

A Special Publication for CENCO Related Agents

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- Quotes
- Forms
- Introduction Kits for Our Core Carriers
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CD's vs. Fixed Deferred Annuities

For individuals concerned that their CD's do not pay sufficient income and who are concerned that what income they make is taxed away by the U.S. Government in their increasing need to create revenue, a deferred annuity is an option to consider.

Listed below are several differences between CD's and tax deferred annuities.



	<u>CD</u>	<u>ANNUITY</u>
Will this product provide safety of principal?	YES	YES
Access to principal? (subject to surrender charges)	YES	YES
Does the entire principal remain unreduced by commissions?	YES	YES
Will the product provide tax deferred growth?	NO	YES
Does the product provide for flexible contributions?	NO	YES
Will this product avoid the costs and delays associated with probate?	NO	YES
Can earnings on the product be automatically recontributed without being currently taxed?	NO	YES
Can the product provide guaranteed lifetime income without the principal first being taxed?	NO	YES
Can the product provide social security advantages by reducing taxable income that would make social security taxable?	NO	YES
Can the product provide potentially higher yields?	NO	YES

Clients should contact their attorney or tax advisor on their specific situation.

Call Cenco for more information on deferred annuities.

Term Conversion With The Accelerated Access Solution (AAS) Rider

The primary reason to buy life insurance is to provide a tax-free death benefit to the ones you love - the people who depend on you. A term insurance policy from American General Life Insurance Company provides that coverage.

However, this policy only protects your client for a fixed number of years.

- What happens if they need protection for a longer period?
- What if they want more from their policy?

With the powerful new life insurance options that are available today, your client can do much more than provide a death benefit to their loved ones. Consider converting their current policy to a permanent life insurance product.

And now they have the option of electing to add on chronic illness protection with the Accelerated Access Solution Chronic Illness rider if they meet the eligibility requirements:

- Available on QoL Flex Term policies issued within the previous 5 years and still within its convertible period.
- Insured age 60 or younger.
- Original policy issued at a standard or better underwriting classification.
- Permanent policies available for conversion: QoL Guarantee Plus GUL II, QoL Max Accumulator+ II and QoL Value+ Protector II.

ACCESS THEIR OWN LIFE INSURANCE BENEFITS WHILE LIVING

By adding the Accelerated Access Solution (AAS) Chronic Illness rider to a select life insurance policy when they do a term conversion, they can access their income tax-free life insurance benefits, if diagnosed with a chronic illness.

Should an eligible chronic illness occur, they can be paid monthly benefits until that illness improves or their AAS benefit is exhausted - whichever happens first. It's a good option for consumers who understand the value and security of combining death benefit and chronic illness protection into one.

CONTACT CENCO FOR MORE INFORMATION

A Cross Selling Opportunity That Often Gets Overlooked

With medical advancements, people are able to survive critical illnesses which may in the past have resulted in a death. While your clients can rest easy knowing they have a higher chance of survival if they receive an unsettling diagnosis - they also have to afford living with the condition, which can create a severe financial strain if they are not properly covered.

Critical Illness Insurance offers a tax-free lump sum payment on first diagnosis of any one of a list of serious illnesses—including cancer, heart attacks, or stroke. With comprehensive plans and affordable costs - you could find coverage to fit any client's budget, with benefits up to \$500,000. For a total of \$98 a month, a male, age 45 could receive a \$50,000 lifetime benefit with the option to choose 10-15-20 or even 30-year coverage periods.

With Critical Illness Insurance, your clients' premium dollars are, in essence, being put into a safety deposit box, which can be collected in one of three ways:

- The policy will pay the face value in the event your client is diagnosed with one of the 12 covered illnesses, including loss of Independent Living.
- The policy will pay the face value to your beneficiary in the event your client passes from one of the covered illnesses.
- 100% of all premiums paid towards the plan will be returned to the beneficiary as a tax-free death benefit if your client passes for any other reason.

While most critical illness policies have a reduction of benefit at age 65 - we have contracts that extend the full benefits out to age 70. In addition, any benefits after age 70 would still pay a full benefit for loss of Independent Living.

Traditional health insurance plans, while the most common form of protection, will only cover hospital and pharmaceutical expenses. However, additional costs, such as insurance deductibles, childcare, insurance premiums, and short-term home health care would be billed directly to your client - who should be recovering, not stressing about how they will pay the bills.

Critical Illness Insurance is one of the best kept secrets in the industry and provides advisors a great opportunity right now to meet more clients, help more families and increase sales. Look to your clients with a family history of Cancer, Heart Disease, or Hypertension. They are very likely to be interested in purchasing protection.

Contact Cenco for detailed information about a plan that meets each of your clients' needs and budget.

