



# Individual Policy Underwriting Guide

Ameritas Life Insurance Corp.  
Ameritas Life Insurance Corp. of New York





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## **From your underwriting team...**

As your underwriting team, our goal is to partner with you in getting your cases issued efficiently and competitively. This Individual Policy Underwriting Guide is designed to give you an overview of our criteria and other underwriting information you will find useful.

# Life underwriting guidelines

Amount	Ages 0 17	Ages 18 40	Ages 41 50	Ages 51-60	Ages 61 70	Ages 71 Up
\$0 to \$99,999	Nonmedical, MVR, Rx	Nonmedical, MVR, Rx, EIR	Nonmedical, MVR, Rx, EIR	Nonmedical, MVR, Rx, EIR	Paramedical, HOS, MVR, Rx, EIR	Paramedical, HOS, MVR, Rx, APS, EIR
\$100,000 to \$300,000	Nonmedical, MVR, Rx	Paramedical, Blood Profile, HOS, MVR, Rx	Paramedical, Blood Profile, HOS, MVR, Rx	Paramedical, Blood Profile, HOS, MVR, Rx	Paramedical, Blood Profile, HOS, MVR, Rx	Paramedical, Blood Profile, HOS, EKG, MVR, Rx, APS
\$300,001 to \$500,000	Nonmedical, MVR, Rx, APS	Paramedical, Blood Profile, HOS, MVR, Rx	Paramedical, Blood Profile, HOS, MVR, Rx	Paramedical, Blood Profile, HOS, MVR, Rx	Paramedical, Blood Profile, HOS, MVR, Rx	Paramedical, Blood Profile, HOS, EKG, MVR, Rx, APS
\$500,001 to \$1,000,000	Nonmedical, MVR, Rx, APS	Paramedical, Blood Profile, HOS, MVR, Rx	Paramedical, Blood Profile, HOS, MVR, Rx	Paramedical, Blood Profile, HOS, MVR, Rx	Paramedical, Blood Profile, HOS, MVR, Rx	Paramedical, Blood Profile, HOS, EKG, MVR, Rx, APS
\$1,000,001 to \$2,000,000	Nonmedical, MVR, Rx, APS	Paramedical, Blood Profile, HOS, MVR, Rx, EIR	Paramedical, Blood Profile, HOS, MVR, Rx, EIR	Paramedical, Blood Profile, HOS, MVR, Rx, EIR	Paramedical, Blood Profile, HOS, MVR, Rx, EIR	Paramedical, Blood Profile, HOS, EKG, MVR, Rx, EIR, APS, Mature Assessment
\$2,000,001 to \$5,000,000	N/A	Paramedical, Blood Profile, HOS, MVR, Rx, EIR	Paramedical, Blood Profile, HOS, MVR, Rx, EIR	Paramedical, Blood Profile, HOS, MVR, Rx, EIR	Paramedical, Blood Profile, HOS, MVR, Rx, EIR, APS	Paramedical, Blood Profile, HOS, EKG, MVR, Rx, EIR, APS, Mature Assessment
Over \$5,000,000	N/A	Paramedical, Blood Profile, HOS, IR, MVR, Rx, EIR, Financial Docs	Paramedical, Blood Profile, HOS, EKG, IR, MVR, Rx, EIR, Financial Docs	Paramedical, Blood Profile, HOS, EKG, IR, MVR, Rx, EIR, APS, Financial Docs	Paramedical, Blood Profile, HOS, EKG, IR, MVR, Rx, EIR, APS, Financial Docs	Paramedical, Blood Profile, HOS, EKG, IR, MVR, Rx, EIR, APS, Mature Assessment, Financial Docs

- All routine medical requirements are determined by adding the amounts issued and applied for with Ameritas and are based on insurance age.
- Electronic Inspection Report (EIR) is ordered by the home office and does not involve client contact.
- Supporting financial documents are required on face amounts over \$5 million.
- Attending Physician Statement (APS) is required where indicated and may also be required at the discretion of the underwriter.

In addition to the above requirements, please see below:

## Option C and Flexible Paid-Up Rider

When Option C is selected on a universal life application, or the Flexible Paid-Up Rider is selected on a whole life application, medical underwriting requirements for age and amount will be equal to double the face amount on the application.

## Accidental Death Benefit

Subject to underwriting approval, Accidental Death benefits will be issued in the following amounts:

Ages	Issue Limits	Maximum Participation All Companies
0-20	\$ 50,000	\$ 250,000
21-25	100,000	250,000
28-55	150,000	250,000
56-65	150,000	250,000

## Guaranteed Insurability Option Rider (Adjustable Life)

To determine the nonmedical limit, add a single option amount to the death benefit on the base policy.

## Scheduled Increase Option Rider (Adjustable Life)

Determine underwriting requirements, including nonmedical limits, by doubling the specified amount.

## Prior Nonmedical

In applying these limits, nonmedical insurance in force with the issuing company is added to the current application. Insurance issued nonmedically prior to five years ago or prior to the last medical exam can be disregarded.

Forms and applications are available on Producer Workbench by searching Forms & Applications.

Ameritas Underwriting Programs are not guaranteed and may not be available for all applicants. Underwriting reserves the right to order additional medical requirements. Applicants could be rated or declined.

## Life underwriting classifications

There are six underwriting classifications: Preferred Plus Nontobacco, Preferred Nontobacco, Select Nontobacco, Standard Nontobacco, Preferred Tobacco, and Standard Tobacco. Preferred Plus Nontobacco, Preferred Nontobacco and Select Nontobacco classifications are based on mortality that is anticipated to be better than standard mortality. To qualify for these classes, the proposed insured must not only be a standard risk, but must also meet additional selection criteria for improved mortality.

The following refers to fully underwritten business and may not apply to all underwriting programs.

### Preferred Plus Nontobacco

Applicant must meet all Preferred Plus Nontobacco criteria in addition to all Preferred Nontobacco criteria. If any of the questions below is answered “yes,” the policy will not be issued Preferred Plus Nontobacco.

