



THE WIIG-CODR NEWSLETTER

ALERTING YOU TO INSURANCE COMPANY CHANGES IN SYSTEMS, POLICIES & MARKETS

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New Product of the Month: First Colony/Genworth Financial introducing LIFETIME FLEXPLUS, a new Universal Life Insurance Plan - Its' Simply Stronger!

A new Universal Life plan has hit the market with great attention from all the competition. The new plan "Lifetime FlexPlus", combines the best of both - Lifetime Protector 50+ and Lifetime Protector Flex - to give you one of the most competitive products in the industry for affordable death benefit protection! A very rare minimum \$25,000.00.

Stronger premiums:

- * Ages 46 - 60: average target has increased 19% ; average premium has decreased 5%
- * Ages 45 and younger; minimal to no change in target or premium. This plan is already very competitive in both segments.
- * Ages 61 and older; Minimal to no change in target or premium. This plan is already very competitive in both segments.
- * Strong cash values across the board compared to other secondary guarantee products.
- * Unlimited rolling target premiums.

Call or email us today for an illustration on your next Universal Life sale. You will be glad you did! Ask for Jim Codr or Terri Roberts 800 755 3555 !

See details below on Summary of Product changes!

CERES GROUP INC. (Continental General) MERGES WITH GREAT AMERICAN FINANCIAL RESOURCES INC.

As announced earlier this summer, Ceres Group Inc. entered into a definitive merger agreement with Great American Financial Resources Inc. The result of this merger resulted in the company entering into an agreement with American Enterprise Mutual Holding Company to reinsure the major medical policies of Central Reserve Life Insurance Company (CRL) and Continental General Insurance Company (CGIC) and Provident American Life and Health Insurance Company (PALHIC)

The reinsurance agreement with American Enterprise (American Republic & World Insurance Company) provides an excellent solution for our major medical business.

American Enterprise has a strong presence in the insurance industry. At December 31, 2005, they had capital and surplus balance of \$427,600,000.00, and assets of over \$1 billion.

World Insurance (a subsidiary of American Enterprise), after the close of the merger and reinsurance agreement, will be overseeing the administration, marketing and sales of the major medical business previously with Ceres companies. World, will provide an excellent home for our medical business. They have entered their 101st year in business, and are rated A- (Excellent) with A.M. Best . World's portfolio of health products includes Comprehensive, HSA - qualified high deductible plans, and short term major medical plans, as well as individual dental. The World, will administer the business from the Omaha headquarters.

We will continue to support your service and sales needs. Please be assured that we are available to assist you in helping you answer any questions and/or provide to you supplies.

We will be announcing shortly our October Road Show, which will provide full details of the new agreement with the World in the assumption of full administration duties. WE HIGHLY ENCOURAGE YOU TO ATTEND ONE OF THESE MEETING. Call our office for the meeting nearest you for time - place & date etc. Call or email Barbie for Road Show details.

INTRODUCING - - - INCOME PROTECTION PLUS, Long Term Disability Insurance

American General Life Insurance Company, introduces Income Protection Plus, a new non-cancelable disability income product with a return of premium feature.

Key Features and Benefits:

- * Provides income to your clients
- * Definition of Total Disability - 5 year own occupation (classes 4A and 3A) and 2 year own occupation (classes 2A and A)
- * Partial Disability Rider (optional benefit) - Provides a 50 percent benefit for up to 6 months for a partial disability.
- * Waiver of Premium - After 90 days of disability, premiums are waived while collecting disability benefits under the policy.
- * Other riders available - Additional Monthly Income Benefit, Hospital Monthly Income Benefits and Accidental Death and Dismemberment Benefit.
- * PLUS . . . Return of Premiums 100% return of premium - at ages 65 less any benefits paid Partial Return of Premium - Scheduled percentage through age 65 with a 10% return after the third policy year.
- * Flexible Coverage Options: Three Benefit Periods - two years, five years, or to age 65 Four Elimination Periods - 30, 60, 90, and 180 days
- * Long-Lasting Protection: Non-Cancelable and Guaranteed Renewable to Age 65 - Premiums cannot be increased for any reason and benefits cannot be changed after the policy is issued.

