

How to participate in FLXelerate

When applying for an Ameritas FLX Living Benefits Term or Index Universal Life insurance policy, you are required to fill out the eApp and ask your client the medical questions included within. Underwriting will quickly review the case to determine whether or not your client is eligible for FLXelerate based on the information within the eApp.

Eligibility criteria:

- eApp with eSignature only
- Ages 18-60
- \$300,001 to \$1,000,000 face amount
- Meet current financial underwriting guidelines, including no bankruptcy in last 5 years.
- US Citizen/permanent resident only (no temporary visas)
- No hazardous occupation, avocation, or private aviation
- No history of DUI/DWI within 5 years or drug or alcohol dependence history
- No prior rated or declined coverage
- No major medical conditions and participating in routine health care if over age 50.
- Risk classes eligible: Standard NT, Select NT, Preferred NT, Preferred Plus NT, Standard Tobacco, Preferred Tobacco.
- No premium financing

Part of determining a client's eligibility for FLXelerate requires gathering their mortality score via TransUnion TrueRisk[®] Life. Using the TrueRisk score allows us to adequately assess risk and forgo more traditional requirements such as a paramed exam and labs for eligible clients. The mortality based score, which is based on several credit history attributes, is obtained within seconds and doesn't inconvenience the consumer.

