

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.

MEDICAL EXAMINATION REQUIREMENTS

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

¹ Additional underwriting requirements are necessary on all life products issued over attained age 70 and \$1 million of death benefit:

- “Get Up and Go” Test: Timing the number of seconds it takes for an applicant to sit and rise from a chair, walk eight feet and return to the chair.
- Activities of Daily Living (ADL): Questions assessing ability to regularly and independently perform such duties as bathing, dressing, etc.

For individuals over attained age 70, medical records from attending physician(s) will be required.

All routine medical requirements are determined by adding the amounts issued and applied for in Ameritas Life Insurance Corp., Ameritas Life Insurance Corp. of New York, Acacia Life Insurance Company and The Union Central Life Insurance Company and are based on insurance age (birthday plus six months). In addition to the above requirements, please see below:

Over \$5 Million

1. Tobacco user, over \$5,000,000 requires an X-ray (PA view only) and a treadmill EKG.
2. Nontobacco, age 65 and under, over \$10,000,000 requires a treadmill EKG.
3. Nontobacco, over age 65, over \$5,000,000 requires a treadmill EKG.

Option C

Due to the increasing death benefit when Option C is selected on a universal life application, medical underwriting requirements for age and amount will be equal to double the face amount applied for.

Older age Underwriting (Age 70 and up)

Medical Requirements

- An APS is required on all applicants age 70 and older.
- Applicant should be seeing a primary care physician at least once a year for a complete physical.
- In addition to the exam, Mature Assessment questionnaire, "Get Up and Go" test, and pro BNP done with the blood profile are required.
- We can use requirements done for another company within the past three months, but if the above tests were not completed within that time frame, current ones will be required.
- All cases over \$5 million require a Treadmill EKG.

Approved Paramedical Companies

APPS (American Para Professional Systems), www.appslive.com

Portamedic (Hooper Holmes), www.portamedic.com

ExamOne, www.examone.com

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. Call your underwriter to see what TOP Offer may do for your next tough case.

WELLNESS PROGRAM

The Wellness Program offers life insurance applicants who follow a healthy lifestyle 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 companies listed below) 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 complete application for individual life insurance.
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 reinsurance or a table shave program is not eligible.
- Current issue age must be 65 or younger.
- Maximum face amount is \$2 million. The amount could be less if there is previous insurance with Ameritas Life Insurance Corp., Ameritas Life Insurance Corp. of New York, Acacia Life Insurance Company or The Union Central Life Insurance Company. 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.

Eligible Carriers

AIG Life*	Allmerica	Allstate Life Ins. Co.
Aviva Cos.*	Axa Financial (Equitable)*	Banner Life
Cincinnati Life	Columbus Life	First Penn Pacific Life Ins. Co.
Genworth Life Ins. Co.	Horace Mann	John Hancock Life Ins. Co.*
Lincoln National Life Ins. Co.*	Massachusetts Mutual*	Metropolitan Life*
Minnesota Life Ins. Co.*	Motorists	National Life of Vermont*
Nationwide*	New England*	New York Life*
Northwestern Mutual Life Ins. Co.*	Ohio National	Old Line Life Ins. Co.
Pacific Life Ins. Co.	Penn Mutual Life Ins. Co.*	Phoenix Life Ins. Co.*
Principal*	Provident Mutual*	State Farm Life Ins. Co.
Sun Life of Canada	Transamerica Corporation	US Life Insurance Co.*
West Coast Life Ins. Co.	William Penn	Zurich Kemper Life Ins. Co.

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

JET ISSUE UNDERWRITING

Jet Issue gives your clients ages 18-45 the opportunity to get \$100,000 - \$200,000 of permanent coverage without the hassle of labs and an exam. Cases received in good order can be approved, issued and paid in as little as four days from the time the fully completed application is submitted and requirements are received.

Guidelines

1. Jet Issue is required* for clients ages 18-45 on all single life permanent plans with face amounts between \$100,000 - \$200,000 (Term is not eligible for Jet Issue)
2. Riders Available: Waiver of Premium, Total Disability, Accidental Death Benefit, Accelerated Death Benefit, Children's Insurance, Paid-Up (Single & Continuous)
3. Underwriting Classes: Preferred Non-Tobacco, Standard Non-Tobacco and Standard Tobacco
4. Programs Not Included: TOP Offer Program, Wellness Program and facultative reinsurance
5. State Eligibility: Approved in all 50 states

Requirements

- A special Jet Issue application kit is available on Producer Workbench.
- Teleunderwriting is required for Jet Issue. The teleunderwriting appointment can be scheduled quickly and easily on the ExamOne website (www.examone.com).
- Cases must be cash with application or initial draft EFT only. The EFT form must be included with the application.
- The policy cannot be issued without an accurate illustration. When quoting consider tobacco usage, family history, build and driving history.

