

A Special Publication for CENCO Related Agents

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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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Is Your Business Ready For The New Year?

Between planning for the holidays and tying up the year's loose ends, this time can be a busy one. While you may have a lot on your plate right now, you'll still want to get your 2021 off to a good start. Here are some tips to help your business ring in the New Year on the right note:



- ♦ **What's Your Resolution?** - Some people make many resolutions for the New Year, and others only have one. Be sure revisiting the prospective clients that have slipped off your radar is at the top of your list for next year.
- ♦ **Get Your Business to Underwriting** - Don't wait until the end of the month or next year to get your business submitted. Send as much as you can into underwriting as soon as possible prior to 2021.
- ♦ **Fill Your Schedule** - Who will you speak to after the holiday season has come and gone? Develop a list of clients to contact during the first quarter next year, so your focus can be on closing sales.
- ♦ **Get Your January Calendar Set** - Schedule your January meetings as soon as you can! Use this step-by-step to get started:
 - 1) Make a list of prospects that weren't ready to commit during the previous year.
 - 2) Mention that you heard a great idea that made you think of them.
 - 3) Be sensitive about the time of year and be genuine. Keep the conversation light hearted.
 - 4) Set the expectation to get together in January.
- ♦ **Review Term Cases** - Are there conversion opportunities within your existing business? Review your term cases to uncover new ways to help your clients and new avenues to enhance your book of business.

While the end of the year can be overwhelming, come this time next year you will be thankful you put in the extra work to get your 2021 off to a good start.

Cenco Is Making Your Life Easier!

We have launched our new upgraded producer support website at www.cencoinsurance.com. The new site includes all of the previous websites most popular tools and links, but in easier to use formats, including direct access to:

- ◆ Upgraded term quoting now including NLG product quotes for selected insurers and some IUL's including rated premiums.
- ◆ New quote-and-apply - Now you can do your quote and go directly to an e-application, quick-app or application forms without having to separately get forms or log into an insurer website.
- ◆ Even Better! New stand-alone e-applications, where you can do your life applications for more than one insurer right on the Cenco website. No need to log into each insurer website separately. Even if you don't do a quote, you can go directly to each selected insurer's e-application, quick-app or application forms directly from Cenco's website.
- ◆ Full life and annuity product features and specifications database, you no longer need to go to each insurer's website to get product features and details.
- ◆ Online underwriting pre-screening. No more guessing or having to spend hours or days doing pre-screens with multiple carriers.
- ◆ "One-And-Done" online quick contracting, just input contracting information one time and then your next insurer contracting can be auto-filled for you.
- ◆ Annuity search engine including current rates and detailed individual product features, no need to find and search carrier websites.
- ◆ Virtual sales tutorial tool kit.
- ◆ Many other new features including easier access to information sales and marketing resources, agent testimonials and more.

For more valuable commission generating information, check us out now at www.cencoinsurance.com.

Policy Reviews

When was the last time you spoke with your clients about their life insurance? Probably not since they purchased their policy - several years ago.

Now is the time to contact your clients and go over the issues you discussed in determining the type and amount of coverage that they needed. - and how many of those issues have changed since then.

- Has their marital status changed?
- Have their children graduated college and moved out on their own?
- Have they purchased a new home or paid off a mortgage?
- Have they started a business - or sold one?
- Has a promotion or job change altered their income situation?
- Have there been changes in the tax laws that apply to them?
- Have they received an inheritance?
- Have they acquired assets (such as real estate) that have increased their financial worth?

If they answered “yes” to one or more of these questions, it is time to sit down with your client to see if their coverage is still working for them.

How A Policy Review Works

A policy review is actually a very simple process. You'll sit down with your client and go over their current coverage with the following questions in mind:

- Is the death benefit amount in line with their current situation? Life events and changing homes, reducing or increasing mortgage sizes could mean more or less coverage is needed.
- Is the product type the best option for your client right now? For example, if they have a term policy because of the lower premiums, it might be time to look at converting it to a permanent policy.
- Is their beneficiary designation still accurate?
- How has the policy been performing? Take a look and see if their choices are still aligned with their objectives and their risk tolerance.
- Is the product still competitive based on today's standards? Changes to product designs, interest rates and lifestyles have helped to reduce prices in recent years. You can discuss the benefits and limitations of both their current coverage and new products to help decide what steps (if any) are appropriate.

This brief but thorough process will provide you and your client with the information required to bring their coverage up to date with their needs.

Benefits Of A Policy Review

Most people like to know if they are on track with their life insurance coverage and periodic reviews can help provide that insight. Even though such a review might appear to be unnecessary at the time, most clients are quick to recognize the benefits it yields, including:

- The reassurance that their insurance coverage is in line with their family's needs.
- The assurance that their tax-advantaged planning is in line with the current environment.
- The opportunity to look at their entire financial situation, which could uncover other changes they may want to think about.

