



**A simple way to  
show you care.**

At Lumico Life Insurance Company, we help you ensure your loved ones are always taken care of.

**Lumico Simplified Issue  
Whole Life insurance**

Financial payments for life’s expenses can be very costly and a burden on your family. Lumico Simplified Issue Whole Life insurance provides supplemental coverage for families to help with immediate cash needs and expenses.

**Benefits of Simplified Issue  
Whole Life insurance**

- Accumulates guaranteed cash value over time.
- No additional charges for monthly payments and no hidden policy fees.

**Product specifications**

Issue ages*	Ages 40-49
Minimum face amount	\$5,000
Maximum face amount	\$50,000 for Preferred \$30,000 for Standard \$15,000 for Modified
Policy expiry	Age 121
Premium frequency	Annual, semi-annual, quarterly, monthly
Rider options	<u>Included:</u> • Accelerated Death <u>Optional:</u> • Accidental Death

\*For ages 50-85, see Simplified Issue Final Expense 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.