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Check Out The Cenco Website:

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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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.

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 website's most popular tools and links, but now has 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.

As Millennials Grow, So Does Their Need For Income Protection



Millennials are slowly taking over the workforce. As the generation that makes up the largest percentage of the current workforce, Millennials are beginning to accrue savings, settle into their careers and are even making their way to the top positions in their companies. As many Millennials attain greater professional achievements and grow their incomes, they are also incurring financial commitments and starting families.

These key milestones in Millennials' lives could leave them at greater risk if they were to experience a disabling health condition or need to take time off to care for a seriously ill family member. That's because many haven't properly protected their income and could, unknowingly, be exposed to significant gaps in their disability coverage.

Having insight into what motivates Millennials and what they need from their coverage can help you better start the conversation about income protection and the need for individual disability insurance (IDI). This approach can help prepare your clients for whatever life brings their way.

Personalize the IDI sale for Millennial needs

Millennials have grown up in an era of personalization. From technology to clothing, food to transportation, this generation has come to expect customizable products that meet specific needs.

The fact that IDI policies can be personalized to meet Millennials' professional and personal milestones could catch their attention. Most IDI plans have strong core benefits that can help clients protect their income. These policies often come with accompanying riders that can help tailor coverage to match their occupation, life stage, family needs and income.

Some IDI policies include built-in benefits or riders that can help clients ensure their coverage matches their current salary. As Millennials progress in their career, some policies can automatically keep pace with their rising income each year for a set number of years or another way to increase coverage is by adding a rider that allows for periodic benefit increases. Instead of increasing policy benefits each year, a benefit increase rider allows your client to increase his or her benefit payout every few years to keep pace with income increases on the policy anniversary - without the need for medical underwriting.

The underwriting process for IDI coverage can often be easier the younger and healthier a client is. Younger clients also can go through a less extensive underwriting process, often avoiding the medical and financial underwriting. Once they receive approval and their policy provisions are locked in place for the duration of the policy - if premiums are paid on time, they could have a policy for decades and pay the premium amount based on the original issue age in his or her 20s and 30s.

As Millennials achieve more, it presents you with an opportunity to reach out and make sure that all they've worked for is protected. Whether they are part of the C-suite or a start-up, IDI can play a role in protecting a Millennial's future income and family.

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**February
2021**

***Fast-track Your
Business With Non-
medical Underwriting
on QoL Value+
Protector II!
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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INCOME

A guaranteed income boost on day one —
with more boosts while waiting to take income



Meet Ana and Dan

Ana and Dan, both 61, are planning to retire sometime within the next five years. For their retirement strategy, they want:

- **Guaranteed lifetime income that'll continue for both of their lives**
- **Flexibility to keep growing their income while waiting to take payments**

Guaranteed lifetime income:¹ With a series of income boosts,² Income 150+ SE fixed index annuity (FIA) can give Ana and Dan guaranteed income growth. Here's how a \$200,000 initial premium would grow their income Withdrawal Base over five years:

20%

Day 1 | Boost one = 20% of premium: \$240,000 Withdrawal Base value

7.5%

Start of year 2 | Boost 2 = 7.5% of premium: \$255,000 Withdrawal Base value

7.5%

Start of year 3 | Boost 3 = 7.5% of premium: \$270,000 Withdrawal Base value

7.5%

Start of year 4 | Boost 4 = 7.5% of premium: \$285,000 Withdrawal Base value

7.5%

Start of year 5 | Boost 5 = 7.5% of premium: \$300,000 Withdrawal Base value

At age 65, their Withdrawal Base would be \$300,000. Starting their income at the beginning of contract year five, they'd get **a guaranteed \$11,250 every year for the rest of their lives, even after one of them passes.**^{3,4}

150%

Start of year 10 | Boost 6 = 150% of any interest earned

Flexibility: Should Ana and Dan delay their retirement until they turn 70, Income 150+ provides a sixth boost. At year 10, they'd get 150% of any interest earned during the first nine years of their annuity. Hypothetically, if they earned \$50,000 in interest by year 10, their Withdrawal Base would be credited 150% of that amount, or \$75,000, to bring their Withdrawal Base value to \$375,000. **Assuming this hypothetical boost, if they started their income at age 70, Ana and Dan would get \$15,937 every year for life.**^{3,5}

This strategy may involve the purchase of a fixed index annuity (FIA) with a benefit provided for a charge. FIAs are typically meant for long-term savings purposes. Withdrawals during the early years may incur a withdrawal charge, assessed as a percentage of the withdrawal. Withdrawal charges vary by product. FIAs are insurance contracts, not securities, and do not directly participate in any stock, bond, or equity investments. Contract owners are not buying shares of any stock or index, even though index performance may indirectly affect contract values. Index-based crediting methods may experience years with 0% crediting. Though crediting is determined, in part, by the performance of an equity index, the credited rate is typically subject to a cap, spread, participation rate or performance trigger. Additional benefits vary by product and may be subject to charges. Indices are not available for direct investment.

- ¹ 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.
- ² Each boost value assumes income has not started and withdrawals have not been made. The Withdrawal Base and income boosts are not available on cash surrender or as death benefits. Withdrawals prior to income activation may reduce the Deferral Bonuses, also known as Income Boosts.
- ³ Assumes joint income option selected.
- ⁴ Based on an income starting age of 65 and a joint lifetime withdrawal percentage of 3.75%.
- ⁵ Based on an income starting age of 70 and a joint lifetime withdrawal percentage of 4.25%.

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

If you are purchasing a fixed index annuity through a tax-advantaged retirement plan such as an IRA, you will receive no additional tax advantage from a fixed index annuity. Under these circumstances, you should only consider buying a fixed index annuity if it makes sense because of the annuity's other features, such as lifetime income payments and death benefit protection.

