

FLXelerate

Accelerated Underwriting Program

FLXelerate, an accelerated underwriting program available on Ameritas FLX Term and Index Universal Life insurance products, allows eligible clients a less invasive, less time-consuming underwriting experience. FLXelerate uses readily available data to quickly determine if a client can receive a policy at the fully underwritten price without the need for a paramed exam or lab work.

How to participate in FLXelerate

The FLXelerate accelerated underwriting program provides a less invasive, less time-consuming underwriting experience for your life insurance clients. The below guidelines will help determine if your client is eligible for accelerated underwriting. Please submit a fully completed application including all medical questions. We strongly recommend using the FLX iGO eApp as it will expedite the process. Underwriting will quickly review the case to determine whether or not your client is eligible for accelerated underwriting based on the information provided.

Eligibility criteria:

- eApp with eSignature strongly encouraged. Traditional paper applications could delay the process.
- Ages 18-50 – \$100,000 to \$2,000,000 face amount.
- Ages 51-60 – \$100,000 to \$1,000,000 face amount.
- Meet current financial underwriting guidelines, including no bankruptcy in last 5 years.
- U.S. citizens, permanent residents and some ITIN holders
- No hazardous occupation, avocation, or private aviation
- No history of DUI/DWI within 5 years or drug or alcohol dependence history
- No prior rated or declined coverage
- No major medical conditions and participating in routine health care if over age 50.
- Risk classes eligible: Standard NT, Select NT, Preferred NT, Preferred Plus NT, Standard Tobacco, Preferred Tobacco.
- No premium financing

Using the Milliman IntelliScript® score allows us to adequately assess risk and forgo more traditional requirements such as a paramed exam and labs for eligible clients. The mortality based score, which is a blend of prescription and financial data, is obtained within seconds and doesn't inconvenience the consumer.

In order to evaluate and ensure the success of the FLXelerate program, we will utilize various monitoring tools such as post issue audits, additional data tools, etc.



FAQ's:

Q: What types of data does Ameritas use to determine my client's eligibility for FLXelerate?

A: At this time Ameritas is using the application data, Medical Information Bureau report (MIB), Motor Vehicle Report (MVR), Prescription Report (Rx), LabPiQture, and Milliman IntelliScript® score to determine if we can eliminate the need for a paramed exam and labs.

Q: What happens if my client isn't eligible for FLXelerate?

A: Our underwriting team will communicate the accelerated underwriting decision to you in the initial review email. The underwriter will also advise which additional requirements are necessary to continue the application process.

Q: What kind of factors may impact my client being approved for the FLXelerate program?

A: If your client has any ratable condition, substandard build or a significant medical, financial or personal history, they will not be eligible for accelerated underwriting.

Q: What should I tell my client about this process?

A: Set the expectation with your client that while they may be applying under our FLXelerate program, an exam and lab may ultimately be required. An underwriter will make this determination upon initial review of the application and data tools. Next steps will be communicated to the financial professional or agency.

Q: If my client needs an exam and labs how will I know?

A: Our underwriting team will communicate the FLXelerate decision to you in the initial review email. Based on your preference you can schedule the appointment with APPS or ExamOne or we will order the necessary exam and labs for you.

Q: Is there a special application for FLXelerate?

A: No. However, with the exception of clients with an ITIN, eApp with eSignature is strongly encouraged.

Q: What criteria will you use to determine if underwriting can be accelerated?

A: Refer to the bulleted list in this flyer, or for a comprehensive list please refer to the medical impairments list in the Individual Policy Underwriting guide for FLX Living Benefits products (LI 2136).





FLXelerate, available for Ameritas Life Insurance Corp. is not guaranteed and is only available on Ameritas FLX Living Benefits Term insurance and Ameritas FLX Index Universal Life insurance. Underwriting reserves the right to order additional medical requirements. Applicants could be rated or declined.

In approved states, Ameritas FLX Living Benefits Index Universal Life (form 3020) and Ameritas FLX Living Benefits Term (form 3019) are issued by Ameritas Life Insurance Corp. Policies, index strategies and riders may vary and may not be available in all states. Optional features and riders may have limitations, restrictions and additional charges. Product guarantees are based on the claims-paying ability of Ameritas Life Insurance Corp.

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