



Protect Now Term Life Insurance

Sample Monthly Premium Rates

Face Amount: \$25,000 (Female)

Female, 10 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 2.02	\$ 2.91	\$ 5.68	\$ 9.04	\$ 3.93	\$ 4.83	\$ 10.37
30	\$ 2.04	\$ 3.43	\$ 6.68	\$ 10.64	\$ 4.41	\$ 5.27	\$ 11.31
40	\$ 2.47	\$ 4.45	\$ 8.68	\$ 13.81	\$ 6.87	\$ 7.52	\$ 16.16
50	\$ 3.93	\$ 8.52	\$ 16.60	\$ 26.39	\$ 15.47	\$ 18.87	\$ 40.56
60	\$ 7.56	\$ 16.18	\$ 31.56	\$ 50.16	\$ 27.06	\$ 40.81	\$ 87.72
65	\$ 12.08	\$ 24.87	\$ 48.50	\$ 77.10	\$ 41.56	\$ 71.64	\$ 154.02

Female, 15 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 2.10	\$ 3.00	\$ 5.83	\$ 9.29	\$ 3.93	\$ 5.12	\$ 11.00
30	\$ 2.16	\$ 3.43	\$ 6.68	\$ 10.64	\$ 4.41	\$ 5.77	\$ 12.39
40	\$ 2.62	\$ 4.45	\$ 8.68	\$ 13.81	\$ 7.45	\$ 8.50	\$ 18.27
50	\$ 4.27	\$ 8.64	\$ 16.85	\$ 26.79	\$ 18.10	\$ 19.77	\$ 42.50
60	\$ 9.37	\$ 19.52	\$ 38.06	\$ 60.50	\$ 34.12	\$ 49.56	\$ 106.54
65	\$ 15.43	\$ 29.45	\$ 57.43	\$ 91.31	\$ 53.39	\$ 76.79	\$ 165.08

Female, 20 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 2.35	\$ 3.16	\$ 6.16	\$ 9.81	\$ 4.04	\$ 5.27	\$ 11.31
30	\$ 2.37	\$ 3.79	\$ 7.37	\$ 11.75	\$ 4.52	\$ 6.41	\$ 13.79
40	\$ 2.91	\$ 5.14	\$ 10.02	\$ 15.93	\$ 8.79	\$ 10.31	\$ 22.16
50	\$ 5.10	\$ 10.22	\$ 19.93	\$ 31.70	\$ 22.35	\$ 24.27	\$ 52.16
60	\$ 11.60	\$ 25.45	\$ 49.62	\$ 78.91	\$ 34.31	\$ 64.62	\$ 138.93
65	\$ 21.87	\$ 38.60	\$ 75.27	\$ 119.66	\$ 57.31	\$ 121.31	\$ 260.81

Female, 30 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 2.91	\$ 4.10	\$ 8.00	\$ 12.70	\$ 5.14	\$ 7.60	\$ 16.33
30	\$ 3.00	\$ 4.39	\$ 8.56	\$ 13.62	\$ 6.89	\$ 8.79	\$ 18.89
40	\$ 4.16	\$ 7.12	\$ 13.87	\$ 22.08	\$ 12.66	\$ 14.35	\$ 30.85
50	\$ 8.66	\$ 15.60	\$ 30.41	\$ 48.35	\$ 33.00	\$ 33.68	\$ 72.41
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A

No policy fees or modal factors. For product information, please refer to the LifeSecure Plan-at-a-Glance for *Protect Now* Term Life Insurance flyer. The *Protect Now* Term Life Insurance product is underwritten by **Lumico Life Insurance Company — Lincoln, NE**.

Rates effective as of 12/05/2022

Policy Form Series: ICC21-LUM-PNT-001



Protect Now Term Life Insurance

Sample Monthly Premium Rates

Face Amount: \$25,000 (Male)

Male, 10 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 2.47	\$ 4.20	\$ 8.18	\$ 13.04	\$ 5.22	\$ 5.79	\$ 12.43
30	\$ 2.47	\$ 4.33	\$ 8.43	\$ 13.41	\$ 5.56	\$ 6.18	\$ 13.29
40	\$ 2.79	\$ 5.83	\$ 11.37	\$ 18.08	\$ 9.16	\$ 12.50	\$ 26.87
50	\$ 4.43	\$ 11.08	\$ 21.60	\$ 34.35	\$ 21.54	\$ 25.00	\$ 53.75
60	\$ 9.75	\$ 23.60	\$ 46.02	\$ 73.16	\$ 39.87	\$ 56.93	\$ 122.39
65	\$ 16.75	\$ 37.60	\$ 73.31	\$ 116.56	\$ 64.62	\$ 91.87	\$ 197.52

