

Ameritas Instant Term Life Insurance

Product and underwriting guide

Issue Ages (Age nearest birthday)	Minimum Issue Age: 18 Maximum Issue Ages 10-Year Term Period: Age 60 15-Year Term Period: Age 60 20-Year Term Period: Age 60 25-Year Term Period: Age 55 30-Year Term Period: Age 50 Backdating a policy is not available.
Underwriting Classes and Table Rating Information	Preferred Plus Nontobacco, Preferred Nontobacco, Select Nontobacco, Standard Nontobacco, Preferred Tobacco, Standard Tobacco Policy may be rated Table A through H through underwriting referral process only. Must be Standard or better for instant decision. Issuance of the policy may depend upon the answers to the health questions set forth in the application.
Face Amount Banding	Band 1: \$100,000 – \$249,999 Band 2: \$250,000 – \$499,999 Band 3: \$500,000 – \$999,999 Band 4: \$1,000,000 or more
Maximum Face Amount	Ages 18-55: \$100,000 – \$2,000,000 Ages 56-60: \$100,000 – \$1,000,000
Policy Fee & Model Factor	Policy fee: Annual: \$60 Semiannual: \$30.60 Quarterly: \$15.30 Electronic funds transfer: \$5.10 Modal factor: Annual: 1.000 Semiannual: 0.510 Quarterly: 0.255 Electronic funds transfer: 0.085 To calculate premium: (Rate per \$1,000 x units) x modal factor + modal policy fee = modal premium Policy fees are noncommissionable.
Renewable	Renewable to age 95.
Convertibility	Years 3-5 for all terms: Convertible to any single-life Ameritas individual permanent life insurance product available at the time of conversion and to the same underwriting class. Years 6-8 for 10-year term: Convertible to a conversion only product. Years 6-10 for all other terms: Convertible to a conversion only product. Max attained age is 70 for all years and terms.
Conversion Credits	No conversion credits are available.
Riders & Endorsements	<ul style="list-style-type: none">• Accidental Death Benefit: Pays additional benefit if death is accidental.• Waiver of Premium: Credits the policy premium in the event the insured is totally disabled.
Discounts	Same Payor Discount: Policy fees reduced by 50% for each policy when two or more policies have the same payor.

Discounts

Same payor discount

This discount reduces the policy fee on a term or whole life policy by 50% when you have clients who are purchasing two life or disability insurance policies from the same bank account. The same payor discount is not available to apply for on the online platform. Please contact your new business representative to add the discount and provide the other life insurance policy number(s) and insured name(s).

Policy information

Replacement guidelines

Refer to the replacement guidelines found on our website for both internal and external replacement information.

Death benefit increases or decreases

Increases are not permitted. Decreases are permitted at any time as long as the face amount does not go below \$50,000. Decreases are allowed within the first 6 months of the policy as a reissue.

Policy termination

Policies will be terminated, and any premiums paid in advance will be refunded, on the first monthly date after we receive written notice, when the insured dies or when the grace period ends without sufficient premium being paid.

Reinstatement

Within five years after the policy terminates, provided the insured is living, the policy may be reinstated subject to proof of insurability, payment of all overdue premiums with interest, and insured is alive on the date of reinstatement.

Settlement options

Upon the insured's death, a beneficiary may alternatively elect to receive some or all of such beneficiary's share of the death benefit under a settlement option. If a settlement option is requested, an agreement, which will state the terms and conditions under which the payments will be made, will be prepared and signed.

Conversion

Years 3-5 for all terms: Convertible to any single-life Ameritas individual permanent life insurance product available at the time of conversion and to the same underwriting class.

Years 6-8 for 10-year term: Convertible to a permanent product designated by Ameritas when made available.

Years 6-10 for all other terms: Convertible to a permanent product designated by Ameritas when made available.

Max attained age is 70 for all years and terms.

Conversion waiting period

There is two year waiting period for conversion.

Conversion incontestability

The suicide and incontestability periods will be measured from the issue date of the original term policy. If the new policy includes coverage for which evidence of insurability was submitted, new incontestability and suicide provisions may apply to the coverage.

Riders

► Accidental Death Benefit

Design: Pays an additional death benefit to the beneficiary in the event of the insured's death resulting from accidental bodily injury occurring within 180 days of the injury. The policy owner selects the amount of the additional death benefit when the rider is issued. If death results from the insured's travel as a fare-paying passenger on a public conveyance operated by a licensed common carrier for passenger service, the rider benefit is doubled. There are certain conditions under which the rider is not payable. Please refer to the rider itself for a complete listing of risks not assumed.

Issue Ages:

- 18 – 60 for 10-, 15-, & 20-year terms
- 18 – 55 for 25-year terms
- 18 – 50 for 30-year terms

Cost: Based on the insured's age and gender. Shown on policy schedule.

Substandard Rating:

Coverage Amounts:

Minimum: \$25,000

Maximum:

Age 18 through 20: \$50,000

Age 21 through 25: \$100,000

Age 26 through 55: \$150,000

Age 56 through 65: \$100,000

Maximum for all Companies: \$250,000

Termination: Rider terminates when the policy terminates or lapses or the anniversary nearest the insured's 70th birthday; or the date written notice is received requesting termination of this rider.

Reinstatement: The rider is allowed to be reinstated within five years of lapse with evidence of insurability and payment of all overdue premiums and interest.

► Waiver of Premium

Design: Credits the premium on the policy and riders during the initial term period after the insured is totally disabled for six months. If the insured's total disability begins before the policy anniversary nearest the insured's 65th birthday, the annual premiums due under the policy will be waived for the period that the insured continues to be totally disabled, not to extend beyond the initial term period.

Issue Ages: 18 – 55.

