

## ACCELERATED UNDERWRITING PROGRAM GUIDELINES

Our Term and Whole Life products provide an expedited underwriting process, known as Accelerated Underwriting<sup>1</sup>, for all cases with face amounts up to \$750,000<sup>2</sup>, ages 18-60, and all risk classes, without a medical exam.



### IDEAL CUSTOMER PROFILE

Clients with the following characteristics are best suited for our Accelerated Underwriting process.

### Clients with the following characteristics are well suited for our Accelerated Underwriting process:

- Information provided by clients that are good historians of their overall medical history
- Not a highly sub-standard medical risk
- No indication of heavy shopping activity with poor disclosure
- Not recently declined by another carrier without knowledge of details
- No history of criminal activity
- No indication of adverse financial profiles, such as:
  - Bankruptcy history within 2 years or past multiple filings
  - Heavy liens / judgements (outstanding activity that exceeds \$50K), heavy collection or bad debt activity
  - Unemployed clients (with exception of homemakers and retired)
  - Clients with minimal household earnings

### Here are examples of acceptable medical conditions:

- Asthma
- Anxiety/Depression, with first line treatment medication
- BPH/Benign Prostate Disorder
- Cholesterol treatment
- Crohn's disease
- Diabetes/Type 2/Adult onset/Diet controlled
- GERD/Reflux disease
- Hepatitis A and B, acute
- High Blood pressure treatment
- Obstructive Sleep Apnea, mild, with confirmation of CPAP use
- Skin disorders, other than Melanoma or Squamous Cell Carcinoma
- Thyroid disorder
- Ulcerative colitis



## NON-IDEAL CUSTOMER PROFILE

Clients with the following characteristics are not suited for our Accelerated Underwriting process and are likely to be declined.

### Examples of Uninsurable Medical Scenarios:

- Clients age 50 and over who have not had routine wellness care within the last two years
- Aids/HIV + status
- ALS (Amyotrophic Lateral Sclerosis)
- Alzheimer's disease or dementia or significant cognitive impairments related to functionality
- Cancer diagnosis within last 2 years
- Chronic pain treatment, severe, receiving disability, narcotic use
- Cirrhosis of the Liver
- Congestive heart Failure
- COPD/Emphysema or chronic bronchitis- severe or with current nicotine use
- Cystic Fibrosis
- Defibrillator use
- Depression, severe, recurrent or with multiple in-patient hospitalization history
- Diabetes with co-morbidities that include significant cardiac disease, or impairment of renal function or mobility
- Heart/Cardiac Disease- multiple vessels diagnosed within 2 years or any past history with current nicotine use
- Muscular Dystrophy
- Multiple Sclerosis, if symptoms progressing
- Organ Transplants, in most scenarios
- Pulmonary hypertension
- Quadriplegia
- Parkinson's Disease
- Renal failure, Renal insufficiency- severe
- Stroke within 1 year
- Suicide attempt within 5 years
- Surgical repair of heart valves, aneurysms, intracranial tumors, major organs within six months, including gastric bypass

### Examples of Uninsurable Non-Medical Scenarios:

- Substance abuse/ misuse within last 5 years
- Criminal activity
  - Any history within last 10 years
  - Criminal history with no ongoing wellness care
  - Any history of fraud, Drug dealing or crimes of a sexual nature
- DUI, more than 2 or under age 25 if within 1 year
- Unemployed (other than homemakers or retired) with minimal household income or dependent on SSI/ disability benefits
- Bankruptcy filing within 2 years or past multiple filings
- Liens/Judgements- outstanding activity that exceeds \$50K
- Heavy collection activity or significant bad debt/ repossession activity

### For More Information

#### QUESTIONS ABOUT YOUR CLIENTS FIT:

Contact SBLI Underwriting at 1.888.224.7254 (Option 4) or [quickquote@sbli.com](mailto:quickquote@sbli.com).

#### ANY OTHER QUESTION:

Contact the Brokerage Sales Desk at 1.888.224.7254 (Option 1) or [Brokerage@sbli.com](mailto:Brokerage@sbli.com).

<sup>1</sup>SBLI Accelerated Underwriting provides a tele-med interview process for cases with face amounts \$750,000 or less, ages 18-60, and all risk classes. Ages 61 and older will be traditionally underwritten. <sup>2</sup>Note the minimum face amount for SBLI Flex Whole Life is \$25,000 for standard risk classes and \$100,000 for all other risk classes. Eligible risks have been changed temporarily due to the COVID-19 pandemic. Applications with a Table 7 or higher rating for ages 60 or older are temporarily postponed.