

WHO IS SBLI?

- Manufacturing and selling life insurance since 1907
- Privately owned by 20 regional banks (closely held stock --not publicly traded on stock exchange)
- Relatively new to the world of brokerage (2007) outside of New England (see backgrounder on SBLI)
- In home state of Massachusetts, have more coverage in force than Prudential, Metropolitan and John Hancock.....combined (source MA DOI)

WHY SBLI?

STRENGTH & STABILITY

- Financially sound and **financially very conservative**
- Rated **A+** by **A.M. Best**, the smallest company in the US to hold such a high rating... WOW!
- See Investment overview

SPEED – TIME IS MONEY!!

- Average time acknowledgement to policy delivery less than 30 days
- eDelivery of policies (within 24 hours of approval)
- Saves 7 to 30 days in the whole process
- State of the art technology

SERVICE

- **Accessible** Underwriters and Case Coordinators at the GA level
- **Returned phone calls** when promised...a true sense of urgency!

SUPER COMP & SUPER RATES

- Very competitive street level compensation
- **VERY COMPETITIVE PREMIUM RATES**

EASE OF DOING BUSINESS

- Accept Credit Cards for initial premium payment
- Policy Fee of \$60 split in certain situations – the “Common Billing Discount”
- Wet signatures not required on contracting or forms...except for 1035 Exchanges

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