

# Product & Service Notice



Date: January 16, 2026  
To: Ameritas Financial Professionals  
RE: New policy loan self-service feature

Form Number: PS 4580  
Product Area: Access Whole Life

## Summary:

Beginning January 21, a new self-service feature that simplifies the policy loan process will be available to Access Whole Life insurance policyholders. Requests for loans between \$25 and \$25,000 can be made directly through Ameritas Accounts with just a few simple steps. Financial professionals will receive notification of online loan requests via weekly service alerts on Producer Workbench.

## Additional Information:

Initially, this new feature will be available for Access Whole Life policies only. Ongoing communications will announce availability as this feature is expanded to include additional products. Requests for loan amounts over \$25,000 will automatically be redirected to the DocuSign form online.

## Key benefits of the new online loan process:

- Transparent workflow clearly displays available loan amounts
- Fixed interest rates shown upfront
- Quick completion with minimal information required
- Faster processing without paperwork delays
- Improved customer satisfaction!

## 4 easy steps for policyholders to request a loan:

- Step 1: Register/Sign in
- Step 2: Go to the policy account details
- Step 3: Scroll to the loans section
- Step 4: Click on request a loan

To learn more, [watch this short video](#).

While we encourage online self-service, policyholders can still request loans through traditional channels such as phone calls, emailing the signed loan form and secure messaging.

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