

Life Underwriting Guidelines

FLX Term & FLX Index Universal Life

Amount	Ages 0-17	Ages 18 – 40	Ages 41 – 50	Ages 51 – 60	Ages 61 – 70	Ages 71 & Older
\$0 to \$99,999	Nonmedical, MIB, MVR, Rx	Nonmedical, MIB, MVR, Rx	Nonmedical, MIB, MVR, Rx	Nonmedical, MIB, MVR, Rx	Paramedical, HOS, MIB, MVR, Rx	Paramedical, HOS, MIB, MVR, Rx, Mature Assessment
\$100,000 to \$300,000	Nonmedical, MIB, MVR, Rx	Nonmedical, MIB, MVR, Rx	Nonmedical, MIB, MVR, Rx	Nonmedical, MIB, MVR, Rx	Paramedical, HOS, MIB, MVR, Rx	Paramedical, APS, HOS, MIB, MVR, Rx, Mature Assessment
\$300,001 to \$500,000	Paramedical HOS, MIB, MVR, Rx	Paramedical, Blood Profile, HOS, MVR, MIB, Rx	Paramedical, Blood Profile, HOS, MVR, MIB, Rx	Paramedical, Blood Profile, HOS, MVR, MIB, Rx	Paramedical, Blood Profile, HOS, EKG, MVR, MIB, Rx	Paramedical, APS, Blood Profile, HOS, EKG, MVR, MIB, Rx, Mature Assessment
\$500,001 to \$1,000,000	Paramedical, HOS, MIB, MVR, Rx	Paramedical, Blood Profile, HOS, MVR, MIB, Rx	Paramedical, Blood Profile, HOS, MVR, MIB, Rx	Paramedical, Blood Profile, HOS, MVR, MIB, Rx	Paramedical, Blood Profile, EKG, HOS, MVR, MIB, Rx	Paramedical, APS, Blood Profile, EKG, HOS, MVR, MIB, Rx, Mature Assessment
\$1,000,001 to \$2,000,000	Paramedical, HOS, MIB, MVR, Rx	Paramedical, Blood Profile, HOS, MVR, MIB, PHI, Rx	Paramedical, Blood Profile, EKG, HOS, MVR, MIB, PHI, Rx	Paramedical, Blood Profile, EKG, HOS, MVR, MIB, PHI, Rx	Paramedical, APS, Blood Profile, EKG, HOS, MVR, MIB, PHI, Rx	Paramedical, APS, Blood Profile, EKG, HOS, MVR, MIB, Rx, Mature Assessment
\$2,000,001 to \$10,000,000	N/A	Paramedical, Blood Profile, HOS, IR, MVR, MIB, Rx	Paramedical, Blood Profile, EKG, HOS, IR, MVR, MIB, Rx	Paramedical, APS, Blood Profile, EKG, HOS, IR, MVR, MIB, Rx	Paramedical, APS, Blood Profile, EKG, HOS, IR, MVR, MIB, Rx	Paramedical, APS, Blood Profile, EKG, HOS, IR, MVR, MIB, Rx, Mature Assessment
Over \$10,000,000	N/A	Paramedical, Blood Profile, HOS, IR, MVR, MIB, Rx	Paramedical, Blood Profile, EKG, HOS, IR, MVR, MIB, Rx	Paramedical, APS, Blood Profile, EKG, HOS, IR, MVR, MIB, Rx	Paramedical, APS, Blood Profile, EKG, HOS, IR, MVR, MIB, Rx	Paramedical, APS, Blood Profile, EKG, HOS, IR, MVR, MIB, Rx, Mature Assessment

All routine medical requirements are determined by adding the amounts issued and applied for in Ameritas Life Insurance Corp. within the past three years and are based on insurance age (nearest birthday).

Older age Underwriting for Face Amounts above \$300,000 (Age 71 and older)

Medical Requirements

- An APS is required on all applicants age 71 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 completed for another company within the past six months, but, if the above tests were not completed within that time frame, current ones will be required.

Vendors:

APS (Attending Physician Statements), Paramedical Exams, Laboratory Processing, Inspection Reports/PHI, Scriptcheck, MVR’s, Fraudcheck, Criminal Records Check—ExamOne—www.examone.com



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

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

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