

## GO DIGITAL WITH SBLI: YOUR END-TO-END DIGITAL SOLUTION FOR TERM & WHOLE LIFE

*SBLI offers a unique end-to-end digital process that guarantees a no in-person contact, no fluids and no exam underwriting process, no matter what!*



### NO FACE-TO-FACE CONTACT NECESSARY!

To help you communicate our unique set of tools to grow and sustain your business, we offer this step-by-step guide to our process:

#### NO FLUIDS, NO EXAM, ACCELERATED UNDERWRITING WITH A GUARANTEED TELE-MED INTERVIEW

Our unique Accelerated Underwriting process guarantees no face-to-face contact for all clients, ages 18-60 seeking \$750,000 or less of life insurance for all risk classes. We guarantee that no one will be redirected to our traditional underwriting process. Please note eligible risks have been changed temporarily due to the COVID-19 pandemic; applications with a Table 7 or higher rating for ages up to 59, or a Table 3 or higher rating for ages 60 or older, are temporarily postponed.

Click below to find out more:

Ideal Target Market

Underwriting Sweet Spots

Customer Prospecting Materials

**1**

#### DROP THE TICKET

- **Drop Ticket Overview** – simply select product, risk class, and age and generate a quote. Get business done (and get paid) faster. [Click here](#) to find out more about the benefits of our drop ticket process.
- **Drop a ticket** through iPipeline IGO®, ApplicInt or IXN and then the Fulfillment Center takes over.<sup>2</sup>
- **Getting Started** – [click here](#) for details on how to register and get set up with ApplicInt. If you use iPipeline or IXN, please check that SBLI is one of your selected carriers so a quote will be returned and a drop ticket option will be available.

## TELE-MED INTERVIEW

### Fulfillment Center Support

- The interviewer will contact your client and complete Part 1 and Part 2 by phone. The interview takes between 25-30 minutes for a prepared client. The client has the option to voice-sign or DocuSign<sup>®</sup> the application.

### Tele-Med Interview Preparation

- Preparation is key to ensuring the process goes faster and more smoothly.
- The client should be prepared to discuss medical history; symptoms and conditions; doctor, hospital and medical facility visits; medications taken; employment and income; tobacco and alcohol use; hobbies/avocations, and beneficiaries.
- [Click here](#) to share our Preparing for your Accelerated Underwriting Call guidelines to help your client prepare for the call.

### Archived Records

- Following the conclusion of the call, the application will be submitted electronically to SBLI. In addition, copies of the completed form will be available on the vendor website for your records.

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## E-SIGN APPLICATION

### Tele-Med Interview Signature: Voice-Sign or DocuSign

- At the end of the tele-med interview, a signature will be requested to confirm agreement on the answers provided, authorize access to your client's personal data, and confirm e-delivery of the policy.
- The client has the option to voice-sign or DocuSign the application.

**3**

## UNDERWRITING REVIEW & DECISION

- Underwriting will evaluate the completed application instantaneously with electronic data such as prescription history, MIB, MVR, and FCRA public information.
- The application will follow one of two paths:
  - Immediate approval that proceeds to issue; or
  - Underwriter determines that additional requirements are necessary, such as an APS, and we may try to obtain Digital Health Portal information from Human API if necessary. A final assessment is determined upon underwriter review.

[Click here](#) to review the SBLI Underwriting Guide for more detailed information.

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## UPSELL PROGRAM *(for Term only)*

### Underwriter Review

- The Underwriter will determine if the client qualifies for a greater coverage amount, without the need for any additional underwriting requirements.
- If the client qualifies, then the Underwriter will initiate the Upsell offer process.

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### Communicating the Upsell Offer

- The owner will receive the Upsell offer.
- Your agency will be notified of the Upsell offer via a notification sent to the SBLI Agent website in the 'Requirement' section and if you have opted-in, by email.

### Policy Issue

- The policy will be issued immediately at the original face amount.
- If the owner selects one of the new coverage options during the free-look period, the policy will be re-issued.

[Click here](#) for more information on our Upsell Program.

## E-POLICY DELIVERY

### E-Policy Delivery Program

- If you are enrolled in our E-Policy Delivery program, and your client opts-in to e-delivery during the tele-med interview, no action is required by you.
- At issue, an e-mail notification is automatically sent to the client (including upsell options, if eligible) and any outstanding forms or amendments can be electronically signed and paid for at [www.MySBLI.com](http://www.MySBLI.com).
- Proactive alert notifications on the application's current status are available to keep you updated. Make sure you have your alerts switched on via [www.sbliagent.com](http://www.sbliagent.com).

[Click here](#) for more information on our E-Policy Delivery Program.

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In addition, we also provide comprehensive online 24/7 case management support.

### CASE MANAGEMENT TOOLS

Online case status and communication via [www.sbliagent.com](http://www.sbliagent.com):

- 24/7 online access to up-to-date case status.
- Respond to outstanding questions on your pending cases.
- E-mail your Case Manager with any questions on a specific case.
- Faster turnaround times, reduced cycle times and fewer in-person client touchpoints.

Contact us to find out how we can help you grow your business and GO DIGITAL WITH SBLI.



