

DI Underwriting – EZ App Teleunderwriting process

EZ App is an effective alternative to the traditional application process. The EZ App process reduces underwriting time, eliminates redundant medical history and lifestyle questions and can simplify or eliminate the financial and medical requirements that are part of the traditional application process. All of the lifestyle and medical history questions are asked by a skilled professional interviewer over the phone for both Individual Disability Income and Business Overhead Expense policies.

Medical requirements – IDI and BOE policies

Ages	Benefit	Requirement*
18 – 45	Up to \$6,000	TUI
	\$6,001+	TUI, Mini-Exam
46 – 64	Up to \$2,500	TUI
	\$2,501+	TUI, Mini-Exam

*Teleunderwriting Interview (TUI). Mini-exam includes blood, urine, height, weight, blood pressure and pulse readings. Medical questions are not included in the mini-exam since they are asked during the teleunderwriting phone interview.

To determine medical requirements, add any of the following as applicable (applied for and in force with Ameritas, including GSI amounts): base DI monthly benefit, base BOE monthly benefit, Social Insurance Substitute (SIS) benefit and Business Loan Repayment Rider monthly benefit.

Financial requirements

Financial documentation summary – IDI policies					
Amount*	Ownership				
	Employee	Sole Proprietor	Partnership	S-Corp	C-Corp**
\$5,000 or less	Not Required	Schedule C	W-2 and Schedule E or K-1	W-2 and Schedule E or K-1	W-2 and 1120
\$5,001 – \$7500	Pay-stub or W-2	Schedule C	W-2 and Schedule E or K-1	W-2 and Schedule E or K-1	W-2 and 1120
\$7,501 – 14,999	Complete 1040 (All Schedules)	Complete 1040 (All Schedules)	Complete 1040 (All Schedules)	Complete 1040 (All Schedules)	Complete 1040 (All Schedules) and 1120
\$15,000 and up	2 yrs. Complete 1040 (All Schedules)	2 yrs. Complete 1040 (All Schedules)	2 yrs. Complete 1040 (All Schedules)	2 yrs. Complete 1040 (All Schedules)	2 yrs. Complete 1040 (All Schedules) and 1120

Financial documentation summary – BOE policies	
Amount*	Documentation
\$10,000 or less	N/A
\$10,001 or more	Most recently filed business tax return

*Applied for and in force with all companies. **Form 1120 is not required if the applicant owns 20% or less of the C-Corp. Note, all joint returns require a copy of the applicant's W2(s).

Reminder, the financial information section of the application must always be completed.

To expedite the underwriting process, please submit an illustration of the desired plan with the application.





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