

# Ameritas Life Insurance Sales Guide





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## Contact us



### 1-800-319-6903

- Option 1: Sales Development
- Option 2: Advanced Markets
- Option 3: Practice Management

### Client Services: 800-745-1112

For other key departments dial 800-745-1112, dial 0 and enter one of the below extensions

**Contracting:** 52059

**Life New Business:** 56340

**Annuity New Business:** 87553

**Life Underwriting:** 56341

**Field Technology/Producer Workbench Help:** 87679



**Quotes:** [Sales.Request@ameritas.com](mailto:Sales.Request@ameritas.com)

**Contracting:** [Corecontracting@ameritas.com](mailto:Corecontracting@ameritas.com)

**Client Services:** [ClientServices@ameritas.com](mailto:ClientServices@ameritas.com)



## Ameritas Term Life Insurance

Ameritas® Value Plus Term Life Insurance offers low competitive rates with short and long-term conversion options to meet your clients' needs. Clients have the option of a 10, 15, 20 and 30-year term period.

Ideal prospects for Value Plus Term are clients looking for cost effective insurance protection.

## Ameritas Value Plus Term Life



### Competitive Advantages

- Provides low-cost protection.
- Convertible for the first 5 years to any available permanent single life product to the same underwriting class.
- Conversion Extension Rider allows your clients to convert over a longer time period.
- Discounts available for Same Payor, Employee/Producer and Associations.
- Other available riders: Accidental Death, Children's Insurance, Terminal Illness, and Waiver of Premium.

## Ameritas Whole Life Insurance

From affordable death benefit protection to short-term or long-term cash value accumulation potential, the suite of Ameritas whole life insurance products meet a full range of client needs while remaining competitive against our whole life peers. The Care4life Accelerated Death Benefit rider provides a guaranteed amount upon one of the qualifying critical, chronic or terminal illness triggers. This is an important feature and available with all the permanent life insurance. The riders are not a long-term care product. The Ameritas whole life products and competitive advantages are listed below. This product may not be available in all states, please refer to the state product approval grid on Producer Workbench.

### Access Whole Life



#### Competitive Advantages

- Strong early guaranteed cash value potential with a focus on providing early liquidity.
- Product has a shorter premium paying period. Premiums are level, guaranteed and payable every year during the insured's lifetime or until the later of attained age 75 or 25 years.
- The Flexible Paid Up rider (FPUR) allow your client to purchase additional paid-up insurance, which helps to grow cash value more rapidly.
- Access WL provides loan flexibility for your client giving them the option of choosing direct or non-direct loan recognition.

Ideal prospects for Ameritas Access Whole Life are clients focused on early cash value and strong return of investment. It provides a death benefit for loved ones and a source of income to supplement a variety of needs, such as retirement, emergencies, or education.

### Value Plus Whole Life



#### Competitive Advantages

- Protection based with a focus on providing a higher guaranteed death benefit.
- A low band option that provides a resource for final expenses with face amounts between \$10,000-\$24,999.
- Level term rider for 10, 15, 20 and 30-year periods allows clients to obtain their desired amount of insurance coverage with a lower total premium than using base coverage alone.

Ideal prospects for Ameritas Value Plus WL are clients looking for the lowest premium for the dollar of death benefit and the focus on cash value is secondary.

### Growth Whole Life and Growth 10-Pay Whole Life



#### Competitive Advantages

- Accumulation focus with higher cash value potential in later years.
- Provides opportunity for individual life insurance as well as business uses, such as funding executive bonus programs.
- Your policy can be completely paid for after 10 years using the Ameritas Growth 10-Pay.

Ideal prospects for Ameritas Growth WL are clients looking for long term cash value and the focus on cash accumulation.

# Ameritas Universal Life Insurance

Ameritas Value Plus Universal Life Insurance provides an affordable death benefit your clients can depend on with the flexibility and features of universal life insurance. The Care4life Accelerated Death Benefit rider is also available and provides a guaranteed amount upon one of the qualifying critical, chronic or terminal illness triggers.

