

Quility Level Term | Issued by SBLI

Frequently Asked Questions

Contracting

1. I was just contracted with Quility, when can I start writing?
 - a. You can start writing right away through the Quility® Navigator platform.
2. How do I start writing?
 - a. You need to work with Quility to submit contracting via SureLC. Quility will process your paperwork and send it to SBLI. Once you receive information of your appointment with SBLI, you will be able to access the SBLI (QLT) e-application on the Quility Navigator platform.
3. Who do agents contact for their unique link?
 - a. Once you've been appointed with SBLI, Quility corporate will send you your unique link as noted in question above. Please allow 48 hours between emails.
4. How do agents get appointed?
 - a. Work with your upline and Quility corporate to get your contracting kits submitted.
5. How can I split commissions with my upline/downline?
 - a. After the offer screen, a popup will appear that allows you to split commission with two additional agents. The split must be in full percentage points equaling 100%. You can use their affiliate code (the end of the e-app link like SFG0000000X ex: <https://quility.afficiency.com/?affiliateCode=SFG0000000X>) to identify the specific agent with whom you are wishing to share.

Need help with a specific application?

1. There is a mistake in my client's application. How do I edit this?
 - a. Always double check the client's personal details before the application goes to underwriting and the offer comes in. Once the offer comes in, this information cannot be changed as it was already used for the underwriting background check. If it is beyond the payment screen, nothing can be edited without assistance from our support team. If the error on the application includes any of the following, please submit a support ticket by clicking on the 'Contact Support' button which appears in the top left of every screen of the eApp.
 - i. Name
 - ii. Phone number
 - iii. Email address
 - iv. Date of birth
 - v. Social Security number

Please note, if inaccurate information is provided for the client's name, Date of Birth, or Social Security number, then the client may be requested to cancel their original submission/policy and redo the process.

- b. If the error is a change of beneficiary, change in address or a change in payment method, please contact SBLI once the policy is active at 1-800-694-7254.

2. Can a link be resent if they cannot find it when ready to sign?

a. Yes. Submit a ticket to our [help desk](#) with the ARCID or the age, gender and state of application.

3. I no longer have my client's ARCID, how can I retrieve the application?

a. Applications can be resumed without the ARCID, but it is always wise to record the ARCID when starting each application. If you do not have the original ARCID, begin a new application, after entering your client's PII the eApp will recognize the information. You will see a 'Welcome Back' pop-up message and will automatically resume the original application.

Technical Questions

1. I tried to start a new application for my client, and it says "Our records have indicated you have already purchased the maximum coverage allowed" but my client's policy was cancelled/lapsed.

a. Please initiate a support ticket by clicking on the [Contact Support](#) button in the eApp. Provide as much information as possible about the cancelled/lapsed policy including policy number, age, gender and state the application was written in.

2. The application says I am ineligible for the product. Why?

a. If you are ineligible for the product, it's because you attempted to write in a state where you had not yet been appointed. SBLI handles this process internally. Please email quilityagentservices@sbli.com and request these additional states. Activating your new appointment can take 48 business hours.

3. I wrote an app in [one state] but it will not allow me to write in [different state].

a. This occurs when you are not appointed in the system for the state you are trying to write in. To add additional states, please email quilityagentservices@sbli.com and request those states. Please be aware that activating your new appointment can take 48 business hours. To confirm your new state appointments, simply run a quote in those states.

4. Why is my client unable to sign the application?

a. If the link is not appearing or is unable to work on their phone, please have the client try it on their computer or vice versa. On the phone, it might be easier for the client to sign and scroll horizontally. We suggest you direct your client to scroll from the middle of their phone screen as opposed to the right or left.

b. To e-sign the application:

- i. The client will first need to scroll through the entire application (to the bottom of the PDF) from the link provided in email or text. This is NOT the screen scroll; this is scrolling through the actual PDF. If the checkbox is grayed out, this is because the client has not reviewed and scrolled through the entire PDF.
- ii. Once this is complete, they will be able to click the checkbox beside the disclosure statement.
- iii. Only after doing these two steps will the client be able to e-sign the application by clicking the "Submit" button.
- iv. "Congratulations" will display on their screen and policy will be delivered via email within minutes.

Payment Methods

1. What payment type is accepted?
 - a. Payment can only be made via a bank account. If a change needs to be made after the policy is in force, the client can reach out directly to SBLI.
 - b. Bank account number and routing number information is required and a second input for the bank number is necessary.
2. Is "Monthly" the only payment mode available?
 - a. There are four payment modes: monthly, quarterly, semi-annual and annual.

Policy Service

1. How do I service an in-force policy?
 - a. To service a policy that is currently in force, you or the client would need to contact SBLI directly. Advise the client to use the mySBLI.com portal or call SBLI customer service at 1-800-694-7254, M-F, 8 am-5 pm EST.
2. How do I increase the face amount once it has been issued?
 - a. You cannot increase the face amount of an issued policy; you must write your client additional coverage.

