

ACCELERATED UNDERWRITING PROGRAM GUIDELINES

Our Term and Whole Life products provide an expedited underwriting process, known as Accelerated Underwriting¹, for all cases with face amounts up to \$750,000², ages 18-60, and all risk classes, without a medical exam.



IDEAL CUSTOMER PROFILE

Clients with the following characteristics are best suited for our Accelerated Underwriting process.

Clients with the following characteristics are well suited for our Accelerated Underwriting process:

- Information provided by clients that are good historians of their overall medical history
- Not a highly sub-standard medical risk
- No indication of heavy shopping activity with poor disclosure
- Not recently declined by another carrier without knowledge of details
- No history of criminal activity
- No indication of adverse financial profiles, such as:
 - Bankruptcy history within 2 years or past multiple filings
 - Heavy liens / judgements (outstanding activity that exceeds \$50K), heavy collection or bad debt activity
 - Unemployed clients (with exception of homemakers and retired)
 - Clients with minimal household earnings

Here are examples of acceptable medical conditions:

- Asthma
- Anxiety/Depression, with first line treatment medication
- BPH/Benign Prostate Disorder
- Cholesterol treatment
- Crohn's disease
- Diabetes/Type 2/Adult onset/Diet controlled
- GERD/Reflux disease
- Hepatitis A and B, acute
- High Blood pressure treatment
- Obstructive Sleep Apnea, mild, with confirmation of CPAP use
- Skin disorders, other than Melanoma or Squamous Cell Carcinoma
- Thyroid disorder
- Ulcerative colitis



NON-IDEAL CUSTOMER PROFILE

Clients with the following characteristics are not suited for our Accelerated Underwriting process and are likely to be declined.

Examples of Uninsurable Medical Scenarios:

- Clients age 50 and over who have not had routine wellness care within the last two years
- 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
- Suicide attempt within 5 years
- Surgical repair of heart valves, aneurysms, intracranial tumors, major organs within six months, including gastric bypass

Examples of Uninsurable Non-Medical Scenarios:

- Substance abuse/ misuse within last 5 years
- Criminal activity
 - Any history within last 10 years
 - Criminal history with no ongoing wellness care
 - Any history of fraud, Drug dealing or crimes of a sexual nature
- DUI, more than 2 or under age 25 if within 1 year
- Unemployed (other than homemakers or retired) with minimal household income or dependent on SSI/ disability benefits
- Bankruptcy filing within 2 years or past multiple filings
- Liens/Judgements- outstanding activity that exceeds \$50K
- Heavy collection activity or significant bad debt/ repossession activity

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. ²Note the minimum face amount for SBLI Flex Whole Life is \$25,000 for standard risk classes and \$100,000 for all other risk classes. 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.