- Have you used any form of nicotine in the past 5 years? (Exception: no more than two cigars per month with a negative cotinine lab test.)
- Have you participated in any hazardous sport or aviation in the past five years? (Exception: recreational scuba up to 50 ft.)
- Have you been charged with or convicted of a DWI, DUI or reckless driving within the past five years?
- Have you been charged with more than two moving violations within 36 months?
- Has a member of your immediate family died from, or more than one member of your family been diagnosed with, coronary artery disease, cerebral vascular disease, diabetes or cancer\* prior to age 60? (\*Excludes gender-specific cancers for applicants that are a different gender from the family member.)
- Does your total cholesterol exceed 250 and total cholesterol/HDL ratio exceed 5?
- Are your current treated or untreated blood pressure readings higher than 135/85?
- Have you ever sought or received treatment for alcohol and/or drug abuse?
- Are there any abnormal ranges on your current blood panel?
- Does your weight exceed the maximum limit for your height according to the Height and Maximum Weight Chart?

### Preferred Nontobacco

If the proposed insured answers “yes” to any of the following questions, he/she may not be eligible for the Preferred Nontobacco classification. Submit a written explanation outlining details of any “yes” answer to your Underwriter. If all answers are “no” and the evidence of insurability submitted with the application is favorable, the policy will be issued as Preferred Nontobacco.

- Have you used any form of nicotine in the past 24 months? (Exception: no more than two cigars per month, with a negative cotinine lab test.)
- Have you participated in any hazardous sport or aviation in the past 24 months? (Exception: recreational scuba up to 50 ft.)
- Have you been charged with or convicted of a DWI, DUI or reckless driving within the past five years?
- Have you been charged with more than two moving violations within 24 months?
- Has more than one member of your immediate family died from, or been diagnosed with, coronary artery disease, cerebral vascular disease, diabetes or cancer\* prior to age 60? (\*Excludes gender-specific cancers for applicants that are a different gender from the family member.)

- Does your weight exceed the maximum limit for your height according to the Height and Maximum Weight Chart?
- Does your total cholesterol exceed 270 and total cholesterol/HDL ratio exceed 5.5?
- Is your blood pressure higher than 140/85? (If over 60, 150/90?)
- Are you a private pilot with fewer than 500 solo hours; or do you fly more than 250 hours per year; or do you fly in something other than conventional aircraft (jet/prop)?
- Have you sought or received treatment for alcohol or drug abuse within the past ten years?
- Have you been convicted of a felony in the past five years?

## Select Nontobacco

If the proposed insured answers “yes” to any of the following questions, he/she may not be eligible for the Select Nontobacco classification. Submit a written explanation outlining details of any “yes” answer to your Underwriter. If all answers are “no” and the evidence of insurability submitted with the application is favorable, the policy will be issued as Select Nontobacco.

- Have you used any form of nicotine in the past 12 months? (Exception: no more than two cigars per month, with a negative cotinine lab test.)
- Have you been charged with more than three moving violations within 24 months?
- Have you been charged with or convicted of a DWI, DUI or reckless driving within the past three years?
- Have more than two members of your immediate family died from, or been diagnosed with, coronary artery disease, cerebral vascular disease, diabetes or cancer\* prior to age 60? (\*Excludes gender-specific cancers for applicants that are a different gender than the family member.)
- Does your weight exceed the maximum limit for your height according to the Height and Maximum Weight Chart?
- Does your total cholesterol exceed 285 and total cholesterol/HDL ratio exceed 6.5?
- Is your blood pressure higher than 150/90?
- Are you a private pilot with fewer than 350 solo hours; or do you fly more than 250 hours per year; or do you fly in something other than conventional aircraft (jet/prop)?
- Have you sought or received treatment for alcohol or drug abuse within the past eight years?



Height and maximum weight chart				
Height	Preferred Plus Nontobacco	Preferred* Nontobacco	Select Nontobacco	Standard* Nontobacco
4'7"	121	133	142	161
4'8"	125	138	147	167
4'9"	130	143	152	173
4'10"	134	148	157	179
4'11"	139	153	163	185
5'0"	145	158	168	191
5'1"	149	164	174	198
5'2"	154	169	180	205
5'3"	159	175	186	211
5'4"	164	180	192	218
5'5"	168	186	198	225
5'6"	173	192	204	232
5'7"	178	196	210	239
5'8"	184	203	217	246
5'9"	190	209	223	253
5'10"	195	216	230	261
5'11"	201	222	236	268
6'0"	207	228	243	276
6'1"	213	235	250	284
6'2"	218	241	257	292
6'3"	224	248	264	299
6'4"	230	254	271	308
6'5"	236	261	278	316
6'6"	242	268	285	324
6'7"	248	275	292	332
6'8"	254	281	300	341
6'9"	261	289	307	349
6'10"	267	296	315	358
6'11"	274	303	323	367

\* These maximum weights also apply to Preferred Tobacco and Standard Tobacco.

## Standard Nontobacco

Standard Nontobacco rates are available to those individuals ages 18-85 who have not used any form of nicotine for the past 12 months (exception: no more than two cigars per month with a negative cotinine lab test.) and do not exceed the maximum weight on the Height and Maximum Weight Chart.

## Preferred Tobacco

Preferred Tobacco rates are available to those individuals ages 18-80 who meet all of the qualifications for the Preferred Nontobacco and Select Nontobacco classifications, except they have used some form of nicotine in the past 12 months.

## Standard Tobacco

Standard Tobacco rates are available to those individuals ages 18-85 who do not exceed the maximum weight on the Height and Maximum Weight Chart, and have used nicotine in the past 12 months.

## Marijuana use

Ameritas will consider coverage on applicants using marijuana for medical or recreational purposes. To consider these risks, it is expected that clients provide full disclosure at the outset of the application process. Marijuana use that is not disclosed and is discovered through the underwriting process (labs, medical records, etc.) may be denied coverage.



