

Protect Now Term life insurance

Protect what matters most.

Lumico's Protect Now Term life insurance helps you pay for a mortgage on your home, replace lost income, protect your business and more.

- ✓ **Affordable** protection.
- ✓ No additional charges for monthly payments and **no hidden policy fees**.



Product specifications

Term lengths and issue ages	10, 15 and 20 year term: ages 18-65 30 year term: ages 18-50
Minimum face amount	\$50,000
Risk classes and maximum face amount	Platinum: \$1M ages <65, \$250K for age 65 Gold: \$500K ages <65, \$250K for age 65 Silver Non-Tobacco: \$250K for all ages Silver Tobacco: \$100K for all ages Bronze: \$100K for all ages
Policy expiry	Age 95
Premium frequency	Annual, semi-annual, quarterly, monthly
Rider options	<u>Included:</u> <ul style="list-style-type: none"> • Accelerated Death <u>Optional:</u> <ul style="list-style-type: none"> • Accidental Death • Dependent Child • Waiver of Premium

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.