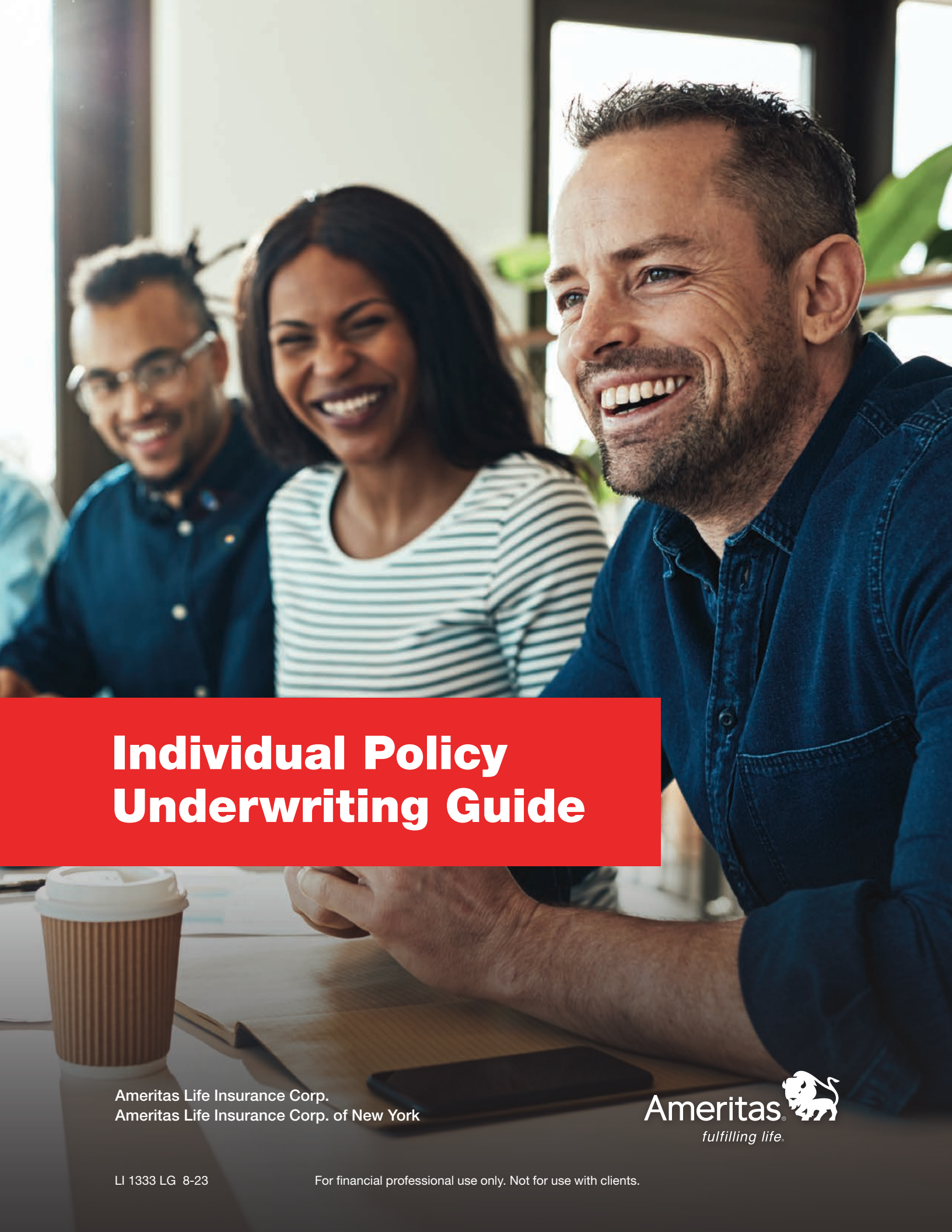


Individual Policy Underwriting Guide

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

Ameritas
fulfilling life.

