

The SBLI Brokerage Upsell Program

Our Upsell Program makes it easier for agents to increase their customers' insurance coverage. SBLI will provide increased coverage options for all eligible customers with no additional underwriting requirements, and if selected, an increased commission for agents!

How does the Upsell Program work?

- **Step 1: Policy Approval**
 - When an underwriter approves a case for issue he/she will determine if the client qualifies for an increased coverage amount.
- **Step 2: Communication**
 - If your agency has previously **opted-in** to our automated policy approval notification process, known as Enhanced Communications, you will then receive an email with the upsell letter (see attached sample in Appendix 1). Please contact the SBLI Brokerage Hotline 1-888-224-7254 to opt-in if you haven't yet registered for Enhanced Communications.
 - If your agency has **not opted-in**, the upsell letter is then automatically sent to the SBLI Agent site as a 'pending requirement'.
- **Step 3: Policy Issue**
 - **Increased coverage selected** – if the proposed insured accepts an increased coverage amount, simply notify the SBLI Brokerage Case Coordinator the new face amount selected via email, within five (5) business days.

How is the new coverage amount calculated?

- Increased coverage increments are based on the difference between the face amount that the customer had applied for and the face amount maximum for the upsell opportunity.
- The customer can choose any amount that doesn't exceed the maximum specified in his/her letter. The letter will include up to five (5) coverage amounts and quotes depending on the unique circumstances of each case.

Further Information

We are very excited to offer this opportunity and look forward to continuing our strong partnership. Please contact the SBLI Brokerage Hotline at 1-888-224-7254 with any questions.



For more information or service, contact
SBLI Customer Service
PO Box 4046
Woburn, MA 01888-9942
800-694-7254
www.SBLI.com
email - records@SBLI.com

Policy Number: XXXXXXXXX
Proposed Insured's Name: Sample Letter
Policy Issue Age: Sample Age
Face Amount: Sample Original Applied For
Amount \$700,000.00
Product: Level Premium Term - 15 Years
UW Class: Preferred Plus Non-Nicotine
Mode: Annual

SAMPLE

Subject: Case Approved and Eligible for additional coverage

Dear Case Manager:

Great News! The application on the above client has been approved and is ready to be issued.

More great news: your client is eligible for additional coverage of up to \$1,500,000 without any additional underwriting requirements. You may want to review the option of more coverage with your client based on their income replacement and financial profile.

Here is a breakdown of the additional coverage amounts along with varying frequency options.

Coverage	Annual	Semi-Annual	Quarterly	Monthly
\$750,000	\$XXX.XX	\$XXX.XX	\$XXX.XX	\$XX.XX
\$1,000,000	\$XXX.XX	\$XXX.XX	\$XXX.XX	\$XX.XX
\$1,250,000	\$XXX.XX	\$XXX.XX	\$XXX.XX	\$XX.XX
\$1,500,000	\$XXX.XX	\$XXX.XX	\$XXX.XX	\$XX.XX

You have up to five business days to let us know if your client would like more coverage up to the eligible amount. If no election is made, coverage will be issued as applied. If you do not want to wait the period of 5 days, simply notify your case manager.

It is important to remember that coverage will not be in force until the policy is issued and the initial premium payment for the amount is received. For clients that have elected to pay via EFT or credit card, the acceptance of new coverage and premium amount will automatically authorize the updated debit amount on the applicable card authorization. The increased coverage will not apply to any temporary insurance in place under a valid conditional receipt.

As always, we appreciate your business and the opportunity to serve you. If you have any questions or concerns, please contact your New Business case coordinator.

Sincerely,

Case Coordinator