Male, 15 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 2.52	\$ 4.20	\$ 8.18	\$ 13.04	\$ 5.22	\$ 6.08	\$ 13.06
30	\$ 2.56	\$ 4.33	\$ 8.43	\$ 13.41	\$ 5.56	\$ 6.77	\$ 14.54
40	\$ 2.81	\$ 6.41	\$ 12.50	\$ 19.87	\$ 10.41	\$ 13.12	\$ 28.20
50	\$ 5.33	\$ 12.27	\$ 23.91	\$ 38.02	\$ 24.41	\$ 25.31	\$ 54.41
60	\$ 12.37	\$ 27.93	\$ 54.45	\$ 86.60	\$ 41.35	\$ 66.66	\$ 143.33
65	\$ 20.45	\$ 43.64	\$ 85.10	\$ 135.29	\$ 66.68	\$ 105.31	\$ 226.41

Male, 20 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 2.68	\$ 4.20	\$ 8.18	\$ 13.04	\$ 5.33	\$ 7.43	\$ 15.97
30	\$ 2.70	\$ 4.77	\$ 9.29	\$ 14.77	\$ 5.66	\$ 7.91	\$ 17.02
40	\$ 3.29	\$ 6.93	\$ 13.52	\$ 21.50	\$ 11.68	\$ 13.12	\$ 28.20
50	\$ 6.47	\$ 15.00	\$ 29.25	\$ 46.50	\$ 29.95	\$ 30.87	\$ 66.37
60	\$ 16.20	\$ 35.43	\$ 69.08	\$ 109.85	\$ 52.66	\$ 84.72	\$ 182.16
65	\$ 28.31	\$ 56.89	\$ 110.93	\$ 176.37	\$ 81.16	\$ 137.81	\$ 296.29

Male, 30 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 3.39	\$ 4.95	\$ 9.66	\$ 15.35	\$ 6.97	\$ 10.08	\$ 21.66
30	\$ 3.43	\$ 5.16	\$ 10.06	\$ 16.00	\$ 8.72	\$ 11.00	\$ 23.64
40	\$ 5.14	\$ 9.06	\$ 17.66	\$ 28.08	\$ 17.45	\$ 19.02	\$ 40.87
50	\$ 11.04	\$ 21.10	\$ 41.14	\$ 65.41	\$ 39.27	\$ 39.75	\$ 85.45
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A

No policy fees or modal factors. For product information, please refer to the LifeSecure Plan-at-a-Glance for *Protect Now* Term Life Insurance flyer. The *Protect Now* Term Life Insurance product is underwritten by **Lumico Life Insurance Company — Lincoln, NE.**

Rates effective as of 12/05/2022

Policy Form Series: ICC21-LUM-PNT-001



Protect Now Term Life Insurance

Sample Monthly Premium Rates

Face Amount: \$50,000 (Female)

Female, 10 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 4.04	\$ 5.83	\$ 11.37	\$ 18.08	\$ 7.87	\$ 9.66	\$ 20.75
30	\$ 4.08	\$ 6.87	\$ 13.37	\$ 21.29	\$ 8.83	\$ 10.54	\$ 22.62
40	\$ 4.95	\$ 8.91	\$ 17.37	\$ 27.62	\$ 13.75	\$ 15.04	\$ 32.33
50	\$ 7.87	\$ 17.04	\$ 33.20	\$ 52.79	\$ 30.95	\$ 37.75	\$ 81.12
60	\$ 15.12	\$ 32.37	\$ 63.12	\$ 100.33	\$ 54.12	\$ 81.62	\$ 175.45
65	\$ 24.16	\$ 49.75	\$ 97.00	\$ 154.20	\$ 83.12	\$ 143.29	\$ 308.04

Female, 15 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 4.20	\$ 6.00	\$ 11.66	\$ 18.58	\$ 7.87	\$ 10.25	\$ 22.00
30	\$ 4.33	\$ 6.87	\$ 13.37	\$ 21.29	\$ 8.83	\$ 11.54	\$ 24.79
40	\$ 5.25	\$ 8.91	\$ 17.37	\$ 27.62	\$ 14.91	\$ 17.00	\$ 36.54
50	\$ 8.54	\$ 17.29	\$ 33.70	\$ 53.58	\$ 36.20	\$ 39.54	\$ 85.00
60	\$ 18.75	\$ 39.04	\$ 76.12	\$ 121.00	\$ 68.25	\$ 99.12	\$ 213.08
65	\$ 30.87	\$ 58.91	\$ 114.87	\$ 182.62	\$ 106.79	\$ 153.58	\$ 330.16

