

SBLI Agent Website


Users Guide

www.sbliagent.com

Login Screen

Once you are appointed with SBLI, you will receive an email with your log in credentials. The *User ID* is provided to you; this ID is also your unique agent writing code. The *Password* is established by you.

- **User ID:** Your SBLI Agent Code (no dash or hyphen)
- **Password:** Minimum 8 characters, at least one uppercase, at least one numeric. Forget your password? (see link)




WELCOME



You are about to enter an SBLI secured site. In order to proceed, you must be an SBLI Licensed/Approved Agent.

User ID:

Password:

Remember My User ID

 Forgot your password? [Click here.](#)

 Questions? View our [online help](#) or call SBLI Commissions at 888-224-7254,  Option 5.

Note: You must have cookies enabled in your browser to use the SBLI Sales Center web site. [Click here](#) to find out how.

ABOUT US


Since 1907, SBLI has protected over one million families with affordable, dependable life insurance. Known for its no-nonsense approach, SBLI specializes in providing coverage that fits every need and budget. The Company is licensed in 49 states and the District of Columbia, and has earned an A (Excellent) from A.M. Best for financial strength.

A History of Growth

In 1907 Louis D. Brandeis, a prominent Boston attorney, recognized a need for low cost life insurance. His idea was to have savings banks in Massachusetts offer life insurance, and he established the savings bank life insurance system to accomplish this objective. Today, we still sell life insurance through many banks. However, we have also been selling our products directly to the consumer for over ten years now. Most importantly, we have never wavered from our dedication in providing safe, low cost life insurance for our policyholders.

- 1907 -- SBLI was established
- 1930 -- \$100 million of life insurance in force
- 1953 -- Assets reached \$100 million
- 1964 -- \$1 billion of life insurance in force
- 1998 -- Over \$20 billion of life insurance in force
- 2000 -- Assets passed \$1.3 billion
- 2003 -- Over \$50 billion of life insurance in force
- 2004 -- Annuity consideration grew to \$55M
- 2005 -- Record sales achieved; \$9.7 billion in New Ordinary Life Issued
- 2006 -- Company record set for first year premium
- 2007 -- Exceeded \$2 billion in total assets for the first time
- 2008 -- Expanded coverage into 24 states and the District of Columbia
- 2009 -- Expansion continued with 11 new states
- 2010 -- SBLI introduces gender specific rates
- 2012 -- Over \$125 billion of life insurance in force
- 2013 -- Over \$145 billion of life insurance in force
- 2014 -- SBLI products available in 48 states, plus the District of Columbia
- 2016 -- SBLI introduces accelerated underwriting
- 2017 -- SBLI converts to a mutual insurance company

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The Savings Bank Mutual Life Insurance Company of Massachusetts (SBLI)
NAIC Number: 70435 | 781-938-3500,  | One Linscott Road, Woburn, MA 01801

Home Page

The “Home Page” provides information on SBLI products, forms, guidelines, and services. You will see there are active hyperlinks throughout the page that open documents for viewing or downloading. These links may also redirect you to sub-pages within the website. Hover over each tab to open/view available options. Your name will appear at the top of the page next to “Welcome”.

This page is unique to your individual cases/business recently issued and placed in force. You will see here if any requirements are awaiting a reply. This page will also provide you with a view of policy packages added within the last 60 days, recent letters and the most recent premium reminder notices.

This page may also showcase any SBLI news items, important announcements, holiday hours and early closings.

The screenshot shows the SBLI Home Page interface. At the top, there is a search bar for Policy Number, a 'Welcome' message, and a 'LOGOUT' button. Below this is a navigation bar with tabs for PRODUCTS, FORMS, GUIDELINES, ILLUSTRATIONS, SALES SUPPORT, and MY BUSINESS. The main content area is divided into several sections:

