

Non-Medical Information

Aviation Information

MEDICALLY STANDARD OR BETTER RISK CLASS: AGES 27–60

BEST RATE CLASS AVAILABLE: AGES 27–60

Paid Aviation/Commercial Pilots (flying in U.S. or Canada for major airlines)	Preferred Plus Non-Nicotine/Preferred Nicotine
Paid Aviation/Other	Standard with possible flat extra ¹
Instructors	Standard with a flat extra ¹
Private Aviation <ul style="list-style-type: none"> ◦ Minimum of 1,000 solo hours ◦ Maximum of 300 flying hours annually ◦ No Aviation sport activities ◦ Clear MVR in the past 5 years ◦ No FAA violations 	Instrument Rating certification—Preferred Non-Nicotine/ Preferred Nicotine Without Instrument Rating certification—Select Non-Nicotine/ Select Nicotine
Student Pilots	Standard with a flat extra ¹

¹Flat extra amounts depend on details regarding type of aviation activity, experience, hours of flight activity per year, locations of flight activity and overall aviation risk profile.

SBLI Retention

Term Products and Permanent Products

Age	MAX AUTO BINDING LIMIT			MAXIMUM INTERNAL RETENTION	JUMBO LIMIT
	Through Standard	Table 2-5 or up to a \$5.00 flat extra	Table 6 -8		
To age 60	\$15,000,000	\$5,000,000	\$500,000	\$2,000,000	\$50,000,000
Over age 60	\$15,000,000	\$5,000,000	\$500,000	\$100,000	\$50,000,000

Limits are cumulative and apply to all insurance intended to be placed with SBLI. Capacity may be reduced or require facultative reinsurance review and acceptance for certain foreign risks, professional athletes and high-profile clients.

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Foreign Nationals

SBLI's position to accept applications from foreign national/non-U.S. citizens living in the U.S., who intend to remain permanently, is on an individual consideration basis. It includes the following:

- A minimum of 2 years permanent U.S. residency
- A U.S. issued visa, other than a student visa, or one allowing temporary visitation only
- A U.S. issued social security number
- U.S. based assets (other than bank accounts) with documentation available upon request
- Health care established and performed only in the U.S.
- Details of occupation and source of premium to support a U.S. based product/sale
- Details of annual foreign travel activity

Military Personnel

Applicants in the military service can be considered for coverage with certain specifications:

- Amounts should bear a reasonable relationship to the risk from a financial standpoint, taking age, rank, family status and military duty assignments into consideration; no amount limitations for pay grades have been specified; each set of circumstances will receive individual consideration

Applicants involved in the following military special forces will not be considered for insurance:

- Army Rangers
- Delta Force
- U.S. Army Special Forces (a.k.a. The Green Berets)
- Navy SEALs or Navy Special Warfare Development Group
- Air Force Special Forces

It is suggested that for all military applicants, a questionnaire be completed and submitted to the home office for consideration

The Military Sales Disclosure Form A-77.1 (DA-77.1 in CT) is **required for all** applicants of life insurance policies and annuity contracts if they are active military personnel (or military dependents in ND, OH and WA) regardless of the sales location

We ask you to direct the applicant to sign the disclosure form and return the original with their signed applications

