

A close-up photograph of a person's hands. The left hand holds a small, square, white-bordered instant photograph of a family of four. The right hand holds a light blue instant camera. The background is blurred, showing a person in a red top and blue jeans.

Ameritas Instant Term Life Insurance

The coverage your client needs. Instantly.

Go from term quote to underwriting decision in less than 10 minutes. Just like the instant memories we create with our families; this new product provides an instant underwriting decision. It's a great fit for:

- Clients who may not want to deal with labs or medical exam requirements.
- Replacement of income or mortgage.
- Protection for a small business.

Quick and instant doesn't get much better, plus conversion options are available.

Ameritas Instant Term



How It Works

Ameritas Instant Term Life insurance is a simple path to term coverage with no labs or medical exams. After you start the application, your clients will automatically receive a link to follow to complete application and submit it for an instant decision. The platform includes built-in health guardrails to help find the best option.

Benefits for Your Clients

With a variety of coverage options and a fully digital process, your clients can now get life insurance to fit their needs quickly and efficiently. Ameritas Instant Term offers:

- Competitive pricing.
- Immediate decision for those who qualify.
- No labs or medical exams.
- High instant-issue face amount.
- Flexibility to complete the application at the client's convenience.
- Accidental death benefit and waiver of premium riders available for an additional charge.
- Same payor discount. Not available to apply for on the platform, please contact your new business representative to add.

Conversion is available up to a maximum attained age 70, to any single-life Ameritas individual permanent life insurance product available at the time of conversion and to the same underwriting class during years 3 to 5 for all term periods.

For the 10-year term period, convertible to a designated product we make available during years 6 to 8. For all other term periods, convertible to a designated product we make available during years 6 to 10.

These criteria may help you determine who may qualify:

- Insured must be a U.S. citizen or a full-time permanent resident. (No temporary visas.)
- No major medical conditions.
- Must meet current financial underwriting guidelines, including no bankruptcy in last five years.
- No prior rated or declined coverage allowed.
- Total Ameritas life insurance coverage (in force and applied for) may not exceed \$5 million.
- Owner must be the proposed Insured.

Issue Ages (Age nearest birthday)	<p>Minimum Issue Age: 18</p> <p>Maximum Issue Ages</p> <p>10-Year Term Period: Age 60 15-Year Term Period: Age 60 20-Year Term Period: Age 60 25-Year Term Period: Age 55 30-Year Term Period: Age 50</p> <p>Backdating a policy is not available.</p>
Underwriting Classes and Table Rating Information	<p>Preferred Plus Nontobacco, Preferred Nontobacco, Select Nontobacco, Standard Nontobacco, Preferred Tobacco, Standard Tobacco</p> <p>Policy may be rated Table A through H through underwriting referral process only. Must be Standard or better for instant decision. Issuance of the policy may depend upon the answers to the health questions set forth in the application.</p>
Face Amount Banding	<p>Band 1: \$100,000 – \$249,999 Band 2: \$250,000 – \$499,999 Band 3: \$500,000 – \$999,999 Band 4: \$1,000,000 or more</p>
Maximum Face Amount	<p>Ages 18-55: \$100,000 – \$2,000,000 Ages 56-60: \$100,000 – \$1,000,000</p>
Policy Fee & Modal Factor	<p>Policy fee: Annual: \$60 Semiannual: \$30.60 Quarterly: \$15.30 Electronic funds transfer: \$5.10</p> <p>Modal factor: Annual: 1.000 Semiannual: 0.510 Quarterly: 0.255 Electronic funds transfer: 0.085</p> <p>To calculate premium: (Rate per \$1,000 x units) x modal factor + modal policy fee = modal premium</p> <p>Policy fees are noncommissionable.</p>
Renewable	<p>Renewable to age 95.</p>
Convertibility	<p>Years 3-5 for all terms: Convertible to any single-life Ameritas individual permanent life insurance product available at the time of conversion and to the same underwriting class.</p> <p>Years 6-8 for 10-year term: Convertible to a conversion only product.</p> <p>Years 6-10 for all other terms: Convertible to a conversion only product.</p> <p>Max attained age is 70 for all years and terms.</p>
Conversion Credits	<p>No conversion credits are available.</p>
Riders & Endorsements	<ul style="list-style-type: none"> • Accidental Death Benefit: Pays additional benefit if death is accidental. • Waiver of Premium: Credits the policy premium in the event the insured is totally disabled.
Discounts	<p>Same Payor Discount: Policy fees reduced by 50% for each policy when two or more policies have the same payor.</p>

Strategy

Consider Ameritas Instant Term to provide coverage to:

- Pay burial and other final expenses.
- Help replace lost wages or income.
- Help pay off the mortgage or other home expenses.
- Pay estate taxes or create estate liquidity.
- Provide funds for education.
- Benefit another party or children in a divorce decree.



Want more information on Instant Term?

Call sales development at 800-319-6903 or email them at sales.request@ameritas.com



Want to gain access to Instant Term?

Get more information on our life insurance products and how you can start selling our products. Call the Ameritas sales development team at 800-319-6903 or [visit our website to learn more.](#)



This content is created for financial professionals, not for use with clients.

In approved states, Ameritas Instant Term life insurance (form 3026 and form ICC20 3026 1-21, in Oregon, policy form ICC20 3026 1-21) and riders are issued by Ameritas Life Insurance Corp. The product is not available in New York.

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