



**Lumico Life Insurance Company's
SI Final Expense is an affordable option
for protecting end of life costs. Here's
some fuel to help you sell it.**

Features and benefits

- **Immediate coverage** up to \$30,000 in about 10 minutes
- **~90% instant decision** – customers receive a decision right away, and can be issued a policy as soon as they're approved
- Three tiered pricing available: ~75% of policyholders fall within the Preferred tier
- No additional fees or interest charges for paying monthly
- No hidden policy fees

Agent advantage

- Write business anytime, anywhere – in person, or over the phone
- Simple digital e-Application, **optimized for all devices**
- Ability for your clients to align payment dates with Social Security payments
- **Commission paid out weekly**, allowing faster payouts!

Competitive rates

Designed to effectively reach your senior market demographic

Market-leading price advantage for Preferred Non-Tobacco Male age 70 and Female age 65

More affordably priced than average competitor premiums in most segments

\$10K, Non-Smoker, Preferred rate class*	65 Female	65 Male	70 Female	70 Male	Policy Fees
Lumico Life Insurance Company	\$40.98	\$56.36	\$57.43	\$74.14	None
United of Omaha Life Insurance Company	\$41.01	\$56.48	\$53.24	\$74.61	\$36
Transamerica Life Insurance Company	\$42.11	\$57.19	\$54.63	\$75.53	\$42
Americo Financial Life and Annuity Ins.	\$52.83	\$65.40	\$65.60	\$86.49	\$40
Baltimore Life Insurance Company	\$52.02	\$65.16	\$66.06	\$83.88	\$60

*Average monthly premiums pulled from CompuLife as of 12/31/2020.