LI 1333 LG 8-23

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Table of contents

Age and amount requirements 1
Approved paramedical companies 2
Single life retention 2
Single life automatic binding including retention 2
Jumbo limits 2
Life underwriting classifications 3
Financial underwriting 6
Personal insurance 7
Business insurance 8
Bankruptcy 9
Juvenile coverage 10
Premium financing 10
Stranger-owned/investor-owned life insurance (SOLI/IOLI) 10
Captive Insurance Companies (CICs) 11
Residence and travel 11
Accelerated underwriting 13
EZ App Teleunderwriting 14
TOP Offer Program 16
Wellness Program 16
Simplified Underwriting program 18
External Term Conversion Program 19
Avocations and aviation 22
Underwriting impairments 24

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.

Age and amount requirements

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, LabPiQ	Nonmedical, MVR, Rx, EIR, LabPiQ	Nonmedical, MVR, Rx, EIR, LabPiQ	Paramedical, HOS, MVR, Rx, EIR, LabPiQ	Paramedical, HOS, MVR, Rx, APS, EIR, LabPiQ
$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, LabPiQ	Paramedical, Blood Profile, HOS, MVR, Rx, EIR, LabPiQ	Paramedical, Blood Profile, HOS, MVR, Rx, EIR, LabPiQ	Paramedical, Blood Profile, HOS, MVR, Rx, EIR, APS, LabPiQ	Paramedical, Blood Profile, HOS, EKG, MVR, Rx, EIR, APS, Mature Assessment, LabPiQ
Over $5,000,000	N/A	Paramedical, Blood Profile, HOS, IR, MVR, Rx, EIR, LabPiQ, Financial Docs	Paramedical, Blood Profile, HOS, EKG, IR, MVR, Rx, EIR, LabPiQ, Financial Docs	Paramedical, Blood Profile, HOS, EKG, IR, MVR, Rx, EIR, APS, LabPiQ, Financial Docs	Paramedical, Blood Profile, HOS, EKG, IR, MVR, Rx, EIR, APS, LabPiQ, Financial Docs	Paramedical, Blood Profile, HOS, EKG, IR, MVR, Rx, EIR, APS, Mature Assessment, LabPiQ, 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 a credit-based score ordered by the home office and does not involve client contact.
- LabPiQ is ordered by the home office and does not involve client contact. We obtain clinical labs and test results through a vendor.
- Supporting financial documents are required on face amounts over $5 million or at the discretion of the underwriter.
- 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

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.

Guaranteed Insurability Option Rider (Adjustable Life/Variable 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/Variable 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 the last 12 months or prior to the last medical exam can be disregarded.

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

For Ameritas Value Plus Survivor Index Universal Life (Value Plus SIUL), the underwriting age and amount requirements for each individual will be based on the total amount applied for. For example, the underwriting and requirements for a 62-year-old male and 58-year-old female who apply for a $5 million death benefit will be the same. They both will be determined by the $5 million amount.

Approved paramedical companies

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

ExamOne – www.examone.com

Maximum issue age

Applicants age 80 and older will be postponed until further notice except for consideration of our Survivor Index Universal Life product (Value Plus SIUL). We may consider an applicant up to age 85 for the Value Plus SIUL.

Death Benefit Option (DBO) C

The maximum issue age allowed is 65 for Non-Tobacco classes and 60 for Tobacco classes.

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.

***Ages 81-85 for Value Plus SIUL only

Single life automatic binding (including retention above)**

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.

***Ages 81-85 for Value Plus SIUL only.

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.

***Ages 81-85 for Value Plus SIUL only.

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.

