

COMPELLING REASONS TO DO BUSINESS WITH SBLI

1. Very highly rated by rating agencies

A+ (Superior)* by A.M. Best and A- (Strong) by Standard and Poor's 500

2. We have some of the most competitive rates in the industry for most ages and plans

3. Highly competitive underwriting

Clients can now qualify for our best premium class (Preferred Plus) in the following situations:

- a. Treated and non-treated controlled hypertension
- b. Mild and controlled (with inhalers) asthma
- c. Mild and controlled anxiety
- d. Treated and non-treated controlled hyperlipidemia
- e. Scuba diving up to 75 feet
- f. Certain family histories that are gender specific cancers (i.e. breast, testicular, prostate, ovarian, and uterine)
- g. One competitive multiclass build chart for both males and females

We also provide:

- a. Prompt turnaround time (average issue time is 25 days)
- b. New technology enhancements including MYSBLI.com, e-policy delivery and SBLIAgent.com for improved services and easy access to information
- c. 24-hour turnaround times for quick quotes, and accessibility to our Help Desk for quick quotes that are needed even sooner

Very importantly, and quite unique in the industry, SBLI underwriting encourages you to contact our highly skilled and experienced underwriters to discuss cases or to offer feedback or suggestions.

*Visit ambest.com to learn more.