- MY BUSINESS:** Includes links for Business Summary, To-Do List, Document Management, Quick Find, and Commissions.
- MY INFO:** Includes links for Update Profile and Change Password.
- ILLUSTRATIONS:** Includes a link for Get an Illustration.
- UNDERWRITING:** Includes a link for Download Underwriting Guide.
- PRODUCTS:** Lists various annuity products like Level Term, Yearly Renewable Term, Flex Continuous Payment Whole Life, Flex Limited Payment Whole Life, Flex Single Premium Whole Life, and Single Premium Immediate Annuity.
- STATE LICENSING:** Includes a link for NAIC Multi-State Licensing.
- USEFUL LINKS:** Includes links for SBLI Rates and Endorsements, SBLI At A Glance, Note About SBLI, SBLI Financial Strength, and SBLI FAQ.
- REQUIREMENTS AWAITING REPLY:** A yellow banner indicating a policy with requirements awaiting additional information.
- POLICY PACKAGES:** A section for policy packages added today, with a note that there are no packages at this time.
- LETTERS:** A section for recent letters, with a note that there are no letters at this time.
- CUSTOMER SERV DOCS:** A table listing recent premium reminder notices and lapse notices.
- WHAT'S NEW:** Includes links for SBLI Print & Digital Advertising Guidelines, Sales Market Conduct Manual, and SBLI Service Directory.
- ANNUITY RATES:** Provides links for SBLI Optimizer Annuity Rates and Certificates, and information on discontinued products.
- COMMISSIONS:** Includes a link for Download Guide.
- SITE GUIDE:** Includes a link for Download Guide.

A red box highlights the 'CUSTOMER SERV DOCS' table with the text: "There will be policy numbers for you to click on which will bring you to each individual case status". An arrow points from this box to the 'Policy Number' column of the table.

Policy Number	Document Name
[Icon]	Premium Reminder Notice
[Icon]	Lapse Notice
[Icon]	Lapse Notice
[Icon]	Lapse Notice
[Icon]	Premium Reminder Notice
[Icon]	Premium Reminder Notice
[Icon]	Premium Reminder Notice
[Icon]	Premium Reminder Notice
[Icon]	Premium Reminder Notice
[Icon]	Lapse Notice

WHAT'S NEW

SBLI Print & Digital Advertising Guidelines
Advertising any material used with potential customers to promote interest in SBLI must follow SBLI's advertising pre-approval process. Please review our [Advertising Guidelines](#) here.

Sales Market Conduct Manual
An updated version of our Sales Market Conduct Manual is now available. The Manual is a convenient way to find your compliance obligations in one location. [Click here](#) to view the Manual, or you can always find it in the Compliance drop down under the Guidelines tab.

SBLI Service Directory
[Click Here](#) <https://www.sblivest.com/agent/agentid/1490>

Webex
The expense allocation method used by SBLI in its illustrations is fully allocated.

[View All News Items](#)

ANNUITY RATES

[View All SBLI Optimizer Annuity Rates](#)
[SBLI Optimizer Annuity Spec Sheet](#)
[Certifican \(CT only\) Optimizer Annuity Rates](#)
[Certifican \(CT only\) Optimizer Annuity Spec Sheet](#)

Rates for discontinued annuity products Lifesaver III and IRA Deferred effective 2/15/2018.

New Money Rate: 3.10%
Renewal Rate: 3.00%

NEW SBLI ANNUITY TRAINING IS READY!
[Access our Annuity training course on Quest CE](#)

COMMISSIONS

We've improved your ability to view your commissions online.

[Download Guide](#)

SITE GUIDE

Please reference our site guide for more information on the features of SBLI Agent.com.

[Download Guide](#)

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The Savings Bank Mutual Life Insurance Company of Massachusetts, 1000 North Street, Fourth Floor, Woburn, MA 01897 | 800-234-7284 | One Lincoln Road, Woburn, MA 01897

Products Tab

- **State Availability** – available states to sell SBLI products
- **Life Insurance** – an outline of our available Term and Whole Life products available
- **Annuities** – an outline of our Optimizer MVA Series Annuity product (current rates can be found on the “Home Page”)

Policy Number Search: | Feedback | Site Map | Contact Us

Welcome, [LOGOUT](#)

PRODUCTS | FORMS | GUIDELINES | ILLUSTRATIONS | SALES SUPPORT | MY BUSINESS

State Availability

Home > Products

Products

SBLI offers a broad range of insurance products for your client to consider. Use the comparison chart below to find the product that best suits your client's needs.