### Medical use – life insurance

We will underwrite for both the marijuana use and the related medical condition.

### Recreational use – life insurance

#### Intermittent use

- Will not be rated.
- Can be considered for Standard Nontobacco rates.
- Preferred consideration is possible for best cases, based on the overall circumstances and histories of the case as a whole.

#### Moderate to heavy use

- Tobacco rates. May be Standard Tobacco or rated with Tobacco classification.

## Approved paramedical companies

APPS (American Para Professional Systems) – [www.appslive.com](http://www.appslive.com)

ExamOne – [www.examone.com](http://www.examone.com)

## Single life retention\*

Ages	Preferred Plus a/Preferred Select/Standard	Table A D Flat Extras Up to \$7.50	Table E P Flat Extras Over \$7.50
0-65	\$5,000,000	\$4,000,000	\$1,000,000
66-75	4,000,000	2,500,000	1,000,000
76-80	2,500,000	1,000,000	500,000
81-85	1,000,000	250,000	0

\* If Option C is chosen on UL, retention is 50% of the amount shown in the table above.

\*\* Foreign Nationals: See the retention chart under Residence and Travel.

## Single life automatic binding including retention\*\*

Ages	Preferred Plus a/Preferred Select/Standard	Table A D Flat Extras Up to \$7.50	Table E P Flat Extras Over \$7.50
0-65	\$50,000,000	\$40,000,000	\$15,000,000
66-75	40,000,000	25,000,000	10,000,000
76-80	25,000,000	10,000,000	2,000,000
81-85	5,000,000	2,000,000	0

\*\* Professional athletes and entertainers: we can offer up to \$2 million automatically.

\*\* Foreign nationals: See the retention chart under Residence and Travel.

## Jumbo limits\*\*\*

Ages	Through Table D	Table E P
0-80	\$65,000,000	\$65,000,000
81-85	40,000,000	0

\*\*\*Foreign national jumbo limit is \$50 million. The maximum age is 65.

## Financial underwriting

The purpose of financial underwriting is to ensure that the amount of life insurance applied for is consistent with the economic loss due to the premature death of the insured. It is also used to determine that an insurable interest exists and that a reasonable level of persistency can be expected. This section is intended to provide a general overview for the more common types of financial underwriting and to illustrate the methods used to calculate and justify an appropriate amount of coverage. These sections are intended to be used as a guideline only and are subject to individual underwriter discretion.

## Personal insurance

### Income replacement

Age factor times multiple of earned income

Age	Multiple of Earned Income
18-40	25
41-50	20
51-60	15
61-65	10
66-70	5
>70	Individual Consideration

Supporting financial documents are required on face amounts over \$5 million or when otherwise requested by underwriting. Depending on the purpose of the insurance, we may request documents such as third party verified financial statements, federal income tax returns, personal financial statements, balance sheets and income statements, copy of estate analysis, etc. A 4506-T may be requested in order to obtain federal income tax returns.

### Non-working spouse

Amounts up to an equal amount of coverage on the working spouse will be considered. If the working spouse is medically uninsurable, the benefit on the amount of coverage will be based on the working spouses' financial eligibility.

### Estate preservation

Projected estate tax liability is difficult to determine given changing estate tax laws and estate planning practices. The agent must secure appropriate documentation illustrating the value of the estate and how the estate tax liability was calculated. Accompanying documents from attorneys, financial planners, CPA's etc. should be included. In general the expected mortality of the insured is multiplied by the expected growth of the estate. Depending on the assets in the estate a maximum 6% growth rate will be allowed. The expected value of the estate will be limited to twice the current market value.

### Mortgage protection

The agent cover letter should include details of the mortgage, including amount, repayment schedule and interest rate. The policy should be assigned to the lender with any remaining proceeds going to the estate of the insured. A copy of the mortgage agreement may be required.

## **Bequest to charity/charitable remainder trust**

Pattern of gifting must be firmly established for a minimum three-year period. Agent must secure documentation from the insured indicating contribution records as well as anticipated future contributions. The level of involvement and participation in the charity should also be detailed as well as any other supporting information to assist in justifying the coverage. Individual underwriter discretion will apply and case should be discussed with underwriter prior to submission.

## **Business insurance**

### **Key person**

This type of coverage is often requested when a business is trying to guard against the untimely loss of an employee who is considered “key” to the ongoing success and profitability of the organization. In general we will consider amounts between five and ten times annual salary. Bonuses may be included if they are received on a consistent basis. When determining an appropriate factor the underwriter will look at the overall skill-set of the occupation and make a determination of how difficult it will be to replace this individual. A cover letter should be submitted with the application detailing why they are key to the business and how the face amount was determined. To comply with state regulations, underwriting needs to be satisfied the applicant is a “key employee.”

### **Buy-sell**

Life insurance can be used as a vehicle to fund a buy-sell agreement. The value of the business should be outlined in the buy-sell agreement as well as which valuation method was used to determine the value. The underwriter will generally multiply the percentage of ownership by the fair market value of the business to arrive at an appropriate amount of coverage. In addition to a copy of the buy-sell agreement the agent should submit a cover letter detailing the purpose of coverage and how the face amount was determined. The agent should also indicate a reason if the other partner(s) or business co-owners are not submitting an application for their partnership or corporate share.

### **Stock redemption**

The allowable amount of insurance is determined by multiplying the number of shares owned by the value of each share.

### **Deferred compensation and executive benefits**

The agent must obtain the eligibility rules for participation from the business as well as the formula used to determine the death benefit. Financial statements of the business may also be required at the time of underwriting.

### **Loan**

The amount applied for should not exceed 100% of the loan amount and should be prorated based on each owner's percent share in the business. The duration of the loan should be at least five years and the application must be recent. A copy of the proposed terms of the loan agreement may be required.