## Ameritas Value Plus Universal Life



### Competitive Advantages

- Low competitive premiums especially at funding levels to carry to age 121 and at face amounts above \$250,000.
- Guaranteed 15-year minimum death benefit if the minimum no-lapse premium is paid.
- When funding a long-term guarantee strategy, Value Plus UL provides flexibility and offers stronger cash value performance potential compared to a GUL.
- Lifetime Income rider provides a guaranteed stream of income for life giving clients confidence knowing they won't outlive their income during retirement.

Ideal prospects for Ameritas Value Plus UL are looking for the low-cost death benefit protection—with the advantages of permanent life insurance.



## Ameritas Index Universal Life Insurance (IUL)

Ameritas index universal life insurance is a different kind of life insurance. In addition to providing a death benefit to beneficiaries if the insured dies too soon, this type of plan also provides a higher potential for growing cash compared to standard universal life insurance products. The Care4life Accelerated Death Benefit rider is available and provides a guaranteed amount upon one of the qualifying critical, chronic or terminal illness triggers. A Lifetime Income rider is also available on guideline premium policies for free. Below are the two IUL products available and their competitive advantages:

### Ameritas Value Plus Index Universal Life



#### Competitive Advantages

- Lowest cost to carry of any of our universal life products while providing an affordable death benefit and living benefit protection.
- 10-year lookback guarantee provides guaranteed performance of 3% and extra protection against market volatility.\*
- Six index options to choose from with two uncapped options\*.
- An optional Long-Term No-Lapse Guarantee rider can be added to the policy to keep the policy in force for the earlier of 50 years or age 90 as long as the sufficient premiums are paid.

Ideal prospects for Ameritas Value Plus IUL are clients age 30-70 who are looking for short and long term guarantees with some accumulation potential but fall in the moderate range on the risk/reward spectrum. They are optimistic about the equity market but do not want to be exposed to negative returns.

### Ameritas Growth Index Universal Life



#### Competitive Advantages

- Optimized for accumulation with some of the top accumulation potential in the industry, especially when over funded.
- Eight choices of index strategies including two uncapped options\* allow for flexibility and opportunities to appeal to all risk levels.
- Lookback Guarantee Benefit protects your client from underperforming indexes. This benefit provides protection against market volatility, guaranteeing index credits earned over the first 10 years will average at least 4%.\*
- Index Credit Enhancement provides an extra 10% of the index credited amount beginning in year six.

Ideal prospects for Ameritas Growth IUL are clients age 35-55 who are interested in supplementing income for retirement, college funding and other cash needs but fall in the moderate range on the risk/reward spectrum.

\* Not available in New York.

## Ameritas Survivor Life Insurance

The Ameritas Value Plus Survivor Index Universal Life (SIUL) death benefit is payable at the death of the second insured and can be used to create a legacy, to help provide resources needed to settle an estate or to fund future plans. The Care4life Accelerated Death Benefit rider is available on this product. It provides a guaranteed amount upon one of the qualifying critical, chronic or terminal illness triggers, however the benefits are not available while both insureds are living. This product may not be available in all states, please refer to the state product approval grid on Producer Workbench.

### Ameritas Value Plus Survivor Index Universal Life



#### Competitive Advantages

- No-lapse guarantees can either be short-term which is the earlier of 20 years or attained age 95 or long-term with the Long-term Lapse Protection rider.
- Six choices of index strategies create flexibility and opportunities, which will appeal to clients who fall across the risk/reward spectrum. The uncapped index options are not available in New York.
- The Account Value Bonus begins in year 11 and helps generate additional cash value clients can use for opportunities or emergencies.

Ideal prospects are clients age 50 - 70 who are looking for short-and long-term guarantees with some accumulation potential but fall in the moderate range on risk/reward spectrum. SIUL is not just for the ultra-wealthy. It can help clients with so much more than federal estate tax issues.