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 \$1 million will be fully underwritten.
- In all cases, the external face amount being converted and the amount in force with the Ameritas Life Insurance Corp., Ameritas Life Insurance Corp. of New York, Acacia Life Insurance Company and The Union Central Life Insurance Company 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 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.
- 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

Allianz Life Ins Co of North America

Allstate Life Insurance Company

American General Life Companies*

- AIG Life Insurance Company
- American General Assurance Co.
- American General Indemnity Co.
- American General Life & Accident Insurance Company
- American General Life Insurance Company

AXA Equitable*

Banner Life

Cincinnati Life Insurance Company

Farm Bureau Financial Services

Farmers New World Life Insurance Company

Federated Life Insurance Company

Genworth Life Insurance Company

- GE Capital Life Insurance Company
- First Colony Life Insurance Company

Golden Rule Life Insurance Company

The Guardian Life Ins. Co of America*

- Berkshire Life Insurance Company of America

Hartford Life & Annuity Insurance Company*

ING Life Insurance Company*

Lincoln Benefit Life Company*

Lincoln National Life Insurance Company*

- First Penn Pacific Life Insurance Company
- Jefferson Pilot Life Insurance Company

Massachusetts Mutual Life Insurance Company*

Metropolitan Life Insurance Company*

Midland National Life Insurance Company

Minnesota Life Insurance Company

Nationwide Mutual Insurance Company*
New York Life Insurance Company*
North American Company for Life & Health Ins.
Northwestern Mutual Life Insurance Company
Ohio National Life Insurance Company
Penn Mutual Life Insurance Company
Principal Life Insurance Company*
Protective Life Insurance Company

- Chase Insurance Life and Annuity Company
- Empire General Life Insurance Company
- Federal Kemper Life Assurance Company
- Zurich Kemper Life Insurance Company

Provident Mutual Life Insurance Company
State Farm Life Insurance Company
West Coast Life Insurance Company
Western Reserve Life Assurance Company

* Only policies issued Preferred or better from these carriers will be considered for this program.

Financial Requirements

- On all cases over \$2.5 million, third party verification of income and net worth will be required. This would include copies of tax returns and a statement from the applicant's accountant with a list of assets and their value.
- You should also provide a letter stating how the face amount was determined.

LIMITED LIFE TO DI

With this limited underwriting program, applications are coordinated to expedite the medical underwriting between life and DI insurance. Complete Part A of the EZ App Teleunderwriting application with your client and submit it through the Secure Messaging System (SMS). We will order ScriptCheck, MVR report and MIB as well contact ExamOne who will complete Part B of the application (health and lifestyle questions) by the phone.

Guidelines

Life Insurance

- Up to \$300,000 death benefit
- Both life and DI insurance must be applied for simultaneously—new sales only

Disability Income Insurance

- Up to \$5,000 monthly benefit
- No financial documentation required for non-owners (Owners follow normal financial documentation guidelines)

Relationship of Life to DI

Life insurance benefit depends on DI insurance amount

- If DI insurance monthly benefit is \$2,000 or greater, then \$300,000 death benefit is available.
- If DI insurance monthly benefit is less than \$2,000, multiply DI benefit x 150. For Example:
 - \$1,500 x 150 = \$225,000 of life insurance
 - \$1,250 x 150 = \$187,500 of life insurance
 - \$1,000 x 150 = \$150,000 of life insurance
 - \$667 or less = \$100,000 of life insurance (minimum death benefit)

Eligibility

- Choice of several life products offered by Ameritas Life Insurance Corp., and in New York by Ameritas Life Insurance Corp. of New York. Issuing company varies by product and state.
 - Excel Essential UL
 - Excel LifeValue UL
 - Excel Index UL
 - Excel Plus Index UL
 - Keystone Whole Life
 - Keystone Foundation Whole Life
 - Keystone 10-Year Term
- Available with Preferred, Standard Nontobacco, and Standard Tobacco underwriting classes. (No blood/urine labs or height/weight measurements)
- The maximum age for this program is 50 (age nearest for life insurance/attained age for DI insurance).
- The only eligible riders with this program are Waiver of Premium Rider and Total Disability Benefit Rider. The 10-Year Level Term rider is also available on the Keystone Whole Life product only.
- The program is not available with Option C Death Benefit (on new or previously issued policies), table rating or flat extra.
- Not available on policies issued under table shaving, simplified issue, guaranteed issue, or External Term Conversion programs or with facultative reinsurance.