Cost: Based on the insured's attained age, sex and underwriting classification. Premiums must be paid in full until the claim for waiver of premium is approved.

Written Notice and Proof of Claim: Notice and proof of the insured's total disability must be provided during the life of the insured, during the period of total disability, within one year after the beginning of the total disability begins and before the policy anniversary nearest the insured's 65th birthday. Proof of continuance of total disability must be provided as reasonably required.

Definition of Total Disability: The insured is considered to be totally disabled if: during the first 24 months of total disability, the insured is unable to perform any of the substantial and material duties of his or her occupation for wage or profit, due to sickness or accidental bodily injury and, after the first 24 months of total disability, the insured is unable to perform any of the substantial and material duties of his or her occupation for wage or profit, or any other occupation for which he or she becomes reasonably suited by education, training or experience, due to sickness or accidental bodily injury. Being a homemaker or student is considered engaging in work for wage or profit. Total disability is also the total and permanent loss, by the insured, of the sight of both eyes; hearing of both ears; speech; the use of both hands; the use of both feet; or the use of one hand and one foot.

Termination: This rider will terminate at the earliest of when any premium for the policy is due and unpaid beyond the end of the premium's grace period; the end of the initial term period; when the policy terminates; the policy anniversary nearest the insured's 65th birthday; or the date written notice is received requesting termination of this rider. However, the termination will not affect an eligible claim for total disability that occurred before age 65.

Underwriting guidelines

The below guidelines will help determine if your client is eligible for the Instant Term product. The issuance of the policy may depend upon the answers to the health questions set forth in the application. It is recommended to complete the pre-screening questions on the Instant Term platform to help determine eligibility.

Eligibility criteria:

- Not available for New York residents.
- Insured must be a U.S. citizen or a full-time permanent resident. (No temporary visas.)
- No major medical conditions.
- Insured over age 50 must be participating in routine health care.
- Standard risks or better (substandard business is not eligible).
- Must meet current financial underwriting guidelines, including no bankruptcy in last five years.
- No prior rated or declined coverage allowed.
- Eligible risk classes include Preferred Plus Nontobacco, Preferred Nontobacco, Standard Plus Nontobacco, Standard Nontobacco, Preferred Tobacco and Standard Tobacco. Only standard risks or better are available for an instant decision. Substandard and rated classes are only available with 'full' underwriting which may include fluids and/or medical records.
- No premium financing.
- Owner must be the proposed Insured.
- Total Ameritas life insurance coverage (in force and applied for) may not exceed \$5 million.

If your client has a ratable condition or any significant medical, financial or personal history they may 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:

- Alcohol/drug abuse and/or treatment history.
- Significant psychological disorder (hospitalization, multiple medications, anti-psychotic treatment, suicide attempt, recent diagnosis).
- Build outside of standard guidelines.
- Cancer (except basal cell carcinoma).
- Cerebrovascular disease, stroke, or transient ischemic attack.
- COPD, chronic bronchitis or emphysema.
- Coronary artery disease, heart disease, heart valve disorder, heart rhythm disorder (atrial fibrillation).
- Crohn's disease or ulcerative colitis.
- Seizure disorder, epilepsy.
- Weight loss surgery in the past two years.
- Diabetes, impaired glucose, gestational diabetes acceptable, if no longer pregnant and no further symptoms).
- Kidney disease.
- Liver disease, hepatitis, pancreatitis.
- High blood pressure/hypertension (undisclosed, with any complications, or treated with 3 or more medications)
- High Cholesterol (uncontrolled)
- Lupus.
- Melanoma.
- Multiple sclerosis.
- Parkinson's disease.
- Peripheral arterial or vascular disease.
- Rheumatoid arthritis.
- Sleep apnea.
- Criminal history.
- DUI/DWI/Reckless driving history.
- Disability.
- HIV/AIDS.

Ameritas Instant Term is not guaranteed. Underwriting reserves the right to order additional medical requirements. Applicants could be rated or declined.

Instant underwriting build chart

Height	Preferred Plus Nontobacco	Preferred Nontobacco and Tobacco	Standard Plus Nontobacco	Standard Tobacco
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	156	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
BMI	< 28	< 31	< 33	< 37.4

Build chart may vary for cases that are referred to an underwriter.

Client communication and rights

Free Look Period: There is a 20-day review period once the policy is received. If the policy is a replacement of an existing policy the review period is 30 days. If the client is not satisfied and sends the policy back, the policy is void from the beginning. Premiums paid will be refunded within 10 days after the policy is returned.

Suitability Guidelines: You must have reasonable grounds for believing that this product is suitable for your client based on the facts disclosed by your client about the client's investments, other insurance products, financial situation and needs. You shall make reasonable efforts to obtain information concerning: (1) the client's financial status, (2) the client's tax status, (3) the client's investment objectives and (4) such other information used or considered to be reasonable by an agent in making recommendations to the client.

Suicide: If the insured commits suicide (while sane or insane) during the first two full years from the issue date, no death benefit payment will be made. The policy will be voided, and premiums returned. The definition of suicide may vary by state. Riders may have separate suicide provisions. Some states may vary.

Misstatement of Age and Gender: If the insured's age or gender has been misstated, policy benefits and values will be adjusted to those that the most recent premium paid would have purchased at the correct age or gender.



Ameritas Life Insurance Corp.

Guarantees are based on the claim-paying ability of Ameritas Life Insurance Corp.

Neither Ameritas Life Insurance Corp. nor its representatives provide tax or legal advice. You may want to consult your attorney or other tax professional for more information.

Ameritas Instant Term life insurance (form 3026 and form ICC20 3026 1-2) is issued by Ameritas Life Insurance Corp. Policy and riders may vary and may not be available in all states. The product is not available in New York.

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