1.888.224.7254 (option 1)



[brokerage@sbli.com](mailto:brokerage@sbli.com)



[www.sblibrokerage.com](http://www.sblibrokerage.com)

<sup>1</sup>SBLI provides a tele-med interview process for SBLI Level Term and Whole Life cases with face amounts \$750,000 or less, ages 18-60, and all risk classes. Ages 61-74 will be traditionally underwritten. <sup>2</sup>Please note SBLI Whole Life tickets can only be submitted via the AppliInt platform.

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## 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.

# ACCELERATED UNDERWRITING CHECKLIST FOR OPTIMAL BUSINESS PLACEMENT



## HOW OUR PROCESS WORKS

**STEP 1: Drop the Ticket** through iPipeline IGO®, ApplicInt or IXN. Then, SBLI’s fulfillment center takes over. Remember to include a convenient time for the telephone interview with your client and indicate this time on the ticket.

**STEP 2: Fulfillment Center** - The interviewer will contact your client; complete Parts 1 and 2, and capture a voice or digital signature. These forms will be submitted electronically to SBLI. In addition, copies of the completed forms will be available on the fulfillment vendor website for your records.

**STEP 3: Accelerated Underwriting<sup>1</sup>** - Underwriting evaluates the teleApp and underwriting requirements which includes Federal Credit Reporting Act (FCRA) data sources such as prescription checks and motor vehicle reports. If the application is **approved**, it proceeds to issue. If not approved, the application is **rejected**.

## ACCELERATED UNDERWRITING CHECKLIST GUIDELINES

With our easy-to-use Accelerated Underwriting Checklist, you can tell if SBLI is a good fit for your client prior to submission and increase your likelihood of getting business placed. If you check a shaded box to any of these qualifications, then our Accelerated Underwriting process will not be a good fit for your client.

General Qualifications	Yes	No
Ages are 18 – 60.		
Face amounts requested are between \$100,000 - \$750,000. <sup>2</sup>		
Requested products are Term (10-, 15-, 20-, 25- and 30-year) or Whole Life.		
Build is within recommended weight limits (see back).		
No major medical condition(s) (see back).		
If age 50 or greater, applicant has a primary care physician and evidence of routine physicals within the last two years.		

Applicant Qualifications	Yes	No
Applicant is a U.S. citizen or permanent resident with no travel to hazardous locations.		
No history of bankruptcy in the past two years.		
No history of DUI or reckless driving within five years, or more than two moving violations in the past three years.		
No history of felony conviction in the past five years.		
No life, health or disability insurance has been rated, ridered or declined.		



## Underwriting Build Chart (Male and Female)

Preferred+ (Non-Nicotine): Ages 18-60				Preferred (Non-Nicotine): Ages 18-60			
Height	Weight Up To	Height	Weight Up To	Height	Weight	Height	Weight
4'8	126	5'9	190	4'8	127-135	5'9	191-204
4'9	131	5'10	196	4'9	132-140	5'10	197-209
4'10	135	5'11	201	4'10	136-145	5'11	202-215
4'11	140	6'0	207	4'11	141-150	6'0	208-221
5'0	145	6'1	212	5'0	146-155	6'1	213-227
5'1	149	6'2	218	5'1	150-160	6'2	219-234
5'2	154	6'3	224	5'2	155-165	6'3	225-240
5'3	159	6'4	230	5'3	160-170	6'4	231-246
5'4	164	6'5	236	5'4	165-176	6'5	237-253
5'5	169	6'6	242	5'5	170-181	6'6	243-259
5'6	174	6'7	248	5'6	175-187	6'7	249-266
5'7	179	6'8	254	5'7	180-192	6'8	255-273
5'8	185	6'9	260	5'8	186-198	6'9	261-279

## Underwriting Build Chart (Male and Female)

Select (Non-Nicotine): Ages 18-60				Standard (Non-Nicotine): Ages 18-60			
Height	Weight	Height	Weight	Height	Weight	Height	Weight
4'8	136-147	5'9	205-221	4'8	148-164	5'9	222-248
4'9	141-152	5'10	210-227	4'9	153-170	5'10	228-255
4'10	146-157	5'11	216-233	4'10	158-176	5'11	234-263
4'11	151-162	6'0	222-240	4'11	163-182	6'0	241-271
5'0	156-168	6'1	228-247	5'0	169-188	6'1	248-279
5'1	161-173	6'2	235-253	5'1	174-194	6'2	254-286
5'2	166-179	6'3	241-260	5'2	180-200	6'3	261-294
5'3	171-185	6'4	247-267	5'3	186-207	6'4	268-302
5'4	177-190	6'5	254-274	5'4	191-213	6'5	275-309
5'5	182-196	6'6	260-281	5'5	197-220	6'6	282-318
5'6	188-202	6'7	267-288	5'6	203-226	6'7	289-326
5'7	193-208	6'8	274-295	5'7	209-234	6'8	296-334
5'8	199-214	6'9	280-303	5'8	215-241	6'9	304-343

All other risk classes up to Table 6 qualify for our Accelerated Underwriting process.  
Click [here](#) for more details in our Underwriting Guide.

## Unacceptable Major Medical Conditions<sup>3</sup>

- 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
- Surgical repair of heart valves, aneurysms, intracranial tumors, major organs within six months, including gastric bypass

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<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>3</sup>This list includes the key unacceptable medical conditions but is not exhaustive. 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. For the education of producers/brokers only. Not for use with the public. The Savings Bank Mutual Life Insurance Company of Massachusetts, Woburn, MA. ©2021 All rights reserved. NAIC #70435. 21-4186 10/21