

MONTHLY SPOTLIGHT

February 2016



SBLI was founded in Massachusetts in 1907 by eventual Supreme Court Justice, Louis Brandeis. The company has grown significantly since then and has consistently earned an A+ Superior* rating from A.M. Best for financial strength, as well as an A- (Strong)** from Standard & Poor's.

SALES OPPORTUNITIES

ZipAPP-SBLI's

Drop Ticket Solution:

Write more life insurance faster. Submit an order in as little as 5 minutes without any paperwork and without any cut in compensation.

Sales Strategies:

- The New Family Protection Plan
- Supplementary Retirement Income Plan

UNDERWRITING NICHES

SBLI Health Credits

Program:

This program is designed to improve cases with mild to moderate substandard mortality assessments. It provides a personalized approach to allow clients to qualify for an improved rate class based on objective health living criteria.

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UNDERWRITING NICHES

Your client may be able to qualify for an improved assessment with evidence of favorable healthy wellness evaluations and favorable family history.

Potential Best Class in these areas:

- Treated and non-treated Hyperlipidemia
- Treated and non-treated Hypertension
- Mild and controlled Anxiety
- Mild and Controlled Asthma (with inhalers)
- Certain Gender specific Cancers (breast, testicular, ovarian and uterine)

Additional Underwriting Strengths:

- Enhanced Financial Underwriting

PRODUCT/RIDER FEATURES

SBLI Whole Life with Term Riders:

- Whole life has the ability to provide guaranteed cash value, guaranteed death benefit protection and guaranteed level premiums
- Reduce your clients' premiums without reducing death benefit coverage with SBLI's Level Term Rider
- Protect your insured's children and guarantee future insurability with SBLI's Children's Term Rider

For more information, please contact your brokerage manager.

FIRST AMERICAN
Insurance Underwriters

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