Underwriting and Rating Structure:

*Gender Distinct Rates

*Four Occupation Classes

*Non-Medical Underwriting for up to a \$2,500.00 monthly benefit through issue age 45.

Illustrations: Income Protection Plus are available on WinFlex. Please note that the illustration is simply a premium generator and an Outline of Coverage must be given to the client when presenting Income Protection Plus. Please call or email Frank or Barbie for quotes, or to be registered to access WinFlex. (at no cost) Marketing Material for Income Protection Plus available are: Consumer Guide, Producers Guide, Outline of coverage's and applications.

AIG LIFE BROKERAGE INTRODUCES THE NEXT GENERATION OF INDEXED UNIVERSAL LIFE INSURANCE

Ground - breaking product accumulation methodology based in part on the performance of multiple global financial indices. AIG Elite Global IUL, from American General Life Insurance Company, provides solid death benefit protection and an opportunity for cash value accumulation based in part on the performance of three external financial indices - **the Standard & Poor's 500 Composite Price Index, the Hang Seng (Hong Kong) and the Dow Jones EURO STOXX 50 (Western Europe).**

Key Benefits:

* Strong death benefit protection

* Competitive values and charges

* Diversity of 3 external global indices

* Indexed interest credited based on a 5-year term with automatic overweighting to best-performing indices.

* Flexible allocation choices guaranteed interest rate of 2.5%.

All backed by the strength and experience of American General Life Insurance Company in the indexed Universal life market..

Indexed Interest is credited based on a five-year term with automatic overweighting to the two best-performing indices. At the end of each five-year term, the value of each index is compared to the value at the beginning of that term. Indexed interest, if any, is calculated using:

* 75% of the return of the best-performing index (after adjusting for the participation rate, currently 55%)

* Plus 25% of the return of the second-best performing index (after adjustment for the participation rate)

* The third-best performing index over the period is not used in calculating the amount of indexed interest to be credited

Illustrations: AIG Elite Global IUL is available at WinFlex illustrations, or call or email Jim Codr for information, marketing supplies, application kits, and/or getting his marketing advice on how to provide this remarkable new product to you clients. Be the first on your block to offer this new cutting edge life plan to your clients, you'll be glad you did. Better yet - buy one for yourself!!!

TERM INSURANCE RATES IN A FREE FALL:

First Colony - Genworth Financial - West Coast Life - Banner Life - AIG American General - are the dominant players in the Term Insurance Market. We can provide you and your clients quotes for that next term insurance case from each of these premier companies. Five year, ten year, all the way to 30 year term plans are available. We can even give you quotes for the new return of premium plans (all clients under 45 should be presented ROP term). Term to either age 85, 90 or even 120 is available, if you need the quote in a hurry simply go to our web site wiigcodr.com, and take advantage of the free access to term insurance quotes, and all necessary forms. It is very simply, but if you need us to provide the quotes, we are more than happy to comply with your wishes.

Email or call Frank, Terri, or Jim.

GROUP INSURANCE ENROLLMENT GOES EASY ON THE WEB

Starmark, recently announced the availability to all producers "EXPRESS CONNECT" Group Health Insurance Enrollment Made Easy! Express connect is more than a new name. It's an enhanced process. Your clients now benefit from a more efficient Web-based system used by the Customer service representatives when handling enrollment calls. This means a smoother, more effective call - and an entirely paperless process for the employee. This simple, no-hassle telephone enrollment process for employees is a first in the industry and includes a rewarding producer bonus. Contact us today for your next group case. The enrollment is not only the easiest in the west, but Starmark has announced today that they are **lowering their rates** in many zip code areas, buy 10% or more.

If you need a vacation - we can send you to Portugal. Send us your next \$150,000.00 in Group Medical Annualized premium and you will win a free trip to Portugal. Three goup minimum. Call or email Colin Hogan and ask him for details about Startmark or your trip to Portugal.

Sincerely,



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