

ACCELERATED UNDERWRITING CHECKLIST FOR OPTIMAL BUSINESS PLACEMENT



HOW OUR PROCESS WORKS

STEP 1: Drop the 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.

STEP 3: Accelerated Underwriting¹ - Underwriting evaluates the teleApp and underwriting requirements which includes Federal Credit Reporting Act (FCRA) data sources such as prescription checks and motor vehicle reports. If the application is **approved**, it proceeds to issue. If not approved, the application is **rejected**.

ACCELERATED UNDERWRITING CHECKLIST GUIDELINES

With our easy-to-use Accelerated Underwriting Checklist, you can tell if SBLI is a good fit for your client prior to submission and increase your likelihood of getting business placed. If you check a shaded box to any of these qualifications, then our Accelerated Underwriting process will not be a good fit for your client.

General Qualifications	Yes	No
Ages are 18 – 60.		
Face amounts requested are between \$100,000 - \$750,000. ²		
Requested products are Term (10-, 15-, 20-, 25- and 30-year) or Whole Life.		
Build is within recommended weight limits (see back).		
No major medical condition(s) (see back).		
If age 50 or greater, applicant has a primary care physician and evidence of routine physicals within the last two years.		

Applicant Qualifications	Yes	No
Applicant is a U.S. citizen or permanent resident with no travel to hazardous locations.		
No history of bankruptcy in the past two years.		
No history of DUI or reckless driving within five years, or more than two moving violations in the past three years.		
No history of felony conviction in the past five years.		
No life, health or disability insurance has been rated, ridered or declined.		

Underwriting Build Chart (Male and Female)

Preferred+ (Non-Nicotine): Ages 18-60				Preferred (Non-Nicotine): Ages 18-60			
Height	Weight Up To	Height	Weight Up To	Height	Weight	Height	Weight
4'8	126	5'9	190	4'8	127-135	5'9	191-204
4'9	131	5'10	196	4'9	132-140	5'10	197-209
4'10	135	5'11	201	4'10	136-145	5'11	202-215
4'11	140	6'0	207	4'11	141-150	6'0	208-221
5'0	145	6'1	212	5'0	146-155	6'1	213-227
5'1	149	6'2	218	5'1	150-160	6'2	219-234
5'2	154	6'3	224	5'2	155-165	6'3	225-240
5'3	159	6'4	230	5'3	160-170	6'4	231-246
5'4	164	6'5	236	5'4	165-176	6'5	237-253
5'5	169	6'6	242	5'5	170-181	6'6	243-259
5'6	174	6'7	248	5'6	175-187	6'7	249-266
5'7	179	6'8	254	5'7	180-192	6'8	255-273
5'8	185	6'9	260	5'8	186-198	6'9	261-279

Underwriting Build Chart (Male and Female)

Select (Non-Nicotine): Ages 18-60				Standard (Non-Nicotine): Ages 18-60			
Height	Weight	Height	Weight	Height	Weight	Height	Weight
4'8	136-147	5'9	205-221	4'8	148-164	5'9	222-248
4'9	141-152	5'10	210-227	4'9	153-170	5'10	228-255
4'10	146-157	5'11	216-233	4'10	158-176	5'11	234-263
4'11	151-162	6'0	222-240	4'11	163-182	6'0	241-271
5'0	156-168	6'1	228-247	5'0	169-188	6'1	248-279
5'1	161-173	6'2	235-253	5'1	174-194	6'2	254-286
5'2	166-179	6'3	241-260	5'2	180-200	6'3	261-294
5'3	171-185	6'4	247-267	5'3	186-207	6'4	268-302
5'4	177-190	6'5	254-274	5'4	191-213	6'5	275-309
5'5	182-196	6'6	260-281	5'5	197-220	6'6	282-318
5'6	188-202	6'7	267-288	5'6	203-226	6'7	289-326
5'7	193-208	6'8	274-295	5'7	209-234	6'8	296-334
5'8	199-214	6'9	280-303	5'8	215-241	6'9	304-343

All other risk classes up to Table 6 qualify for our Accelerated Underwriting process.
Click [here](#) for more details in our Underwriting Guide.

Unacceptable Major Medical Conditions³

- Aids/HIV + status
- ALS (Amyotrophic Lateral Sclerosis)
- Alzheimer's disease or dementia or significant cognitive impairments related to functionality
- Cancer diagnosis within 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
- Depression, severe, recurrent or with multiple in-patient hospitalization history
- Diabetes with co-morbidities that include significant cardiac disease, or impairment of renal function or mobility
- Heart/Cardiac Disease- multiple vessels diagnosed within 2 years or any past history with current nicotine use
- Muscular Dystrophy
- Multiple Sclerosis, if symptoms progressing
- Organ Transplants, in most scenarios
- Pulmonary hypertension
- Quadriplegia
- Parkinson's Disease
- Renal failure, Renal insufficiency- severe
- Stroke within 1 year
- Surgical repair of heart valves, aneurysms, intracranial tumors, major organs within six months, including gastric bypass

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 Accelerated Underwriting provides a tele-med interview process for cases with face amounts \$750,000 or less, ages 18-60, and all risk classes. Ages 61 and older will be traditionally underwritten. ³This list includes the key unacceptable medical conditions but is not exhaustive. Eligible risks have been changed temporarily due to the COVID-19 pandemic. Applications with a Table 7 or higher rating for ages 60 or older are temporarily postponed. For the education of producers/brokers only. Not for use with the public. The Savings Bank Mutual Life Insurance Company of Massachusetts, Woburn, MA. ©2021 All rights reserved. NAIC #70435. 21-4186 10/21