## Ameritas Variable Universal Life Insurance

The Ameritas variable universal life (VUL) products are designed for long-term, moderate to aggressive investors who have death benefit needs but are also seeking opportunities in a broad array of investment options.

### Ameritas Performance II VUL\*

Accumulation focused variable universal life product with a broad array of investments for the long term, moderate to aggressive investor.



#### Competitive Advantages

- Minimum no-lapse period for 10 years if premiums are met.
- Diverse portfolio of investments with ongoing monitoring providing extra protection against market volatility.
- Access to policy value with preferred loans.

### Ameritas Advisor II VUL\*

Accumulation focused variable universal life advisory product designed for the registered investment advisor. Low-cost portfolio of investment options.



#### Competitive Advantages

- Offers no sales load and lower cost than traditional insurance.
- Diverse portfolio of investments with ongoing monitoring providing extra protection against market volatility.
- Immediate access to policy value provides flexibility and control of policy value for different needs.

Ideal prospects looking for flexible death benefit protection and insurance benefits, as well as potential long-term cash accumulation through variable investment options.

\* Not available in New York.



# Underwriting life insurance policies

## Non-Medical

**Non-Medical** underwriting is available for clients age 60 and younger, applying for \$99,999 of coverage or less.

- No paramedical exams.
- No fluids.
- No telephone interviews.

## Accelerated Underwriting

**Ameritas accelerated underwriting** program provides a less invasive, less time-consuming underwriting experience for your life insurance clients with no significant medical, financial, or personal history.

- Available for clients age 18-60, applying for \$100,000-\$1,000,000 face amount.
- Offers a non-med experience with potential for higher face amounts.
- Potential for recent exams and labs to satisfy medical requirements (within past year).

## Fully Underwritten

**The fully underwritten** process is appropriate for clients who have mild to moderate health, financial, or personal history concerns.

- For clients age 18+, applying for face amounts \$100,000 and above.
- Some common conditions may qualify for better rates using our TOP Offer Program.
- Set your client's expectation for necessary exams and labs.
- A rate class improvement for insureds with one impairment outside a particular guideline that is for individual consideration on a case-by-case basis. For more information please see form LI 1333.

## EZ App Teleunderwriting

**EZ App teleunderwriting** is an alternative to the traditional life application process (excluding variable universal life). Medical history and lifestyle questions are asked by a skilled, professional interviewer over the telephone, and all mini exams are scheduled at the end of the interview.

- Available for clients age 18-70.
- Total face amounts up to \$3 million.
- Minimizes the number of incomplete applications.

For more information on underwriting reference the Underwriting Guide (LI 1333).

# Producer Workbench

One of your very first steps in writing business with Ameritas is to register for our online portal, Producer Workbench.

In your welcome email from Ameritas field relations, you were given your agent number, which starts with AG. If you misplaced that email (it happens to all of us) please call us at **800-319-6903** and we'll help you out.

Go to [producerworkbench.com](http://producerworkbench.com) and get registered.

## A few things you need to know about Producer Workbench:

**1 Day-to-Day Tasks** is a frequently used section. This is where you'll go to find illustration software, access eApply, and check on pending and issued business.

The section on the top right corner of the homepage is **2 Find People**. Here - you can quickly find directories, team pages or search for a specific person.