Taxable distributions (including certain deemed distributions) are subject to ordinary income taxes, and if made prior to age 59½, may also be subject to a 10% federal income tax penalty. Distributions received from a non-qualified contract before the Annuity Commencement Date are taxable to the extent of the income on the contract. Payments from IRAs are taxable in accordance with the normal rules surrounding taxation of payments from an IRA. Early surrender charges may also apply. Withdrawals will reduce the death benefit and any optional guaranteed amounts in an amount more than the actual withdrawal.

This information is written in connection with the promotion or marketing of the matter(s) addressed in this material. The information cannot be used or relied upon for the purpose of avoiding IRS penalties. These materials are not intended to provide tax, accounting or legal advice. As with all matters of a tax or legal nature, you should consult your tax or legal counsel for advice.

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.

Products and features are subject to state and firm 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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Just around the corner: Non-medical underwriting for QoL Value+ Protector II!

Effective February 6, 2021, non-medical underwriting will be extended to QoL Value+ Protector II.

As with the non-medical underwriting available for QoL Max Accumulator+ II, the following guidelines apply:

- Non-med is available for QoL Value+ Protector II cases with **ages up to 50 and face amounts up to and including \$1 million.**
- **Standard to Preferred Plus will be available through non-medical underwriting.** Note: Table A and B are included in the Standard rate class.
- **Part B application/medical information may only be completed by the tele-interview vendor.** Do not submit an agent-completed Part B exam, labs or APS records as this will create duplication and delays.
- When applicable, the ability to pivot to medical underwriting remains available.

Transition Rules

QoL Value+ Protector II applications received on and after February 6, 2021 will be available for non-medical underwriting.

iGO Full e-Application

- New Case: If the Agent selects QoL Value+ Protector II product on or after **February 6, 2021 12:00 AM CDT** non-medical underwriting will be available. Winflex Illustrations will be available for non-medical underwriting.
- Locked Case: When the agent enters iGO Full e-Application for a Locked Case, he/she will be permitted to complete the eSignature and eSubmit process. Cases locked before **February 6, 2021 12:00 AM CDT** must be submitted within 15 business days. These locked cases will require full medical underwriting.
- Cases Started, In Process, or Unlocked Cases on or after **February 6, 2021** will be available for non-medical underwriting.

Paper Applications

- QoL Value+ Protector II applications received on or after **February 6, 2021** will be available for non-medical underwriting.
- QoL Value+ Protector II illustrations generated through WinFlex on or after **February 6, 2021** will be available for non-medical underwriting.
- All applications with a received date prior to **February 6, 2021** will require full medical underwriting.

Important key steps: Leave Part B to us

This means you should not submit a Part B, exam, labs or APS records for QoL Value+ Protector II or QoL Max Accumulator+ II non-medical cases.

For these cases, please only submit the Part A and any relevant administrative forms.

As soon as the case is in our system, our tele-interview vendor will contact your client to complete the Part B. If an exam or labs are necessary, AIG will order them.

See the next page for a quick reference guide and streamlined submission tip

Just around the corner: Non-medical underwriting for QoL Value+ Protector II

Non-Medical Underwriting Guidelines Quick Reference Guide	
Products / Ages	<ul style="list-style-type: none">• NEW QoL Value+ Protector II: Ages 0 – 50• QoL Max Accumulator+ II: Ages 0 – 50
Face Amount	\$1,000,000 or less
UW Classes	<ul style="list-style-type: none">• Preferred Plus Non-Tobacco• Preferred Non-Tobacco• Standard Non-Tobacco• Preferred Tobacco• Standard Tobacco
Part B	<ul style="list-style-type: none">• AIG-ordered Part B tele-interview required

Tips for a Streamlined Submission

- **Use digital submission for the fastest turnaround.** Applications for non-medical underwriting submitted through the iGO eApp platform are often issued within 5 business days when the application is initially received in good order.
- **Leave the Part B to us.** The Part B must be completed through the tele-interview vendor for any product available with non-medical underwriting that meets face amount and age criteria. Submitting an agent-completed Paper Part B, exam, labs or APS records for these cases will create duplication, and should be avoided.
- **Include all forms that may be needed.** This includes all of the forms in the standard application package such as the HIV Form. Make sure they are fully completed and in good order.
- **Do not schedule the paramedical exam for any case that falls within the product, age or face amount parameters, regardless of rate class.** If an exam or labs are necessary, AIG will order them.
- **Let us know in advance if you will want the case to proceed to full underwriting.** Indicating this on the application submission (coversheet, transmittal form, etc.) will save time to determine next steps if an exam or labs are required.
- **Ensure your client is prepared for the tele-interview and has medical information needed.** Refer to the Non-medical product underwriting brochure for tele-interview vendor details and additional preparation tips
 - Note: The tele-interview vendor, CRL Plus, will call the client after receiving and processing the case information. If the client is unable to answer the phone, the interviewer will leave a voice-mail message with instructions and a telephone number. The CRL Plus tele-interview phone line is 877-243-2448.




What happens if full underwriting is needed to make an offer?

- The “No Exam or Labs Required” requirement in Connexx will be canceled with a corresponding new requirement showing “**Non Medical Ineligible - Labs Required.**”
- The New Business team will first attempt to identify from the application submission for indication to proceed to full underwriting. If this is not provided, we will contact the agency to determine next steps.
 - **If we receive a "Yes" answer to proceed with labs,** the case will become fully underwritten. AIG will order the labs and exam.
 - **If we receive a "No" answer to proceed with labs,** the case will be Withdrawn.



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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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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