

# SBLI's Accelerated Underwriting Process

## Product

**Guaranteed Level Premium Term**

## Availability

**Issue Ages:** 18-60

**Face Amounts:** \$100,000 minimum - \$500,000 maximum

**Risk Classes:** All underwriting classes

**Term Periods:** 10, 15, 20, 25 and 30 years

**Approved States:** All states except New York and Montana

## Key Benefits

Eliminates traditional invasive medical requirements using data-driven information instead, such as:

- Prescription results
- MIB and MVR results
- Data analytics from public Fair Credit Reporting Act (FCRA) protected information

No paramed visit required

Some applications may require additional underwriting requirements

Better, more complete Part 2

Fewer post submission requirements

Improved cycle time

Increased customer satisfaction

Improved placement (3-5%)

Faster commission payments

## Two Flexible Submission Choices

**Drop Ticket:** Utilize our ZipApp™ process to place and complete Part 1 & Part 2 in either of SBLI's designated fulfillment centers (APPS or EMSI).

**Paper Application:** Part 1 is completed by your agent while Part 2 is completed by phone in either of SBLI's designated fulfillment centers (APPS or EMSI).

**Launch Date - May 23, 2016**