

You know you need the protection life insurance offers, and with Ash Instant that can mean coverage in minutes.

With Ash Instant, clients who qualify can get coverage in minutes

Ash Instant is a fully underwritten term life insurance product. Instead of using medical records or exams, the insurance carrier uses available data. You'll know if you qualify for coverage almost immediately, not days or weeks later.

The Ash Instant Advantage

Only an instant decision product allows you to find out in minutes if you qualify.

	Instant Process	Traditional Process
Exam Required	Rarely	Always
Medical Records	Rarely	Always
Time to Decision	Minutes to Days	6-8 Weeks

Ash Instant is underwritten by Ameritas Life Insurance Corp. and reinsured by SCOR, both industry leaders. And it was designed with you, the client, in mind. With a variety of coverage options and a fully digital process, you can now get covered for life insurance quickly and efficiently.

THE APPLICATION PROCESS

Your advisor will start the process by filling out the first few questions of the application online. And from there, it's just three easy steps:



Watch for an email with a link



Take 10 minutes to complete application



Submit for an instant decision

In approved states, Ash Instant Term (form 3026) is issued by Ameritas Life Insurance Corp. In Oregon, policy form ICC20 3026 1-21. The product is not available in New York. Ameritas holds an A(Excellent) for insurer financial strength. This is the third-highest of AM Best's 13 ratings. Rating is as of April 16, 2021.

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