

A solution that lasts a lifetime.

At Lumico Life Insurance Company, we make planning for the long-term easy with Lumico **Whole Life** insurance.

Lumico Whole Life insurance

When you think "Whole Life," think "entire life" coverage. Lumico Whole Life insurance is a simple, protection focused solution with affordable premiums and guaranteed cash value.

Benefits of Whole Life insurance

- Affordable, lifelong protection up to \$1M*
- Cash value accumulation
- Premiums and cash values guaranteed
- No additional charges for monthly payments and no hidden policy fees

Product specifications

| | |
|---------------------|---|
| Issue ages | 18-70 |
| Minimum face amount | \$30,000 |
| Maximum face amount | \$1,000,000 for ages 18-64 \$250,000 for ages 65-70 |
| Cash values | <ul style="list-style-type: none"> • All values guaranteed • Cash value equals face amount at age 121 and is paid to the owner if insured is still alive and policy is still in force • Cash value can be accessed via policy loan (no partial surrenders) |
| Premium structure | <ul style="list-style-type: none"> • Level and payable to age 120 • Premiums guaranteed for life of policy |
| Premium frequency | Annual, semi-annual, quarterly, monthly |
| Rider options | <p><u>Included:</u></p> <ul style="list-style-type: none"> • Accelerated Death <p><u>Optional:</u></p> <ul style="list-style-type: none"> • Accidental Death • Dependent Child |

*Depending on risk class and age.

Policy form numbers ICC17-LUM-WL-001 and policy variations. Rider form numbers ICC16-GL-ACCEL DB-WL-001, ICC16-GL-ADB-002, ICC16-GL-DC-001 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.