Underwriting

1. How does an instant decision product work? Is there really no medical exam?
 - a. There truly is no exam. We use automated engines to review your clients responses to the application questions, MIB reports, medications, motor vehicle records and other information to assist in the automatic underwriting decision. In certain circumstances your client's application may be referred to an underwriter for manual review.
2. Is there a way to do risk assessments before submitting an application?
 - a. Yes, prescreening questions are presented prior to the quote screen. Be sure your client honestly answers these questions to get a true sense of their eligibility.
3. Are quotes based on attained age or age nearest?
 - a. Premiums for this product are based on the age nearest.
4. Are permanent residents eligible for this product?
 - a. Yes.
5. Which states is QLT available?
 - a. 48 and DC. QLT is not available in NY or MT.
6. Does the field underwriting knockout point you in the direction to probe deeper?

- a. The app does not point you as to why the client would be declined. If you have specific questions on an application, submit a [support ticket](#).

7. Is chewing tobacco considered nicotine?

- a. Yes.

8. Is vaping considered nicotine?

- a. Yes.

Commissions

1. When will I see commissions for this policy?

- a. SBLI commissions are paid daily. To see full information on commissions, please review the [Quility Level Term Agent Guide](#).

Conversions

1. Can the child rider be converted?

- a. Yes, the child rider can be converted while in force.

2. Are there health requirements for conversions?

No. No evidence of insurability is required for clients to convert their policy.

Product Questions

1. After the children turn 18, is the rider still active? Does the premium go down?

- a. While children aged 18 or over are not eligible for coverage under the rider at the time of application, covered children remain covered until the policy anniversary following their 25th birthday. Once all covered children pass this age, the rider and associated premium are removed by SBLI. No need for the customer to call in to remove the rider.

2. Can riders be added later? For example, what if someone is planning to have a baby?

- a. No, currently riders can only be added at the point of sale. Clients must have children aged between 30 days and under attained age 18 to purchase the child rider. Consider adding a second small policy later, with desired riders included.

3. If there is a child with Down Syndrome or Autism, are they still eligible for coverage under the child rider?

- a. Yes. There are no medical questions for the child rider. If the child is over 30 days old and under attained age 18 at the time of application, they can be covered under the rider.

4. Will chronic and critical illness riders be available?
 - a. Additional riders include charity rider, child rider, accelerated death benefit rider, accidental death rider and waiver of unemployment premium waiver. There are no plans to add a chronic and critical illness rider.
5. Are living benefits going to be added?
 - a. Right now, there is an accelerated death benefit and waiver of unemployment rider which pay out benefits to clients while they are living. There are no plans to add a chronic or critical illness rider.
6. What percentage of the accelerated death benefit rider gets paid out for terminal illness? And is it for illness expected to end in death within 12 months? 24 months?
 - a. The accelerated death benefit rider will pay up to a maximum of half of the base policy benefit or \$250,000, which ever is less. The rider can be paid if life expectancy is 12 months or less and diagnosed by a doctor.

MIB Questions

1. My client was given an MIB hold. What does that mean? Does this decision get reported to MIB?
 - a. If your client completes underwriting questions and submits consent to be underwritten, a request for information is sent to MIB. If there is a match that is significant enough, then no decision is made and the process is stopped. The decision was not a decline, but rather a decision to not underwrite based on the MIB report. You can work with your client to clear up their MIB report and then work with SBLI to review and dispute their decision not to underwrite.
2. How do I dispute an MIB hold?
 - a. SBLI would not be able to reconsider an application unless the information in the MIB report is incorrect and then subsequently corrected with MIB. If the information in the MIB report is correct, consider applying for a fully underwritten product.
 - b. Follow the instructions below should you wish to proceed down the path of correcting the MIB report:
 - i. Your client can follow the instructions on the Notice to Applicant letter to obtain information in the MIB file. This process can take a few weeks.
 1. Complete the required MIB request form (https://www.mib.com/webcontent/disclosure_form_us.pdf).
 2. Email the completed Request for Disclosure to infoline@mib.com.
 3. Once the client has a copy of their MIB Consumer File Disclosure which they believe to be inaccurate, they should follow the instructions on that document. Supporting documentation is required to resolve any dispute. A Request for Reinvestigation form is available from MIB. This process can take up to 45 days. Learn more at www.mib.com.

Miscellaneous

1. Will the agent get a copy of the policy?
 - a. You can download a copy of your client's policies from your SBLI portal at sbliagent.com. The policy is not delivered to your e-app link. When the client completes delivery, you will see the policy number, premium, etc. on the SBLI agent portal.
2. Is there an option for a paper copy of the policy?
 - a. At this time, SBLI does not send out paper copies. The client can print the policy from their self-service portal, or you can print it for them from your agent portal.

For the education of producers/brokers only. Not for use with the public. Policy Form Series #: 22-R-WOPU, 21-P-SIT, 18-R-AXRDB, 18-R-AXDDB, 19-R-CaGCLTI, 21-R-CGB. SBLI is a registered trademark of The Savings Bank Mutual Life Insurance Company of Massachusetts, Woburn, MA. NAIC #70435. Licensed in 49 states and DC (excludes NY). Products and features may not be available in all states © 2024 All rights reserved. SBLI is in no way affiliated with SBLI USA Life Insurance Company, Inc. 06/2024

24-1041