

TOP ACCELERATED UNDERWRITING

SWEET SPOTS FOR STRAIGHT THROUGH CASES



MEDICAL CONDITIONS THAT ARE LIKELY TO BE ACCEPTABLE FOR ACCELERATED UNDERWRITING¹

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

- 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.

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

¹SBLI'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. Insurance amounts above \$1,000,000 and ages 51-74 are underwritten with an examination. ²This list is not all inclusive, additional medical conditions may be considered.

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