

# It's time for the Spring into Summer SIFE Bonus Incentive!\*

Jump-start this season with extra cash when you sell Lumico Simplified Issue Final Expense.

## Here's how it works

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**Sell Lumico SIFE life insurance (one SIFE policy per policyholder). Qualifying policies must have:**

- Issue dates: 4/1/23 - 7/31/23.
- Effective dates: 4/1/23 - 7/31/23.

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**Watch your bonus grow with the more business you write.**

- Issue 5 to 9 apps: \$50 x total apps issued
- For 10 to 29 apps: \$100 x total apps issued
- For 30+ apps: \$200 x total apps issued

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**Enjoy your hard-earned cash!**

## Earn more now with Lumico SIFE!

**For Agent Use Only. Not for Public Distribution.**

\*To qualify for a cash bonus, Simplified Issue Final Expense (SIFE) policies underwritten by Lumico Life Insurance Company (Lumico) must be issued between 4/1/23 - 7/31/23, with an effective date of 7/31/23 or prior, and in-force after the 30 days free-look period. The bonus will be paid out at the end of the program, based on the number of policies issued and paid, excluding free looks and initial payment failures. Any policies lapsing in the first 6 months will be deducted from the number of policies in the bonus calculation and the difference in the recalculated bonus will be clawed back from the agent after 6 months. In months 7-12, any additional policies that lapse will be deducted from the number of policies at a rate of 50% (fractional policies will be rounded up for bonus purposes), with the difference in the recalculated bonus clawed back after 12 months. The bonus will only apply to one SIFE policy per policyholder. Lumico has the exclusive right to change the qualifications and/or rules for this program at any time, including cancellation. All decisions by Lumico regarding the program and/or its cancellation are final. Agents must be actively appointed and remain in good standing with Lumico throughout the duration of the contest period.