

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 Final Expense insurance?

Financial payments for end of life expenses such as funeral and burial costs can be very expensive. Lumico Simplified Issue Final Expense insurance is a simple way for you to help lessen the burden on your family by ensuring they have the means to help cover these costs.

What are the benefits?

- Get insured quickly and easily up to \$50,000*.
- Some companies charge everybody the same price regardless of health - at Lumico, your health is important to us, so you're given a fair and affordable price that's suitable for you.
- Applicants receive instant decision and immediate coverage in about ten minutes.
- Solutions tailored to insurance needs for ages 50+
- No additional charges for monthly payment and no hidden policy fees.

*Depending on risk class and age.

** For ages 40-49, see the Simplified Issue Whole Life 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.

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Product specifications	
Issue ages**	Ages 50-85 Standard Ages 50-80 for Preferred and Modified
Minimum face amount	\$5,000
Maximum face amount	\$50,000 for Preferred at ages 50-60 \$40,000 for Preferred at ages 61-70 \$30,000 for Preferred at ages 71-75 \$20,000 for Preferred at ages 76-80 \$30,000 for Standard \$15,000 for Modified
Policy expiry	Age 121
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
Replacements	You can replace your existing life insurance policy with a new Lumico life insurance policy