## **Owners or employees of a marijuana-related business**

Due to the conflict between states that allow marijuana to be sold legally and federal laws that classify marijuana as a “Schedule 1 Illegal Controlled Substance,” and the many federal regulations and guidelines that Ameritas is obligated to follow as a financial services institution, at this time, we cannot allow the sales of our life or disability income insurance products to clients involved with a marijuana related business that may be viewed as a violation of current federal legislation.

## **Bankruptcy**

### **Chapter 7**

To be considered for coverage, the bankruptcy must be fully discharged and the applicant must be employed on a full-time basis. A discharge statement may be required. Recurrent bankruptcies will not be considered.

### **Chapter 11, 12 and 13**

An applicant who is currently in Chapter 11, 12 or 13 may be considered for life insurance only if they are making regularly scheduled debt payments. Earned income will be reduced proportionately by the amount of payment made against the debt. Recurrent bankruptcies will not be considered. Business bankruptcies may not impact financial underwriting for a personal insurance policy.

## **Juvenile coverage**

1. Amounts applied for should be for a similar face or premium amount on all children.
2. Guideline maximum coverage is 50% of the total in force on the parent who has the highest amount of coverage.
3. Maximum coverage available is \$2 million. Additional amounts up to a maximum of \$5 million may be considered on a case by case basis. Discuss in advance with your underwriter.
4. APS will be required for all amounts over \$300,000.
5. For any amount of coverage, the signature of one of the parents is required in order to verify the medical history and to acknowledge that insurance is being applied for on their child. Signature of a parent is required in cases where a relative, such as a grandparent wishes to help the parent(s) start an insurance program for the child.

### **(New York)**

1. Less than or equal to 4½ years old can consider up to 25% of either parent’s/legal guardian’s total applied for or in force amounts or a max of \$50,000 if parents/legal guardians have no or limited coverage.
2. Over 4½ years old can consider up to 50% of either parent’s/legal guardian’s total applied for or in force amounts or a max of \$50,000 if parents/legal guardian have no or limited coverage. Note for both of the above limitations: Can combine both parent’s/legal guardian’s coverage to determine allowable amount only if both parents or legal guardian are to own the applied for policy.
3. Grandparents or others providing financial support may apply for coverage for various reasons including financial planning, tax avoidance through gifting strategies, etc. The 25/50% rule does not apply in these situations however the terms of the arrangement must be fully considered by underwriting.

## Premium financing

High net-worth clients who have the need for life insurance and the ability to pay the premiums, may prefer to finance the premium for liquidity and tax reasons. Through relationships with professional contacts, Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York underwrite those high-net worth clients who finance premiums.

All premium financing cases **must be pre-approved by our advanced sales area as well as by the underwriting department.** For more information, go to Producer Workbench and search “premium financing.”

## Stranger-owned/investor-owned life insurance (SOLI/IOLI)

Our life insurance products are intended to provide benefits to the insured and his or her beneficiaries who have a bona fide need for insurance protection and are not intended to enrich investors who hope for a financial profit from the death of the insured. SOLI/IOLI transactions endanger the tax-favored status of life insurance and generally fail state insurable interest requirements. Therefore, the life companies of Ameritas Mutual Holding Company prohibit your participation in any form of stranger-owned or investor-owned or initiated life insurance that involves a policy issued by a life company of Ameritas Mutual Holding Company.

## Captive Insurance Companies (CIC's)

Captive Insurance Companies are insurance companies established with the specific objective of insuring risks emanating from their parent group or groups. While there may be legitimate business reasons for CIC's to own life insurance, Ameritas does not endorse this sales approach.

## Motor vehicle violations

If you have a client with driving violations, below is a list of the possible additional ratings that may be charged.

1. One Driving Under the Influence (DUI) violation in less than one year
  - a. Age 25 and under = postpone
  - b. Ages 26-30 = \$5.00/1,000 flat extra
  - c. Ages 31-70 = \$3.50/1,000 flat extra
2. One DUI within one to two years
  - a. Age 30 and under = \$3.50/1,000 flat extra
  - b. Ages 31 to 70 = \$2.50/1,000 flat extra
3. Reckless Driving/Hit and Run within one year of application
  - a. Age 30 and under = \$5.00 flat extra
  - b. Ages 31 to 70 = \$3.50 flat extra
4. Other moving violations such as speeding and accidents – two to three occurrences within one to two years before a rating is required, depending on details. See Preferred Plus Nontobacco and Preferred Nontobacco sections for guidelines on moving violations for premium rates.

# Residence and travel

## Foreign nationals

Defined as an individual who was born in a country other than the United States (U.S.), who currently resides full-time in a country other than the U.S who has a recurring nexus to the U.S. including: A minimum of \$100,000 US assets in a pre-existing US bank/brokerage account in force for 3 months, or existing US assets (real estate, business ties, investment accounts, etc.) or a US tax liability.

1. All applications must be accompanied by copies of government-issued identification, including a passport and U.S. visa.
2. Best consideration is generally Standard, however individual consideration given to A countries.
3. All application papers, exams, labs, must be completed in the U.S.
4. If medical records from their physicians are required, they must be supplied in English.
5. Maximum issue age 65.
6. Both term and permanent products are available, excluding VUL and SUL.
7. Accelerated Underwriting Programs (where applicable) not available.
8. Premiums must be paid by U.S. bank account.
9. Care4Life, Waiver of Premium, CI or DI benefits not available.

Effective 2/1/2020		
	Not rated	Table A-D Flat Extras Up to \$7.50 (per 1,000)
Ages		
0-60	\$2,000,000	\$1,500,000
61-65	\$1,500,000	\$1,000,000

Foreign nationals: Auto-bind Limit is \$10 million.

Foreign nationals: Jumbo Limit is \$50 million.

## **U.S. citizens residing in a foreign country (Expatriate)**

1. All application papers, exams, labs, must be completed in the U.S.
2. If working for the U.S. government, and/or in a country with current political or military unrest, we may not be able to consider.
3. If medical records from their physicians are required, they must be supplied in English. We do not pay translation costs.
4. Maximum issue age 65.