Criteria	Preferred Plus Nontobacco	Preferred Nontobacco	Select Nontobacco
Alcohol/Drug Abuse	No history	No abuse or treatment in the last 10 years	No abuse or treatment in the last 8 years
Blood Pressure Medication allowed Readings are 12 months average	135/85	Up to age 60 140/85 Age 61+ 150/90	150/90
Height/Weight	Refer to Height/ Weight Chart	Refer to Height/ Weight Chart	Refer to Height/ Weight Chart
Total cholesterol/ HDL ratio Medication allowed	250/5.0	270/5.5	285/6.5
Driving History	No DWI, DUI, OWI or reckless driving within the past 5 years Up to 2 moving violations within 36 months allowed	No DWI, DUI, OWI or reckless driving within the past 5 years Up to 2 moving violations within 24 months allowed	No DWI, DUI, OWI or reckless driving within the past 3 years Up to 3 moving violations within 24 months allowed
Family History Coronary artery disease, cerebral vascular disease, diabetes, or cancer May exclude gender-specific cancers for applicants that are a different gender from the family member and certain cancers with no known genetic link	No death in either parent or a sibling prior to age 60 from one of the listed conditions No more than one member of your family has been diagnosed, but is still alive, with one of the listed conditions prior to age 60	No more than 1 event (death or diagnosis) in either parent or sibling prior to age 60 from one of the listed conditions	No more than 2 events (death or diagnosis) in either parents or siblings prior to age 60 from one of the listed conditions
Medical History	No heart disease, diabetes, stroke, cancer, or lung disease Other medical conditions may be excluded based on the specifics of the case	No heart disease, diabetes, stroke, cancer, or lung disease Other medical conditions may be excluded based on the specifics of the case	No heart disease, diabetes, stroke, cancer, or lung disease Other medical conditions may be excluded based on the specifics of the case
Tobacco or Nicotine	No use in the last 5 years (includes gum, patch, cigar, pipe, e-cigarettes, smoked marijuana) *Exception: Up to 2 cigars per month (negative specimen)	No use in the last 2 years (includes gum, patch, cigar, pipe, e-cigarettes, smoked marijuana) *Exception: Up to 2 cigars per month (negative specimen) *Preferred Tobacco rates are available	No use in the last 12 months. (includes gum, patch, cigar, pipe, e-cigarettes, smoked marijuana) *Exception: Up to 2 cigars per month (negative specimen)

Aviation Scheduled airline pilots and crew members of major Canadian or U.S. airlines, operating on a regional, national, or international basis can be allowed any class up to Preferred Plus	Not available for private pilots	Private pilots with more than 500 solo hours and less than 250 annual flying hours	Private pilots with more than 350 solo hours and less than 250 annual flying hours
Hazardous Sports Participation (Avocation)	No hazardous sports participation in the past 5 years *Exception: Recreational SCUBA diving up to 50 feet	No hazardous sports participation in the past 24 months *Exception: Recreational SCUBA diving up to 50 feet	No rateable hazardous sports participation

Standard Nontobacco

Standard Nontobacco rates are available to individuals 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 individuals 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 individuals who do not exceed the maximum weight on the Height and Maximum Weight Chart and have used nicotine in the past 12 months.

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

Build

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.

Marijuana

Ameritas will consider coverage on applicants using marijuana for medical purposes or recreational usage.

Medical purposes

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

Recreational use

Intermittent use – Will not be rated and will be at Nontobacco rates

If classified as intermittent use, we can consider these cases for possible Standard Nontobacco rates. Preferred consideration may be considered for the best cases, based on the overall circumstances and histories of the case as a whole. (Including marijuana use does not exceed more than 2 times per month.)

Moderate to heavy use – Will be at Tobacco rates, and may be Standard Tobacco or rated with a Tobacco classification.

The client should provide full disclosure at the outset of the application process. We may not be able to consider any offer for marijuana use that is unadmitted and discovered through the underwriting process (labs, medical records, etc.)

Working with a marijuana-related business

Marijuana remains a Schedule 1 illegal controlled substance under US Federal law.

Every transaction with a marijuana-related business is technically accepting funds from unlawful activity at the federal level. This does create an issue of possible money-laundering. Financial institutions that do provide indirect services to a marijuana-related business can be subject to reporting requirements.

Business coverage or Personal coverage – No coverage is available (buy-sell, key employee, loan protection, deferred benefits, DI, etc.) if the insured is actively involved with ownership, investment, or employment with a marijuana-related business, when the business coverage is related to that marijuana-related business.

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.

If there are unique circumstances that may not be obvious, a detailed cover letter can provide your underwriter with a clear and thorough picture of the case from the beginning. It can also eliminate the back and forth with underwriting to help expedite approval.

