

Life Underwriting Guidelines

FLX Term & FLX Index Universal Life

Amount	Ages 0 – 17	Ages 18 – 40	Ages 41 – 50	Ages 51 – 60	Ages 61 – 70	Ages 71 & Older
\$50,000 to \$99,999	Nonmedical, MIB, MVR, Rx	Nonmedical, MIB, MVR, Rx	Nonmedical, MIB, MVR, Rx	Nonmedical, MIB, MVR, Rx	Nonmedical, MIB, MVR, Rx, Term Not Available	Nonmedical, APS, MIB, MVR, Rx, Term Not Available
\$100,000 to \$300,000	Nonmedical, MIB, MVR, Rx	Nonmedical, MIB, MVR, Rx	Nonmedical, MIB, MVR, Rx	Nonmedical, MIB, MVR, Rx	Nonmedical, MIB, MVR, Rx	Paramedical, APS, HOS, MIB, MVR, Rx, Mature Assessment
\$300,001 to \$500,000	Nonmedical, MIB, MVR, Rx	Paramedical, BP, HOS, MVR, MIB, Rx	Paramedical, BP, HOS, MVR, MIB, Rx	Paramedical, BP, HOS, MVR, MIB, Rx	Paramedical, BP, HOS, MVR, MIB, Rx	Paramedical, APS, BP, HOS, EKG, MVR, MIB, Rx, Mature Assessment
\$500,001 to \$1,000,000	Nonmedical, APS, MIB, MVR, Rx	Paramedical, BP, HOS, MVR, MIB, Rx	Paramedical, BP, HOS, MVR, MIB, Rx	Paramedical, BP, HOS, MVR, MIB, Rx	Paramedical, BP, HOS, EKG, MVR, MIB, Rx	Paramedical, BP, HOS, APS, EKG, MVR, MIB, Rx, Mature Assessment
\$1,000,001 to \$2,000,000	Nonmedical, APS, MIB, MVR, Rx	Paramedical, BP, HOS, MVR, MIB, Rx	Paramedical, BP, HOS, MVR, MIB, Rx	Paramedical, BP, HOS, EKG, MVR, MIB, Rx	Paramedical, BP, HOS, EKG, MVR, MIB, Rx	Paramedical, BP, HOS, APS, EKG, MVR, MIB, Rx, Mature Assessment
\$2,000,001 to \$3,000,000	N/A	Paramedical, BP, HOS, MVR, MIB, Rx	Paramedical, BP, HOS, MVR, MIB, Rx	Paramedical, BP, HOS, EKG, MVR, MIB, Rx	Paramedical, APS, BP, HOS, EKG, MVR, MIB, Rx	Paramedical, BP, HOS, APS, EKG, MVR, MIB, Rx, Mature Assessment
\$3,000,001 to \$5,000,000	N/A	Paramedical, BP, HOS, MVR, MIB, Rx	Paramedical, BP, HOS, MVR, MIB, Rx	Paramedical, BP, HOS, EKG, MVR, MIB, Rx	Paramedical, BP, HOS, EKG, MVR, MIB, Rx	Paramedical, BP, HOS, APS, EKG, MVR, MIB, RX, Mature Assessment
Over \$5,000,000	N/A	Paramedical, BP, HOS, IR, MVR, MIB, Rx, Supporting Financial Docs	Paramedical, BP, HOS, EKG, IR, MVR, MIB, Rx, Supporting Financial Docs	Paramedical, BP, HOS, APS, EKG, IR, MVR, MIB, Rx, Supporting Financial Docs	Paramedical, BP, HOS, APS, EKG, IR, MVR, MIB, Rx, Supporting Financial Docs	Paramedical, BP, HOS, APS, EKG, IR, MVR, MIB, Rx, Mature Assessment, Supporting Financial Docs

All routine medical requirements are determined by adding the amounts issued and applied for in Ameritas Life Insurance Corp. within the past three years and are based on insurance age (birthday plus six months). Vendor database checks (criminal background, credit/e-inspection reports, prior laboratory results) are obtained at various ages and amounts and at underwriter discretion.

FLXerate available on issue ages 18-60, face amounts \$300,001 to \$1,000,000. For more information on this accelerated underwriting program please refer to the Individual Underwriting Guide for FLX Living Benefits products. (UN 2136)



Older age Underwriting for Face Amounts above \$300,000

(Age 71 and older)

Medical Requirements

- Applicant should be seeing a primary care physician at least once a year for a complete physical.
- “Mature Assessment” will also be completed at the time of the exam.
- We can use requirements completed for another company within the past six months, but, if the above tests were not completed within that time frame, current ones will be required.

Paramedical Companies:

Paramedical exams will be ordered automatically for you based on age and face amount. You may choose between APPS (American Para Professional Systems) and ExamOne, Inc. You can follow the order by registering on www.appslive.com or www.examone.com

Life insurance based credit based reports and electronic inspection reports: TransUnion.com



Ameritas FLX Living Benefits Term insurance (form 3019) and Ameritas FLX Living Benefits Index Universal Life insurance (form 3020) are issued by Ameritas Life Insurance Corp. Policy and riders may vary and may not be available in all states.

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.

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