

# TOP ACCELERATED UNDERWRITING

## SWEET SPOTS FOR STRAIGHT THROUGH CASES

**SBLI**<sup>®</sup>

### MEDICAL CONDITIONS THAT ARE LIKELY TO BE ACCEPTABLE FOR ACCELERATED UNDERWRITING<sup>1</sup>

Clients with the following medical conditions are likely to be good candidates for immediate approval in our accelerated underwriting process.<sup>2</sup>

- 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

If you'd like to determine the specific risk class your client may be eligible for, these guidelines are available in the SBLI Underwriting Guide.

#### 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's Accelerated Underwriting is available on SBLI Level Term and Flex Whole Life Insurance, ages 18-50, for insurance amounts up to \$1,000,000 or less, and ages 51-60 for insurance amounts up to \$500,000. 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. <sup>2</sup>This list is not all inclusive, additional medical conditions may be considered.

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