



Plan-at-a-Glance

Final Expense Insurance – Simplified Issue

Underwritten by Lumico Life Insurance Company



Cash benefits to help your family pay for your funeral and other expenses

Financial payments for end of life expenses such as funeral and burial costs can be very expensive. 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.

Standard Features

Eligible Issue Ages: **Policy Expiry Age:** 121

Tier 1 (Preferred): 50 through 80 | **Tier 2 (Standard):** 50 through 85 | **Tier 3 (Modified):** 50 through 80

Face Amounts: (available in \$1,000 increments)

	Preferred (Tier 1)	Standard (Tier 2)*	Modified (Tier 3)*
Minimum Face Amount	\$5,000	\$5,000	\$5,000
Maximum Face Amount	\$50,000 (issue ages 50-60) \$40,000 (issue ages 61-70) \$30,000 (issue ages 71-75) \$20,000 (issue ages 76-80)	\$30,000**	\$15,000**
Death Benefit Payout:	Equal to Face Amount immediately when policy is issued	<ul style="list-style-type: none"> • YEAR 1: 25% of Face Amount • YEAR 2: 50% of Face Amount • YEAR 3: 75% of Face Amount 	<ul style="list-style-type: none"> • YEAR 1: 10% of Face Amount • YEAR 2: 25% of Face Amount • YEAR 3: 50% of Face Amount

* If death is accidental, the benefit payout = 100% of Face Amount

** 3-Year Graded Death Benefit

Accelerated Death Benefit:

This benefit provides a portion of your policy's Face Amount if you are diagnosed with a terminal condition, with a life expectancy of 12 months or less. This benefit is automatically included in every policy.

Face Amount	Accelerated Death Benefit Amount
\$5,000 - \$10,000	Equal to your policy's Face Amount
\$11,000 - \$20,000	\$10,000
\$21,000 - \$50,000	Minimum = \$10,000 Maximum = 50% of your policy's Face Amount

Examples – Final Expense Benefit Payout

EXAMPLE: Tier 1 (Preferred)

Terry was approved for the Tier 1 **“Preferred”** risk class with a **Face Amount of \$15,000**. Six months after purchasing the policy, Terry died of natural causes. Her beneficiary will receive a **Death Benefit payout of \$15,000** (the full Face Amount.)

Face Amount	X	Percentage	=	Death Benefit Payout
\$15,000		100%		\$15,000

EXAMPLE: Tier 2 (Standard)

Ross was approved for the Tier 2 **“Standard”** risk class with a **Face Amount of \$15,000**. Eighteen months after purchasing the policy, Ross died of natural causes. Because his death occurred during Year 2, his beneficiary will receive a **Death Benefit payout of \$7,500** (50% of the Face Amount.)

Face Amount	X	Percentage	=	Death Benefit Payout
\$15,000		50%		\$7,500

EXAMPLE: Tier 3 (Modified)

Sydney was approved for the Tier 3 **“Modified”** risk class with a **Face Amount of \$15,000**. Eighteen months after purchasing the policy, Sydney died of natural causes. Because her death occurred during Year 2, her beneficiary will receive a **Death Benefit payout of \$3,750** (25% of the Face Amount.)

Face Amount	X	Percentage	=	Death Benefit Payout
\$15,000		25%		\$3,750

Note: The examples shown are for illustration purposes only.

Optional Benefit Rider

You may add this benefit to your Final Expense Insurance policy for an additional premium.

Accidental Death:

This benefit rider provides an additional lump sum amount if you die due to an accident while your policy is in force.

- **Eligible Issue Ages:** 50 through 60 | **Expiry Age:** 70
- **Face Amount:** 100% of your policy's Face Amount (less any Accelerated Death Benefit paid)

Policy Exclusion: Suicide

For more information, contact your agent or visit us at YourLifeSecure.com

About Lumico Life Insurance Company

Lumico has an **“A”** rating by A.M. Best* – the leading rating agency of the insurance industry. **“A”** is excellent, and is the second highest of fifteen ratings that can be awarded. It means that Lumico is financially stable and secure. Lumico has a 50+ year track record helping insure individuals and families, and is part of Swiss Re, a global financial services organization.

**These ratings reflect claims paying ability but are not a guarantee of future performance.*

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