

EasyTrak Digital™ Term



Simplified Issue Level Premium Term Insurance

SBLI provides affordable protection and adaptability to meet your clients' needs. EasyTrak offers instant decisions on all applications, the ability to instantly edit coverage, and quote-to-issue time in just nine minutes. Getting your clients the coverage they need has never been this easy.



100% instant decision on all applications



Great line-up of riders already included



NOW even better with new Accelerated Death Benefit for Chronic Illness

Let's Meet Susan



At age 30, Susan purchases a \$200,000 EasyTrak 30-year term life policy from SBLI

- The policy includes a Chronic Illness Rider at no additional premium cost
- Rider allows Susan to access up to 50% of her death benefit if she develops two qualifying chronic illness conditions, certified by a physician



At age 58, living with Multiple Sclerosis now for years, Susan decides to accelerate her benefit

- She meets two of the six Activities of Daily Living
- Her doctor certifies eligibility
- Susan can accelerate up to 50% of the benefit

Original death benefit	Maximum benefit access*
\$200,000	\$100,000
Payout to Susan: \$86,458.82 (less \$13,291.18 actuarial adjustment and \$250 policy fee)	

*Lesser of \$250,000 or 50% of death benefit

What's next for Susan?

Immediate benefit

- Receives \$86,458.82
- Can use funds for:
 - Home health care
 - Assisted living
 - Medical or household expenses
 - Any other financial needs



Ongoing policy protection

- Remaining death benefit: \$100,000
- Premium payments are waived
- Coverage continues for her beneficiaries

**Protect today.
Empower tomorrow.**

<https://partners.sbli.com/quility-easytrak-digital-term/>