

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 case automatically pivots to traditional underwriting
- No exam or APS required for approved cases
- E-sign and e-delivery

ACCELERATED UNDERWRITING ELIGIBILITY:

- Ages: 18-50
- All face amounts \$1,000,000 or less
- Products available: SBLI Level Term (10-, 15-, 20-, 25- or 30-year) and SBLI Flex Whole Life
- All risk classes apply (up to Table 2)

KEY RESOURCES:

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

THREE SIMPLE STEPS:

STEP 1: Drop The Ticket¹

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: Fulfillment Center

The interviewer will contact your client; complete Parts 1 and 2, and capture a voice or digital signature. These 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.

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

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. Need to schedule a lab/vitals exam, and the opportunity to schedule the time and date will be provided immediately; or
3. Are referred to underwriting for additional consideration.

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.



For More Information Contact Our SBLI Brokerage Sales Team

[1.888.224.7254](tel:18882247254) (option 1)

brokerage@sbli.com

sblibrokerage.com

¹Please note SBLI Flex Whole Life tickets can only be submitted via the ApplicInt submission platform.