SINGLE LIFE RETENTION*

Ages	Preferred Plus Preferred Select/Standard	Table A-D Flat Extras Up to \$7.50	Table E-P Flat Extras Over \$7.50
0-65	\$2,000,000	\$1,500,000	\$500,000
66-75	1,500,000	1,000,000	500,000
76-80	1,000,000	500,000	250,000
81-85	500,000	100,000	0

* Applies only to permanent products and 10-year term. If Option C is chosen on UL, retention is only \$250,000, paid up rider continuous \$500,000.

SINGLE LIFE AUTOMATIC BINDING INCLUDING RETENTION**

Ages	Preferred Plus Preferred Select/Standard	Table A-D Flat Extras Up to \$7.50	Table E-P Flat Extras Over \$7.50
0-65	\$24,000,000	\$18,000,000	\$6,000,000
66-75	18,000,000	12,000,000	6,000,000
76-80	12,000,000	6,000,000	1,000,000
81-85	2,000,000	0	0

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

** Foreign nationals: We have \$500,000 retention and up to \$2 million automatic binding.

JUMBO LIMITS

Ages	Through Table D	Table E-H	Table I-P
0-80	\$50,000,000	\$50,000,000	\$50,000,000
81-85	30,000,000	30,000,000	0

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.

Please note: All life underwriting classifications shown in this guide may not be available on all of our life products.

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 tobacco in the past 36 months?
- Have you participated in any hazardous sport activities or aviation in the past five years?
- Have you been charged with or convicted of a DWI or DUI within the past ten years?
- Have you ever sought or received treatment for alcohol and/or drug abuse?
- Has a member of your immediate family died from or been diagnosed with coronary artery disease, cerebral vascular disease, diabetes or cancer* prior to age 60?
- Does your total cholesterol exceed 225 and total cholesterol/ HDL ratio exceed 5?
- Have you experienced significant hypertension in the past, or are current blood pressure readings higher than 140/85?
- Have you been charged with two moving violations within 36 months?
- Are there any abnormal ranges on your current blood panel?

* Excludes gender-specific cancers for applicants that are a different gender than the family member.

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 tobacco in the past 24 months? (exception: no more than two cigars per year)
- Have you participated in any hazardous sport activities or aviation in the past 24 months?
- 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 been charged with two or more moving violations within 24 months or have you been convicted of driving under the influence of alcohol or any other drug within the past five years?
- Have you sought or received treatment for alcohol or drug abuse within the past ten years?
- Has a member of your immediate family died of coronary artery disease, cerebral vascular disease, diabetes or cancer* prior to age 60?
- Does your weight exceed the maximum limit for your height according to the Height and Maximum Weight Build Chart? (See page 14.)
- Based on your age, does your total cholesterol exceed the following limits?

Age	Cholesterol mg/dl
20 - 40	230
41 - 55	250
56 - up	270

- Does your total cholesterol/HDL ratio exceed 5.5?
- Is your blood pressure higher than 140/85? (If over 55, 150/90?)
- Have you been convicted of a felony in the past five years?

* Excludes gender-specific cancers for applicants that are a different gender than the family member.

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 tobacco in the past 12 months?

The only exception is the occasional celebratory cigar (not more than six cigars per year) with a negative HOS for nicotine finding.

- 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 been charged with three or more moving violations within 24 months or have you been convicted of driving under the influence of alcohol or any other drug within the past three years?
- Have you sought or received treatment for alcohol or drug abuse within the past eight years?

- Has a member of your immediate family died of coronary artery disease, cerebral vascular disease, diabetes or cancer* prior to age 60?
- Does your weight exceed the maximum limit for your height according to the Height and Maximum Weight Build Chart?
- Based on your age, does your total cholesterol exceed the following limits?

