

FLX Sales Guide:

Getting Started with Ameritas



Ameritas® 
fulfilling life.

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Who to contact

Ameritas main line: 800-745-1112

Doing business - Contracting, appointments and compensation

IDC Contracting Team

800-390-2361, opt. 1, opt. 5 or IDCContracting@ameritas.com

FLX Commissions: 800-390-2361, opt. 1, opt. 6 or AmeritasAgency@dxc.com



Sales Development

Doing business: Sales support, Producer Workbench, product, illustrations, marketing materials

800-390-2361, opt. 1, opt. 1 or IDC.Sales@ameritas.com



New Business for FLX life products:

Doing business: Pending policy status, application assistance, Gateway Agent Portal

You have a dedicated FLX new business representative. If you need to know who your assigned contact is, please contact the new business team.

800-390-2361, opt. 1, opt. 2 or AmeritasNB@dxc.com



Underwriting for FLX life products

Doing business: Discuss medical or financial history

800-390-2361, opt. 1, opt. 3 or AmeritasFLXUW@ameritas.com

Risk assessment: 800-390-2361, opt. 1, opt.3, opt.2 or RiskAssessmentFLX@ameritas.com



Client Services and Claims for FLX life products:

Doing business: Questions on in-force policies, values, beneficiary changes, claims

800-390-2361, opt. 4 or AmeritasCS@dxc.com

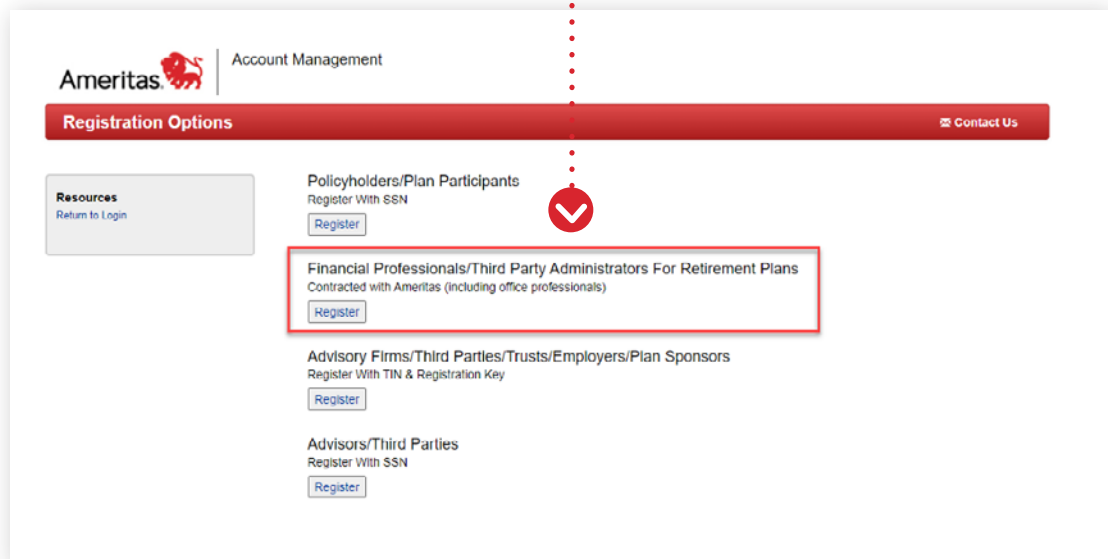
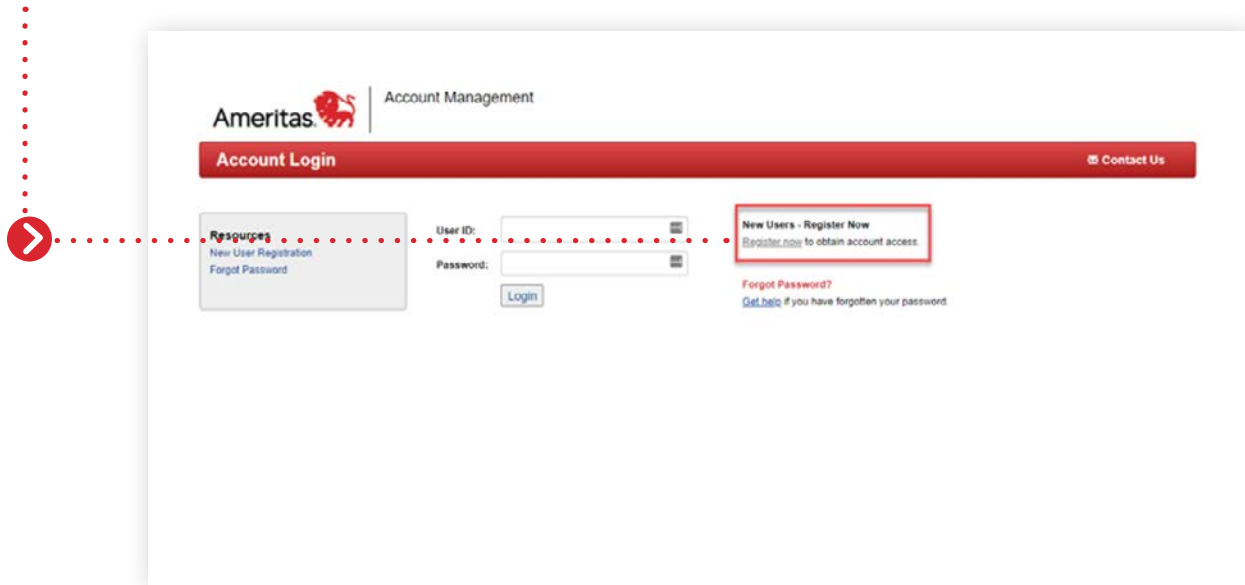


