



# Plan-at-a-Glance | Texas

## Protect Now Term Life Insurance

Underwritten by Lumico Life Insurance Company

### Cash benefits to help secure your family's future

Life gets busy. And you might be looking for a way to make the most of your valuable time, while addressing your life insurance needs. *Protect Now* Term Life Insurance balances convenience and affordability; it can help you pay for a mortgage on your home, replace lost income, protect your business and more.

### Standard Features

**Eligible Issue Ages (as of your last birthday):** | **Policy Expiry Age:** 95

- **10, 15 and 20 Year Terms:** 18 through 65
- **30 Year Term:** 18 through 50

*Note: Premiums are level for your elected term period. You may renew your policy beyond the term period, with premiums increasing annually.*

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

	Risk Classes				
	Platinum*	Gold*	Silver non-nicotine	Silver nicotine users	Bronze non-nicotine
<b>Minimum Face Amount</b>	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000
<b>Maximum Face Amount</b>	\$1,000,000 (issue ages 18-64)	\$500,000 (issue ages 18-64)	\$250,000 (all ages)	\$100,000 (all ages)	\$100,000 (all ages)
	\$250,000 (issue age 65)	\$250,000 (issue age 65)			

\* For non-nicotine applicants and nicotine users

### 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.

- **Eligible Issue Ages:** Same as your base policy | **Expiry Age:** 95
- **Minimum Amount that can be Accelerated:** \$10,000 or 10% of your policy's face amount, whichever is greater
- **Maximum Amount that can be Accelerated:** 50% of your policy's face amount

*This benefit is intended to qualify for favorable tax treatment under the Internal Revenue Code of 1986, as amended. If the Accelerated Death Benefit qualifies for favorable tax treatment, the benefits will be excludable from income and not subject to federal taxation. Tax laws relating to accelerated death benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive accelerated death benefits excludable from income under federal law.*

*Receipt of Accelerated Death Benefits may affect an insured's, an insured's spouse's or an insured's family's eligibility for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), supplementary social security income (SSI), and drug assistance programs. You are advised to consult with a qualified tax advisor and with social service agencies concerning how receipt of such a payment will affect an insured's, an insured spouse's and an insured's family eligibility for public assistance.*

## Optional Benefit Riders

You may add one or more of the benefits listed below to your Term Life 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:** 18 through 60 | **Expiry Age:** 70
- **Face Amount:** 100% of your policy's face amount, up to \$250,000

### Dependent Child:

This benefit rider provides coverage for your dependent children.

- **Eligible Issue Ages:** 15 days - 22 years | **Expiry Age:** When child reaches age 25
- **Available Face Amounts:** \$2,000 - \$10,000 (in increments of \$1,000)
- Face amount for each child must be the same, and the total coverage for all children cannot exceed the face amount of your policy

### Disability Waiver of Premium: *(Not available for Silver or Bronze risk classes)*

This benefit rider waives the premiums due for your base policy and any riders while you are Totally Disabled for 6 months or longer while the policy and rider are in force.

- **Eligible Issue Ages:** 18 through 55 | **Expiry Age:** 65

#### "Totally Disabled" is defined as:

- During the first 24 months of your disability - a sickness or injury that prevents you from performing substantially all of the work of your regular occupation
- After the 24th month of your disability - a sickness or injury that prevents you from performing substantially all of the work of your regular occupation or any other occupation suited by education, training or experience
- Alternatively, loss of sight in both eyes, loss of use of both hands or feet, loss of use of one hand and one foot.

If Total Disability begins prior to age 60 and continues through age 65, premiums will be waived for the life of the policy (until age 95).

**Policy Exclusion:** Suicide, while sane or insane, within two years of policy issue

For more information, contact your agent or visit us at [YourLifeSecure.com](https://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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