Cenco Insurance Marketing Corporation And Cenco Partners, Inc.
Simplified Non Medical Or Non Invasive Underwriting Quick Reference Chart
As Of 4/10/2020
For Internal Or Agent Use Only

Insurer	ACCORDIA	AIG PARTNERS	TRANSAMERICA	AMERITAS FLX	AMERITAS DIRECT	PROTECTIVE	ASSURITY	NORTH AMERICAN
Program Name	Fast Lane Accelerated Underwriting	Non-Medical Underwriting	Express Protect Underwriting	Non-Medical or FLXelerate (FLXE)	Accelerated Life Underwriting Program	Protective Life Underwriting Solution (PLUS)	Assurity Accelerated Underwriting	WriteAWAY Underwriting In All States Except CA
Products	All Products	QoL Max Accumulator+	Lifetime WL	FLX LB Term and FLX LB IUL	All Products	Custom Choice UL, Classic Choice Term	Term and WL Only	All Products
Face Limits	18 to 50 = $1,000,000 51 to 55 = $500,000 56 to 60 - $250,000 AIP $1,000,000 to age 65	To age 50 = $499,000	18 to 45 = Up to $1,999,999 0 to 55 = Up to $999,999 0 to 64 = Up to $499,999	Full Non-med to 70 = $300,000 FLXE 18 to 60 = $1,000,000	18 to 60 = $1,000,000	18 to 45 = $1,000,000 46 to 60 = $500,000	0 to 17 = $300K 18-45 = $200K 46 -60 $150,000 61-85 $100,000	18 to 50 - $1,000,000 51 to 60 - $500,000
Guaranteed Term Exchange Program	$1,000,000 to age 65, policies up to 3 years old, 12 months term premium credit	NA	NA	NA	Up to $1,000,000 to 65, policies up to 5 years old	NA	NA	NA
Additional Insurance Program	$1,000,000 to age 65, add to policies issued in last 3 years, no replacement needed	NA	NA	NA	NA	NA	NA	NA
Application	E-app or paper	E-app or paper	E-app or paper	*E-app w/eSignature Only*	E-app or paper	Tele-Life, full app, or E-app	E-app or paper	E-app only
Living Benefits	Not in California	Included	Included	Included	Included	Not in California	Not in California	Not in California

4/2020 Age Limits

Disclaimer

This chart is provided for the convenience of our valued producers with limited condensed information. Details can change at any time, even daily.

The information is taken from insurer literature, howeveer you should consult insurer literature before implementing.