The screenshot shows the Ameritas Producer Workbench homepage. At the top left is the Ameritas logo and the text "Ameritas Producer Workbench". To the right is a search bar (4) with a magnifying glass icon. Further right are icons for a shopping cart (5), email, and user profile. Below the search bar is a red navigation bar (3) with links: "Selling & New Business", "Client Service", "Comp & Rewards", "Learning Center", "Business Management", and "Product Portfolio". The main content area is divided into several sections: 1. "Day-to-Day Tasks" with sub-sections for "Sell" (Prepare for a Sale, Create an Illustration, Go to eApply, Submit New Business, Check Submission Status, Calculators) and "Service" (View Individual RP Accounts, Service Request / Forms, Perform Online Trades). 2. "Monthly Index Rates Available" with a "Find out more >>" link. 3. "Find People" with a search box and "GO" button, and radio button options for "company directory", "field directory", "Expert Teams", and "Field Advisory Cabinet". 4. "Alerts Center" showing counts for unread messages, new business pending, new business issued (not paid), and new business issued (paid). 5. "Recognition Production 0.00 as of 12/31/2021" with links for "Conference requirements", "Agent Conference Qualification report", and "Agent Continued Qualification report". 6. "Attend an Event" listing upcoming events like "Pm Connect Webinar | Get the Most Out of Your Marketing Budget in 2022" and "PM Connect Webinar | Running a Profitable Practice". 7. "Latest News" listing news items like "Eligibility for Guaranteed Standard Issue Applicants" and "Delays in processing requests for policy service - annuity and billing".

You'll also find marketing materials that will help you sell our products to your clients. There are various ways to find those materials. We think the easiest way is to go to **3 "Product Portfolio"** in the top red bar, and then **"Sales & Marketing Materials"**. With this selection you'll see **"Get Sales & Marketing Materials"** or **"Recently Released Materials"**. By clicking on get sales and marketing materials, you'll be taken to a search function where you can find materials by product type. The recently released materials is also helpful to see what is new. If you are not sure what you are specifically looking for, use the **4 search box** in the top navigation bar to help. And to order specific sales and marketing materials click on the **5 shopping cart**.

There are also a few other sections on the homepage you may find helpful. The **6 Alerts Center** provides any necessary emails or alerts you may have. The **7 Attend an Event** lists the upcoming events including webinars, meetings and more. The **8 Latest News** provides a list of important news for the home office, products and more. And last, the **9 Recognition Production** section will appear if you are eligible for production or conference credits with Ameritas and provide reports and important information.

# IUL/VUL Illustration

## Step 1

Log into [www.producerworkbench.com](http://www.producerworkbench.com).

Select **“create an illustration”** in the **“Day-To-Day Tasks”** box.

On the next screen select **“Launch Life Designs Now”** and select **“Log In”**.

## Step 2

Select **“Clients and Cases”**.

On the next screen select **“New”** to the right of the upper box.

Enter information into the italicized fields and then select **“Return”** in the red bar at the top.

## Step 3

Your newly entered client will be highlighted in the upper box.

Now select **“New”** to the right of the lower box.

Select **“Basic Illustration”**.

## Step 4

In the **“Plan Type”** field use the drop down menu to select Universal and Index Life or Variable Life. Next, in the **“Plan”** field use the dropdown menu to select which universal life product you want to use (See product details for appropriate product).

In the **“Class”** field use the drop down menu to select the appropriate underwriting class.

## Step 5

In the **“Face”** field use the drop down menu to select **“Input”**. Enter the desired death benefit in the **“Amount”** Field.

In the **“Premium”** Field use the drop down menu to select **“Input”** Enter the desired premium in the **“Amount”** Field.

Adjust **“Mode”** to the desired premium payment frequency.

Select **“Preview”** in the red bar at the top to view the full illustration.

## IUL/VUL Illustration Adjustments

The most common adjustments made to illustrations are here:

### Use Minimum Non-Modified Endowment Contract (MEC) death benefit or Maximum Non-MEC premium options to create an overfunded IUL illustration.

In the **“Face”** field use the drop down menu to select **“Minimum Non-MEC”** This will gray out the **“Amount”** field, and the illustration will solve for the lowest death benefit possible based on the premium entered.

-OR-

In the **“Premium”** field use the drop down menu to select **“Maximum Non-MEC”** This will gray out the **“Amount”** field, and the illustration will solve for the highest possible premium based on the death benefit entered.

