

Accelerated Underwriting Process

For Guaranteed Level Term and Whole Life Products

SBLI's Accelerated Underwriting (AU) process is a convenient and innovative way to speed up the process by:

- Assuring no exclusions
- Eliminating the medical exam
- Improving overall cycle time

All applications simply require a telephone interview. We guarantee that no one will be redirected to our traditional underwriting process.

Qualifications

- Ages: 18-60
- All face amounts up to and including \$500,000
- Products available: SBLI Level Term (10-, 15-, 20-, 25- or 30-year) and SBLI Whole Life
- All risk classes and table ratings apply

Put SBLI's AU Process To Work For You ASAP

Three Simple Steps To Success

Step 1: You or Your Agent	ZipApp®	<p>Drop a ticket through iPipeline iGO® or ApplicInt. Then, SBLI's fulfillment center takes over. Remember to include a convenient time for the Part 1 and 2 telephone call with your client and indicate this time on the ticket.</p>
	OR	
Step 2: The Fulfillment Center	Paper Application	<ul style="list-style-type: none"> • If you prefer <u>paper</u>, complete Part 1 of the application. • Submit completed Part 1 directly to SBLI as you would any new business application. • Do not schedule a paramed exam. Instead, schedule online the Part 2 AU phone call with one of our two fulfillment centers: EMSI or APPS via their website.
	<ul style="list-style-type: none"> • The interviewer will contact your client and will complete Parts 1 and 2 (or Part 2 only if you submitted a paper Part 1). Be sure to give your client Preparing for your Accelerated Underwriting call leaflet. • The 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: The Accelerated Underwriting Process	<ul style="list-style-type: none"> • Underwriting will evaluate the completed application with instantaneous electronic data, such as prescription history, MIB, MVR and FCRA public information. 	
	<ul style="list-style-type: none"> • The application will follow one of two paths: <ol style="list-style-type: none"> 1. Immediate approval that proceeds to issue. 2. Additional requirements are needed as determined by the underwriter, such as an APS; a final assessment is determined upon the underwriter's review. 	