Female, 20 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 4.70	\$ 6.33	\$ 12.33	\$ 19.62	\$ 8.08	\$ 10.54	\$ 22.62
30	\$ 4.75	\$ 7.58	\$ 14.75	\$ 23.50	\$ 9.04	\$ 12.83	\$ 27.58
40	\$ 5.83	\$ 10.29	\$ 20.04	\$ 31.87	\$ 17.58	\$ 20.62	\$ 44.33
50	\$ 10.20	\$ 20.45	\$ 39.87	\$ 63.41	\$ 44.70	\$ 48.54	\$ 104.33
60	\$ 23.20	\$ 50.91	\$ 99.25	\$ 157.83	\$ 68.62	\$ 129.25	\$ 277.87
65	\$ 43.75	\$ 77.20	\$ 150.54	\$ 239.33	\$ 114.62	\$ 242.62	\$ 521.62

Female, 30 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 5.83	\$ 8.20	\$ 16.00	\$ 25.41	\$ 10.29	\$ 15.20	\$ 32.66
30	\$ 6.00	\$ 8.79	\$ 17.12	\$ 27.25	\$ 13.79	\$ 17.58	\$ 37.79
40	\$ 8.33	\$ 14.25	\$ 27.75	\$ 44.16	\$ 25.33	\$ 28.70	\$ 61.70
50	\$ 17.33	\$ 31.20	\$ 60.83	\$ 96.70	\$ 66.00	\$ 67.37	\$ 144.83
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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Protect Now Term Life Insurance

Sample Monthly Premium Rates

Face Amount: \$50,000 (Male)

Male, 10 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 4.95	\$ 8.41	\$ 16.37	\$ 26.08	\$ 10.45	\$ 11.58	\$ 24.87
30	\$ 4.95	\$ 8.66	\$ 16.87	\$ 26.83	\$ 11.12	\$ 12.37	\$ 26.58
40	\$ 5.58	\$ 11.66	\$ 22.75	\$ 36.16	\$ 18.33	\$ 25.00	\$ 53.75
50	\$ 8.87	\$ 22.16	\$ 43.20	\$ 68.70	\$ 43.08	\$ 50.00	\$ 107.50
60	\$ 19.50	\$ 47.20	\$ 92.04	\$ 146.33	\$ 79.75	\$ 113.87	\$ 244.79
65	\$ 33.50	\$ 75.20	\$ 146.62	\$ 233.12	\$ 129.25	\$ 183.75	\$ 395.04

Male, 15 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 5.04	\$ 8.41	\$ 16.37	\$ 26.08	\$ 10.45	\$ 12.16	\$ 26.12
30	\$ 5.12	\$ 8.66	\$ 16.87	\$ 26.83	\$ 11.12	\$ 13.54	\$ 29.08
40	\$ 5.62	\$ 12.83	\$ 25.00	\$ 39.75	\$ 20.83	\$ 26.25	\$ 56.41
50	\$ 10.66	\$ 24.54	\$ 47.83	\$ 76.04	\$ 48.83	\$ 50.62	\$ 108.83
60	\$ 24.75	\$ 55.87	\$ 108.91	\$ 173.20	\$ 82.70	\$ 133.33	\$ 286.66
65	\$ 40.91	\$ 87.29	\$ 170.20	\$ 270.58	\$ 133.37	\$ 210.62	\$ 452.83

Male, 20 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 5.37	\$ 8.41	\$ 16.37	\$ 26.08	\$ 10.66	\$ 14.87	\$ 31.95
30	\$ 5.41	\$ 9.54	\$ 18.58	\$ 29.54	\$ 11.33	\$ 15.83	\$ 34.04
40	\$ 6.58	\$ 13.87	\$ 27.04	\$ 43.00	\$ 23.37	\$ 26.25	\$ 56.41
50	\$ 12.95	\$ 30.00	\$ 58.50	\$ 93.00	\$ 59.91	\$ 61.75	\$ 132.75
60	\$ 32.41	\$ 70.87	\$ 138.16	\$ 219.70	\$ 105.33	\$ 169.45	\$ 364.33
65	\$ 56.62	\$ 113.79	\$ 221.87	\$ 352.75	\$ 162.33	\$ 275.62	\$ 592.58

Male, 30 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 6.79	\$ 9.91	\$ 19.33	\$ 30.70	\$ 13.95	\$ 20.16	\$ 43.33
30	\$ 6.87	\$ 10.33	\$ 20.12	\$ 32.00	\$ 17.45	\$ 22.00	\$ 47.29
40	\$ 10.29	\$ 18.12	\$ 35.33	\$ 56.16	\$ 34.91	\$ 38.04	\$ 81.75
50	\$ 22.08	\$ 42.20	\$ 82.29	\$ 130.83	\$ 78.54	\$ 79.50	\$ 170.91
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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Policy Form Series: ICC21-LUM-PNT-001