Producer Workbench

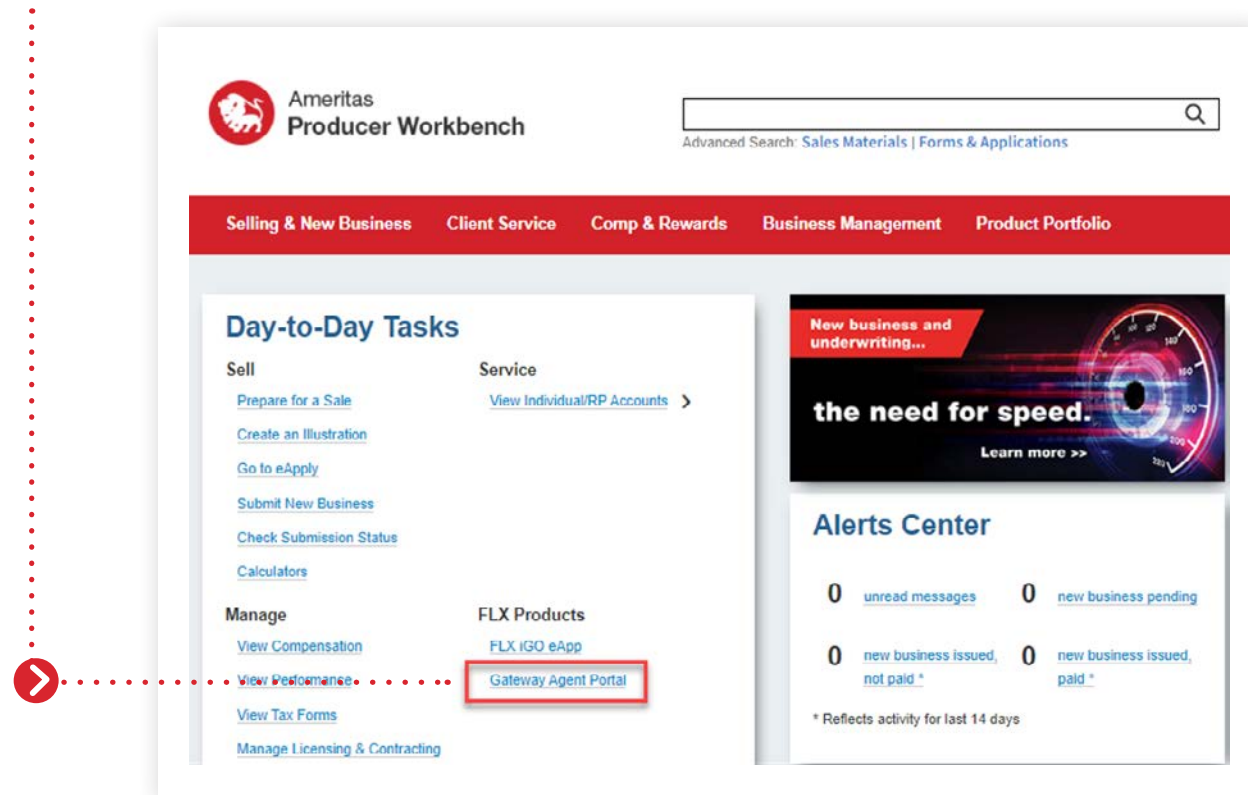
One of your very first steps in writing business with Ameritas is to register for Producer Workbench, our online agent portal.