*Please contact your underwriter with complete details prior to taking an application.*

## **U.S. residence status**

Applicant born in a country other than the U.S., now residing in the U.S.

1. Currently a U.S. resident with either Permanent Residence papers, or who has a current professional/temporary type visa may be considered. Applications must be accompanied by a copy of the visa.
2. If applicant is in the U.S. on a permanent basis (green card holder), our best rates can be considered.
3. All other residence status or visas will be considered at the underwriter's discretion.

*Please contact your underwriter with complete details prior to taking an application.*

## **Foreign travel**

1. Travel abroad for up to a maximum of 30 days per year for business and/or personal reasons, as long as the destinations do not have political or military unrest should be acceptable without additional rating.
2. Travel abroad in excess of 30 days per year for business and/or personal reasons will be considered on an individual basis. Provide complete details including purpose, specific country(ies), specific cities, or specific area of the country and duration of the trip.

*Please contact your underwriter with complete details if foreign travel is contemplated prior to taking an application. There will be some risks we prefer not to consider.*

## **Foreign missionaries**

Missionaries living outside the U.S. for most of the year (and only in the U.S. a few months) will not be considered.

*Please contact your underwriter with complete details prior to taking an application.*

## **Applicants who do not speak English**

Agent must be fluent in the proposed insured's native language. All requirements must be completed in English. The agent must indicate on the application that the proposed insured does not speak English and specify the language that was used to take the application. Agent or Witness Certification for Non-English Speaking Applicants, UN2060, should be completed if translation was used while completing the application. Additional forms and amendments may be required. Variable products may not be sold to persons who do not speak and read English.



# Accelerated underwriting

## How to participate in accelerated underwriting

The Ameritas accelerated underwriting program provides a less invasive, less time-consuming underwriting experience for your life insurance clients. The below guidelines will help determine if your client is eligible for accelerated underwriting. Please submit a fully completed application including all medical questions. We strongly recommend using eApply as it will expedite the process. Underwriting will quickly review the case to determine whether or not your client is eligible for accelerated underwriting based on the information provided.

### Eligibility criteria:

- eApply with eSignature strongly encouraged. Traditional paper applications could delay process. (eApply not available for Ameritas Variable Universal Life)
- Ages 18-60
- \$100,000 to \$1,000,000 face amount
- All life products including term and permanent
- No major medical conditions and participating in routine health care if over age 50. Standard risks or better (substandard business is not eligible)
- Meet current financial underwriting guidelines, including no bankruptcy in last 5 years
- US Citizen/permanent resident only (no temporary visas)
- No hazardous occupation, avocation, or private aviation
- No history of DUI/DWI within 5 years or drug or alcohol dependence history
- No prior rated or declined coverage
- Risk classes eligible: Preferred Plus NT, Preferred NT, Select NT, Standard, NT, Preferred Tobacco, Standard Tobacco.
- No premium financing

### TransUnion TrueRisk® Life (TRL)

Outside of New York, part of determining a client's eligibility for accelerated underwriting requires gathering their mortality score via TransUnion TrueRisk® Life (TRL). Using the TRL score allows us to adequately assess risk and forgo more traditional requirements such as a paramed exam and labs for eligible clients. The mortality based score, which is based on several credit history attributes, is obtained within seconds and doesn't inconvenience the consumer. In New York, the credit report will be used instead of the TRL.

If your client has a ratable condition or any significant medical, financial or personal history they will not be eligible for accelerated underwriting. Below is a non-inclusive list of conditions and histories that could adversely affect an applicant's ability to qualify for acceleration:

- Alcohol/Drug abuse and/or treatment history
- Significant psychological disorder (hospitalization, multiple medications, anti-psychotic treatment, suicide attempt, recent diagnosis)
- Build outside of standard guidelines
- Cancer (except basal cell carcinoma)
- Cerebrovascular disease, stroke, or transient ischemic attack
- COPD, chronic bronchitis or emphysema
- Coronary artery disease, heart disease, heart valve disorder, heart rhythm disorder (atrial fibrillation)
- Crohn's disease or ulcerative colitis
- Seizure disorder, epilepsy
- Weight loss surgery in the past 5 years
- Diabetes, impaired glucose, gestational diabetes
- Kidney disease
- Liver disease, hepatitis
- High blood pressure/Hypertension (recently diagnosed, undisclosed, 2 or more medications)
- High cholesterol diagnosed in the last 6 months
- Lupus
- Melanoma
- Multiple sclerosis
- Parkinson's disease
- Peripheral arterial or vascular disease
- Rheumatoid arthritis
- Sleep apnea
- Criminal history
- DUI/DWI/Reckless driving history
- Disability
- HIV/AIDS

## EZ App Teleunderwriting

EZ App Teleunderwriting is an alternative to the traditional life and/or disability income insurance application process (excluding variable universal life). Medical history and lifestyle questions are asked by a skilled, professional interviewer over the telephone; and all mini-examinations (mini-exams) are scheduled at the end of the interview. This allows you more time to focus on building new relationships and writing new business.

### Life insurance

All routine medical requirements are determined by adding the amounts applied for and in force in all life companies of Ameritas Mutual Holding Company.

- Life insurance products issued by all life companies or Ameritas Mutual Holding Company are eligible.
- Ages 18-70.
- Up to \$3 million total face amount in all life companies of Ameritas Mutual Holding Company, including existing face amount.

Life EZ App Teleunderwriting guidelines				
Amount	Ages 18 40	Ages 41 50	Ages 51-60	Ages 61 70
\$0-\$50,000	Teleunderwriting Interview MVR, Rx	Teleunderwriting Interview MVR, Rx	Teleunderwriting Interview MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx
\$50,001 to \$99,999	Teleunderwriting Interview MVR, Rx	Teleunderwriting Interview MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx
\$100,000 to \$300,000	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx
\$300,001 to \$500,000	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx
\$500,001 to \$1,000,000	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx
\$1,000,0001 to \$2,000,000	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx
\$2,000,001 to \$3,000,000	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx

Mini-exam includes blood, urine, height and weight, blood pressure and pulse.

