

ACCELERATED UNDERWRITING

DIGITAL PROCESS IN ACTION



Our Accelerated Underwriting process is a key part of our end-to-end digital process that provides real-time decisions.

- Real-time “approval decision” or automatic referral to underwriting for lab free consideration
- No exam or APS required for approved cases
- Convenient e-signature and e-delivery

EXPANDED ACCELERATED UNDERWRITING¹ ELIGIBILITY:

- Ages 18-50 with face amounts of \$1,000,000 or less
- Ages 51-60 with face amounts of \$500,000 or less
- SBLI Level Term (10-, 15-, 20-, 25- or 30-year) and SBLI Flex Whole Life
- All risk classes apply

KEY RESOURCES:

- [Ideal Target Market](#)
- [Underwriting Sweet Spots](#)
- [SBLI Underwriting Guide](#)

THREE SIMPLE STEPS:

STEP 1: Drop The Ticket

Drop a 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: Completing the Application

The interviewer will contact your client to complete Parts 1 and 2 and capture a voice or digital signature. These forms will be submitted electronically to SBLI. Copies of the completed forms will also be available on the fulfillment vendor’s website for your records.²

Share our [What to Expect and How to Prepare](#) guidelines to help your client prepare.

STEP 3: Accelerated Underwriting Process

Our automated underwriting process will evaluate the completed application, together with electronic data such as prescription history, MIB, MVR, and FCRA public information.

The client will be told in real time that they:

1. Are **approved** and their case will instantly proceed to issue;
2. Are **referred to underwriting** for lab free consideration; or
3. **Need to schedule a lab/vitals exam**, and the opportunity to schedule the time and date will be provided immediately.

If issued, an e-mail is automatically sent telling your client that their policy is available for acceptance, on our client portal my.sbli.com.

The policy owner is able to accept, sign any additional requirements, and pay for the policy entirely online.



Contact us to find out how we can help you get your business done easily and conveniently.

1.888.224.7254 (option 1)

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sblibrokerage.com

¹Real-time accelerated underwriting decisions include either an approval, a referral to underwriting or scheduling an exam. Applicants aged 51 and above with face amounts over \$500,000, or any case with a face amount exceeding \$1,000,000, and other cases that do not qualify for accelerated underwriting will be traditionally underwritten. ²Voice signature is not available in Connecticut. For the education of producers/brokers only. Not for use with the public. Policy Form Series: B-56, 21-P-PWL, 21-P-PSPWL. 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. ©2025 All rights reserved. 01/2025