Protect Now Term Life Insurance

Sample Monthly Premium Rates

Face Amount: \$100,000 (Female)

Female, 10 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 8.08	\$ 11.66	\$ 22.75	\$ 36.16	\$ 15.75	\$ 19.33	\$ 41.50
30	\$ 8.16	\$ 13.75	\$ 26.75	\$ 42.58	\$ 17.66	\$ 21.08	\$ 45.25
40	\$ 9.91	\$ 17.83	\$ 34.75	\$ 55.25	\$ 27.50	\$ 30.08	\$ 64.66
50	\$ 15.75	\$ 34.08	\$ 66.41	\$ 105.58	\$ 61.91	\$ 75.50	\$ 162.25
60	\$ 30.25	\$ 64.75	\$ 126.25	\$ 200.66	\$ 108.25	\$ 163.25	\$ 350.91
65	\$ 48.33	\$ 99.50	\$ 194.00	\$ 308.41	\$ 166.25	\$ 286.58	\$ 616.08

Female, 15 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 8.41	\$ 12.00	\$ 23.33	\$ 37.16	\$ 15.75	\$ 20.50	\$ 44.00
30	\$ 8.66	\$ 13.75	\$ 26.75	\$ 42.58	\$ 17.66	\$ 23.08	\$ 49.58
40	\$ 10.50	\$ 17.83	\$ 34.75	\$ 55.25	\$ 29.83	\$ 34.00	\$ 73.08
50	\$ 17.08	\$ 34.58	\$ 67.41	\$ 107.16	\$ 72.41	\$ 79.08	\$ 170.00
60	\$ 37.50	\$ 78.08	\$ 152.25	\$ 242.00	\$ 136.50	\$ 198.25	\$ 426.16
65	\$ 61.75	\$ 117.83	\$ 229.75	\$ 365.25	\$ 213.58	\$ 307.16	\$ 660.33

Female, 20 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 9.41	\$ 12.66	\$ 24.66	\$ 39.25	\$ 16.16	\$ 21.08	\$ 45.25
30	\$ 9.50	\$ 15.16	\$ 29.50	\$ 47.00	\$ 18.08	\$ 25.66	\$ 55.16
40	\$ 11.66	\$ 20.58	\$ 40.08	\$ 63.75	\$ 35.16	\$ 41.25	\$ 88.66
50	\$ 20.41	\$ 40.91	\$ 79.75	\$ 126.83	\$ 89.41	\$ 97.08	\$ 208.66
60	\$ 46.41	\$ 101.83	\$ 198.50	\$ 315.66	\$ 137.25	\$ 258.50	\$ 555.75
65	\$ 87.50	\$ 154.41	\$ 301.08	\$ 478.66	\$ 229.25	\$ 485.25	\$ 1,043.25

Female, 30 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 11.66	\$ 16.41	\$ 32.00	\$ 50.83	\$ 20.58	\$ 30.41	\$ 65.33
30	\$ 12.00	\$ 17.58	\$ 34.25	\$ 54.50	\$ 27.58	\$ 35.16	\$ 75.58
40	\$ 16.66	\$ 28.50	\$ 55.50	\$ 88.33	\$ 50.66	\$ 57.41	\$ 123.41
50	\$ 34.66	\$ 62.41	\$ 121.66	\$ 193.41	\$ 132.00	\$ 134.75	\$ 289.66
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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Protect Now Term Life Insurance

Sample Monthly Premium Rates

Face Amount: \$100,000 (Male)

Male, 10 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 9.91	\$ 16.83	\$ 32.75	\$ 52.16	\$ 20.91	\$ 23.16	\$ 49.75
30	\$ 9.91	\$ 17.33	\$ 33.75	\$ 53.66	\$ 22.25	\$ 24.75	\$ 53.16
40	\$ 11.16	\$ 23.33	\$ 45.50	\$ 72.33	\$ 36.66	\$ 50.00	\$ 107.50
50	\$ 17.75	\$ 44.33	\$ 86.41	\$ 137.41	\$ 86.16	\$ 100.00	\$ 215.00
60	\$ 39.00	\$ 94.41	\$ 184.08	\$ 292.66	\$ 159.50	\$ 227.75	\$ 489.58
65	\$ 67.00	\$ 150.41	\$ 293.25	\$ 466.25	\$ 258.50	\$ 367.50	\$ 790.08

