

Life underwriting guidelines

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

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

In addition to the above requirements, please see below:

Option C and Flexible Paid-Up Rider

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

Accidental Death Benefit

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

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

Guaranteed Insurability Option Rider (Adjustable Life)

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

Scheduled Increase Option Rider (Adjustable Life)

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

Prior Nonmedical

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

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

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