

SBLI EasyTrak Digital™ Term

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 ¹	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 for bands 1 and 2 \$75 and band 3 \$90. ² Modalized for premiums not paid annually.		
Underwriting Process		Fast and convenient simplified issue underwriting 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. ³ 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	Elite, Preferred, Standard Plus, Standard		
	Nicotine	All nicotine risks, Standard		
Riders/Services		Charitable Giving 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, ⁴ over and above the client's selected face amount.	
		Unemployment Waiver of Premium Rider	This rider is automatically included at no extra cost and waives premiums, for up to six months, should the insured become unemployed. ⁵	
		Accelerated Death Benefit Rider for Chronic Illness	This rider is automatically included at no extra cost and provides a one-time option to accelerate the lesser of \$250,000 or 50% of the death benefit if the insured can no longer perform at least two of six Activities of Daily Living due to a chronic illness, certified by a physician. ⁶	
		Accelerated Death Benefit Rider for Terminal Illness	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. ⁶	
		Child and Grandchild Level Term Rider	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.	
		Disability Waiver of Premium Rider	This optional rider is available for an additional cost and waives premiums if the insured becomes totally disabled for at least six months during their lifetime. To purchase this rider, the insured must be between the ages of 18 and 55, and the coverage terminates at age 65.	
		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 ⁷	With LegacyShield®, clients can: <ul style="list-style-type: none"> ° safely store their documents, final wishes, family photos, and more ° consolidate their financial accounts in one convenient dashboard ° create documents for their estate plan, including their will, power of attorney, HIPAA authorization, and advance directive. 	

¹Please note, for mortgage coverage only, quoting should not exceed 1.5 times the mortgage amount. ²The policy fee is non-commissionable. ³Premiums paid monthly via electronic funds transfer only. ⁴If no specific charity is selected by the applicant, the default selection is the Make-A-Wish Foundation of America. ⁵The 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. ⁶There is an administrative expense charge upon acceleration of the death benefit. ⁷SBLI 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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