The welcome email from Ameritas field relations, contained your ten-digit agent number that starts with AG. If you misplaced that email, please call us at 800-390-2361 for assistance.

Go to producerworkbench.com and register as a financial professional to obtain account access.

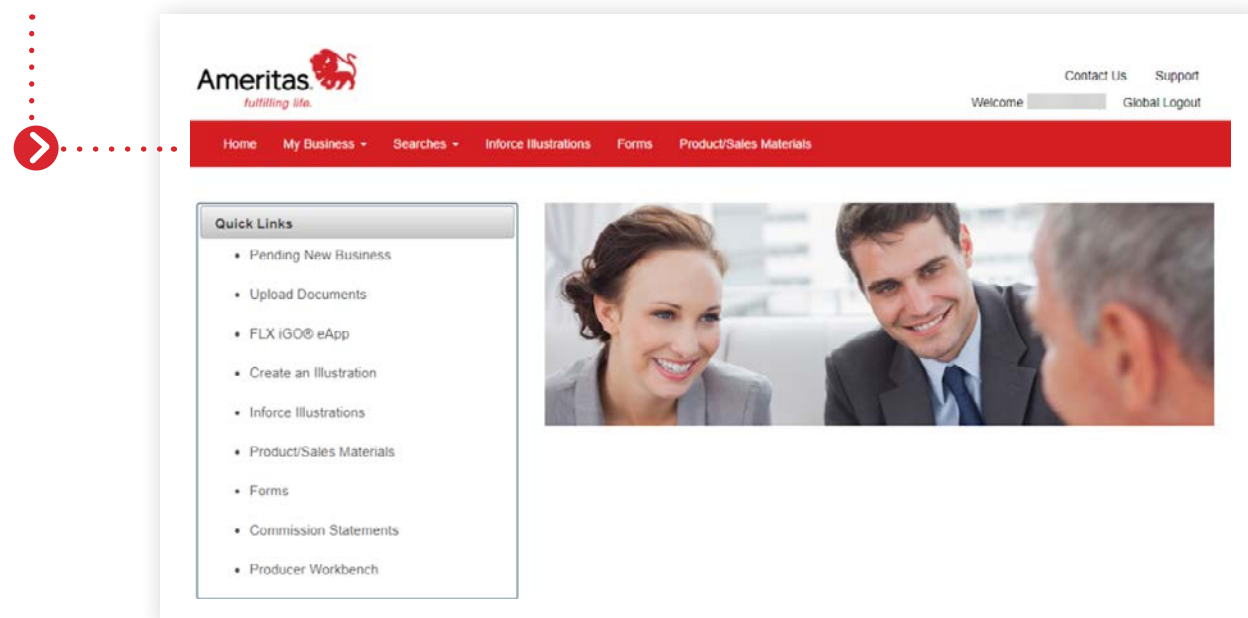


Once you complete the registration process, navigate to the Gateway Agent Portal.



Gateway Agent Portal

The Gateway Portal home page acts as a dashboard where you can access the FLX iGO® eApp, illustration software and product and sales materials. You can also find the status of your pending business, view your commission statements and upload documents. You must first be logged into Producer Workbench to have access to the portal.



Ameritas FLX Living Benefits term life insurance

Ameritas FLX Living Benefits term life insurance is a competitive product with 10, 15, 20, 25 and 30-year terms available. Living benefits allow your clients the flexibility to be prepared for unexpected death or serious medical situations.

