

# Product & Service Notice



Date: Sept. 23, 2022

Form Number: PS4367, PS4367AD REVISED  
(Replaces PS4316, PS4316AD)

To: Ameritas Field Associates  
RE: Underwriting Guidance, COVID-19

Product Area: Life Insurance

## Summary:

Ameritas Life Insurance Corp. is pleased to announce we have reassessed our COVID-19 restrictions and are reinstating the availability of our annual renewable term (ART). Other restrictions remain in effect and are listed in this notice.

## Additional Information:

A COVID amendment is not required to be signed at policy delivery unless an offer was obtained from facultative reinsurance.

Good Health Statements are required on the following cases:

- Medical Substandard cases.
- FAC Reinsurance cases.
- Requests to issue policy more than 90 days from approval.
- Individual consideration as determined by the underwriter.

Reminder: When a Good Health Statement is required, the case cannot be put in force and commissions released until it is returned, then reviewed and accepted by underwriting.

The following temporary underwriting guidelines remain in effect to address the ongoing impacts of the pandemic:

- Applicants age 80 and older will continue to be postponed until further notice except for consideration of our Survivor Index Universal Life product (Value Plus SIUL).
- Applicant's 70-79 who are considered substandard will be evaluated on an individual consideration (IC) basis.
- The low band Value Plus Whole Life product for ages over 70 continues to be suspended.

We will continue to assess the impacts of the COVID-19 pandemic and the impact on our business. These guidelines may be altered or eliminated as the pandemic situation evolves.

As a reminder, Ameritas also offers other underwriting processes that can help you and your clients including non-med underwriting and accelerated underwriting. Please refer to the Ameritas Accelerated Underwriting guide for more details.

If you have questions, please call sales development today.

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