### Change from option B to option A

Select the **“change death benefit option”** box to the right of **“B”**.

Adjust the **“to age”** to when you would like to switch to option A.

In the second line, change **“increase”** to **“level”**. Select **“return”** to go back to policy inputs.

### To change future premium

Select the **“change premium”** box to the right of the premium selection dropdown menu.

Adjust the **“to age”** to change premium amounts as many times as you would like all the way up to age 121.

### To edit distributions

Select **“solve for”** on the left.

Under **“search for”** select **“cash flow”**

Under **“search criteria”** select **“cash value target”**.

Adjust the **“from age”**, **“to age”**, and **“target age”** as needed.

These adjustments will translate over to the **“cash flow”** area where **“loan type”** is indicated.

# Whole Life Illustration

## Step 1

Log into [www.producerworkbench.com](http://www.producerworkbench.com).

Select **“create an illustration”** in the **“Day-To-Day Tasks”** box.

On the next screen select **“Launch Life Designs Now”** and select **“Log In”**.

## Step 2

Select **“Clients and Cases”**.

On the next screen select **“New”** to the right of the upper box.

Enter information into the italicized fields and then select **“Return”** in the red bar at the top.

## Step 3

Your newly entered client will be highlighted in the upper box.

Now select **“New”** to the right of the lower box.

Select **“Basic Illustration”**.

## Step 4

In the **“Plan Type”** field use the drop down menu to select Whole Life & Term

In the **“Plan”** field use the dropdown menu to select which Whole life product you want to use  
(See product details for appropriate product)

In the **“Class”** field use the drop down menu to select the appropriate underwriting class

## Step 5

In the **“Plan Design”** field use the drop down menu to select **“Input Face”** **“Input Premium”**  
or **“Minimum-non MEC”**

Enter the desired death benefit or premium amount in the field below **“Plan Design”**

Adjust **“Mode”** to the desired premium payment frequency

Select **“Preview”** in the red bar at the top to view the full illustration.

## Step 6

To add any additional riders to the illustration select the **“Riders”** tab on the left side of the screen under **“Policy”**

To stop premium payments select the RPU button (Reduced Paid-up) on the policy tab on the right side of the screen

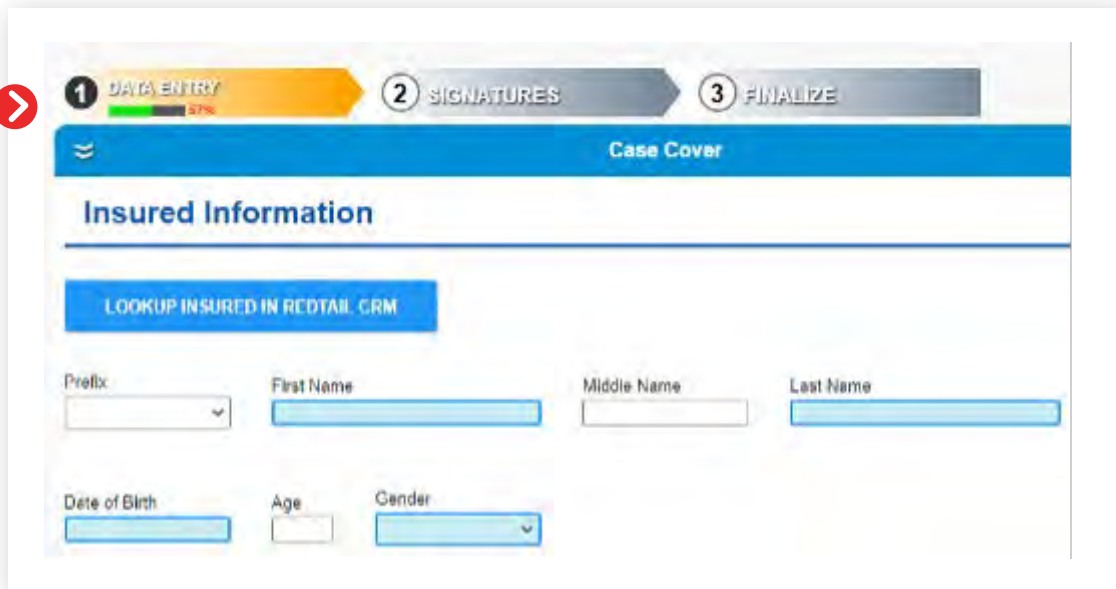
To show distributions on the illustration select the **“Cash Flow”** tab on the left side of the screen under **“Riders”**. From there you can choose between withdrawals and loans.