Male, 15 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 10.08	\$ 16.83	\$ 32.75	\$ 52.16	\$ 20.91	\$ 24.33	\$ 52.25
30	\$ 10.25	\$ 17.33	\$ 33.75	\$ 53.66	\$ 22.25	\$ 27.08	\$ 58.16
40	\$ 11.25	\$ 25.66	\$ 50.00	\$ 79.50	\$ 41.66	\$ 52.50	\$ 112.83
50	\$ 21.33	\$ 49.08	\$ 95.66	\$ 152.08	\$ 97.66	\$ 101.25	\$ 217.66
60	\$ 49.50	\$ 111.75	\$ 217.83	\$ 346.41	\$ 165.41	\$ 266.66	\$ 573.33
65	\$ 81.83	\$ 174.58	\$ 340.41	\$ 541.16	\$ 266.75	\$ 421.25	\$ 905.66

Male, 20 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 10.75	\$ 16.83	\$ 32.75	\$ 52.16	\$ 21.33	\$ 29.75	\$ 63.91
30	\$ 10.83	\$ 19.08	\$ 37.16	\$ 59.08	\$ 22.66	\$ 31.66	\$ 68.08
40	\$ 13.16	\$ 27.75	\$ 54.08	\$ 86.00	\$ 46.75	\$ 52.50	\$ 112.83
50	\$ 25.91	\$ 60.00	\$ 117.00	\$ 186.00	\$ 119.83	\$ 123.50	\$ 265.50
60	\$ 64.83	\$ 141.75	\$ 276.33	\$ 439.41	\$ 210.66	\$ 338.91	\$ 728.66
65	\$ 113.25	\$ 227.58	\$ 443.75	\$ 705.50	\$ 324.66	\$ 551.25	\$ 1,185.16

Male, 30 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 13.58	\$ 19.83	\$ 38.66	\$ 61.41	\$ 27.91	\$ 40.33	\$ 86.66
30	\$ 13.75	\$ 20.66	\$ 40.25	\$ 64.00	\$ 34.91	\$ 44.00	\$ 94.58
40	\$ 20.58	\$ 36.25	\$ 70.66	\$ 112.33	\$ 69.83	\$ 76.08	\$ 163.50
50	\$ 44.16	\$ 84.41	\$ 164.58	\$ 261.66	\$ 157.08	\$ 159.00	\$ 341.83
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A

No policy fees or modal factors. For product information, please refer to the LifeSecure Plan-at-a-Glance for *Protect Now* Term Life Insurance flyer. The *Protect Now* Term Life Insurance product is underwritten by **Lumico Life Insurance Company — Lincoln, NE**.

Rates effective as of 12/05/2022



Protect Now Term Life Insurance

Sample Monthly Premium Rates

Face Amount: \$150,000 (Female)

Female, 10 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 12.12	\$ 17.50	\$ 34.12	N/A	\$ 23.62	\$ 29.00	N/A
30	\$ 12.25	\$ 20.62	\$ 40.12	N/A	\$ 26.50	\$ 31.62	N/A
40	\$ 14.87	\$ 26.75	\$ 52.12	N/A	\$ 41.25	\$ 45.12	N/A
50	\$ 23.62	\$ 51.12	\$ 99.62	N/A	\$ 92.87	\$ 113.25	N/A
60	\$ 45.37	\$ 97.12	\$ 189.37	N/A	\$ 162.37	\$ 244.87	N/A
65	\$ 72.50	\$ 149.25	\$ 291.00	N/A	\$ 249.37	\$ 429.87	N/A

Female, 15 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 12.62	\$ 18.00	\$ 35.00	N/A	\$ 23.62	\$ 30.75	N/A
30	\$ 13.00	\$ 20.62	\$ 40.12	N/A	\$ 26.50	\$ 34.62	N/A
40	\$ 15.75	\$ 26.75	\$ 52.12	N/A	\$ 44.75	\$ 51.00	N/A
50	\$ 25.62	\$ 51.87	\$ 101.12	N/A	\$ 108.62	\$ 118.62	N/A
60	\$ 56.25	\$ 117.12	\$ 228.37	N/A	\$ 204.75	\$ 297.37	N/A
65	\$ 92.62	\$ 176.75	\$ 344.62	N/A	\$ 320.37	\$ 460.75	N/A

Female, 20 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 14.12	\$ 19.00	\$ 37.00	N/A	\$ 24.25	\$ 31.62	N/A
30	\$ 14.25	\$ 22.75	\$ 44.25	N/A	\$ 27.12	\$ 38.50	N/A
40	\$ 17.50	\$ 30.87	\$ 60.12	N/A	\$ 52.75	\$ 61.87	N/A
50	\$ 30.62	\$ 61.37	\$ 119.62	N/A	\$ 134.12	\$ 145.62	N/A
60	\$ 69.62	\$ 152.75	\$ 297.75	N/A	\$ 205.87	\$ 387.75	N/A
65	\$ 131.25	\$ 231.62	\$ 451.62	N/A	\$ 343.87	\$ 727.87	N/A

