

Product & Service Notice



Date: June 9, 2021
To: Ameritas Field Associates
RE: eDelivery Enhancement to Ameritas applications, FLX Living Benefits Term and Index Universal Life Insurance

Form Number: PS4305
Product Area: Independent Distribution Channel

Summary: Effective June 7, we enhanced the eDelivery process to include an additional delivery option on Ameritas applications for FLX Living Benefits Term and FLX Living Benefits Index Universal Life Insurance. The new delivery selection allows policies to be sent electronically to the agent and client at the same time.

Electronic Application

You asked, and we are happy to provide. When completing your applications electronically, you will now see two options for electronic delivery.

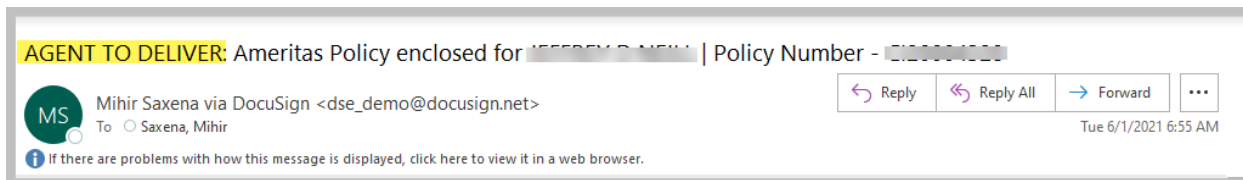
1. **eDeliver to agent first** – this is the current method of eDelivery and ensures the policy is sent to you first before releasing to your client for electronic delivery. When you receive the email (containing the policy), the subject line will read AGENT TO DELIVER and requires your signature for post issue requirements.
2. **eDeliver to both agent and client** – this new method delivers the policy electronically to both you and your client at the same time. When you receive the email (containing the policy), the subject line of the email will read NO ACTION REQUIRED and is your indication that your client received the policy for signature. **Note**, if you select this option but the policy has risk-based amendments (such as, state required delivery receipts, Good Health Statements, or updated illustration requirements), the eDelivery option will switch to the agent first method described above.

A screenshot of the Ameritas web application interface. The top left corner shows the Ameritas logo. Below it is a navigation menu with red buttons: "Getting Started" (with a green checkmark), "Proposed Insured" (with a green checkmark), "Renewal" (with a green checkmark), "Statement of Intent", "Lifestyle Questions", "Health Questions", and "Producer Information". The main content area is titled "Electronic Delivery Authorization" and includes a "Policy No: CT20004336" field. A red asterisk indicates that fields marked with an asterisk are required. A dropdown menu labeled "Delivery" is open, showing two options: "eDeliver to Agent first" (highlighted in blue) and "eDeliver to both Agent and Client". At the bottom of the form are three buttons: "Previous", "Save and Exit", and "Next".

(continued on the next page)

When the policy is ready, your client will receive an email containing a link. Upon clicking the link, your client will be directed to the DocuSign signature process. As part of our security protocol, your client will be asked to provide his or her cell phone during the signature process.

The option, **eDeliver to both agent and client** allows for electronic signatures on post issue requirements. However as noted above, risk-based amendments will change the eDelivery option to the agent first method. You will receive the email below with the subject line AGENT TO DELIVER. This identifies the agent first method and will also serve as your notice that the eDelivery option changed.



Paper Application

We highly recommend submitting new business applications online but for situations where paper applications are necessary, the New Business Instruction Cover Sheet has been updated to include the new eDelivery option to allow the policy to be sent electronically to both you and your client.

(continued on the next page)

To make this election, your client's authorization for eDelivery must be marked by checking 'Yes' in Section 7, Electronic Delivery Authorization of the application. If this step is not completed, the policy will not be eDelivered. A hard copy of the policy pages will be sent to you for manual delivery to your client. **Note**, new business can only process one option, select either electronic delivery or a paper copy.

7. Electronic Delivery Authorization *If no election is made, the default will be "No."*

Do you consent to electronic delivery of documents? Yes No

My e-mail address is: _____

You have the right to revoke your consent at any time by calling us at the phone number provided on this application. Your consent will be effective until you revoke it.

Electronic delivery will include: policy, annual and/or quarterly policy reports; and additional documents as they become available in the future.

I (We) will notify the Company of any new e-mail address. I (We) understand that if consent for electronic delivery is given, but a legible e-mail address is not provided in this section, electronic delivery will not be initiated.

When documents are ready to be viewed electronically, you will receive an e-mail notification with a link to view the materials on our website.

Enrollment in this electronic delivery service requires that you have a personal computer with appropriate browser software, e-mail software, as well as communications access to the internet. While the Company provides such internet delivery free of charge, the size of the documents may be large. It is possible you could be charged by an Internet Service Provider or other party to receive or download such a document via the internet. Some documents are available as Portable Document Format (PDF) files requiring the use of Adobe Acrobat Reader software which is available on our website at no charge.

DocuSign

The Decline to Sign section in DocuSign is also changing to include agent and client reasons for not signing the eDelivery documents. The sample below shares the new experience.

Decline to Sign [X]

Please provide a reason for declining:

Agent will Print for Client Signatures (Available for the Agent First eDelivery Process Only)

Cancel/Withdraw - Contact your Agent or AmeritasNB@dxc.com to provide reason

Other - Contact your Agent or AmeritasNB@dxc.com to provide reason

I withdraw my Electronic Record and Signature Disclosure consent for this and all subsequent envelopes from this sender's company. Checking this box effectively dissolves this electronic signing relationship.

DECLINE TO SIGN CANCEL

Find highlights of the new eDelivery enhancement in this [demo](#). All other features of eDelivery remain unchanged.

Material updates

The quick reference guides, DST2824AD (agent) and DST2825AD (client) will be updated to include the new enhancement.

If you have questions related to this notice, please call 800-390-2361 option one, and option one again.

The archive of Ameritas Product & Service Notices can be found on Producer Workbench > Product Portfolio.

Unless otherwise specified, any entity referenced in any notice is not an affiliate of Ameritas or any of its affiliates.

This information is provided by Ameritas[®], which is a marketing name for subsidiaries of Ameritas Mutual Holding Company, including, but not limited to: Ameritas Life Insurance Corp., 5900 O Street, Lincoln, Nebraska 68510 and Ameritas Life Insurance Corp. of New York, (licensed in New York) 1350 Broadway, Suite 2201, New York, New York 10018. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas[®], visit [ameritas.com](#).

Ameritas[®] and the bison design are registered service marks of Ameritas Life Insurance Corp. Fulfilling life[®] is a registered service mark of affiliate Ameritas Holding Company. ©2021 Ameritas Mutual Holding Company