## eApply and more

You can access eApply via Producer Workbench. Inside the “Day-to-Day Tasks” box under “Sell”.

Most agents find the electronic app easier and much quicker than a paper app, but here are some tips to help get you started:

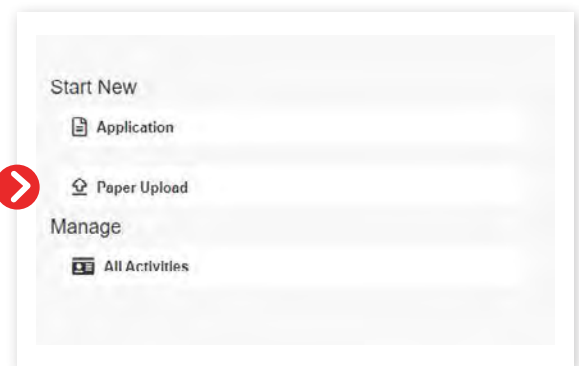
- eApply works best in Google Chrome with the popup blocker turned off.
- If the question on the application is in **blue** or **green**, **this means it’s a mandatory question that must be answered**. If the question is in white, this means it’s an optional question.
- If you are not at 100% completion on eApply and not sure what you missed, you can click on the percentage bar in the top left and a list of questions will appear. You can click on each question and it will take you there on the application to complete.



- Once you and the client each sign for the app via electronic signature, you will need to get back into eApply and hit the final “submit” button. State license, appointment and continuing education checks will occur now. These checks will immediately notify you that a check has failed. You will need to call licensing and contracting at 800-388-8802, ext. 52059 to resolve any license or training errors before the application can be submitted. If all checks are met, the app will then go to New Business for processing.
- Use “Attach Document” Feature inside eApply to submit additional documents with the application.
- If you have additional forms, statements, lab slips, etc. to attach after the application has been submitted, they can be uploaded via Secure Messaging.

### Upload Paper Application

- If you are needing to use a paper application, an upload submission is available as part of the eApply system. In eApply, click “Paper Upload” to submit the application.
- When submitting an application for survivor index universal life or the variable universal life and annuity products, the eApply paper process is necessary.



# Viewing pending & book of business

## Pending Business

From Producer Workbench, under “Day-to-Day Tasks”, navigate to “Check Submission status”. Here you can view your pending business, not placed business, and recently issued policies.

Once you select the type of business you are trying to view, you will see various details about each case. You will also see your assigned Underwriter and New Business representative to the far right of the screen in case you need to get in touch with them. Here are the categories of details you will see:

Insured Name	Contract Number	Product Name	Face Amount/ DI Benefit	Modal Prem Mode Target Prem	Current Case Status	Request Date	Requirement	Status	Ordered By	Status Date	Sub-Status Description # Hover for Detail	Comments	Days Pending	Agent/Agency Name	Comm%	Underwriter/CSR Name
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## Book of Business

From Producer Workbench, under “Day-to-Day Tasks” navigate to “View Individual RP/Accounts” and then click “Book of Business”. Here you can see your issued business with Ameritas and details of each policy.