What is typically included in a cover letter:

- Background information on how the sale developed
- Explanation of any unique design
- Premium expectations and purpose/need for coverage
- Details on applications submitted to other companies
- Total amount of coverage inforce and pending from all companies
- Amount of any coverage being replaced and reason for replacement

Personal insurance

Income replacement

Age factor times multiple of earned income

Age	Multiple of Earned Income
18-35	30
36-45	25
46-60	20
61-65	10
66+	5

Supporting financial documents are required on face amounts over $5 million, for large premium cases, cases with premium-to-income ratio outside our guidelines, for total family coverage exceeding $5 million, and at underwriting discretion. 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-C may be requested in order to obtain federal income tax returns.

Ability to pay/affordability

As part of the financial review of a case, an underwriter must determine if the applicant can afford to pay the premiums for the requested coverage. This is usually established by reviewing the proposed insured's income, net worth, and application statement as to the source of the premium and the appropriate illustration.

If the source is other than the insured's earned income, the proposed insured must present the specific source of funding and an explanation of why this source is being used. To do so, a letter of explanation is recommended. Additional details regarding the 3rd party source may be requested at the discretion of the underwriter.

The determination of an acceptable premium-to-income ratio depends on a variety of factors, including:

- The needs and objectives of the applicant
- The current income and net worth composition
- The source of the funds used to pay premiums

Premium affordability should be demonstrated for the total premium of all policies pending and inforce. All household premiums generally are not expected to exceed 10–25% of total household gross annual income. In general, the higher the gross annual income, the more coverage that will be considered. If using liquid assets as a portion of the source of premiums, the maximum amount allowed for all household total premiums cannot exceed 25% of the existing total household liquid assets, over the first 10 years of the policy.

- Large premiums

For total household premiums exceeding $100,000 annually, or when premiums will exceed our published premium-to-income ratio, 3rd party financials will be required. Based on a review of the case details, the underwriter will determine what 3rd party financials will be needed for each specific case.

Examples of 3rd party financial documents:

Income – W2/Tax returns, 1099s/K-1s, CPA review letter

Cash Equivalents (checking, CDs, money markets) – Bank statements, CPA review letter

Investments and Qualified Plans (stocks, bonds, IRAs, 401(k)) – Account or brokerage statements, CPA review letter

Real Estate – Property listing (including all addresses and ownership stake) accompanied by appraisals or CPA review letter. Property tax statements/assessments

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. 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

For all business owned or business purposes insurance, complete in full the business insurance information requested on the application.

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 that the applicant meets the definition of 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.

Professional athletes and entertainers

1 . Will consider for personal coverage only.

2 . Will not consider policies to be owned by the team.

3 . Maximum amount is $2 million on case-by-case basis. Any amounts in excess of this must be sent out for facultative consideration.

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.

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. Those with a history of multiple 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. A history of multiple 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 $5 million. Additional amounts 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.

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. The following visas are accepted: E1, E2,E3,EB5, DV1, DV2, G1,G2,G3,G4,H1B,H2,H3,K1,K3, L1,O1,P1,P2,P3,R1,T1,TN,V1,V2.
2. Best consideration is usually Standard. Preferred may be allowed on an individual case basis for what we classify as an 'A' list country. Please contact your underwriter for any questions.
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 75.
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. No riders/benefits available (except for Early Cash Value Rider, Flexible Paid Up Rider, and Supplemental Coverage Rider).

Effective 2/1/2020		
	Not rated	Table A-D Flat Extras Up to $7.50
Ages		(per 1,000)
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 75.
5. Accelerated Underwriting Programs (where applicable) not available.

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. The following visas are accepted: E1, E2, E3, EB5, DV1, DV2, G1, G2, G3, G4, H1B, H2, H3, K1, K3, L1, O1, P1, P2, P3, R1, T1, TN, V1, V2.
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 may not qualify for coverage, depending on where they are located, and length of time outside of U.S. Coverage will typically be limited to those spending less than 2 weeks per year working/volunteering outside of the U.S.

