

**Cenco Insurance Marketing Corporation and Cenco Partners, Inc.**  
**Accelerated And Non-Medical Or Non-Invasive Underwriting And Maximum Age Quick Reference Chart**  
 Updated 6/8/2021  
 FOR INTERNAL OR AGENT USE ONLY

Insurer	ACCORDIA	AIG PARTNERS	TRANSAMERICA	AMERITAS FLX	AMERITAS DIRECT	PROTECTIVE	ASSURITY	NORTH AMERICAN	LIFE OF THE SOUTHWEST
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	EZ Underwriting Program
<b>Products</b>	All Products	QoL Max Accumulator+ II and QoL Value+ Protector II	Trendsetter Term, Trendsetter LB, FFIUL, Lifetime WL (LWL)*	FLX LB Term and FLX LB IUL	All Products	All Products	Term and WL Only	All Products	All Products
<b>Can Issue to Age</b>	70	70	75	70	70	79	70	79	75
<b>Non-Medical Face Limits</b>	18 to 50 = \$2,000,000 51 to 55 = \$1,000,000 56 to 60 = \$500,000 AIP \$1,000,000 to age 65	To age 50 = \$1,000,000	Trendsetter Super & FFIUL 18 - 45 = \$100K to \$2,000,000 46 - 55 = \$100K to \$1,000,000 Trendsetter LB 18-45 = \$250K to \$2,000,000 46 - 55 = \$250K to \$2,000,000 Lifetime WL 0 - 65: Up to \$499,999 0 - 55: Up to \$999,999 18 - 45: Up to \$1,999,999	Full Non-med to 70 = \$300,000 FLX 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 - \$2,000,000 51 to 60 - \$500K	18 to 50 = \$3,000,000 18 to 50 (Term) = \$2,000,000 51 to 60 = \$1,000,000 61 to 65 = \$250K
<b>Guaranteed Term Exchange Program</b>	\$1,000,000 to age 65, policies up to 3 years old*	NA	NA	NA	Up to \$1,000,000 to 65, policies up to 5 years old	NA	NA	NA	NA
<b>Additional Insurance Program</b>	\$1,000,000 to age 65, add to policies issued in last 3 years, no replacement needed*	NA	NA	NA	NA	NA	NA	NA	\$1,000,000 to age 60, add to policies issued in last 3 years, no replacement needed*
<b>Other Unique Underwriting Opportunities</b>			To \$2,000,000 using other insurer parameds or personal exams within 12 months*						
<b>Application</b>	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	E-app or paper
<b>Living Benefits</b>	Included	Included	Included	Included	Included	Not in California	Included	Included	Included
<b>4/2020 Age Limits</b>									

\* Call for options and more details

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 latest available insurer literature, however you should consult insurer literature before implementing.