If it's been a few years since you have contacted your clients about their life insurance coverage, call them today and set up an appointment.

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**January
2012**

***Top Annuity Picks
For
Accumulation,
Income and
Protection
Details Inside!***

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

- Ages 0-50
- Face amounts \$50K to \$1 Million
- 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

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It is now easier to find everything you need to succeed. From life insurance product know-how to valuable tools like Generation Station, Life to the Max and the new improved Campaign in a Box, it's all here and within reach.



Help your clients plan today for **more care** tomorrow

2020 has been a year of monumental change – fundamentally shifting the way Americans live now and how they will navigate the unforeseen future. Over the next 40 years, Americans 65 and older will more than double, reaching 80 million in 2040.¹ By then, the number of adults 85 and older and the group most often needing help with basic personal care, will nearly quadruple.¹

Unplanned long-term care (LTC) expenses could have a devastating effect on your clients' retirement nest egg which is why it's important to have a plan in place for this possibility.

Aging Americans need more support now than ever before.

Every day until 2030, 10,000 Baby Boomers will turn 65² and 7 out of 10 people will require long term care in their lifetime.³ If your client had an incident that required long-term care, take a look at the costs they'd be facing:

Annual Median Costs for Care:⁴

In-Home Care		Community and Assisted Living		Nursing Home Facility	
Homemaker services ¹	\$51,480	Adult Day Health Care ³	\$19,500	Semi Private Room ³	\$90,155
Change since 2018 ²	7.14%	Change since 2018 ²	4.17%	Change since 2018 ²	0.96%
Home Health Aide ¹	\$52,624	Assisted Living Facility ⁴	\$48,612	Private Room ⁵	\$102,200
Change since 2018 ²	4.55%	Change since 2018 ²	1.28%	Change since 2018 ²	1.82%

Many older Americans are forced into nursing homes – but most would prefer to live independently in their own homes.

Should your clients experience an incident that leaves them in need of long-term care, recovering at home may be just the thing.

ForeCare covers many in-home services that could help them recover safely and comfortably, right in their own home:

- ☒ Home Care
- ☒ Personal Services
- ☒ Chore Services
- ☒ Home Health Aide
- ☒ Homemaker Services
- ☒ Nurse and Therapist

Long-term care planning as part of an overall retirement strategy can give your clients the peace of mind knowing that if the unimaginable happens, they'll be prepared.

With ForeCare, they can choose from the options their doctor prescribes. Whether they receive care at home or in an assisted living community, ForeCare affords them more control to choose what's best for their unique needs.

ForeCare, a fixed annuity with LTC benefits, can help your clients preserve the assets they've worked so hard to build:

- No elimination/waiting period for in-home care. Dollars are available day one for care.
- No medical exam – it takes just 30 minutes on the phone.
- Potential to double or triple your clients' money for qualified LTC expenses.⁶
- Includes legacy and tax advantages – what's unused gets passed on.
- A potentially federal income-tax free LTC strategy.

Visit globalatlantic.com/imo/ltc, contact your IMO or call us at (855) 447-2537.

globalatlantic.com

¹ Urban Institute. The US Population is Aging.

² The Guide To Being A Baby Boomer. SeniorLiving.Org.

³ 2019 U.S. Department of Health and Human Services ([longtermcare.acl.gov](https://www.longtermcare.acl.gov))

⁴ Genworth Cost of Care Survey 2019 ([genworth.com](https://www.genworth.com))

⁵ LIMRA. Secure Retirement Institute: Pandemic Raises Concern About Saving Enough for Retirement.

⁶ This is called the ForeCare Multiplier (for non-qualified funds only): it provides two or three times (depending on underwriting eligibility) the amount of contract value in long-term care coverage to spend on qualified long-term care expenses. Benefits are subject to a maximum monthly benefit. The additional coverage in excess of the Contract Value is only available to use for a qualified long-term care benefit and will not become part of the contract value or the death benefit. Withdrawals, other than for qualified long-term care expenses, will adversely affect the amount of coverage for long-term care benefits in the future. Note: California policies apply the multiplier to the initial premium net of any optional benefit charges, and not the current contract value.

ForeCare fixed annuity is issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Available in most states with contract FA1101SPDA-01 (certificate series GA1101SPDA-01, as applicable) with Rider for Long-Term Care Benefits Form LTC2000-01, Optional Inflation Protection Benefit Rider Form LTC2001-01 and Optional Nonforfeiture Benefit Rider Form LTC2002-01 (certificate series LTCG2000-01, LTCG2001-01 and LTCG2002-01, as applicable). This is a solicitation of Long-Term Care insurance.

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

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

Global Atlantic Financial Group (Global Atlantic) is the marketing name for Global Atlantic Financial Group Limited and its subsidiaries, including Forethought Life Insurance Company and Accordia Life and Annuity Company. Each subsidiary is responsible for its own financial and contractual obligations. These subsidiaries are not authorized to do business in New York.




