non-MEC death benefit, Increasing DB switch to level @58, premium of \$500 PAC/Monthly to age 58, variable interest rate loan with max 1% spread. Assumes a SMART Buy-Up Performance non-guaranteed illustrated rate of 6.40%. For corresponding guaranteed rates and values, please refer to the Basic Illustration for the specific scenario depicted.



## A SMART, Flexible approach to planning for the future

Global Accumulator also offers:

- Death benefit protection that can grow as cash values increase
- Interest crediting based, in part, on the performance of a financial index
- SMART Buy-Up indexed strategies that offer greater accumulation potential, for a charge
- **New** Maximum Variable Loan Interest Rate of 6%\*
- New Accelerated Access Rider (AAR) maximum payout per critical illness occurrence of \$75,000 (AAR not available in California)

### **Global Accumulator** SMART. Flexible. Accumulation.

#### CONTACT US

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(855) 887-4487, option 3

[salesupport@gafg.com](mailto:salesupport@gafg.com)

\* Only available on Global Accumulator

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-IULF-A20, IULF-A20. Rider form ICC16-LCCABR2-I16, LCCABR2-I16. Endorsement form ICC19-IULBU1PTP-A20, IULBU1PTP-A20, ICC19-IULBU2PTP-A20, IULBU2PTP-A20,

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Not available in all states.

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

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# Guaranteed Term Exchange Program

With the Guaranteed Term Exchange Program, your clients can get valuable, permanent life insurance protection with **NO UNDERWRITING**.

Through the Guaranteed Term Exchange Program individuals have the option to convert their term policies, issued by an eligible carrier, to any of our current single-life indexed universal life products.

## Rules of the Road

- Term policy must be with an **eligible company**
- Conversion must occur within 36 months of the term policy issue date
- Original term policy must have been fully underwritten
- Term policy must have been issued at standard or better rates
- Term policy must be fully surrendered and assigned to Accordia Life
- New, Permanent policy guidelines:
  - \$100,000 minimum face; \$1 million maximum face
  - Minimum issue age 18; Maximum issue age 65
  - Same owner and insured as on term policy
  - Same rating will apply (standard-to-standard, preferred-to-preferred)
- Term Riders on permanent plans are **not** eligible
- Non-term Riders require full underwriting
- No partial conversions are allowed
- No term blends are allowed on the permanent policy

Permanent policy options include:

- Global Accumulator
- Lifetime Builder ELITE
- Lifetime Foundation ELITE

For additional details, please see the following materials:

- Guaranteed Term Exchange Brochure
- Guaranteed Term Exchange Checklist
- Absolute Assignment Form

## Helpful Hints

To help expedite processing, follow these helpful hints:

- For equal face amounts complete the proposed insured, owner, beneficiary, policy information and premium sections of the application
- Send **all** pages of the application for faster processing
- Obtain all proper signatures
- For increased face amounts or additional benefits, full underwriting is required, and the entire application must be completed

Plus, there are a few other items that we **must** receive in order to issue the new, permanent policy:

- State-specific replacement form where required
- Completed assignment form with original signatures
- The original term policy, including the policy data page (lost policy forms or affidavits are not accepted)
- Sufficient premium to put the new policy in force
- A full, compliant illustration

## A Term Conversion Credit

Need another reason to talk to your term customers?

How about a term conversion credit of **12 months** of the term premium? This is the amount that we will credit to the new, permanent policy (not including policy fee).

The only thing we will ask is that the owner of the new, permanent policy pay at least one additional modal premium (or the balance for the annual premium). Unused term conversion credits, if applicable, will **not** be refunded in cash.

Term conversion credits are non-commissionable.

**NEED HELP?**

[globalatlanticlife.com](http://globalatlanticlife.com)

(855) 887-4487, option 3

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Products not available in all states.

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## ELIGIBLE COMPANIES (AS OF JANUARY 2020)

AIG Life Assurance Company of New York  
AIG Life Insurance Company  
Allianz Life Insurance Company of North America  
Allstate Life Insurance Company  
Allstate Life Insurance Company of NY  
American General Life and Accident Insurance Company  
American General Life Insurance Company  
American General Assurance Company  
American Mayflower Life Insurance Company  
American Mayflower Life Insurance Company of NY  
American National<sup>1</sup>  
American United Life  
Americo  
Ameritas Life Insurance Company  
Assurity Life  
Axa Financial  
Axa Equitable Life Insurance Company  
Banner Life Insurance Company  
Berkshire Life  
Canada Life Insurance Company  
Canada Life Insurance Company of New York  
Clarica  
Cincinnati Life  
Connecticut General Life Insurance Company  
Connecticut Mutual Life Insurance Company  
Farmers New World Life Insurance Company  
Fidelity and Guaranty Life Insurance Company  
Fidelity and Guaranty Life Insurance Company of New York  
First Colony Life Insurance Company  
First Fortis Life Insurance Company  
First Great-West Life & Annuity Insurance Company  
First Penn Pacific Life Insurance Company  
Fortis Life Insurance Company  
Franklin Life Insurance Company  
GE Capital Life Insurance Company  
GE Capital Life Assurance Company of New York  
General American Life Insurance Company  
Genworth Life Insurance Company  
Genworth Life Insurance Company of NY  
Great West Life & Annuity Insurance Company  
Guardian Life Insurance Company  
The Hartford  
John Hancock Life Insurance Company  
Kansas City Life  
Lafayette Life Insurance Company  
Liberty Life Insurance Company  
Life Investors Financial Group, Inc.  
Lincoln Benefit Life Insurance Company  
Lincoln Life and Annuity Company of NY  
Lincoln National Life Insurance Company  
Lutheran Brotherhood  
Massachusetts Mutual Life Insurance Company  
Metropolitan Life Insurance Company  
Merrill Lynch Life Insurance Company of New York

Merrill Lynch Life Insurance Company  
Midland National Life  
Minnesota Life  
Monumental Life Insurance Company  
MONY Life Insurance Company  
National Life of Vermont  
National Life Insurance Company  
New England Life Insurance Company  
New York Life Insurance Company  
No. American Co. for Life and Health Insurance  
No. American Co. for Life and Health Insurance of NY  
Northwestern Mutual Life Insurance Company  
Ohio National  
Old Line Life Insurance Company  
Pacific Life Insurance Company  
Pacific Life and Annuity Company  
Penn Mutual Life Insurance Company  
Phoenix Life Insurance Company  
Principal Financial Group  
Principal Life Insurance Company  
Protective Life Insurance Company  
Protective Life & Annuity Insurance Company  
Provident Mutual Life Insurance Company  
Provident Life and Casualty Company  
Prudential Insurance Company of America  
Reliastar  
Reliastar Life Insurance Company of NY  
Security Connecticut Life Insurance Company  
State Farm Life Insurance Company  
State Farm Life and Accident Assurance Company  
Savings Bank Life Insurance - MA  
Stonebridge Casualty Insurance Company  
Stonebridge Life Insurance Company  
Sun Life of Canada  
Sun Life Insurance & Annuity of NY  
Transamerica Life Insurance Company  
Transamerica Financial Life Insurance Company  
Union Central Life Insurance Company  
United States Life Insurance Company  
USAA Life Insurance Company  
Voya Financial  
West Coast Life Insurance Company  
Western Reserve Life Assurance Company  
William Penn Life Insurance Company of New York  
Woodmen of the World  
Zurich Kemper Life Insurance Company  
Zurich Life Insurance Company of New York

Eligible companies and/or program may be modified or cancelled at any time.

<sup>1</sup>Death Benefit amounts over \$250,000 only.