

CHECKLIST FOR OPTIMAL 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 and indicate this time on the ticket.

STEP 2: Application Completion - 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.

STEP 3: Accelerated Underwriting¹ - The application questions and underwriting requirements are immediately reviewed. If approved, the application proceeds to issue. If not, your client may be required to schedule lab/vitals.

STRAIGHT THROUGH ACCELERATED UNDERWRITING CHECKLIST GUIDELINES

With our easy-to-use Straight Through 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 immediately. If you check a “Yes” box to all of these qualifications, then your client is likely to be a great fit for immediate approval.¹

General Qualifications	Yes	No
Applicant age is between 18-50.		
Face amount requested is between \$100,000 - \$1,000,000. ²		
Requested product is Term (10-, 15-, 20-, 25- and 30-year) or Whole Life.		
BMI is 38 or less.		
The applicant does not have any major medical conditions, see back page for list. (Check yes to confirm).		
If the applicant does have a medical condition, it is included on the list of acceptable medical conditions, see back page. (Check yes to confirm).		

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 five years.		
No history of DUI or reckless driving within five years, or more than two moving violations in the past three years.		
No life, health or disability insurance has been rated, ridered or declined.		

Examples of Uninsurable Medical Scenarios:³

- AIDS/HIV + status
- Alcohol abuse with current use
- ALS (Amyotrophic Lateral Sclerosis)
- Alzheimer's disease or dementia or significant cognitive impairments related to functionality
- Any Cancer diagnosis within 2 years other than Basal or Squamous Cell skin cancers
- 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
- Stroke within 1 year
- Suicide attempt within 5 years
- 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
- Huntington's Disease
- Muscular Dystrophy
- Multiple Sclerosis, if symptoms progressing
- Organ Transplants, in most scenarios
- Quadriplegia
- Pulmonary hypertension
- Renal failure, Renal insufficiency, severe
- Substance abuse within 5 years
- Surgical repair of heart valves, aneurysms, intracranial tumors, major organs within six months, including gastric bypass

Here are examples of acceptable conditions:

- Acute Bronchitis
- Acute pancreatitis
- Attention Deficit Hyperactivity disorder controlled on one medication
- Basal/Squamous Cell (<3 total lesions removed, last one greater than 6 months ago)
- Benign Heart Murmur
- BMI up to 38
- Depression (diagnosed >1 year, controlled on no more than 1 medication)
- Gastric bypass/banding/sleeve (greater than 5 years)
- Hypercholesterolemia treated with maximum total cholesterol not exceeding 300
- Hyperthyroidism/hypothyroidism
- Hypertension controlled (on treatment)
- Iron deficiency anemia (most causes)
- Marijuana – occasional use < 11 a month
- Mild or exercised induced Asthma not treated with steroids
- Polycystic ovarian syndrome
- Sleep Apnea- mild and CPAP compliant diagnosed over 1 year
- Treated Anxiety on no more than one medication and diagnosed over 1 year ago
- Certain aviation criteria:
 - Paid Aviation/Commercial Pilots (flying in the U.S. or Canada for major airlines)
 - Paid Aviation/Other
 - Instructors
 - Private Aviation
 - Min. of 1,000 solo hours
 - Max. of 300 flying hours annually
 - No Aviation sport activities
 - Clear MVR in the past 5 years
 - No FAA violations
 - Student Pilots

FOR MORE INFORMATION

Questions About Your Clients Fit: Contact SBLI Underwriting at 1.888.224.7254 (Option 4) or quickquote@sbli.com.

Any Other Question: Contact the Brokerage Sales Desk at 1.888.224.7254 (Option 1) or Brokerage@sbli.com.

¹Cases with face amounts \$1,000,000 or less, ages 18-50, and all risk classes are eligible for Accelerated Underwriting. Cases that do not qualify for Accelerated Underwriting and ages 51 and older, and or face amounts greater than \$1,000,000 will be traditionally underwritten. ²The minimum face amount for SBLI Flex Whole Life is \$25,000 for standard risk class and \$100,000 for all other risk classes. ³This list includes the key unacceptable medical conditions but is not exhaustive.

For the education of producers/brokers only. Not for use with the public. SBLI is a registered trademark of The Savings Bank Mutual Life Insurance Company of Massachusetts, Woburn, MA. NAIC #70435. Licensed in 49 states and DC (excludes NY). Products and features may not be available in all states. SBLI is in no way affiliated with SBLI USA Life Insurance Company, Inc. © 2023 All rights reserved. 07/2023.