

SBLI's ACCELERATED UNDERWRITING **OVERVIEW**

For Guaranteed Level Term Products

Accelerated underwriting from SBLI provides you with an innovative, faster process that is simple and convenient for both you and your clients.

It speeds up the underwriting process by:

- + Eliminating the requirement for a paramed visit¹
- + Improving overall cycle time
- + Improving placement

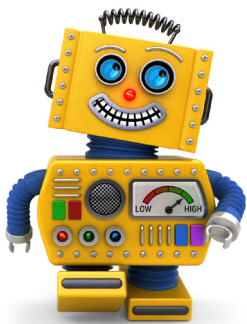
The accelerated underwriting process applies to all cases that meet the age and face amount requirements and no application gets redirected into a traditional underwriting process with a paramedic exam. You can be confident that your clients will receive the convenient, non-invasive service you promised them.

No paramedic exam required

Accelerated Underwriting cases do not require a paramedic exam.

Qualifications

- + Ages: 18-60
- + Face Amount: \$100,000-\$500,000
- + Products available: SBLI Level Term (10-, 15-, 20-, 25-, or 30-year)
- + All risk classes and table ratings apply



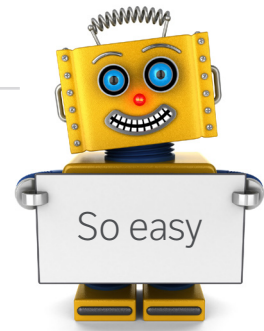
Three Easy Steps

You or Your GA



ZipApp™

- + Drop a ticket through *Applicant* and then the fulfillment center takes over. Remember to note a convenient time for the Part 1 and 2 telephone call with your client and indicate this time on the ticket.



OR

Paper Application

- + If you prefer paper, complete Part 1 of the application.
- + Submit the completed Part 1 directly to SBLI as you normally would for any new business application.
- + Do not schedule a paramedic exam. Instead, schedule online the Part 2 accelerated underwriting telephone call with one of our two fulfillment centers: EMSI or APPS via their website.

The Fulfillment Center



- + The interviewer will contact your client and will complete Parts 1 and 2 (or Part 2 only if you submitted a paper Part 1). Be sure to give your client the Preparing for your Accelerated Underwriting Call instructions.
- + The form will be submitted electronically to SBLI. In addition, copies of the completed form will be available on the vendor website for your records.

SBLI, the Accelerated Underwriting Process



- + Underwriting will evaluate the completed application with instantaneous electronic data such as prescription history, MIB, MVR, and FCRA public information.
- + The application will follow one of two paths:
 - Immediate approval that proceeds to issue
 - Underwriter determines that additional requirements are necessary, such as an APS, and a final assessment is determined upon underwriter review

For More Information

¹ Some additional requirements may be necessary based on non-medical and medical information

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SBLI's ACCELERATED UNDERWRITING **PROCESS**

Simple, Convenient, and Fast

Accelerated underwriting from SBLI offers an expedited underwriting process that is simple, convenient, and fast for you and your clients.

This innovative approach eliminates traditional invasive medical requirements for all applicants,¹ significantly improving their experience and satisfaction.

Simple



- + Accelerated underwriting is the only option provided for level term cases with a face amount \$500,000 or less, ages 18 to 60, and all preferred, standard, and substandard classes. You benefit from this simple, hassle-free approach.
- + You can submit a paper application as you would today or use ZipApp™, SBLI's simple, no-nonsense drop ticket program, minimizing your paperwork and involvement in the administration process.

Convenient



- + No paramed visit required for your clients.²
- + This convenience is something you can depend on, ensuring your integrity isn't compromised and your clients will experience a hassle-free life insurance process.

Fast



- + No applications are redirected to a traditionally underwritten process with a paramedic exam.
- + The cycle time is expedited.
- + Underwriting decisions are made quicker.
- + You'll receive commission payments faster.

For More Information

Take advantage of this great new accelerated underwriting process now.

¹Based on age and face amount requirements. ²Some applications may necessitate additional underwriting requirements. For the education of producers/brokers only. Not for use with the public. Products and features may not be available in all states. Please share this only with agents appointed to sell with SBLI. Policy Form Series #B-56. The Savings Bank Life Insurance Company of Massachusetts.
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