Accelerated death benefit allows for an acceleration of up to 90% of the face amount and up to \$1.5 million.

Ameritas FLX Living Benefits term life insurance is fully convertible to Ameritas FLX Living Benefits Index Universal life insurance, up to age 65.

Ideal prospects for FLX Living Benefits Term are clients looking for cost effective insurance protection with living benefits.



Competitive advantages

- 18 total living benefits triggers for critical, chronic or terminal illness*
- Non-med up to \$300,000 through age 70, up to Preferred Non-Tobacco
- Discounts available: Same payor, producer and immediate family members

Click below to review the FLX Living Benefits Term agent guide or watch a short video.

[FLX Term agent guide](#)

[FLX Living Benefits Term video](#)

* The living benefits are not a long-term care product.

Allow your clients the flexibility to be prepared.

Ameritas FLX Living Benefits Index Universal Life (IUL) insurance

Ameritas FLX Living Benefits IUL insurance gives you multiple ways to meet your clients' needs. Not only does it offer death benefit protection, it has index-linked cash value accumulation, living benefits and income for life.

Growth features include 5 point to point indexes from S&P 500® Index, Russell 2000® Index and a propriety, volatility managed index, the BNP Paribas Momentum Multi-Asset 5 Index (BNP Momentum 5).

Our innovative Lifetime Income Rider offers a guaranteed source of income your client can't outlive.

Ideal prospects for FLX Living Benefits Index Universal Life are clients who are interested in lifetime protection, living benefits, cash value accumulation and strong income distribution options.



Competitive advantages

- Non-med up to \$300,000 through age 70, up to Preferred Non-Tobacco
- Lien approach with 18 living benefits triggers means clients receive a dollar-for-dollar benefit amount while leaving the policy value and death benefit to help meet original accumulation goals
- Uncapped, proprietary index (BNP Momentum 5) offers a competitive participation rate on the 1-year and 2-year point to point (current rates posted on Producer Workbench)
- Lifetime Income Rider included

Click below to review the FLX Living Benefits Term agent guide or watch a short video.

[FLX IUL agent guide](#)

[FLX Living Benefits IUL video](#)

* The living benefits are not a long-term care product.



Underwriting FLX life insurance policies

Non-Medical

Non-Medical underwriting is available for clients age 70 or younger, applying for \$300,000 of coverage or less.

- No paramedical exams
- No fluids
- May be eligible for up to Preferred Non-Tobacco

FLXelerate

FLXelerate, our accelerated underwriting option is available for clients age 18-60, applying for coverage of \$300,001 to \$1,000,000. FLXelerate offers a less invasive, less time-consuming experience for applicants with no significant medical, financial or personal history

- Offers a non-med experience with potential for higher face amounts
- Potential for recent exams and labs to satisfy medical requirements (within past year)

Some exclusions apply.

Fully Underwritten

The Fully Underwritten process is appropriate for clients who have mild to moderate health concerns.

- For face amounts larger than \$300,000
- Some common conditions may qualify for better rates using our Underwriting Edge program
- Set your client's expectations for necessary exams and labs

Review the [**Individual Policy Underwriting Guide**](#) for Ameritas FLX Living Benefits Products



Ameritas Underwriting Programs are not guaranteed and may not be available for all applicants. Underwriting reserves the right to order additional medical requirements. Applicants could be rated or declined.

FLX IUL illustrations

You can launch the illustration software from the Gateway Agent Portal. Click on create an illustration, launch LifeDesigns now and Login.

The diagram illustrates the steps to launch LifeDesigns from the Ameritas Gateway Agent Portal. It consists of three screenshots connected by a vertical dotted line with red circular markers containing arrows pointing downwards.