Age	Cholesterol mg/dl
20 - 40	245
41 - 55	265
56 - up	285

- Does your total cholesterol/HDL ratio exceed 6.5?
- Is your blood pressure higher than 150/90?

* Excludes gender-specific cancers for applicants that are a different gender than the family member.

Height and Maximum Weight Build Chart				
Height	Preferred Plus Nontobacco	Preferred* Nontobacco	Select Nontobacco	Standard* Nontobacco
5'0"	145	154	164	184
5'1"	149	159	169	191
5'2"	153	164	174	197
5'3"	158	169	179	203
5'4"	162	175	185	210
5'5"	166	180	190	216
5'6"	170	186	196	223
5'7"	176	192	202	230
5'8"	182	197	207	237
5'9"	188	203	213	244
5'10"	193	209	220	251
5'11"	199	215	226	258
6'0"	205	221	232	265
6'1"	211	227	239	273
6'2"	216	234	245	280
6'3"	222	240	252	288
6'4"	227	246	259	296
6'5"	233	253	266	304
6'6"	238	260	273	312
6'7"	243	266	280	320
6'8"	249	273	287	328
6'9"	254	280	294	336
6'10"	260	287	301	344
6'11"	265	294	309	352

* 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 tobacco for the past 12 months (exception: no more than two cigars/month) and do not exceed the maximum weight on the Height and Maximum Weight Build 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 tobacco in the past 24 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 Build Chart, and have used tobacco in the past 12 months.

EZ APP TELEUNDERWRITING

EZ App Teleunderwriting is an alternative to the traditional life and/or disability income insurance application process. 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.

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.

- Medical 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) required on all applicants age 17 and older.

EZ App Teleunderwriting Process

The EZ App Kit for your state can be found in the Forms and Applications section of Producer Workbench. Under New Business, Form Type, select EZ App Kits from the pulldown. This application does not include lifestyle and medical history questions.[†]

1. During the visit with your client, complete the application and review the What to Expect EZ App Teleunderwriting Client Guide (UN 1200) with him/her as you explain the telephone interview and mini-exam process. Make sure to stress the importance of having the information noted in the Client Guide available at the time of the interview.
2. Depending on the procedure established by your agency, you should either order the telephone interview and send the application to the home office, OR forward it to your agency to complete this part of the process. It is no longer necessary to order an inspection report because these questions are now included as part of the telephone interview.
3. Next, your client will be contacted by ExamOne for the telephone interview. The interviewer will attempt to schedule a mini-exam at the end of the interview, if necessary. Any mini-exam unscheduled will be forwarded to the local ExamOne office for follow-up. The outcome of the interview and mini-exam will be reviewed by underwriting and additional requirements, such as an APS, will be requested, if necessary.
4. Once a final underwriting decision has been made, you will be contacted so that you can follow up with your client.

† California only: Until further notice, the application (UC 2248A CA) will include lifestyle and medical history questions (21-29). These should not be completed by you during your visit with your client; they will be asked by ExamOne. Louisiana (UN 2550 LA) and Montana (UN 2550 MT) will use the Life and DI combination applications.

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 0-64.
- 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 0-17	Ages 18-40	Ages 41-50	Ages 51-60	Ages 61-65
\$0-\$50,000	Nonmedical	Nonmedical MVR	Nonmedical MVR	Nonmedical MVR	Paramedical HOS, MVR
\$50,001 to \$99,999	Nonmedical	Nonmedical MVR	Nonmedical MVR	Paramedical HOS, MVR	Paramedical MVR
\$100,000 to \$300,000	Nonmedical	Mini-exam MVR	Mini-exam MVR	Mini-exam MVR	Mini-exam MVR
\$300,001 to \$500,000	Paramedical HOS	Mini-exam MVR	Mini-exam MVR	Mini-exam MVR	Mini-exam EKG, MVR
\$500,001 to \$1,000,000	Paramedical HOS	Mini-exam MVR	Mini-exam MVR	Mini-exam MVR	Mini-exam EKG, MVR
\$1,000,001 to \$2,000,000	Paramedical HOS	Mini-exam MVR	Mini-exam EKG, MVR	Mini-exam EKG, MVR	Mini-exam EKG, MVR
\$2,000,001 to \$3,000,000	N/A	Mini-exam MVR	Mini-exam EKG, MVR	Mini-exam EKG, MVR	Mini-exam EKG, MVR

Mini-exam replaces a paramed exam or MD exam where applicable.
Mini-exam includes blood, urine, height and weight, blood pressure and pulse.

