

# 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 \$750,000
- 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

<b>Step 1: You or Your Agent</b>	<b>ZipApp®</b>	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.
		OR
	<b>Paper Application</b>	<ul style="list-style-type: none"> <li>• If you prefer paper, complete Part 1 of the application.</li> <li>• Submit completed Part 1 directly to SBLI as you would any new business application.</li> <li>• Do not schedule a paramed exam. Instead, schedule online the Part 2 AU phone call with our fulfillment center APPS via their website.</li> </ul>
<b>Step 2: The Fulfillment Center</b>		<ul style="list-style-type: none"> <li>• 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 <b>Preparing for your Accelerated Underwriting</b> call leaflet.</li> </ul>
		<ul style="list-style-type: none"> <li>• 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.</li> </ul>
<b>Step 3: The Accelerated Underwriting Process</b>		<ul style="list-style-type: none"> <li>• Underwriting will evaluate the completed application with instantaneous electronic data, such as prescription history, MIB, MVR and FCRA public information.</li> </ul>
		<ul style="list-style-type: none"> <li>• The application will follow one of two paths:             <ol style="list-style-type: none"> <li>1. Immediate approval that proceeds to issue.</li> <li>2. Additional requirements are needed as determined by the underwriter, such as an APS; a final assessment is determined upon the underwriter's review.</li> </ol> </li> </ul>