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

Employment Authorization Card (EAC) / Employment Authorization Document

We may consider on an individual case basis for those with an established footprint that have resided in the U.S. for at least 12 months with a copy of the EAC/EAD. Income tax returns may be requested.

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 18-50 - $100,000 to $2,000,000 face amount
- Ages 51-60 - $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

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:

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

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.

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.

- Life insurance products issued by all life companies of Ameritas are eligible.
- Ages 18-70.
- Up to $3 million total face amount in all life companies of Ameritas, 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.

Medical requirements		
Ages	Benefit	Requirement*
18 – 50	Up to $10,000	TUI
	$10,001+	TUI, Mini-Exam
51 - 64	Up to $6,000	TUI
	$6,000+	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.

Financial Documentation Summary – Individual DI					
	Ownership				
Amount*	**Employee**	**Sole Proprietor**	**Partnership**	**S-Corp**	**C-Corp****
Up to $7,500	Paystub 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 applicant owns 20% or less of the C-Corp.
Note, all joint returns require a copy of the applicant's W-2(s).

Combo DI and Life

If you have a Life and DI combo for Teleunderwriting you should place the Teleunderwriting order on the DI account with ExamOne but put the face amount in at $15K/month. This will trigger the mini exam needed for the life application. Teleunderwriitng is not allowed for combo cases in California as there are different HQ and LQ pages for each product. For California you can order Teleunderwriting for the DI application but will need to complete the Life LQ and HQ pages of the application.

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

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

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

Avocations and aviation

Scuba diving (for pleasure/hobby only)

Recreational scuba diving with formal certification and accompanied by a buddy up to 50 feet may be allowed for any class up to Preferred Plus. We may consider Select NonTobacco rates for depths between 51-130 feet with basic certification. Dives more than 130 feet and/or those with additional risk factors may be approved with a flat extra.

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

Private aviation (regulation aircraft, not homebuilt or experimental)

Private aviation is a part of civil aviation that is undertaken purely for recreational purposes or personal transport where the pilot is not paid.

An Instrument flight rating (IFR) allows a pilot to fly an aircraft under instrument flight rules or in weather conditions less than the minimum prescribed for a visual flight rating (VFR) flight. Pilots that achieve the IFR distinction are classified as better and safer risks.

Preferred Plus is not available.

Preferred allowed for private pilot that meets the following criteria:

- 500 solo hours
- Fly < 250 hours per year

Select allowed for private pilot that meets the following criteria:

- 350 solo hours
- Fly < 250 hours per year

Student pilots are usually assessed a permanent flat extra.

Pilots age 66 and up may require an Aviation Exclusion Rider (AER).

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

Military

We can consider coverage on active members of the US military services (Air Force, Army, Coast Guard, or Navy), and including active members of Reserves or National Guards units.

Special Forces: Members of any Special Forces teams will not be eligible for any coverage. This is due to the high risk of their activities and possible sudden deployments to highly volatile locations.

Foreign deployments: Will be evaluated by underwriting and consideration is based on the following factors:

a. current deployment location,

b. received notification of upcoming new deployment location,

c. knowledge that the client is soon to receive new deployment orders.

All application paperwork and Exams on client's based outside of the US, must be completed in one of the 50 states (or D.C.) that Ameritas is licensed to do business.

Aviation: Any military clients involved with aviation activities per their military assignment involving flying & related activities will need to be assessed on the specifics of their Aviation activities. These will most likely result in Flat-Extra ratings. (Prior completion of our Aviation Amendment form can be submitted for early review and tentative assessment by an Underwriter.)

Other Activities: Other dangerous/hazardous activities will need to be assessed on the specifics of those activities. These can include - but not be limited to - underwater diving, parachuting/skydiving, bomb disposal teams. These risks may or may not result in Flat-Extra ratings added to the policy.



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		
Basel 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
HIV (human immunodeficiency virus)		X	X
Hyperlipidemia (high cholesterol)	P	X	

P = Eligible for Preferred if all criteria are met.

	Not Rated	Rated	Decline
Hypertension (high blood pressure)			
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			
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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