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TOP PICKS

for Accumulation, Income and Protection

Strategy	Top Picks	Annuity
 ACCUMULATION	<p>Legacy Growth Opportunity with a competitive EDB 7% growth of premium for 15 years with the optional Enhanced Death Benefit¹</p> <p>100% history of rate renewals with renewal rates matching the prior strategy term²</p> <p>Competitive commissions</p>	<p>Choice Accumulation II fixed index annuity</p>
 INCOME	<p>Strong Early Income Strategy 20% income boost on day 1, with additional boosts the longer your clients can wait for income Annual income boosts in years 1-5 and another at year 10³</p> <p>PLUS Help for a healthcare need – 2X income for up to 5 years⁴ for no additional cost</p> <p>Top Tier Immediate Income Industry leader in 5-year through 10-year periods certain⁵</p>	<p>Income 150+ SE fixed index annuity</p> <p>ForeCertain income annuity</p>
 PROTECTION	<p>2x or 3x Contract Value for LTC⁶ No waiting period. Elimination period is 90 days of covered care within 270 consecutive days, waived for home health care with a qualifying plan of care. No medical exam – just 30 minutes on the phone.</p>	<p>ForeCare fixed annuity with long-term care benefits</p>

For more information, contact your IMO or call the Global Atlantic sales desk at **(855) 44-SALES (447-2537)**, option 1.

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

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- ¹ The optional Enhanced Death Benefit is available at an annual cost of 0.50%, assessed at the end of the contract year, based off of the Enhanced Death Benefit amount. The benefit is comprised of a guaranteed roll-up of 7.00% simple interest for 15 years based off of premiums, reduced by withdrawals. All withdrawals will reduce the benefit. Should your client die before the 15-year contract anniversary, the EDB will stop growing. A minimum issue age of 0 and maximum age of 75 will apply. This optional benefit is separate and distinct from contract value. Beneficiary receives the EDB or contract value as a death benefit-whichever is greater.
- ² Interest credits received are based on the current interest crediting strategy rates in place when selected. There is no guarantee that historical rates will be renewed and there is the potential for 0% crediting during any strategy term.
- ³ Prior to the Income Activation Date, a deferral bonus, also called an Income Boost, is applied at issue and also at the start of years 2, 3, 4, 5 & 10. Deferral bonuses do not apply after the activation date. Annual income boosts assume no prior withdrawals. 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.
- ⁴ Not available in California. The Income Enhancement Benefit is not long-term care insurance and is not intended to replace such coverage. It is referred to as the Annual Payment Accelerator Rider in the contract. The benefit is available only if your contract value is above the minimum allowed under the Income Enhancement Benefit. Once a benefit period ends, a new benefit period is no longer available. The Income Enhancement Benefit can be used one time only per contract. Available for ages 75 or younger. Recertification by a healthcare professional is required prior to years three, four, and five, if applicable. There is a one-year waiting period and 90 day elimination period prior to receiving benefits.
- ⁵ Monthly payout amounts based on CANNEX for 5-year, 7-year and 10-year period certain payouts as of 11/23/20.
- ⁶ The ForeCare Multiplier provides two or three times (depending on underwriting eligibility) the amount of contract value (initial premium in CA) in long-term care coverage to spend on qualified long-term care expenses. Benefits are subject to a maximum monthly benefit. The additional coverage in excess of the Contract Value is only available to use for a qualified long-term care benefit and will not become part of the contract value or the death benefit. Withdrawals, other than for qualified long-term care expenses, will adversely affect the amount of coverage for long-term care benefits in the future.

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This material is intended to provide educational information regarding the features and mechanics of the products and is intended for producer use only. 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.

Choice Accumulation II fixed index annuity is issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Choice Accumulation is available 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, FA4102-01 v2, ICC17-FA4102-01, FA4104-01 v2, ICC17-FA4104-01, ICC14-FL-FIANC, FL-FIANC-13, ICC14-FL-FIATI and FL-FIATI-13.

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.

ForeCertain Income Annuity is issued by Forethought Life Insurance Company, 10 West market Street, Suite 2300, Indianapolis, Indiana and are available in most states with contract FL-FPA-13, as applicable.

ForeCare fixed annuity is issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana. Available in most states with contract FA1101SPDA-01 (certificate series GA1101SPDA-01, as applicable) with Rider for Long-Term Care Benefits Form LTC2000-01, Optional Inflation Protection Benefit Rider Form LTC2001-01 and Optional Nonforfeiture Benefit Rider Form LTC2002-01 (certificate series LTCG2000-01, LTCG2001-01 and LTCG2002-01, as applicable). This is a solicitation of Long-Term Care insurance.

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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.

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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.

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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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