

# SBLI EasyTrak Digital™ Term

## Level term at-a-glance

EasyTrak Digital™ Term offers a comprehensive range of online guaranteed level term insurance options, delivering affordable protection and flexibility to meet your clients' diverse term life insurance needs.

FEATURES		DESCRIPTION					
Product Design		Simplified Issue Guaranteed Level Premium Term (10, 15, 20, and 30 years)					
Min. / Max. Face Amount (coverage is offered in increments of \$1,000)	Minimum	\$100,000		\$100,000	\$100,000		
	Maximum <sup>1</sup>	For ages 18-40: the lesser of \$1M or 20x Income For ages 41-50: the lesser of \$1M or 15x Income		For ages 51-55: the lesser of \$500,000 or 10x Income	For ages 56-60: the lesser of \$150,000 or 10x Income		
Term Length	For ages 18-50: 10-, 15-, 20- or 30-Year Term		For ages 51-60: 10-, 15- or 20-Year Term				
Renewability	To age 85						
Banding	Band 1: \$100,000 - \$249,999 Band 2: \$250,000 - \$499,999			Band 3: \$500,000+			
Policy Fee	Annual policy fee band 1 and 2 \$75 and band 3 \$90. <sup>2</sup> Modalized for premiums not paid annually.						
Underwriting Process	Fast and convenient simplified issue underwriting process with a decision in minutes. No medical exam – No PHIs – No APS – No HOS.						
Payment Modal Factors	Premiums may be paid annually, semi-annually, quarterly or monthly. <sup>3</sup> For premiums paid other than annually the following modal factors apply:						
	Semi-annually		Quarterly		Monthly		
	Annual premium x 0.51		Annual premium x 0.26		Annual premium x 0.087		
Risk Classes	Non-Nicotine	Preferred Plus, Preferred, Standard Plus, Standard; up to substandard table D					
	Nicotine	All nicotine risks, Standard; up to substandard table D					
Riders / Services		Charitable Giving Rider	Unemployment Waiver of Premium Rider	Accelerated Death Benefit Rider	Child and Grandchild Level Term Rider		
		This rider is automatically included at no extra cost, providing an additional benefit of 0.5% of the base policy to the client's charity of choice, <sup>4</sup> over and above the client's selected face amount.	This rider is automatically included at no extra cost and waives premiums, for up to six months, should the insured become unemployed. <sup>5</sup>	This rider is automatically included at no extra cost, providing early access to a portion of the death benefit if the insured is diagnosed with a terminal illness. <sup>6</sup>	This is an optional rider that provides convertible term coverage for the natural, legally adopted, stepchild, grandchild or great grandchild of the primary insured who are at least 30 days old and less than 17 years old.		
		Accidental Death Benefit Rider					
		This is an optional rider, which is available at an additional cost. It is offered in increments of \$25,000, providing supplementary coverage up to \$250,000 or 1/2 the base policy face amount, if the insured dies within 180 days due to an accident, as indicated by a physician's statement or a death certificate.					
		LegacyShield <sup>®7</sup>					
		With LegacyShield®, clients can accomplish the following: • Safely store their documents, final wishes, family photos, and more. • Consolidate all of their financial accounts in one convenient dashboard. • Create documents for their estate plan, including their will, power of attorney, HIPAA authorization, and advance directive.					

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<sup>1</sup>Please note, for mortgage coverage only, quoting should not exceed 1.5 times the mortgage amount. <sup>2</sup>The policy fee is non-commissionable. <sup>3</sup>Premiums paid monthly via electronic funds transfer only. <sup>4</sup>If no specific charity is selected by the applicant, the default selection is the Make-A-Wish Foundation of America. <sup>5</sup>The Unemployment Waiver of Premium Rider waives premium payments for one 6-month period while the life insured is involuntarily unemployed. There is a 9-month waiting period before the insured is eligible to submit a claim for the rider benefit, and the insured must submit proof that he/she has been receiving federal or state unemployment benefits for at least four consecutive weeks. This rider may be purchased through the issue age of 60, and the maximum attained age to exercise the right to use the rider is age 65. <sup>6</sup>There is an administrative expense charge upon acceleration of the death benefit. <sup>7</sup>SBLI has partnered with LegacyShield to provide certain products at no cost. Additional LegacyShield products may also be available for purchase. The client's relationship or agreements with LegacyShield are separate from their relationship or agreements with SBLI. The kits they may be receiving access to through LegacyShield are not intended to be legal, tax, or investment advice. The client should consult their own legal, tax, or investment advisor regarding their personal situation. LegacyShield is a subsidiary of SBLI.

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