



# A simple way to show you care.

At Lumico Life Insurance Company, we can help you ensure your loved ones are always taken care of.

## Why Lumico Simplified Issue Whole Life insurance?

Financial payments for life's expenses can be very costly and you might be looking for ways to help lessen the burden on your family. Lumico Simplified Issue Whole Life insurance provides supplemental coverage for families to help with immediate cash needs and expenses.

## What are the benefits?

- Get insured quickly and easily up to \$50,000\*.
- Accumulates guaranteed cash value over time.
- Qualified applicants receive instant decision and immediate coverage.
- No medical exams, just a few health questions.
- No additional charges for monthly payments and no hidden policy fees.

\*Depending on risk class issued.

\*\*For ages 50-85, see Simplified Issue Final Expense insurance Fact Sheet.

Policy form numbers ICC18-LUM-WL-001, ICC18-LUM-GDB-001, LUM-WL-2018-001-CA, LUM-GDB-2018-001-CA and policy variations. Rider form numbers ICC16-GL-ACCEL DB-WL-001, ICC16-GL-ADB-002 and rider variations. Certain restrictions may apply. Guarantees are backed by the financial strength and claims-paying ability of the issuing company. Lumico Life Insurance Company does not currently offer conversion on any of its products.

Product specifications	
Issue ages**	Ages 40-49
Minimum face amount	\$5,000
Maximum face amount	\$50,000 for Preferred \$30,000 for Standard \$15,000 for Modified
Policy expiry	Age 121
Premium frequency	Annual, semi-annual, quarterly, monthly
Rider options	<u>Included:</u> • Accelerated Death <u>Optional:</u> • Accidental Death
Replacements	You can replace your existing life insurance policy with a new Lumico life insurance policy