

Product & Service Notice



Date: May 8, 2023
To: Ameritas Field Associates
RE: EZ App Now Available on Dnamic
Cornerstone Income ProtectionSM
Applications

Form Number: PS 4418
Product Area: DI

Summary: Effective today, individual Dnamic CornerstoneSM and Dnamic Foundation Business Overhead Expense applications (in states that have approved the Dnamic Cornerstone product) can be submitted using the EZ App teleunderwriting process in eApply.

- The EZ App option is now available in eApply. When selecting the EZ App option, the lifestyle and health questionnaires will no longer be presented as a part of the application kit as these questions will be asked via our vendor American Para Professional Systems (APPS).
- Ameritas will order the teleunderwriting interview and mini exam, if necessary. Field associates should not order any requirements when using the EZ App process.
 - If clients miss their initial call from APPS, they can complete their interview by contacting APPS at 866-683-2801. Call center hours are Monday through Friday 7:00 a.m. to 9:00 p.m. and Saturday from 8:00 a.m. to 2:00 p.m. Central.
- If required based on applicant age and amount applied for, APPS will schedule the mini exam at the conclusion of the tele-interview.
- To qualify for the new E-discount, EZ App, along with an electronic application and eSignatures are required. The new E-discount will automatically pre-fill when the application is completed using our eApply electronic application, EZ App teleunderwriting process and selecting the option for electronic delivery.
- The EZ App guidelines regarding income documentation still apply.
- As a reminder, our new application forms are now to be used for Business Overhead Expense products sold in states that have approved Dnamic Cornerstone. This allows the same application form to be used for Business Overhead Expense and Dnamic Cornerstone individual disability insurance.

Important Notes

Dnamic Cornerstone is approved in the District of Columbia and 42 states. The [state approval guide](#), DI1977 lists the states where Dnamic Cornerstone is currently approved and will be updated once the product is available in the remaining states (CA, FL, MT, ND, NY, SC, SD and WY).

Applications for Dnamic Foundation, Business Overhead Expense (in states that have **not approved** Dnamic Cornerstone), Dnamic Fundamental[®] and Guaranteed Standard Issue are not affected and will continue to follow the EZ App process as was usual prior to today.

Submitting electronic applications using the EZ App teleunderwriting process is our preferred method of receiving new business. However, paper applications for the traditional or EZ App teleunderwriting process can be downloaded on Producer Workbench. Note, the E-discount is not available when using paper applications.

For questions about this notice, please contact the Ameritas sales development team at 800-555-7746.

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

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In approved states, DInamic Cornerstone Income ProtectionSM (forms 4601NC and 4602GR) and DInamic Foundation (forms 4501NC, 4502GR and 4503NCBOE) are issued by Ameritas Life Insurance Corp. In New York, DInamic Foundation (forms 5501-NC, 5502-GR and 5503NCBOE) is issued by Ameritas Life Insurance Corp. of New York.

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