## Advantages

EZ App Teleunderwriting offers the following advantages:

### Simplified Underwriting

- Reduces the time required to issue a new policy by improving the turnaround time on exams, minimizing the number of incomplete applications, and in some instances, eliminating the need for an Attending Physician's Statement (APS).
- Enhances customer satisfaction with the application process by eliminating redundant medical and lifestyle questions and increasing the comfort level of your clients by allowing them to provide this information over the telephone to a professional, independent party.
- Improves placement rate by reducing new business processing time and offering more appropriate underwriting decisions as a result of having more consistent and complete medical and personal information.
- Underwriting Requirements
  - Mini-exam includes blood, urine, height, weight, blood pressure and pulse readings.
  - Attending Physician's Statements (APS) will not be ordered unless there is significant medical history (as determined by the underwriter). Other tools such as the telephone interview, Script Check and MIB will be used first.
  - No inspection report will be required for life cases using EZ App Teleunderwriting.
  - Motor Vehicle Report (MVR) and Rx required on all applicants.

## DI insurance

### Medical Requirements

The following chart shows the medical requirements for DI EZ App cases. These requirements are necessary when the DI insurance benefit amounts applied for and in force with Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York (including GSI amounts) are equal to or greater than the amounts shown below. The producer is responsible for calculating the benefit amount and reporting it to ExamOne, our vendor for EZ App.

The benefit amount equals the sum of the base monthly benefit and the Social Insurance Substitute (SIS) Rider. When DI and BOE coverage are applied for concurrently, the benefit amount is the sum of the above for both DI and BOE.

DI EZ App medical requirements		
Ages	Benefit	Requirement*
18 – 45	Up to \$6,000	TUI
	\$6,001+	TUI, Mini-Exam
46 - 64	Up to \$2,500	TUI
	\$2,501+	TUI, Mini-Exam

\* Teleunderwriting Interview (TUI). Mini-exam includes blood, urine, height, weight, blood pressure and pulse readings. Medical questions are not included in the mini-exam since they are asked during the teleunderwriting phone interview.

## Financial Requirements

The charts below show the financial requirements for DI EZ App cases. These requirements are necessary when the DI insurance benefit amounts applied for and in force with all companies fall within the amounts shown below. The producer is responsible for obtaining the appropriate financial documentation.

DI EZ App financial requirements					
Ownership					
Amount*	Employee	Sole Proprietor	Partnership	S-Corp	C-Corp
\$5,000 or less	Not Required	Schedule C	W-2 and Schedule E or K-1	W-2 and Schedule E or K-1	W-2 and 1120
\$5,001 - \$7500	Pay-stub or W-2	Schedule C	W-2 and Schedule E or K-1	W-2 and Schedule E or K-1	W-2 and 1120
\$7,501 - 14,999	Complete 1040 (All Schedules)	Complete 1040 (All Schedules)	Complete 1040 (All Schedules)	Complete 1040 (All Schedules)	Complete 1040 (All Schedules) and 1120
\$15,000 and up	2 yrs. Complete 1040 (All Schedules)	2 yrs. Complete 1040 (All Schedules)	2 yrs. Complete 1040 (All Schedules)	2 yrs. Complete 1040 (All Schedules)	2 yrs. Complete 1040 (All Schedules) and 1120

\* Applied for and in force with all companies.

\*\* Form 1120 is not required if the applicant owns 20% or less of the C-Corp.  
Note, all joint returns require a copy of the applicant's W2(s).

## Combo DI and Life

When applying for a combo Life and DI application, the producer should do the following when determining the necessary requirements:

1. Determine the life requirements by using the Life EZ App Teleunderwriting Guidelines.
2. Determine the DI requirements by using the DI EZ App Teleunderwriting Guidelines.
3. If any discrepancies exist between the two charts, any listed requirement on either chart is needed.

## TOP Offer Program

The TOP Offer Program allows your clients with one impairment outside a particular guideline to improve one rate class. If your client receives a more favorable approval class through this special underwriting program, it will apply to that application only. Additional amounts of insurance may be considered on a case-by-case basis.

- Applies to new issues
- Available on all products
- Face amount up to max of \$5,000,000

## Wellness Program

The Wellness Program offers life insurance applicants who follow a healthy lifestyle (as noted in the following Health Lifestyle section) the opportunity to improve their underwriting classification. Applicants who have one ratable impairment but show a favorable lifestyle can receive up to a two table credit.

- Applies to new issues
- Available on all products
- Face amount up to max of \$5,000,000
- Maximum rating eligible for credit is Table F

### Healthy lifestyle:

- Life time nonsmoker
- No nicotine use of any kind in the last five years
- Favorable cholesterol ratio under 5.0
- Normal labs, except triglycerides up to 300
- Male over 50 with regular physical to include PSA screening
- Female over 50 with regular physical to include mammogram
- Regular physicals
- No CAD in either parent prior to age 60
- Applicant 50 or over with normal routine screening colonoscopy
- Favorable blood pressure
- Exceptional family history. No deaths prior to age 70 from any disease
- Favorable functional capacity on stress test
- Preferred or better driving record
- Preferred build or better ages 18-60, Select build or better ages 61-65
- Income > \$100,000 or net worth > \$1,000,000
- College degree

### Healthy lifestyle credit criteria:

#### Issue Ages up to 49:

- 8 out of 11 criteria = 1 rate class credit
- 10 out of 11 criteria = 2 rate class credits

#### Issue ages 50 and above:

- 10 out of 15 criteria = 1 rate class credit
- 12 out of 15 criteria = 2 rate class credits

## Simplified Underwriting program

If your client has an existing policy issued within the past 36 months with an eligible carrier (See the following list of companies.) Simplified Underwriting is available for life policies issued by any of the life companies of Ameritas Mutual Holding Company. Clients could increase their life insurance protection up to a maximum of \$2 million of total life insurance in force with any of the life companies of Ameritas Mutual Holding Company.