Female, 30 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 17.50	\$ 24.62	\$ 48.00	N/A	\$ 30.87	\$ 45.62	N/A
30	\$ 18.00	\$ 26.37	\$ 51.37	N/A	\$ 41.37	\$ 52.75	N/A
40	\$ 25.00	\$ 42.75	\$ 83.25	N/A	\$ 76.00	\$ 86.12	N/A
50	\$ 52.00	\$ 93.62	\$ 182.50	N/A	\$ 198.00	\$ 202.12	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A

No policy fees or modal factors. For product information, please refer to the LifeSecure Plan-at-a-Glance for *Protect Now* Term Life Insurance flyer. The *Protect Now* Term Life Insurance product is underwritten by **Lumico Life Insurance Company — Lincoln, NE**.

Rates effective as of 12/05/2022

Policy Form Series: ICC21-LUM-PNT-001



Protect Now Term Life Insurance

Sample Monthly Premium Rates

Face Amount: \$150,000 (Male)

Male, 10 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 14.87	\$ 25.25	\$ 49.12	N/A	\$ 31.37	\$ 34.75	N/A
30	\$ 14.87	\$ 26.00	\$ 50.62	N/A	\$ 33.37	\$ 37.12	N/A
40	\$ 16.75	\$ 35.00	\$ 68.25	N/A	\$ 55.00	\$ 75.00	N/A
50	\$ 26.62	\$ 66.50	\$ 129.62	N/A	\$ 129.25	\$ 150.00	N/A
60	\$ 58.50	\$ 141.62	\$ 276.12	N/A	\$ 239.25	\$ 341.62	N/A
65	\$ 100.50	\$ 225.62	\$ 439.87	N/A	\$ 387.75	\$ 551.25	N/A

Male, 15 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 15.12	\$ 25.25	\$ 49.12	N/A	\$ 31.37	\$ 36.50	N/A
30	\$ 15.37	\$ 26.00	\$ 50.62	N/A	\$ 33.37	\$ 40.62	N/A
40	\$ 16.87	\$ 38.50	\$ 75.00	N/A	\$ 62.50	\$ 78.75	N/A
50	\$ 32.00	\$ 73.62	\$ 143.50	N/A	\$ 146.50	\$ 151.87	N/A
60	\$ 74.25	\$ 167.62	\$ 326.75	N/A	\$ 248.12	\$ 400.00	N/A
65	\$ 122.75	\$ 261.87	\$ 510.62	N/A	\$ 400.12	\$ 631.87	N/A

Male, 20 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 16.12	\$ 25.25	\$ 49.12	N/A	\$ 32.00	\$ 44.62	N/A
30	\$ 16.25	\$ 28.62	\$ 55.75	N/A	\$ 34.00	\$ 47.50	N/A
40	\$ 19.75	\$ 41.62	\$ 81.12	N/A	\$ 70.12	\$ 78.75	N/A
50	\$ 38.87	\$ 90.00	\$ 175.50	N/A	\$ 179.75	\$ 185.25	N/A
60	\$ 97.25	\$ 212.62	\$ 414.50	N/A	\$ 316.00	\$ 508.37	N/A
65	\$ 169.87	\$ 341.37	\$ 665.62	N/A	\$ 487.00	\$ 826.87	N/A

Male, 30 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 20.37	\$ 29.75	\$ 58.00	N/A	\$ 41.87	\$ 60.50	N/A
30	\$ 20.62	\$ 31.00	\$ 60.37	N/A	\$ 52.37	\$ 66.00	N/A
40	\$ 30.87	\$ 54.37	\$ 106.00	N/A	\$ 104.75	\$ 114.12	N/A
50	\$ 66.25	\$ 126.62	\$ 246.87	N/A	\$ 235.62	\$ 238.50	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A

No policy fees or modal factors. For product information, please refer to the LifeSecure Plan-at-a-Glance for *Protect Now* Term Life Insurance flyer. The *Protect Now* Term Life Insurance product is underwritten by **Lumico Life Insurance Company — Lincoln, NE.**

Rates effective as of 12/05/2022



Protect Now Term Life Insurance

Sample Monthly Premium Rates

Face Amount: \$200,000 (Female)

Female, 10 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 16.16	\$ 23.33	\$ 45.50	N/A	\$ 31.50	\$ 38.66	N/A
30	\$ 16.33	\$ 27.50	\$ 53.50	N/A	\$ 35.33	\$ 42.16	N/A
40	\$ 19.83	\$ 35.66	\$ 69.50	N/A	\$ 55.00	\$ 60.16	N/A
50	\$ 31.50	\$ 68.16	\$ 132.83	N/A	\$ 123.83	\$ 151.00	N/A
60	\$ 60.50	\$ 129.50	\$ 252.50	N/A	\$ 216.50	\$ 326.50	N/A
65	\$ 96.66	\$ 199.00	\$ 388.00	N/A	\$ 332.50	\$ 573.16	N/A

