

Product & Service Notice



Date: April 21, 2026
To: Ameritas Financial Professionals
RE: Enhanced eApp Streamlines Lifestyle and Health Questionnaires – Traditional Underwriting Discontinued

Form Number: PS 4584
Product Area: Disability Income Insurance

Summary:

Effective May 2, 2026, disability income insurance new business submitted electronically will use the Enhanced Electronic Application (Enhanced eApp), replacing EZ App teleunderwriting. Lifestyle and Health Questionnaires (LQ/HQ) must be completed online prior to submission, and teleunderwriting interviews will not be ordered for these cases.

Traditional underwriting will be removed from eApply on May 2, 2026. Paper-uploaded traditional underwriting applications will be accepted through end of business on July 3, 2026.

These changes apply to Dnamic Cornerstone individual DI and Dnamic Foundation BOE policies in all states except California. There are no change to the application process in California.

Submission Options and Effective Dates:

Beginning May 2, 2026, financial professionals will have two options for submitting DI and BOE applications.

Enhanced eApp – RECOMMENDED	Teleunderwriting via Paper Upload
<ul style="list-style-type: none">• LQ/HQ are completed online as part of the application and must be fully answered prior to submission.• Teleunderwriting interviews will not be ordered. Ameritas will order any required mini-exams and labs based on underwriting guidelines.• Applications submitted through Enhanced eApp qualify for the 6% eDiscount when the applicant consents to electronic policy delivery.• This is the preferred submission method for combination life and DI sales.• Please note: These cases will display in your New Business Alerts as a “Teleunderwriting” requirement in “Received” status. This is system-generated and does not mean a phone interview was ordered or completed.	<ul style="list-style-type: none">• LQ/HQ are completed through a teleunderwriting interview with APPS.• Ameritas will order the teleunderwriting interview and any required mini-exams and labs.• A completed and signed PDF application must be uploaded through the Paper Upload function in eApply.• The 6% eDiscount is available only for paper-uploaded DI applications received by end of business on Friday, July 3, 2026, when the applicant consents to electronic policy delivery. After this date, the eDiscount will no longer be available for paper-uploaded applications.

Medical Requirements:

For all Enhanced eApp submissions and teleunderwriting applications submitted via Paper Upload, Ameritas will order any required underwriting requirements:

- The benefit amount for ordering requirements is the sum total of Base DI, Base BOE, Social Insurance Substitute (SIS), and Business Loan Repayment Rider (BLRR) monthly benefits.
- When both individual DI and BOE are applied for and one product requires a mini-exam or labs, results will be used for underwriting both products.

Application Timing:

- **Applications started on or after May 2, 2026:** Must use Enhanced eApp with online completion of LQ/HQ prior to submission.
- **Applications started and locked for signatures before May 2, 2026:** LQ/HQ will be completed through a teleunderwriting interview.
- **Applications unlocked on or after May 2, 2026:** Must transition to Enhanced eApp, and LQ/HQ must be completed online before submission.

Traditional Underwriting Transition:

- Traditional underwriting will be removed from eApply effective May 2, 2026, and discontinued effective July 3, 2026.
- Traditional underwriting applications may be submitted via the Paper Upload function in eApply through end of business on Friday, July 3, 2026. After this date, traditional underwriting applications will be removed from Producer Workbench in all states except California.
- When a traditional application is uploaded, use the Producer Remarks section to identify if teleunderwriting will be used.
- Lifestyle and Health Questionnaires will remain available for underwriting use if needed; however, they will no longer be accepted as part of a paper-uploaded application. Financial professionals who wish to complete LQ/HQ as part of the application must use the Enhanced eApp.

Key Advantages of Enhanced eApp:

- Applicants can complete LQ/HQ online without scheduling a teleunderwriting interview during call center hours.
- Financial professionals may assist with questionnaire completion based on their individual business model.
- Built-in physician lookup and condition-based questions reduce manual data entry.
- More complete upfront information supports more efficient underwriting decisions.
- Questionnaires tailored to select medical conditions, avocations, and non-medical risk factors provide more relevant information for underwriting review.
- Underwriters receive a more complete upfront view of medical and lifestyle history, supporting more efficient APS sourcing and underwriting decisions.
- With the discontinuation of traditional underwriting, DI and BOE applications (except in California) will follow consistent medical underwriting guidelines.

The DI agent guides and related materials reflecting these updates are being revised and will be posted once complete. For assistance designing income protection plans, contact your [internal DI wholesaler](#).

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