

product & service notice



Date: March 5, 2018
To: Ameritas Field Associates
RE: Underwriting Updates

Form Number: PS 4144
Discard After: March 31, 2019
Product Area: Life Insurance

Summary: Underwriting preferred criteria has been modified to make our guidelines even more competitive and our requirements have been modified to make the process easier for you and your clients—especially for face amounts above \$1 million. The changes outlined in this memo are effective on applications received beginning March 5, 2018.

Based on input from field partners, benchmarking studies and industry trends, we've made the following changes to our requirements and to criteria we use to determine an insured's risk classification.

- Eased the workload for you and your clients by replacing some time-consuming requirements with quick turnaround reports that we order.
- Relaxed build guidelines for every height and weight class. The average change was an increase of 7 pounds with the biggest change in preferred and select rate classes.
- Raised the allowable cholesterol limits in the preferred plus, preferred and select rate classes.
- Allowing for two cigars per month for preferred plus with a negative specimen. Also, increased the tobacco/nicotine free period to 5 years for preferred plus.
- Relaxed family history guidelines for preferred plus and preferred rate classes.
- Providing more flexibility on financial documentation for face amounts above \$5 million.
- Allowing for recreational scuba up to 50 feet for preferred plus.
- Tightened the blood pressure requirements for preferred plus and preferred rate classes.

So that you and your clients can enjoy the benefits of these underwriting changes immediately, we have not delayed the implementation to update systems or materials. We appreciate your patience and flexibility during this time of transition. Your underwriting team will begin using the enhanced guidelines immediately on newly submitted applications and pending business. Please refer to the attached pages for more details until the changes are complete.

For more information, contact sales development at 800-319-6903.

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Criteria Changes Effective March 5, 2018

Tobacco Criteria	Old	New
Preferred Plus Nontobacco	No form of nicotine in the past 36 months	No form of nicotine in the past 5 years (exception: no more than two cigars per month) with a negative lab specimen.
Preferred Nontobacco	No form of nicotine in the past 24 months (exception: no more than two cigars per year)	No form of nicotine in the past 24 months (exception: no more than two cigars per month) with a negative lab specimen.
Select Nontobacco	No form of nicotine in the past 12 months (exception: no more than six cigars per year)	No form of nicotine in the past 12 months (exception: no more than two cigars per month) with a negative lab specimen.
Family History Criteria	Old	New
Preferred Plus Nontobacco	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?	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?
Preferred Nontobacco and Preferred Tobacco	Has a member of your immediate family died of coronary artery disease, cerebral vascular disease, diabetes or cancer prior to age 60?	Not more than one event (death or diagnosis) in either parent or sibling prior to age 60 from coronary artery disease, cerebral vascular disease, diabetes or cancer.
Select Nontobacco	Has a member of your immediate family died of coronary artery disease, cerebral vascular disease, diabetes or cancer prior to age 60?	Not more than two events (death or diagnosis) in either parent or sibling prior to age 60 from coronary artery disease, cerebral vascular disease, diabetes or cancer.
Cholesterol Criteria	Old	New
Preferred Plus Nontobacco	Does your total cholesterol exceed 225 and total cholesterol/ HDL ratio exceed 5?	Does your total cholesterol exceed 250 and total cholesterol/ HDL ratio exceed 5.0?
Preferred Nontobacco and Preferred Tobacco	Based on your age, does your total cholesterol exceed the following limits? Age 20-40: 230; Age 41-55: 250; Age 56+: 270 Does your total cholesterol/HDL ratio exceed 5.5?	Does your total cholesterol exceed 270 and total cholesterol/ HDL ratio exceed 5.5?
Select Nontobacco	Based on your age, does your total cholesterol exceed the following limits? Age 20-40: 245; Age 41-55: 265; Age 56+: 285 Does your total cholesterol/HDL ratio exceed 6.5?	Does your total cholesterol exceed 285 and total cholesterol/ HDL ratio exceed 6.5?

Blood Pressure Criteria		
	Old	New
Preferred Plus Nontobacco	Have you experienced significant hypertension in the past, or are current blood pressure readings higher than 140/85?	Have you experienced significant hypertension in the past, or are current blood pressure readings higher than 135/85?
Preferred Nontobacco and Preferred Tobacco	Is your blood pressure higher than 140/85? (If over 55, 150/90?)	Is your blood pressure higher than 140/85? (If over 60, 150/90?)
Driving Criteria		
	Old	New
Preferred Plus Nontobacco	Have you been charged with or convicted of a DWI or DUI within the past ten years?	Have you been charged with or convicted of a DWI, DUI or reckless driving within the past five years?
	Have you been charged with two moving violations within 36 months?	Have you been charged with more than two moving violations within 36 months?
Preferred Nontobacco and Preferred Tobacco	Have you been convicted of driving under the influence of alcohol or any other drug within the past five years?	Have you been charged with or convicted of a DWI, DUI or reckless driving within the past five years?
	Have you been charged with two or more moving violations within 24 months?	Have you been charged with more than two moving violations within 24 months?
Select Nontobacco	Have you been convicted of driving under the influence of alcohol or any other drug within the past three years?	Have you been charged with or convicted of a DWI, DUI or reckless driving within the past three years?
	Have you been charged with three or more moving violations within 24 months?	Have you been charged with more than three moving violations within 24 months?
Avocation Criteria		
	Old	New
Preferred Plus Nontobacco	Have you participated in any hazardous sport activities or aviation in the past five years?	Have you participated in any hazardous sport activities or aviation (excluding recreational scuba up to 50 feet) in the past five years?
Preferred Nontobacco and Preferred Tobacco	Have you participated in any hazardous sport activities or aviation in the past 24 months?	Have you participated in any hazardous sport activities or aviation (excluding recreational scuba up to 50 feet) in the past 24 months?