Female, 15 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 16.83	\$ 24.00	\$ 46.66	N/A	\$ 31.50	\$ 41.00	N/A
30	\$ 17.33	\$ 27.50	\$ 53.50	N/A	\$ 35.33	\$ 46.16	N/A
40	\$ 21.00	\$ 35.66	\$ 69.50	N/A	\$ 59.66	\$ 68.00	N/A
50	\$ 34.16	\$ 69.16	\$ 134.83	N/A	\$ 144.83	\$ 158.16	N/A
60	\$ 75.00	\$ 156.16	\$ 304.50	N/A	\$ 273.00	\$ 396.50	N/A
65	\$ 123.50	\$ 235.66	\$ 459.50	N/A	\$ 427.16	\$ 614.33	N/A

Female, 20 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 18.83	\$ 25.33	\$ 49.33	N/A	\$ 32.33	\$ 42.16	N/A
30	\$ 19.00	\$ 30.33	\$ 59.00	N/A	\$ 36.16	\$ 51.33	N/A
40	\$ 23.33	\$ 41.16	\$ 80.16	N/A	\$ 70.33	\$ 82.50	N/A
50	\$ 40.83	\$ 81.83	\$ 159.50	N/A	\$ 178.83	\$ 194.16	N/A
60	\$ 92.83	\$ 203.66	\$ 397.00	N/A	\$ 274.50	\$ 517.00	N/A
65	\$ 175.00	\$ 308.83	\$ 602.16	N/A	\$ 458.50	\$ 970.50	N/A

Female, 30 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 23.33	\$ 32.83	\$ 64.00	N/A	\$ 41.16	\$ 60.83	N/A
30	\$ 24.00	\$ 35.16	\$ 68.50	N/A	\$ 55.16	\$ 70.33	N/A
40	\$ 33.33	\$ 57.00	\$ 111.00	N/A	\$ 101.33	\$ 114.83	N/A
50	\$ 69.33	\$ 124.83	\$ 243.33	N/A	\$ 264.00	\$ 269.50	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A

No policy fees or modal factors. For product information, please refer to the LifeSecure Plan-at-a-Glance for *Protect Now* Term Life Insurance flyer. The *Protect Now* Term Life Insurance product is underwritten by **Lumico Life Insurance Company — Lincoln, NE.**

Rates effective as of 12/05/2022

Policy Form Series: ICC21-LUM-PNT-001



Protect Now Term Life Insurance

Sample Monthly Premium Rates

Face Amount: \$200,000 (Male)

Male, 10 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 19.83	\$ 33.66	\$ 65.50	N/A	\$ 41.83	\$ 46.33	N/A
30	\$ 19.83	\$ 34.66	\$ 67.50	N/A	\$ 44.50	\$ 49.50	N/A
40	\$ 22.33	\$ 46.66	\$ 91.00	N/A	\$ 73.33	\$ 100.00	N/A
50	\$ 35.50	\$ 88.66	\$ 172.83	N/A	\$ 172.33	\$ 200.00	N/A
60	\$ 78.00	\$ 188.83	\$ 368.16	N/A	\$ 319.00	\$ 455.50	N/A
65	\$ 134.00	\$ 300.83	\$ 586.50	N/A	\$ 517.00	\$ 735.00	N/A

Male, 15 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 20.16	\$ 33.66	\$ 65.50	N/A	\$ 41.83	\$ 48.66	N/A
30	\$ 20.50	\$ 34.66	\$ 67.50	N/A	\$ 44.50	\$ 54.16	N/A
40	\$ 22.50	\$ 51.33	\$ 100.00	N/A	\$ 83.33	\$ 105.00	N/A
50	\$ 42.66	\$ 98.16	\$ 191.33	N/A	\$ 195.33	\$ 202.50	N/A
60	\$ 99.00	\$ 223.50	\$ 435.66	N/A	\$ 330.83	\$ 533.33	N/A
65	\$ 163.66	\$ 349.16	\$ 680.83	N/A	\$ 533.50	\$ 842.50	N/A