[View Product Availability by State](#)

Product Comparison Chart

Product	When...	Description
Term Life	Going to college, getting married, new job, starting a family, or taking out a loan.	Term life insurance covers a specific period of time — select from 10 to 30 years.
Whole Life	Getting married, new job, starting a family, or taking out a loan.	Whole life insurance provides insurance protection, as well as builds a cash surrender value.
Annuities	Retirement planning or estate planning.	Many people choose annuities for their flexibility and features. Annuities provide tax-deferred savings for retirement and other needs.

Forms Tab

You can view/search for forms by the following categories:

- **Search for forms** – search by key word(s) and state
- **Life Insurance**
- **Annuities**
- **Underwriting**
- **Customer Service**

Policy Number Search: | Feedback | Site Map | Contact Us

Welcome, [LOGOUT](#)

PRODUCTS | **FORMS** | GUIDELINES | ILLUSTRATIONS | SALES SUPPORT | MY BUSINESS

Search for Forms

Life Insurance

Annuities

Underwriting

Customer Service

Forms

Search for forms by keyword, state, product group, and/or category.

Product Forms

Select a state from the drop down list corresponding to the product type for which you would like to view forms. If a state does not appear in the drop down list, it means that SBLI does not currently offer that product type in that state.

Life Insurance Products	State	Action
Level Term, Straight Life, Limited Payment Life, and Single Premium Life	All States	Go >>
Annuities	State	Action
Tax Deferred Annuity, IRA Deferred Annuity, Single Premium Immediate Annuity	All States	Go >>

Underwriting Forms/Questionnaires

Underwriting Forms/questionnaires	State	Action
	All States	Go >>

Customer Service Forms

Customer Service	State	Action
Includes forms for commonly asked questions, such as beneficiary or address change requests.	All States	Go >>

Guidelines Tab

- **Underwriting** – links to open/download full underwriting guide and underwriting forms
- **Compliance** – general information
- **Contracting** – provides the Brokerage Services contact information for producer appointment referrals

The screenshot shows the SBLI website's 'GUIDELINES' tab. The header includes the SBLI logo, a policy number search bar, and navigation links for Feedback, Site Map, and Contact Us. A 'Welcome,' message and a 'LOGOUT' button are also present. The main navigation bar highlights 'GUIDELINES' with a dropdown menu showing 'Underwriting', 'Compliance', and 'Contracting'. The left sidebar contains links for 'MY BUSINESS', 'MY INFO', 'ILLUSTRATIONS', and 'UNDERWRITING'. The main content area features a breadcrumb trail 'Home > Guidelines', a 'Guidelines' heading, and three sections: 'Underwriting' (with a summary and a link to 'View All Underwriting Guidelines'), 'Compliance' (with a summary and a link to 'View Compliance Bulletins'), and 'Contracting' (with a summary and a link to 'View Contracting Details').

Illustrations Tab

- **Get an illustration** – this link will launch the 'Life Portraits' illustration application for running life quotes.

The screenshot shows the SBLI website's 'ILLUSTRATIONS' tab. The header and navigation elements are consistent with the previous screenshot. The main navigation bar highlights 'ILLUSTRATIONS' with a dropdown menu showing 'Get an Illustration'. The left sidebar remains the same. The main content area features a breadcrumb trail 'Home > Illustrations', an 'Illustrations' heading, and two sections: 'Get An Illustration' (with a link to 'Get a Whole Life or Term life Illustration') and 'Forms' (with a summary and links to 'View Product Availability By State / Get Forms' and 'View Forms').

Sales Support Tab

- **Service Directory** – provides a list of functions and methods of contact (web, phone, email)
- **Marketing Materials** – automatically links you to SBLI’s marketing micro-site www.sblibrokerage.com
- **Training** – links to manuals, guides, and available training

The screenshot shows the SBLI website interface. At the top, there is a 'Policy Number Search' field and links for 'Feedback', 'Site Map', and 'Contact Us'. The user is logged in, as indicated by 'Welcome' and a 'LOGOUT' button. The navigation menu includes 'PRODUCTS', 'FORMS', 'GUIDELINES', 'ILLUSTRATIONS', 'SALES SUPPORT', and 'MY BUSINESS'. The 'SALES SUPPORT' tab is active, showing a dropdown menu with 'Service Directory', 'Marketing Materials', and 'Training'. The main content area is titled 'Sales Support' and contains sections for 'Service Directory', 'Marketing Materials', and 'Training', each with a brief description and a 'View' link. A sidebar on the left contains sections for 'MY BUSINESS' (with links like 'Business Summary', 'To-Do List', etc.) and 'MY INFO' (with links like 'Update Profile', 'Change Password').