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

**Non-Medical Underwriting
On QoL Max Accumulator+ II
And QoL Value+ Protector II**

- Ages 0-50
- Face amounts \$50K to \$1 Million
- No lab tests, exams or APS required
- All rate classes are available
- Part B AIG-ordered tele-interview
- Faster processing times using the iGO eApplication, leads to faster commissions for the agent

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Disability
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Lifetime Foundation ELITE

A product for all of life's seasons

Age

Emily, 40

Occupation

Vice President

Life Status

Single

Goals

 Protection and
Accumulation

An innovative approach to lifetime guarantees

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

Emily Walsh, 40, was recently promoted to vice president of her company. The new job comes with a significant annual bonus, and the mom of two children, ages 8 and 11, wants to be sure she's using the money to do more for her family. One thing she's always thinking about is how to ensure her kids are well provided for if she's not there to help them herself.

Emily's concerns are:



**Providing for
her children**



**Keeping the
family home**



**Paying for
her children's
education**



**Covering
unexpected needs
later in life**

**Emily has decided she needs a life insurance policy
with a \$2 million death benefit**



A solution with flexible options

Emily's life insurance agent suggests she look at Lifetime Foundation ELITE because it provides a death benefit guarantee to a reasonable life expectancy. At 40, Emily can imagine living beyond age 80, and her agent explains that cash value in the policy could carry the death benefit even further. Adding the Wellness for Life® rider and qualifying for Wellness for Life Rewards® will help her accumulate a little extra cash in the policy, even without paying a higher premium, and this could help her policy stay in force long past the death benefit guarantee period.

In just a few years, Emily will need to make tuition payments rather than life insurance premium payments. Her agent suggests a 10-pay scenario designed to meet the minimum premium requirement, sustaining her death benefit guarantee while freeing up her budget at a time she'll need it.

All that's left is to choose a 10-pay premium that could carry her death benefit beyond the initial guarantee — without spending beyond her budget. With Lifetime Foundation ELITE, many of the monthly charges that keep the policy in force end at age 90, on a current non-guaranteed basis. This means it could take significantly less cash value at 90 to carry the policy to age 121. Here, we show the premium it takes for Emily to have \$5,000 in cash value at age 90, which should be enough under current assumptions:

Carry solve	Premium	Coverage period
Required Minimum 10-pay	\$16,952	Guaranteed coverage to age 80
10-pay with \$5,000 in cash value at age 90	\$18,250	To age 121, on a non-guaranteed basis

At the end of their conversation, her agent explains Lifetime Foundation ELITE's Accelerated Access Rider (AAR), which enables her to access a portion of her death benefit proceeds in the event she is diagnosed with a critical or chronic illness. Emily has watched her parents care for her aging grandfather. With AAR, she may be able to alleviate some of the stress to her loved ones if she ever needs care.

Put this all together, and you see that Lifetime Foundation ELITE is a simple, affordable and secure solution to many clients' needs. Why not run an illustration for your next death benefit sale using Lifetime Foundation ELITE?

CONTACT US

globalatlanticlife.com

(855) 887-4487, option 3

salesupport@gafg.com

¹ Assumes female, age 40, preferred NT, \$2 million death benefit 10 pay, using a 6% illustrated rate.

Lifetime Foundation ELITE is issued by and all policy benefit are the responsibility of Accordia Life and Annuity Company, 215 10th Street, Des Moines, Iowa. Accordia Life is a subsidiary of Global Atlantic Financial Group Limited. Policy Form ICC17-IULC-C18, IULC-C18 Endorsement forms ICC17-IULPTP-K17, IULPTP-K17, ICC17-IULMCS-K17, IULMCS-K17, ICC17-IULFLX-K17, IULFLX-K17. Rider policy form ULWFL-E14, ICC16-LCCABR2-I16, LCCABR2-I16.

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

Product and rider availability varies by state.

For guaranteed rates and values please refer to a Basic Illustration. This information is not intended to be a comprehensive evaluation or comparison of different products. It is intended to provide comparative information on specific aspects of similar products. Customers should always consider all features and limitations of products they are considering.

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

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**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 \$55 monthly premium for 20 years and transfer ownership of the policy to Sarah in the future.

1 Deb and Mark pay \$55 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	Year	Annual Outlay	Non-Guaranteed Death Benefit	Non-Guaranteed Cash Surrender Value
2	1	\$660	\$97,856	\$0
5	4	\$660	\$99,466	\$1,192
10	9	\$600	\$103,106	\$5,206
15	14	\$600	\$108,404	\$10,876
20	19	\$600	\$115,816	\$18,437
25	24	(\$10,000)	\$112,918	\$15,539
30	29	-	\$119,353	\$21,974
35	34	(\$20,000)	\$107,440	\$10,061
66	65	(\$50,000)	\$202,907	\$105,528
70	69	(\$50,000)	\$196,665	\$99,286
75	74	(\$50,000)	\$209,817	\$112,438
80	79	(\$50,000)	\$237,740	\$140,361
85	84	(\$50,000)	\$285,394	\$188,015
90	89	(\$50,000)	\$357,342	\$259,963

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 \$97,379 Increasing Face Amount, standard, non-tobacco, female, age 1, 100% Smart Buy-Up Performance Index Strategy with an illustrated rate of 5.84%. For corresponding guaranteed rates and values please refer to the Basic Illustration for the specific scenario depicted.

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Based on the projected non-guaranteed values, Sarah could potentially access \$330,000 through age 100, as well as \$750,000 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.

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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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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.

globalatlantic.com

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.

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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