

## Your SBLI Advantage

Your clients gain a less intrusive underwriting process and we speed up the approval process with our AU. Cases can be approved within 24 hours and agents can get paid quicker. Best practices for the SBLI Accelerated Underwriting process are on the next page.

## SBLI Accelerated Underwriting (AU) Process

### Key Benefits:

<b>Availability</b>	<b>Issue Ages: 18-60</b>
<b>Products</b>	<b>Guaranteed Level Premium Term (10, 15, 20, 25, 30 year) and Whole Life</b>
<b>Face Amounts</b>	<b>\$100,000 minimum to \$750,000 maximum<sup>1</sup></b>
<b>Risk Classes</b>	<b>All underwriting classes</b>
<b>Approved States</b>	<b>All states except New York and Montana</b>
<b>Purpose</b>	<b>Our AU process seeks to improve a client's experience and the efficiency of applying for life insurance by offering key benefits</b>

<sup>1</sup>Please 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.

- A less invasive process for your client as there is no visit with a paramedical examiner
- The home office underwriter will use data-driven information, in combination with the traditional Part 1 and Part 2, to assess the following client information:
  - MIB
  - MVR
  - Prescription results
  - Data analytics from public Fair Credit Reporting Act (FCRA) protected information
- An SBLI authorized fulfillment center (see page 19) will obtain more detailed responses to support the Part 1 (non-medical information) and Part 2 (medical information), which will result in:
  - Better information for the underwriter to make a timelier assessment
  - A reduced need for the time-consuming APS(s) in many scenarios
  - A reduced need for post-submission requirements and amendments to questions that were left blank on the application
- Flexible Submission Choices:
  1. Drop Ticket utilizing our ZipApp process to place the completed Part 1 and Part 2 in an SBLI designated fulfillment center
  2. Paper Application: Part 1 is completed by the agent; Part 2 is completed by an SBLI designated fulfillment center
- An improved cycle time from application submission to policy issue
- Faster commission payment

## Best Practices for SBLI AU Process

### Ideal Target Market

#### **Clients with the following characteristics are well suited for our AU process:**

- Information provided by clients who 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
  - Heavy lien, judgement, heavy collection or bad debt activity
  - Unemployed clients (with exception of homemakers and retired)
  - Clients with minimal household earnings