My Business Tab

Business Summary – displays the status of business for both Life and Annuities. Here you will find your Pending, Issued Not Paid, Terminations, Closed/Cancelled, Issued Paid (YTD) cases. Active links can be clicked on to view your individual cases.


Pending Business is updated immediately! Any policies which are acted on upon during the day will show up highlighted in yellow so you can see requirements as soon as they are ordered!

The screenshot shows the SBLI website interface for the 'My Business' tab. The user is logged in, as indicated by 'Welcome,' and a 'LOGOUT' button. The navigation menu includes 'PRODUCTS', 'FORMS', 'GUIDELINES', 'ILLUSTRATIONS', 'SALES SUPPORT', and 'MY BUSINESS'. The 'MY BUSINESS' tab is active, showing a dropdown menu with 'Business Summary', 'To-Do List', 'Document Management', 'Quick Find', and 'Commissions'. The main content area is titled 'Business Summary' and includes a 'Data Current as of 09/04/2019 01:10 PM' timestamp and a breadcrumb trail: 'Home > My Business > Business Summary'. Below this, there are buttons for 'Quick Find', 'Document Management', and 'To-Do List'. The core of the page is a table showing policy statistics:


	Pending (All)		Issued and Not Paid (All)		Terminations (Past Year)		Closed/Cancelled (Past Year)		Issued/Paid (YTD)	
	Policies	Premium	Policies	Premium	Policies	Premium	Policies	Premium	Policies	Premium
Annuities	0	\$0.00	0	\$0.00	36	\$2,245,453.32	0	\$0.00	0	\$0.00
Life	4	\$3,454.36	0	\$0.00	50	\$94,740.57	18	\$31,246.63	51	\$54,932.62
Total	4	\$3,454.36	0	\$0.00	86	\$2,340,193.89	18	\$31,246.63	51	\$54,932.62


Below the table, there is a disclaimer: 'This information includes all underwriting information on your pending applications. The premium amount above reflects annual premium, and may not include billing discounts or underwriting changes.'

TWO WAY MESSAGING – if you see the green/arrow icon on a case, this policy requires your attention. With our convenient ‘Two Way Messaging’ simply click, respond with the complete answer and the case coordinator will get that information and the system is updated immediately.

Requirements		Email Records Go to FMSI Website Go to J&H Website				
Requirement	Seq No	Status	Date	Doctor	Comments	
 Action Required	001	Ordered			Please provide the full name and address of the dermatologist you have seen to assess the scalp skin mass. RESPOND	
Cash With Application	001	Ordered				
Electrocardiogram	001	Received				
Initial Review	001	Completed				
Medical Information Bureau	002	Completed				
Motor Vehicle Report	001	Completed				
Blood Profile	001	Completed				
Paramedical Examination	001	Completed				
Urinalysis	001	Completed				
Attending Physicians Statement	001	Completed		DR DORIS CROMFER		
Medical Information Bureau	001	Cancelled				



- **To-Do List** – Click on the tab desired to view the policies/documents relative to the subject matter.



