

## GO DIGITAL WITH SBLI: YOUR END-TO-END DIGITAL SOLUTION FOR TERM & WHOLE LIFE

*SBLI offers a unique end-to-end digital process that guarantees a no in-person contact, no fluids and no exam underwriting process, no matter what!*



### NO FACE-TO-FACE CONTACT NECESSARY!

To help you communicate our unique set of tools to grow and sustain your business, we offer this step-by-step guide to our process:

#### NO FLUIDS, NO EXAM, ACCELERATED UNDERWRITING WITH A GUARANTEED TELE-MED INTERVIEW

Our unique Accelerated Underwriting process guarantees no face-to-face contact for all clients, ages 18-60 seeking \$750,000 or less of life insurance for all risk classes. We guarantee that no one will be redirected to our traditional underwriting process. Please note eligible risks have been changed temporarily due to the COVID-19 pandemic; applications with a Table 7 or higher rating for ages up to 59, or a Table 3 or higher rating for ages 60 or older, are temporarily postponed.

Click below to find out more:

Ideal Target Market

Underwriting Sweet Spots

Customer Prospecting  
Materials

**1**

#### DROP THE TICKET

- **Drop Ticket Overview** – simply select product, risk class, and age and generate a quote. Get business done (and get paid) faster. [Click here](#) to find out more about the benefits of our drop ticket process.
- **Drop a ticket** through iPipeline IGO®, ApplicInt or IXN and then the Fulfillment Center takes over.<sup>2</sup>
- **Getting Started** – [click here](#) for details on how to register and get set up with ApplicInt. If you use iPipeline or IXN, please check that SBLI is one of your selected carriers so a quote will be returned and a drop ticket option will be available.

## TELE-MED INTERVIEW

### Fulfillment Center Support

- The interviewer will contact your client and complete Part 1 and Part 2 by phone. The interview takes between 25-30 minutes for a prepared client. The client has the option to voice-sign or DocuSign<sup>®</sup> the application.

### Tele-Med Interview Preparation

- Preparation is key to ensuring the process goes faster and more smoothly.
- The client should be prepared to discuss medical history; symptoms and conditions; doctor, hospital and medical facility visits; medications taken; employment and income; tobacco and alcohol use; hobbies/avocations, and beneficiaries.
- [Click here](#) to share our Preparing for your Accelerated Underwriting Call guidelines to help your client prepare for the call.

### Archived Records

- Following the conclusion of the call, the application will be submitted electronically to SBLI. In addition, copies of the completed form will be available on the vendor website for your records.

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## E-SIGN APPLICATION

### Tele-Med Interview Signature: Voice-Sign or DocuSign

- At the end of the tele-med interview, a signature will be requested to confirm agreement on the answers provided, authorize access to your client's personal data, and confirm e-delivery of the policy.
- The client has the option to voice-sign or DocuSign the application.

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## UNDERWRITING REVIEW & DECISION

- Underwriting will evaluate the completed application instantaneously with 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; or
  - Underwriter determines that additional requirements are necessary, such as an APS, and we may try to obtain Digital Health Portal information from Human API if necessary. A final assessment is determined upon underwriter review.

[Click here](#) to review the SBLI Underwriting Guide for more detailed information.

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## UPSELL PROGRAM *(for Term only)*

### Underwriter Review

- The Underwriter will determine if the client qualifies for a greater coverage amount, without the need for any additional underwriting requirements.
- If the client qualifies, then the Underwriter will initiate the Upsell offer process.

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**5**

### Communicating the Upsell Offer

- The owner will receive the Upsell offer.
- Your agency will be notified of the Upsell offer via a notification sent to the SBLI Agent website in the 'Requirement' section and if you have opted-in, by email.

### Policy Issue

- The policy will be issued immediately at the original face amount.
- If the owner selects one of the new coverage options during the free-look period, the policy will be re-issued.

[Click here](#) for more information on our Upsell Program.

## E-POLICY DELIVERY

### E-Policy Delivery Program

- If you are enrolled in our E-Policy Delivery program, and your client opts-in to e-delivery during the tele-med interview, no action is required by you.
- At issue, an e-mail notification is automatically sent to the client (including upsell options, if eligible) and any outstanding forms or amendments can be electronically signed and paid for at [www.MySBLI.com](http://www.MySBLI.com).
- Proactive alert notifications on the application's current status are available to keep you updated. Make sure you have your alerts switched on via [www.sbliagent.com](http://www.sbliagent.com).

[Click here](#) for more information on our E-Policy Delivery Program.

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In addition, we also provide comprehensive online 24/7 case management support.

### CASE MANAGEMENT TOOLS

Online case status and communication via [www.sbliagent.com](http://www.sbliagent.com):

- 24/7 online access to up-to-date case status.
- Respond to outstanding questions on your pending cases.
- E-mail your Case Manager with any questions on a specific case.
- Faster turnaround times, reduced cycle times and fewer in-person client touchpoints.

Contact us to find out how we can help you grow your business and GO DIGITAL WITH SBLI.



1.888.224.7254 (option 1)



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[www.sblibrokerage.com](http://www.sblibrokerage.com)

<sup>1</sup>SBLI provides a tele-med interview process for SBLI Level Term and Whole Life cases with face amounts \$750,000 or less, ages 18-60, and all risk classes. Ages 61 and over will be traditionally underwritten. <sup>2</sup>Please note SBLI Whole Life tickets can only be submitted via the AppicInt platform.

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