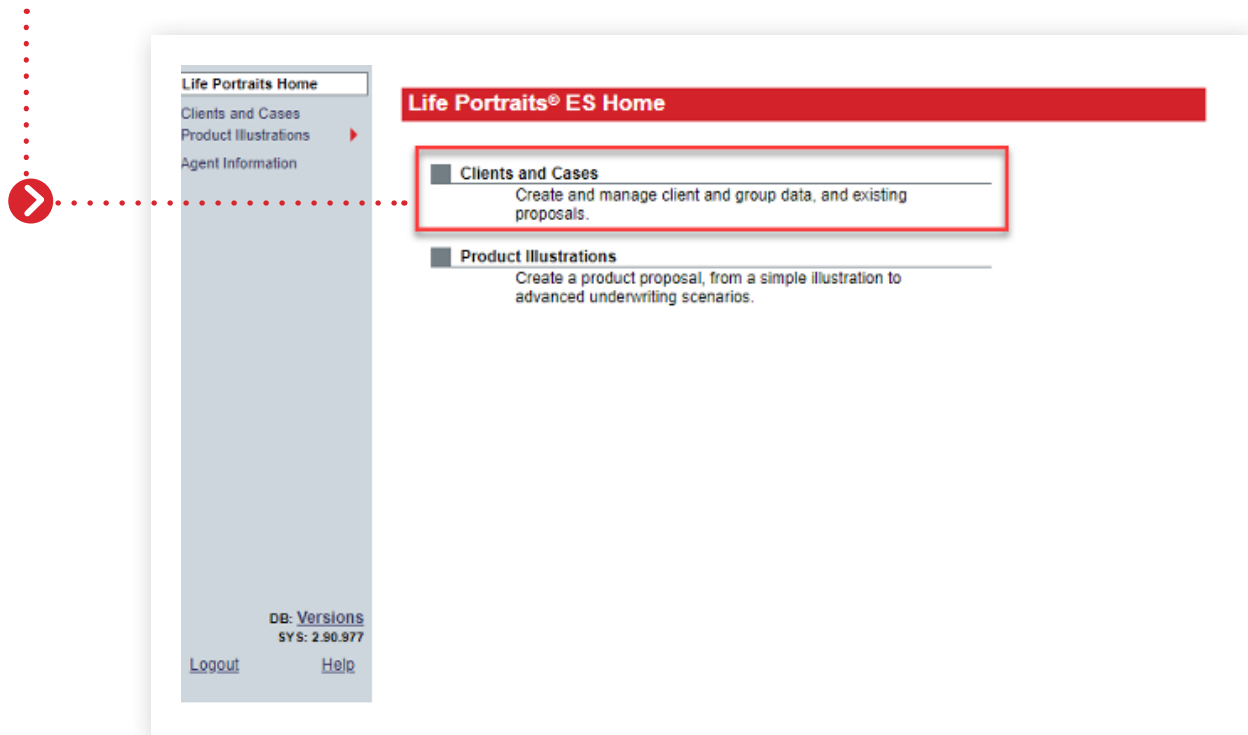
Screenshot 1: Ameritas Gateway Agent Portal
The top navigation bar includes links for Home, My Business, Searches, Inforce Illustrations, Forms, and Product/Sales Materials. A "Quick Links" sidebar on the left lists various actions, with "Create an Illustration" highlighted by a red box and a red arrow. To the right is a banner image of a smiling couple.

Screenshot 2: LifeDesigns for Life Insurance, DI Insurance and Fixed Annuities
This section provides information about the LifeDesigns software. A red checkmark icon is next to the text. A red box highlights the link "Launch LifeDesigns now »". Below this, it states: "For step-by-step instructions to create an in-force illustration, see the [In-Force Illustration manual](#). For in-force policies use access code 10114."

Screenshot 3: Life Designs Login
The login interface features a large "Life Designs" header. Below it is a login form with an "Agent:" label, a text input field, a "Lookup" link, and a "Login" button. A red checkmark icon is positioned above the "Login" button, which is also highlighted by a red box.