Policy Number Search:  | [Feedback](#) | [Site Map](#) | [Contact Us](#)

Welcome, LOGOUT

PRODUCTS
FORMS
GUIDELINES
ILLUSTRATIONS
SALES SUPPORT
MY BUSINESS

Data Current as of 09/04/2019 01:10 PM
[Home](#) > To-Do List  Print |  Help

To-Do List Quick Find Document Management Commissions Business Summary

Pending: Requirements
Updated Yesterday (0)

In Force
Yesterday (0)

Issued and Not Paid
Requires Action (0)

Upcoming
Anniversaries (0)

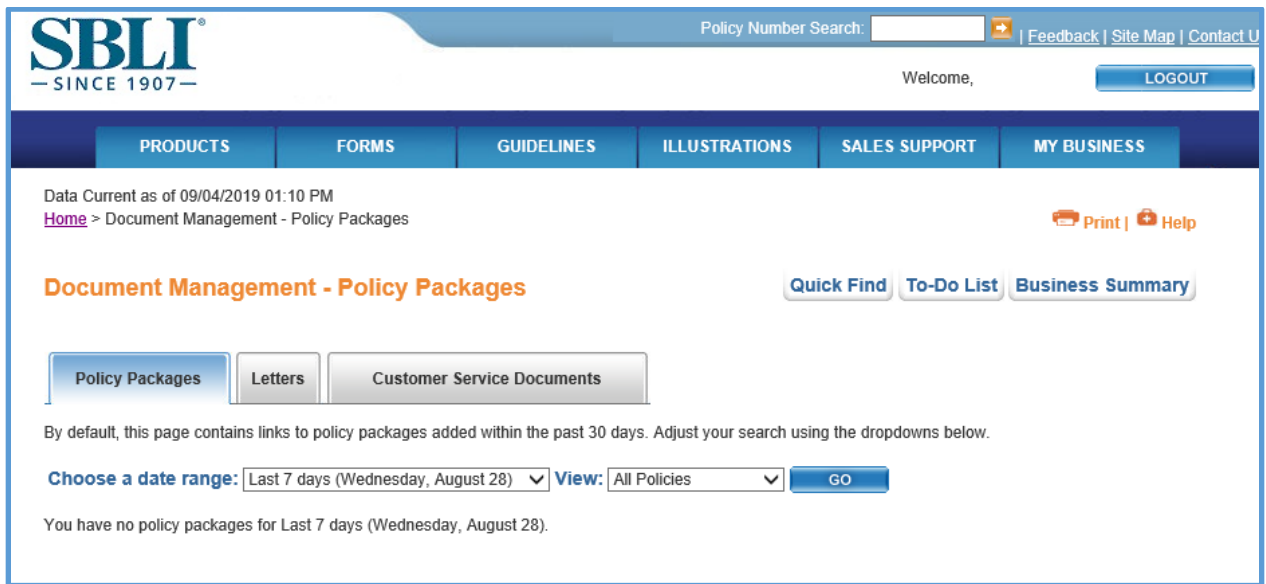
Lapsed
Notices (0)

Reminder
Notices (0)

Closed/
Cancelled (0)

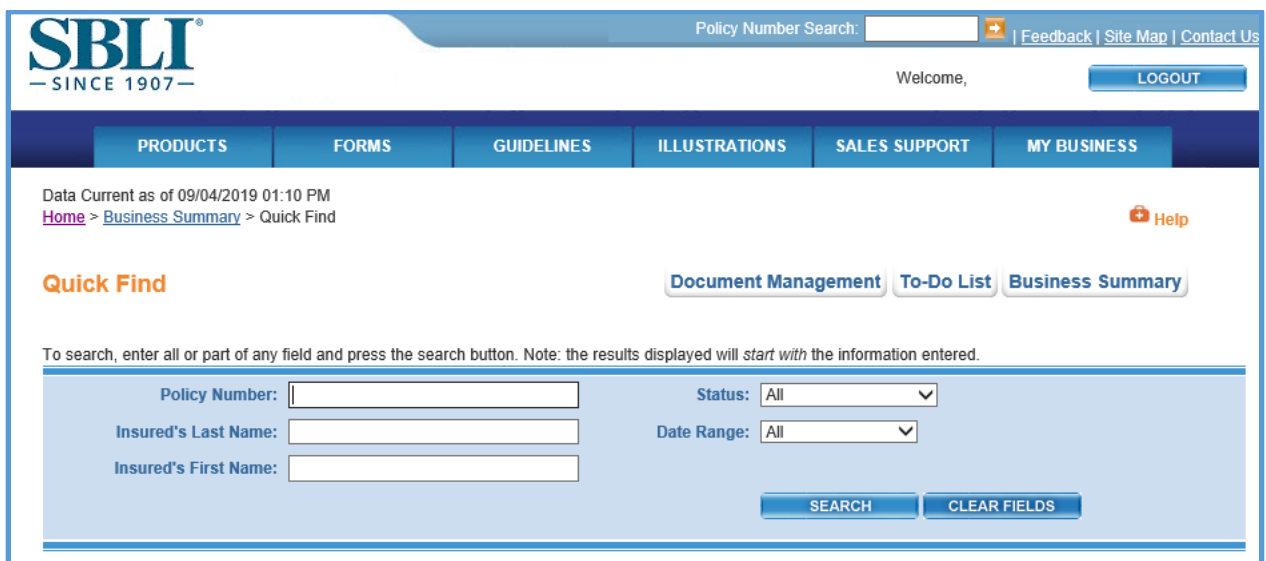
You have no open items in your task list.
[Return to Business Summary](#)