## Frequently asked questions

Here are common questions that agents who are new to Ameritas ask:

### ■ Where can I find the target premium on the IUL Illustration?

You can find the target premium on the IUL Illustration on the lower right hand corner of every page after the cover page. In this example, the target premium is \$3,123.00:

0000003123002.90.915-29915.00003  
UCL\_10342\_478685\_646952

### ■ What if my client is not satisfied with their accelerated underwriting decision? Can they appeal or opt out of accelerated underwriting and complete traditional underwriting requirements including labs and exam?

No. Once the decision is made by your client to pursue accelerated underwriting and a decision is rendered, that decision is final. The minimum waiting period for reconsiderations or to choose traditional requirements is 12 months. For more information see the [Ameritas Accelerated Underwriting Brochure LI2425](#).

### ■ What happens if my client isn't eligible for accelerated underwriting?

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. For more information see the [Ameritas Accelerated Underwriting Brochure LI2425](#).

### ■ Can clients reduce coverage on an in-force policy?

Yes, coverage can be reduced to the minimum face amount for the product. Keep in mind there could be guideline and MEC consequences because of the reduction and the monthly deductions and surrender charges would still be based on the original coverage amount.

Additional questions about how life insurance works can be answered in the “All About Life Insurance Guide” here: <http://amerit.as/a4w>

### ■ What discounts are available with the Ameritas Life insurance products?

**Same Payor Discount:** Policy fees reduced by 50% for each policy when two or more policies have the same payor. (available on Value Plus Term and all whole life insurance products)

**Associate/Producer Discount:** 4% decrease in modal factors and policy fees in all years. (available on all life insurance products)

**Association Discount:** 4% decrease in modal factors and policy fees in all years for members of approved associations. (available on all life insurance products)



Ameritas Life Insurance Corp.  
Ameritas Life Insurance Corp. of New York

Guarantees are based on the claims-paying ability of the issuing company.

Ameritas Value Plus Whole Life (form 3017), Ameritas Growth Whole Life (form 3018), Ameritas Access Whole Life (form 3018 with 3018 P75 SCH), Ameritas Value Plus Term (form 3021), Ameritas Growth Index Universal Life (form 3022), Ameritas Value Plus Universal Life (form 3023), Ameritas Value Plus Index Universal Life (form 3024) and Ameritas Value Plus Survivor Index Universal Life (form 3027) are issued by Ameritas Life Insurance Corp. In approved states, Ameritas Performance II VUL (form 4004) and Ameritas Advisor II VUL (form 4200) are issued by Ameritas Life Insurance Corp. and underwritten by affiliate Ameritas Investment Company, LLC. Both VUL products are not available in New York.

Variable products are subject to investment risk, including possible loss of principal. **Before investing, carefully consider the investment objectives, risks, charges and expenses, and other important information about the policy issuer and underlying investment options. This information can be found in the policy and investment options prospectuses. Read the prospectuses carefully before investing.**

In New York, Ameritas Value Plus Whole Life (form 5017), Ameritas Growth Whole Life (form 5018), Ameritas Access Whole Life (form 5018 with 5018 P75 SCH), Ameritas Value Plus Term (form 5021), Ameritas Growth Index Universal Life (form 5022), Ameritas Value Plus Universal Life (form 5023), Ameritas Value Plus Index Universal Life (form 5024) and Ameritas Value Plus Survivor Index Universal Life (form 3027) are issued by Ameritas Life Insurance Corp. of New York. Policy and riders may vary and may not be available in all states.

The Care4Life riders are not a long-term care product.

Withdrawals and loans will reduce available death benefit and policy value. Withdrawals beyond basis may be taxable income. Excessive and unpaid loans will reduce death benefits and policy value and may cause the policy to lapse. If a policy lapses, unpaid loans are treated as distributions for tax purposes.

Neither Ameritas Life Insurance Corp. nor its representatives provide tax or legal advice. You may want to consult your attorney or other tax professional for more information.

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