Producers earn applicable commission and conference credits.

1. Have your client submit a fully completed life application including the Lifestyles and Health Questionnaire pages.
2. Submit a cover letter identifying the program and a copy of the face page from the client's existing policy showing the face amount, underwriting class, date of issue, and type of policy.
3. Submit a signed sales illustration or signed Illustration Certification form (UN 0008). Signed illustration required in New York.

### Requirements

- Proposed insured must have an existing policy issued in the past 36 months from an eligible carrier. See companies listed below.
- Present coverage must have been fully underwritten and issued at Preferred or Standard rate class. Coverage issued through an accelerated underwriting program is not eligible.
- Coverage issued through Simplified Underwriting or Guaranteed Issue programs may not be eligible.
- Current issue age must be 65 or younger.
- Minimum face amount is \$100,000. Maximum face amount is \$2 million. The amount could be less if there is previous insurance with Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York. Restrictions may apply; contact your underwriter for details.
- This applies only to permanent products.
- Amount of coverage applied for must be equal to or less than existing coverage.
- Applicant must meet all applicable underwriting criteria for the same rate class.

The Simplified Underwriting Program, available for Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York is not a guaranteed issue program. If the applicant's health has changed, underwriting could request additional medical requirements and/or the applicant could be rated or declined.

This is not a replacement program. It is intended to supplement coverage, not to replace it. If this coverage results in replacement of existing insurance, all applicable insurance laws and regulations must be followed. The Simplified Underwriting Program is not available to New York applicants in replacement situations.

### Underwriting

When all necessary documentation is in place, your underwriter will order:

- Medical Information Bureau (MIB) screening.
- Prescription use check.
- Motor Vehicle Report (MVR).

## Eligible carriers

AlG Life	Genworth Life	Penn Mutual Life*
Allstate Life	John Hancock Life*	Primerica
Aviva*	Legal & General America	Principal*
AXA Equitable Financial*	Lincoln Financial Life*	Protective Life
Banner Life	Mass Mutual*	Sammons Financial Companies
Cincinnati Life	National Life of Vermont*	SBLI
Columbus Life	Nationwide*	State Farm Life
CUNA Mutual	New York Life*	Transamerica
Farmers New World Life	Northwestern Mutual Life*	USAA Life
First Penn (Pacific Life)	Ohio National	
Foresters Financial	Pacific Life	

\*Only policies issued Preferred or better from these carriers are eligible for this program.

## External Term Conversion Program

The External Term Conversion Program can offer your clients with an eligible term policy from an approved carrier:

- Permanent life insurance coverage for your client – up to \$1 million.
- No medical exams or blood tests.
- Full commission and conference credits apply.
- As with all life insurance sales, the transaction must be suitable for the customer.

## Requirements

- The term policy must have been issued and in force six months prior to and within 60 months (five years) of the Part I date of the new permanent life insurance application.
- The term policy must be within conversion period or within its contractual convertible period.
- The term policy must be standard or better for both tobacco and non-tobacco.
- The original term policy must be submitted. Lost policy declaration forms will not be accepted. Full duplicate policies are acceptable.
- Absolute assignment of the term policy is required. No partial conversion will be accepted. (NOTE: Receipt of the term policy provides access to the original application which contains valuable information our underwriters need to process your business. This would not be the case with a partial conversion. Absolute assignment is required to ensure that the original coverage is terminated to prevent overinsurance.)
- The insured's issue age must be between 18 to 65, inclusive.
- The minimum face amount for conversion is \$100,000.
- The full face amount or a lesser amount may be converted, however, the full original term policy must be surrendered.
- The maximum face amount for conversion is determined as follows:
  - If the term policy was issued no more than 24 months prior to the application date, the maximum conversion amount is the LESSER of the full face amount or \$1 million.



- If the term policy was issued between 25 months and 48 months prior to the application date, the maximum conversion amount is the LESSER of the full face amount or \$500,000.
- If the term policy was issued between 49 months and 60 months prior to the application date, the maximum conversion amount is the LESSER of the full face amount or \$250,000.
- Amounts over the available maximum coverage amount will be fully underwritten.
- In all cases, the external face amount being converted and the amount in force with the Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York cannot exceed retention limits.

Term policies are ineligible for the program if any of the following criteria apply:

- The term policy is currently on disability or waiver.
- The term policy was issued under a simplified issue, guaranteed issue and/or group term program.
- The term policy is collaterally assigned.
- Term riders on permanent policies are ineligible for conversion.
- Policies with flat extra premiums or exclusion riders are not eligible for the program.
- Insureds living outside the United States and its territories are not eligible.
- This program is not available in New York.

NOTE: Term conversion vouchers or credits are not available for this program.

Your eligible clients may convert to:

- All single life permanent products issued by Ameritas Life Insurance Corp. except variable universal life and survivor universal life. Variable universal life products are excluded due to additional and stricter replacement rules which would greatly increase the complexity of the program. Conversions from individual term to survivor universal life are not permitted as there is a change in ownership.
- Preferred Plus risk class is the best class available for eligible products.
- The maximum aggregate face amount from all approved external term conversion cases per insured cannot exceed \$1 million.
- The insured's issue age must be between 18 to 65, inclusive.
- A signed sales illustration must accompany application.
- All applications submitted for this program are to be considered on a Cash On Delivery (COD) basis to avoid double coverage.
- Ownership and insured must be the same as the term policy.

