

EasyTrak Term

Fast Coverage. Zero Hassle. Living Benefits.

SBLI

Simply Better Life Insurance

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 with a policy that can meet unexpected or changing circumstances has never been this easy.



100% instant decision
on all applications



Fully digital experience
where agent stays in control



Great lineup of riders
including Accelerated Death
Benefit for Chronic Illness

Let's Meet Erika



At age 30, Erika 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 Erika to access up to 50% of her death benefit if she is unable to perform two of the six Activities of Daily Living (ADLs) for chronic illness, as certified by a physician



At age 58, Erika has faced unexpected health challenges and decides to accelerate her benefit.

- She is unable to perform two of the six ADLs
- Her doctor certifies eligibility
- Erika can accelerate up to 50% of her death benefit

Original death benefit	Maximum benefit access*
\$200,000	\$100,000
Payout to Erika: \$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 Erika?

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 payment will be reduced pro rata based on the accelerated benefit
- Coverage continues for her beneficiaries

**Protect today.
Empower tomorrow.**



easytrak@sbli.com



888-234-7254, option 3