

**A solution that lasts a lifetime.**

At Lumico Life Insurance Company, we make planning for the long-term easy. Let us help you design a strategy today with Lumico **Whole Life** insurance.

**Why 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.

**What are the benefits?**

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

\*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.

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"> <li>• All values guaranteed</li> <li>• 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</li> <li>• Cash value can be accessed via policy loan (no partial surrenders)</li> </ul>
Premium structure	<ul style="list-style-type: none"> <li>• Level and payable to age 120</li> <li>• Premiums guaranteed for life of policy</li> </ul>
Premium frequency	Annual, semi-annual, quarterly, monthly
Rider options	<p><u>Included:</u></p> <ul style="list-style-type: none"> <li>• Accelerated Death</li> </ul> <p><u>Optional:</u></p> <ul style="list-style-type: none"> <li>• Accidental Death</li> <li>• Dependent Child</li> </ul>
Replacements	You can replace your existing life insurance policy with a new Lumico life insurance policy