## Exclusions

- Modified permanent life plans with term plan "features" are not available for conversion in this program, including Supplemental Coverage Rider, Accelerated Benefits Rider, One Year Term and Paid-up Life Insurance Rider (TPL), Level Term Riders, and the stand alone Paid up Additions Rider.
- Option C Death Benefit is not allowed.
- Only riders issued on the existing term policy, that are similar to an available Ameritas rider, will be available without additional underwriting.

## How to convert

To take advantage of the External Term Conversion Program, you and your client must complete and submit the following:

- The original term policy or full duplicate policy.
- Absolute assignment of the term policy. Complete and submit Form UN 1266, Absolute Assignment and Term Cancellation.
- Signed and completed state-specific life application, including Health Questionnaire and Lifestyle Questionnaire pages.
- Signed sales illustration.
- Applicable state-specific replacement forms.

## Underwriting

When all necessary documentation is in place, your underwriter will order:

- Medical Information Bureau (MIB) screening.
- Prescription use check.
- Motor Vehicle Report (MVR).

## Eligible carriers

AIG Life	Genworth Life	Penn Mutual Life*
Allstate Life	John Hancock Life*	Primerica
Aviva*	Legal & General America	Principal*
AXA Equitable Financial*	Lincoln Financial Life*	Protective Life
Banner Life	Mass Mutual*	Sammons Financial Companies
Cincinnati Life	National Life of Vermont*	SBLI
Columbus Life	Nationwide*	State Farm Life
CUNA Mutual	New York Life*	Transamerica
Farmers New World Life	Northwestern Mutual Life*	USAA Life
First Penn (Pacific Life)	Ohio National	
Foresters Financial	Pacific Life	

\*Only policies issued Preferred or better from these carriers are eligible for this program.

## Occupations and avocations

### Professional athletes and entertainers

1. Will consider for personal coverage.
2. Will not consider policies to be owned by the team.
3. Maximum amount is \$2 million. Any amounts in excess of this must be sent out for facultative offers.

*Prior to taking an application, contact your underwriter with the applicant's name, date of birth, and amount so we can check for existing coverage.*

## **Scuba diving (for pleasure/hobby only)**

If past activity has been at a depth of 50 ft. or less, we can consider at Preferred Plus rates. We will consider standard rates for a depth less than 130 feet with basic certification.

*Call or email your underwriter if activity is other than described above.*

## **Private aviation (regulation aircraft, not homebuilt or experimental)**

1. Student Pilots = \$3.50 flat extra for five years
2. Qualified Pilots with solo license
  - a. Age 27 and older
    - i. Fewer than 100 solo hours and less than 200 annual flying hours = \$3.50 flat extra for five years
    - ii. 100 to 399 solo hours and less than 200 annual flying hours = Standard
  - b. Age 26 and younger
    - i. Fewer than 100 solo hours and less than 200 annual flying hours = \$3.50 flat extra for five years
    - ii. 100 to 399 solo hours and less than 200 annual flying hours = \$2.50 flat extra for five years
    - iii. Additional annual flying hours will result in higher flat rate amounts.

With an Aviation Exclusion Rider (AER), applicants can qualify for our best Preferred Plus Nontobacco rates, if they meet all criteria.

If the applicant is no longer actively involved in private aviation but has been involved in the last 24 months, an AER will be required to consider for better than standard rates.

## **Other avocations/sports**

Please contact your underwriter with complete details prior to taking an application for extreme sports such as mountain/rock climbing, auto racing, aviation, etc.

# Underwriting impairments

P = Eligible for Preferred if all criteria are met.

	Not Rated	Rated	Decline
Alcohol Treatment History			
Current Alcohol Use			X
Alcoholism, abstaining from alcohol (2 year postponement)		X	
Anxiety Disorders			
Mild or well-controlled	P		
Others		X	
Arrhythmias	P		
Paroxysmal Atrial Fibrillation			
Chronic Atrial Fibrillation		X	
Few PVCs (skipped beats)	P		
Many PVCs	X		
Asthma			
Very mild, no hospitalization, no daily meds	P		
Other	X	X	
Cancer:			
Consider within first year:			
Most benign tumors	P		
Basal cell carcinoma	P		
Melanoma insitu, seminoma	X	X	
Postpone 2, 3 or 4 years:			
Most other malignancies		X	
Postpone 5 years:			
Metastatic disease			X
Leukemia, sarcoma, or lymphoma (cured)		X	
Coronary Artery Disease		X	X
Crohn's Disease		X	
Dementia			X
Depression			
Controlled and on medication	X	X	
Others		X	X
Diabetes Mellitus type I — good control		X	X
Diabetes Mellitus type II — good control			
Onset prior to age 31		X	
Onset 31 to 45		X	
Onset 46 to 65		X	
Onset over age 65	X	X	
Diabetes			X
Diabetic kidney disease			X
Borderline control		X	X
Poor control			X
Drug Addiction (cocaine, heroin, etc.)			
Postpone 3 years		X	X
Emphysema		X	X
Epilepsy	X	X	X
Gastric Stapling/Bypass	X	X	X
Heart Attack		X	X
Hyperlipidemia (high cholesterol)	P	X	
Hypertension (high blood pressure)			
Well controlled	P		
Moderately controlled		X	
Poorly controlled		X	X

P = Eligible for Preferred if all criteria are met.

	Not Rated	Rated	Decline
Marijuana	X	X	X
Multiple Sclerosis (MS)			
Single or multiple episodes, stable 1 year		X	
Others			X
Pacemaker implanted			
Within 3 months		X	X
Thereafter	X	X	
Parkinson's Disease			
Best cases, stable		X	
Others			X
Rheumatoid Arthritis			
rare or no treatment	X	X	
Methotrexate, Prednisone, etc.		X	
Disabled		X	X
Sleep Apnea			
Successfully treated	X	X	
Others		X	X
Stroke, best cases:		X	
Stroke with Diabetes		X	X
Transient Ischemic attack (TIA)		X	
Ulcerative Colitis		X	



Ameritas Life Insurance Corp.  
Ameritas Life Insurance Corp. of New York

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