

# SBLI EasyTrak Digital™ Term

Your home is part  
of your family.

Protect it from the unexpected.



**42%** of U.S. households would be financially impacted by the loss of a primary wage earner within 6 months!<sup>1</sup>

Your home is more than just walls and a roof — it's the heart of your family's memories, happiness, and security. Imagine the heartbreak of your loved ones losing this sanctuary after your passing. Protecting your home from the unexpected is essential.

## Protect your home with EasyTrak Digital™ Term Life Insurance

Affordable and easy-to-get term life insurance from SBLI ensures your family can continue living comfortably in the home you've worked so hard to provide.

Your life insurance protection needs	The EasyTrak Digital Term Life Insurance solution
<p>Your coverage should reflect your unique circumstances, including your mortgage and other essential expenses.</p> <p>EasyTrak Digital Term Life Insurance offers customizable coverage to fit your family's needs. Select the amount and duration that works best for you and your loved ones.</p>	<p>Our guaranteed level term insurance provides affordable, straightforward protection with:</p> <ul style="list-style-type: none"><li>• <b>Fast and easy application:</b> Apply online and get a decision within minutes.</li><li>• <b>No medical exam:</b> Skip the medical exam and lengthy waiting periods.</li><li>• <b>Tax-free death benefit:</b> Beneficiaries receive a tax-free payout, typically within days of meeting all requirements.<sup>2</sup></li></ul>

## Coverage Choices and Additional Benefits

An EasyTrak Digital Term policy offers peace of mind with flexible options to suit your family's unique needs.

<b>Choices</b>	<ul style="list-style-type: none"> <li>◦ Guaranteed level term insurance provides the most affordable life insurance protection.</li> <li>◦ Coverage amount starting at \$100,000.</li> <li>◦ Stable, predictable level premium periods: 10, 15, 20 or 30 years.<sup>3</sup></li> </ul>
<b>Options</b>	<ul style="list-style-type: none"> <li>◦ <b>Charitable Giving Rider:</b> Provide a monetary gift to a charity of your choice upon your passing.<sup>4</sup></li> <li>◦ <b>Accelerated Death Benefit Rider for Chronic Illness:</b> Access the lesser of \$250,000 or 50% of your death benefit if you become chronically ill.</li> <li>◦ <b>Accelerated Death Benefit Rider for Terminal Illness:</b> Access a portion of your death benefit if you become terminally ill.</li> <li>◦ <b>Unemployment Waiver of Premium Rider:</b> Waives premium payments if you become unemployed.<sup>5</sup></li> <li>◦ <b>LegacyShield® Service:</b> Digital tools and a vault for organizing your life today and planning for tomorrow.<sup>6</sup></li> <li>◦ <b>Child and Grandchild Level Term Insurance Rider:</b> Provides convertible term coverage for the natural, legally adopted, stepchild, grandchild or great-grandchild of the primary insured (ages 30 days to 17 years).</li> <li>◦ <b>Accidental Death Benefit Rider:</b> Provides up to \$250,000 in additional coverage for accidental death.</li> <li>◦ <b>Disability Waiver of Premium Rider:</b> Waives premiums if you are totally disabled for at least six months.<sup>7</sup></li> </ul>
<b>Flexibility</b>	<ul style="list-style-type: none"> <li>◦ <b>Quick application process:</b> Apply online and get a decision in minutes.</li> <li>◦ <b>Flexible premium payment options:</b> Choose to pay annually, semi-annually, quarterly, or monthly.</li> <li>◦ <b>Convenient payment method:</b> Easily pay via a bank draft.</li> </ul>

## Take the Next Step Today!

Don't leave your family's future to chance. Protect your home and loved ones with affordable, straightforward life insurance from SBLI.

<sup>1</sup>2021 Insurance Barometer Study Supplemental Data. <sup>2</sup>Life insurance death benefits are generally federal income tax-free, as per IRC §101(a). <sup>3</sup>Please note, you can choose to keep the policy after the level-premium period ends. Your premiums will increase each year as outlined in your contract and stop at age 85, when the policy ends. <sup>4</sup>When a claim is paid to the beneficiary(ies), SBLI will pay an additional 0.5% of the face amount to an accredited charity as designated by the owner. The payment is made as a donation in the name of the insured. The payment is over and above the face amount; there is no decrease in the payment to the beneficiary(ies). <sup>5</sup>This 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>SBLI has partnered with LegacyShield to provide certain products with your policy. Additional LegacyShield products may also be available for purchase. Your relationship or agreements with LegacyShield are separate from your relationship or agreements with SBLI. The kits you may be receiving access to through LegacyShield are not intended to be legal, tax, or investment advice. You should consult your own legal, tax, or investment advisor regarding your personal situation. LegacyShield is a subsidiary of SBLI. Products or Services offered under LegacyShield are not insurance and are subject to change. For more information, please contact SBLI via telephone at 800-694-7254. <sup>7</sup>To purchase this rider, the insured must be between the ages of 18 and 55, and the coverage terminates at age 65.

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