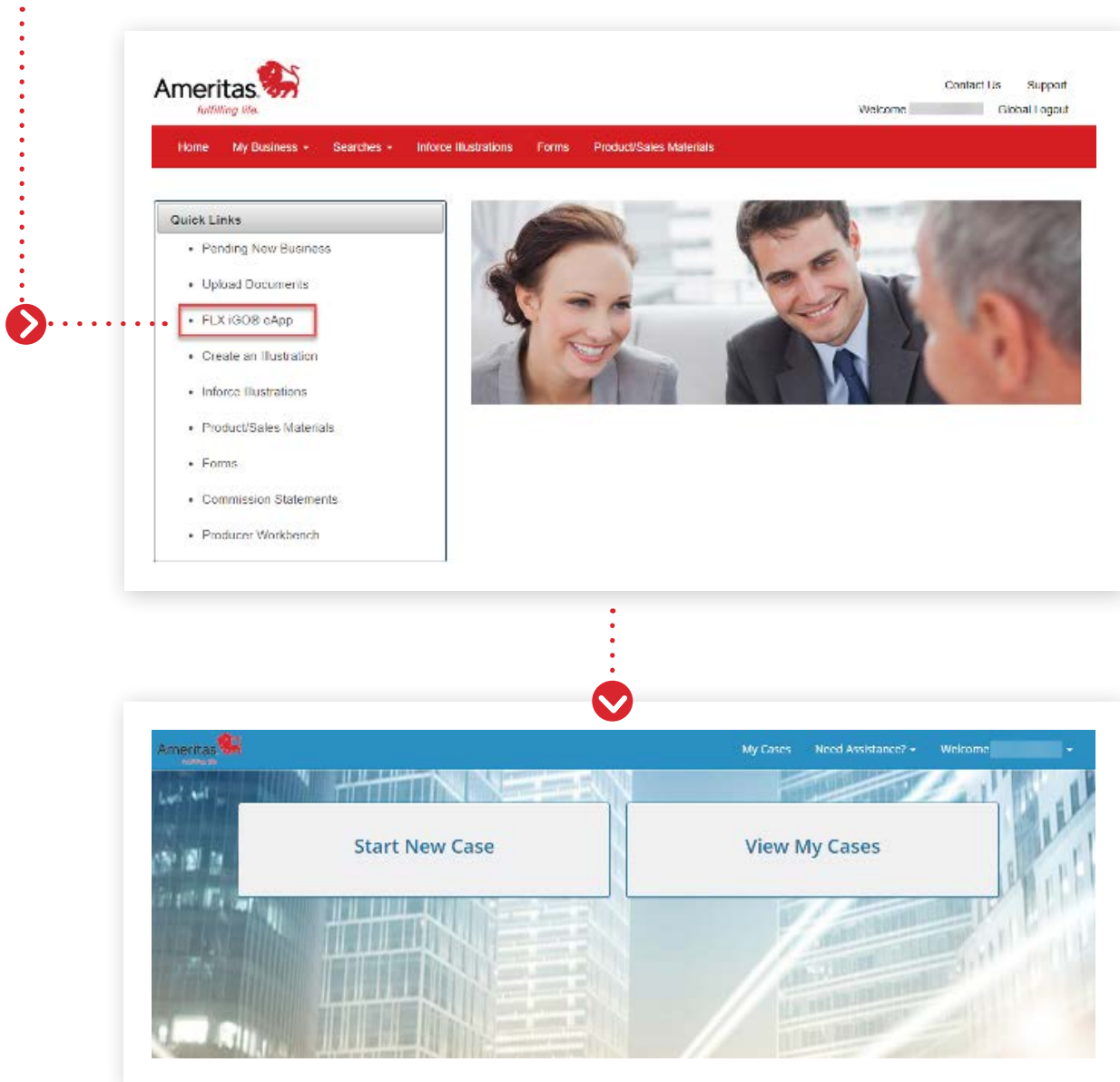
FLX IUL illustrations (continued)

Once you are at the Life Portraits ES Home Page, you can add your clients information under Clients and Cases to start the illustration process.



FLX iGO® eApp

The FLX iGO® eApp is our electronic application and the preferred method for submitting life new business. The FLX iGO® eApp will guide you through the application process ensuring all necessary fields and forms are completed. With applications being submitted in-good-order, policies can be issued faster. You can access the FLX iGO® eApp from the Gateway Portal. Once the application is launched, you can either start a new case or view an existing case





In approved states, Ameritas FLX Living Benefits Index Universal Life insurance (form 3020) and Ameritas FLX Living Benefits Term insurance (form 3019) are issued by Ameritas Life Insurance Corp. Policy and riders may vary and may not be available in all states. The living benefit are not a long-term care product.

The index options are not securities. Keep in mind, your clients are not participating in the market or investing in any stock or bond. Therefore, credited interest rates do not include dividends paid by companies in the indexes.

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