DI Insurance

Medical Requirements

The chart below 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 Union Central Life (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 following: (a) base monthly benefit; (b) Social Insurance Substitute (SIS) Rider; and (c) one-half of the Future Increase Option (FIO) Rider. When DI and BOE coverage are applied for concurrently, the benefit amount is the sum of the above for both DI and BOE.

Medical Requirements		
Ages	Mini-Exam*	EKG
18-40	\$5,001**	n/a
41-50	\$5,001**	\$10,000
51+	\$5,001**	\$5,001

* 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 telephone interview.
 ** This amount reduces to \$4,001 in California.

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.

Financial Documentation Summary – Individual DI

Financial Documentation Summary – Individual DI					
Ownership					
Amount*	Employee	Sole Proprietor	Partnership	S-Corp	C-Corp
\$5,000 or less	n/a	Complete 1040 and 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	Paystub or W-2	Complete 1040 and 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. 1040 (All Schedules)	2 yrs. 1040 (All Schedules)	2 yrs. 1040 (All Schedules)	2 yrs. 1040 (All Schedules)	2 yrs. Personal returns and 1120

* Applied for and in force with all companies. All joint returns require a copy of W-2s from the applicant only.

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.

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

Third-party financial statements are required on ages under age 70 for amounts over \$5 million; 70 and older for \$2.5 million and over. The applicant may be required to complete a separate authorization.

Non-Working Spouse

Amounts up to an equal amount of coverage on the working spouse will be considered.

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.

Loan

Agent cover letter should include details of the loan, including amount, purpose, repayment schedule and interest rate. The creditor may be listed as beneficiary for up to 100% of the outstanding loan balance with any remaining going to the estate of the insured. A copy of the loan 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 first 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.

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.

Business Continuation

The insurance amount is determined by the value of the business in relation to the amount owned by the insured. Many valuation methods may be used including book value, straight capitalization, capitalization of earnings and adjusted net worth. The agent should indicate which valuation method was used and how the death benefit was determined.

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 75% 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 three years and must have recently been applied for. A copy of the proposed terms of the loan agreement may be required.

BANKRUPTCY

Chapter 7

To be considered for coverage, the applicant must be fully discharged and 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.

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. Absolute maximum is \$2 million.
4. Exam and HOS requirements may be waived upon receipt of APS documenting comprehensive annual exams on juveniles 14 years-old and younger.
5. For any amount of coverage, 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 parents total applied for or in force amounts or a max of \$25,000 if parents have no or limited coverage.
2. Over 4½ years old- can consider up to 50% of either parents total applied for or in force amounts or a max of \$50,000 if parents have no or limited coverage. Note for both of the above limitations: Can combine both parents coverage to determine allowable amount only if both parents are to own the applied for policy.
3. Grandparents, legal guardians 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 strategic partners, the Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York underwrite those high-net worth clients who finance premiums. For more information, go to Producer Workbench, key word, 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.

MOTOR VEHICLE VIOLATIONS

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

1. One Driving Under the Influence (DUI) violation in less than one year = Postpone
2. One DUI within one to two years
 - a. Age 35 and under = \$3.50/1,000 flat extra
 - b. Ages 36 to 70 = \$2.50/1,000 flat extra
3. Reckless Driving/Hit and Run
 - a. Within one year of application
 - i. Age 35 and under = \$5.00 flat extra
 - ii. Ages 36 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. and who visits the U.S. periodically throughout the year.

1. Best consideration is usually Standard (no Preferred). Better rate class may be available. Contact underwriter.
2. All application papers, exams, labs, must be completed in the U.S.
3. If medical records from their physicians are required, they must be supplied in English. We do not pay translation costs.

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

U.S. Citizens Residing in a Foreign Country

1. Best consideration is Standard (No Preferred).
2. All application papers, exams, labs, must be completed in the U.S.
3. 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.

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. Additional forms and amendments may be required. Variable products may not be sold to persons who do not speak and read English.

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" type visa can be considered. Underwriter may ask for copies of residence papers or visa to confirm status.
2. If applicant is in the U.S. on a permanent basis (green card required), our best Preferred 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.