### Examples of Accepted 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

### Examples of Uninsurable Medical Scenarios

#### **Clients with the following characteristics are not suited for our AU process and are likely to be declined:**

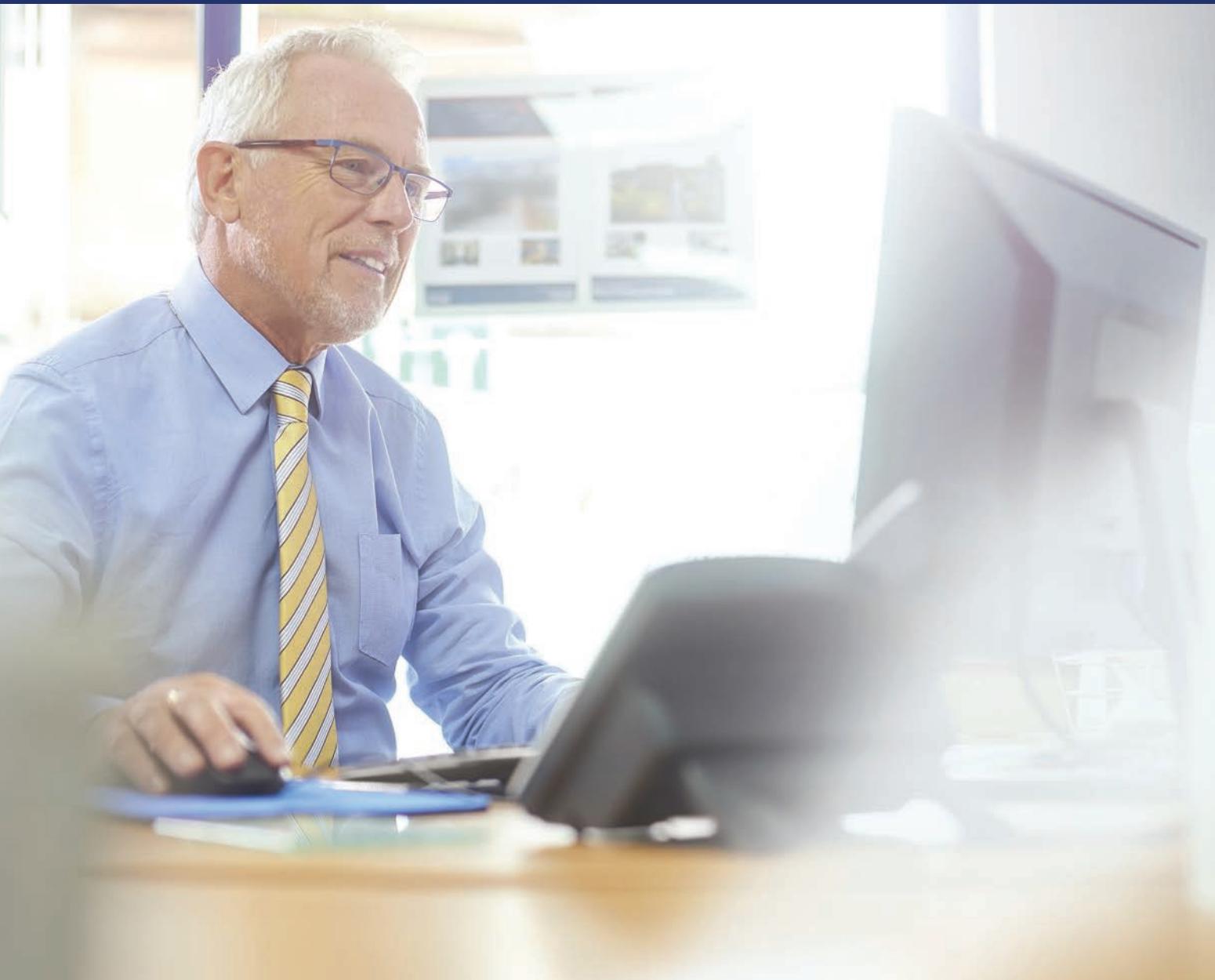
- Clients age 50 and over who do not have routine wellness care
- AIDS/HIV+ status
- ALS (Amyotrophic Lateral Sclerosis)
- Alzheimer's Disease, Dementia or significant Cognitive Impairments related to functionality
- Cancer diagnosis within the last 2 years
- Chronic Pain treatment, severe, receiving 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
- Stroke within the last year
- Suicide attempt within the last 5 years
- Depression, severe, recurrent or with multiple in-patient hospitalization history
- Diabetes with co-morbidities, including significant Cardiac disease or impairment of Renal function or mobility
- Heart/Cardiac Disease, multiple vessels diagnosed within the last 2 years or any past history with current nicotine use
- Muscular Dystrophy
- Multiple Sclerosis, if symptoms progressing
- Organ Transplants, in most scenarios
- Quadriplegia
- Pulmonary Hypertension
- Renal Failure, Renal Insufficiency, severe
- Surgical repair of Heart Valves, aneurysms, intracranial tumors or major organs within the last 6 months, including gastric bypass

## Best Practices for SBLI AU Process

### Examples of Uninsurable Non-Medical Scenarios

#### Clients with the following characteristics are not suited for our AU process and are likely to be declined:

- Marijuana use, 4 or more times weekly
- Substance abuse/misuse within the last 5 years
- Criminal activity:
  - Any history within the 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, within the last year
- Unemployed (other than homemakers or retired) with minimal household income or dependent on SSI/disability benefits
- Bankruptcy filing within the last 2 years or past multiple filings
- Liens/judgements, outstanding activity that exceeds \$50,000
- Heavy collection activity or significant bad debt/repossession activity



## Age and Amount Underwriting Requirements

Accelerated Underwriting: Level Term and Whole Life to \$750,000<sup>1</sup>

AMOUNTS	0-15 <sup>2</sup> YEARS	16-17 <sup>2</sup> YEARS	18-30 YEARS	31-40 YEARS	41-50 YEARS	51-60 YEARS
<b>UP TO \$250,000</b>	Non-Medical	Non-Medical MVR	AU <sup>1</sup>	AU <sup>1</sup>	AU <sup>1</sup>	AU <sup>1</sup>
<b>\$250,001 \$750,000</b>	Non-Medical	Non-Medical MVR	AU <sup>1</sup>	AU <sup>1</sup>	AU <sup>1</sup>	AU <sup>1</sup>

Existing SBLI inforce coverage is included in the total SBLI risk amount for Accelerated Underwriting requirements if the coverage inforce was issued within the prior 24 months



### Your SBLI Advantage

Because qualifying applicants for all risk classes do not require a medical exam, your clients will benefit from a much simpler and more convenient process.

<sup>1</sup>Accelerated Underwriting process only applies to issue ages 18–60 and requirements include: MIB, MVR, Prescription database results, FCRA public data analytics score, Application Part 1, Application Part 2 with tele-underwriting completed through an SBLI approved fulfillment vendor. For clients ages 50 and over, regular routine wellness care disclosed by the client is required in order to be considered for the Accelerated Underwriting process. Please note: applicants ages 61–74 will be traditionally underwritten. For details on Traditional Underwriting Age and Amount Requirements, please see page 12.

<sup>2</sup>These ages only apply to SBLI Whole Life products.