Maximum Build Effective March 5, 2018

Height	Preferred Plus Nontobacco		Preferred Nontobacco Preferred Tobacco		Select Nontobacco		Standard Nontobacco Standard Tobacco	
	Previous	New	Previous	New	Previous	New	Previous	New
4'7"	119	121	129	133	136	142	155	161
4'8"	123	125	134	138	141	147	160	167
4'9"	128	130	138	143	146	152	166	173
4'10"	132	134	143	148	151	157	172	179
4'11"	137	139	148	153	156	163	178	185
5'0"	145	145	154	158	164	168	184	191
5'1"	149	149	159	164	169	174	191	198
5'2"	153	154	164	169	174	180	197	205
5'3"	158	159	169	175	179	186	203	211
5'4"	162	164	175	180	185	192	210	218
5'5"	166	168	180	186	190	198	216	225
5'6"	170	173	186	192	196	204	223	232
5'7"	176	178	192	196	202	210	230	239
5'8"	182	184	197	203	207	217	237	246
5'9"	188	190	203	209	213	223	244	253
5'10"	193	195	209	216	220	230	251	261
5'11"	199	201	215	222	226	236	258	268
6'0"	205	207	221	228	232	243	265	276
6'1"	211	213	227	235	239	250	273	284
6'2"	216	218	234	241	245	257	280	292
6'3"	222	224	240	248	252	264	288	299
6'4"	227	230	246	254	259	271	296	308
6'5"	233	236	253	261	266	278	304	316
6'6"	238	242	260	268	273	285	312	324
6'7"	243	248	266	275	280	292	320	332
6'8"	249	254	273	281	287	300	328	341
6'9"	254	261	280	289	294	307	336	349
6'10"	260	267	287	296	301	315	344	358
6'11"	265	274	294	303	309	323	352	367

Life Underwriting Guidelines Effective March 5, 2018

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	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 HOS	Paramedical Blood Profile HOS, MVR, Rx	Paramedical Blood Profile HOS, MVR, Rx	Paramedical Blood Profile HOS, MVR, Rx	Paramedical Blood Profile HOS, MVR, Rx EKG	Paramedical Blood Profile HOS, EKG, MVR, Rx, APS
\$500,001 to \$1,000,000	Nonmedical MVR, Rx, APS Paramedical HOS	Paramedical Blood Profile HOS, MVR, Rx	Paramedical Blood Profile HOS, MVR, Rx	Paramedical Blood Profile HOS, MVR, Rx	Paramedical Blood Profile HOS, MVR, Rx EKG	Paramedical Blood Profile HOS, EKG, MVR, Rx, APS
\$1,000,001 to \$2,000,000	Nonmedical MVR, Rx, APS Paramedical HOS	Paramedical Blood Profile HOS, MVR, Rx, EIR PHI,	Paramedical Blood Profile HOS, MVR, Rx, EIR EKG, PHI	Paramedical Blood Profile HOS, MVR, Rx, EIR EKG, PHI	Paramedical Blood Profile HOS, MVR, Rx, EIR EKG, PHI, APS	Paramedical Blood Profile HOS, EKG, MVR, Rx, APS, EIR Mature Assessment PHI
\$2,000,001 to \$5,000,000	N/A	Paramedical Blood Profile HOS, MVR, Rx, EIR IR	Paramedical Blood Profile HOS, MVR, Rx, EIR EKG, IR	Paramedical Blood Profile HOS, MVR, Rx, EIR EKG, IR, APS	Paramedical Blood Profile HOS, MVR, Rx, APS EIR EKG, IR	Paramedical Blood Profile HOS, EKG, MVR, Rx, APS, EIR Mature Assessment IR
Over \$5,000,000	N/A	Paramedical Blood Profile HOS, IR, MVR Rx, EIR Financial Documentation	Paramedical Blood Profile HOS, EKG, IR MVR, Rx, EIR Financial Documentation	Paramedical Blood Profile HOS, EKG, IR MVR, Rx, EIR APS Financial Documentation	Paramedical Blood Profile HOS, EKG, IR MVR, Rx, EIR APS Financial Documentation	Paramedical Blood Profile HOS, EKG, IR MVR, Rx, EIR APS, Mature Assessment Financial Documentation

- 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 also may be required at the discretion of the underwriter.