

Do your clients need immediate coverage at an affordable price?

Here's why agents choose Lumico SIFE.

A great choice for your clients!

- Coverage up to \$50k¹ in about 10 minutes with simplified underwriting
- Three tiers of pricing; ~88%² of applicants qualify for Preferred rates
- ~85%³ instant decision + instant issue = immediate peace of mind

A great choice for you!

- Simple digital e-Application - write business any time, anywhere
- Seamless process = faster commission payouts
- No labs, exams, and attending physician statements required in most cases

Lumico SIFE vs. the competition

Competitive pricing

No policy fees and no modal factors

Instant decision, immediate coverage

\$10K, Non-Smoker, Preferred rate class⁴

Total Monthly Cost

	Female			Male		
	Age 55	Age 60	Age 65	Age 55	Age 60	Age 65
Lumico SIFE	\$34.98	\$35.95	\$40.72	\$41.82	\$43.44	\$56.43
Americo Eagle Premier	\$37.89	\$41.34	\$52.83	\$46.47	\$52.16	\$65.40
Foresters PlanRight	\$32.47	\$37.22	\$43.38	\$39.25	\$47.06	\$57.71
CVS Health Accendo Final Expense	\$34.39	\$40.51	\$47.60	\$44.10	\$51.10	\$58.19
United of Omaha Living Promise	\$27.71	\$32.87	\$41.01	\$35.95	\$43.76	\$56.48