SPORTS AND ENTERTAINERS

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)

Note: If past activity has only been once or twice recreationally, at depth of less than 50 feet, then we can consider at Preferred Plus rates.

1. Depth less than 100 feet with basic certification = Standard
2. Depth between 101 to 130 feet
 - a. Ten dives or fewer in one year = \$2.50 flat extra
 - b. More than ten dives in one year = \$3.50 to \$5.00 flat extra

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 = \$3.50 flat extra for five years
 - ii. 100 to 399 solo hours = Standard
 - b. Age 26 and younger
 - i. Fewer than 100 solo hours = \$3.50 flat extra for five years
 - ii. 100 to 399 solo hours = \$2.50 flat extra for five years

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

Mountain/Rock Climbing

1. Trail Climbing/Hiking = Standard (can qualify for Preferred)
2. Rock and Technical Rock/Snow/Ice Climbing
 - a. Altitudes less than 13,000 feet = \$2.50 flat extra
 - b. Altitudes of 13,000 to 23,000 feet in North America
 - i. Mt. McKinley/Denali = Decline
 - ii. Alaska Range = \$7.50 flat extra
 - iii. North America = \$5.00 flat extra
 - iv. Outside United States
 1. Andes = \$7.50 flat extra
 2. Elsewhere = Call your underwriter
 - c. Altitudes higher than 23,000 feet = Usually decline

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

Auto Racing

1. "Weekend" nonprofessional racers of stock cars on half-mile tracks racing 10 to 12 times a year = Standard (No Preferred)
2. Road Rally, Pikes Peak Hill Climb, Demolition Derby, Autocross, sports car (sport touring S.T.), sports car (vintage) with a top speed of 160 mph = Standard (No Preferred)

Please contact your underwriter with complete details prior to taking an

application.

Extreme Sports

1. Bungee jumping
 - a. Ten or fewer jumps a year = Standard (No Preferred)
 - b. More than ten jumps a year = \$5.00 flat extra
2. White water rafting
 - a. Experienced, with a guide on a short trip = Standard
 - b. Others would be individual consideration.

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

Aviation-Related Sports

1. Hot air ballooning
 - a. Tethered = Standard (Preferred is possible.)
 - b. Free flight
 - i. Student pilot = \$3.50 flat extra
 - ii. Pilot certificate
 1. Total hours experience 35 or less = \$2.50 flat extra
 2. Total hours experience more than 35 = Standard
2. Hang Gliding/Paragliding
 - a. Member of club or association
 - i. Amateur = \$5.00 flat extra
 - ii. Powered hang gliders and paramotoring = \$2.50 flat extra
 - b. Instructor, hazardous geography = \$7.50 flat extra
 - c. Non-club member increases flat extras above by another \$2.50 flat extra

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

UNDERWRITING IMPAIRMENTS

	Not Rated	Rated	Decline
Alcohol Treatment History			
Current Alcohol Use (Adv Hist)			X
Alcoholism Reformed (2 year postponement)		X	
Anxiety Disorders			
Mild or well-controlled	P		
Others		X	
Arrhythmias Paroxysmal Atrial Fibrillation	P		
Chronic Atrial Fibrillation		X	
Few PVCs	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	
Chronic Obstructive Pulmonary Disease (COPD)		X	X
Cocaine Usage History			
Postpone 3 years		X	
Colitis			
Ulcerative		X	
Coronary Artery Disease		X	X
Crohn's Disease		X	
Dementia			X
Depression			
Controlled and on medication	X	X	
Others		X	X
Diabetes Mellitus—good control			
Onset prior to age 31		X	

	Not Rated	Rated	Decline
Onset 31 to 45		X	
Onset 46+		X	
Diabetic Nephropathy			X
Constant Abnormalities		X	X
Drug Addiction			
Postpone 3 years		X	X
Emphysema		X	X
Epilepsy			X
Gastric Stapling/Bypass*		X	X
Heart Attack		X	X
Hyperlipidemia	P	X	
Hypertension			
Well controlled	P		
Moderately controlled		X	
Poorly controlled		X	X
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			
NSAIDS	X	X	
Methotrexate, Prednisone		X	
Disabled		X	X
Sleep Apnea			
Successfully treated	X	X	
Others		X	X
Stroke, Best cases		X	
Transient Ischemic attack		X	
Ulcerative Colitis		X	
P=Eligible for Preferred if all criteria are met.			



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