- **Document Management** – click on the tab desired relative to the document(s) you are seeking. You can find policy packages, letters, and notices posted for pending, recently issued and inforce cases. You can choose a date range you want to look at with the drop down.



The screenshot shows the SBLI website interface for Document Management - Policy Packages. At the top left is the SBLI logo with the tagline "SINCE 1907". To the right is a "Policy Number Search" field and links for "Feedback", "Site Map", and "Contact Us". Below the logo is a "Welcome," message and a "LOGOUT" button. A navigation bar contains tabs for "PRODUCTS", "FORMS", "GUIDELINES", "ILLUSTRATIONS", "SALES SUPPORT", and "MY BUSINESS". The main content area shows the current date and time, a breadcrumb trail "Home > Document Management - Policy Packages", and "Print" and "Help" icons. The title "Document Management - Policy Packages" is followed by "Quick Find", "To-Do List", and "Business Summary" buttons. Below this are three tabs: "Policy Packages" (selected), "Letters", and "Customer Service Documents". A message states: "By default, this page contains links to policy packages added within the past 30 days. Adjust your search using the dropdowns below." There is a "Choose a date range:" dropdown set to "Last 7 days (Wednesday, August 28)", a "View:" dropdown set to "All Policies", and a "GO" button. At the bottom, it says "You have no policy packages for Last 7 days (Wednesday, August 28)."

- **Quick Find** – useful when searching on an issued policy using an insured’s name and/or policy number.



The screenshot shows the SBLI website interface for the Quick Find search page. At the top left is the SBLI logo with the tagline "SINCE 1907". To the right is a "Policy Number Search" field and links for "Feedback", "Site Map", and "Contact Us". Below the logo is a "Welcome," message and a "LOGOUT" button. A navigation bar contains tabs for "PRODUCTS", "FORMS", "GUIDELINES", "ILLUSTRATIONS", "SALES SUPPORT", and "MY BUSINESS". The main content area shows the current date and time, a breadcrumb trail "Home > Business Summary > Quick Find", and a "Help" icon. The title "Quick Find" is followed by "Document Management", "To-Do List", and "Business Summary" buttons. A message states: "To search, enter all or part of any field and press the search button. Note: the results displayed will start with the information entered." Below this is a search form with three input fields: "Policy Number:", "Insured's Last Name:", and "Insured's First Name:". To the right of these fields are two dropdown menus: "Status: All" and "Date Range: All". At the bottom of the form are "SEARCH" and "CLEAR FIELDS" buttons.

- **Commissions** – this link will transfer you to our Commission portal where you can view and download your statements.

Welcome,
 Last Login time: 09/04/2019 2:14 PM
 Logout

[My Agents](#) [Commissions](#) [Tools](#)

My Agents **Agent List By Status**

[Addresses/Contacts](#)
[Agent List by Status](#)
[View Appointments](#)
[View Certifications](#)
[View Licenses](#)

SEARCH

Agent Name Contract Status

Last four digits of SSN Agent Status

Show All My Agents NPN

Contract Code

Clear Search

Search

View Select You can search Agent Name with % (Ex. John%Smith%)

Agent Name	Is Agency	SSN/TAX ID	Agent Status	Status Reason	NPN	Address Type	Ad
No records to display.							