Male, 20 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 21.50	\$ 33.66	\$ 65.50	N/A	\$ 42.66	\$ 59.50	N/A
30	\$ 21.66	\$ 38.16	\$ 74.33	N/A	\$ 45.33	\$ 63.33	N/A
40	\$ 26.33	\$ 55.50	\$ 108.16	N/A	\$ 93.50	\$ 105.00	N/A
50	\$ 51.83	\$ 120.00	\$ 234.00	N/A	\$ 239.66	\$ 247.00	N/A
60	\$ 129.66	\$ 283.50	\$ 552.66	N/A	\$ 421.33	\$ 677.83	N/A
65	\$ 226.50	\$ 455.16	\$ 887.50	N/A	\$ 649.33	\$ 1,102.50	N/A

Male, 30 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 27.16	\$ 39.66	\$ 77.33	N/A	\$ 55.83	\$ 80.66	N/A
30	\$ 27.50	\$ 41.33	\$ 80.50	N/A	\$ 69.83	\$ 88.00	N/A
40	\$ 41.16	\$ 72.50	\$ 141.33	N/A	\$ 139.66	\$ 152.16	N/A
50	\$ 88.33	\$ 168.83	\$ 329.16	N/A	\$ 314.16	\$ 318.00	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A

No policy fees or modal factors. For product information, please refer to the LifeSecure Plan-at-a-Glance for *Protect Now* Term Life Insurance flyer. The *Protect Now* Term Life Insurance product is underwritten by **Lumico Life Insurance Company — Lincoln, NE**.

Rates effective as of 12/05/2022



Protect Now Term Life Insurance

Sample Monthly Premium Rates

Face Amount: \$250,000 (Female)

Female, 10 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 10.62	\$ 20.41	\$ 39.79	N/A	\$ 32.29	\$ 32.70	N/A
30	\$ 10.62	\$ 24.16	\$ 47.08	N/A	\$ 32.70	\$ 38.33	N/A
40	\$ 14.37	\$ 35.41	\$ 68.95	N/A	\$ 51.45	\$ 63.95	N/A
50	\$ 25.83	\$ 64.37	\$ 125.41	N/A	\$ 126.25	\$ 160.41	N/A
60	\$ 56.25	\$ 146.25	\$ 285.00	N/A	\$ 225.41	\$ 346.87	N/A
65	\$ 91.66	\$ 208.75	\$ 406.87	N/A	\$ 415.62	\$ 608.95	N/A

Female, 15 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 11.45	\$ 20.41	\$ 39.79	N/A	\$ 32.70	\$ 35.00	N/A
30	\$ 11.66	\$ 24.16	\$ 47.08	N/A	\$ 33.12	\$ 40.41	N/A
40	\$ 15.83	\$ 39.16	\$ 76.25	N/A	\$ 52.70	\$ 67.08	N/A
50	\$ 31.45	\$ 84.37	\$ 164.37	N/A	\$ 151.45	\$ 168.12	N/A
60	\$ 69.79	\$ 193.12	\$ 376.45	N/A	\$ 273.33	\$ 421.25	N/A
65	\$ 127.91	\$ 284.37	\$ 554.37	N/A	\$ 533.95	\$ 652.70	N/A

Female, 20 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 12.91	\$ 20.41	\$ 39.79	N/A	\$ 34.37	\$ 37.50	N/A
30	\$ 13.33	\$ 24.16	\$ 47.08	N/A	\$ 39.37	\$ 45.00	N/A
40	\$ 18.33	\$ 39.37	\$ 76.66	N/A	\$ 75.41	\$ 87.70	N/A
50	\$ 39.37	\$ 85.20	\$ 166.04	N/A	\$ 190.20	\$ 206.25	N/A
60	\$ 97.70	\$ 214.37	\$ 417.91	N/A	\$ 334.58	\$ 549.37	N/A
65	\$ 188.54	\$ 351.04	\$ 684.37	N/A	\$ 573.12	\$ 1,031.04	N/A

Female, 30 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 18.12	\$ 25.83	\$ 50.20	N/A	\$ 43.12	\$ 57.70	N/A
30	\$ 19.79	\$ 27.70	\$ 53.95	N/A	\$ 49.16	\$ 68.75	N/A
40	\$ 28.33	\$ 50.83	\$ 98.95	N/A	\$ 109.58	\$ 122.29	N/A
50	\$ 64.37	\$ 125.00	\$ 243.75	N/A	\$ 285.62	\$ 286.25	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A

No policy fees or modal factors. For product information, please refer to the LifeSecure Plan-at-a-Glance for *Protect Now* Term Life Insurance flyer. The *Protect Now* Term Life Insurance product is underwritten by **Lumico Life Insurance Company — Lincoln, NE.**

Rates effective as of 12/05/2022



Protect Now Term Life Insurance

Sample Monthly Premium Rates

Face Amount: \$200,000 (Male)

Male, 10 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 12.08	\$ 27.29	\$ 53.12	N/A	\$ 41.87	\$ 43.54	N/A
30	\$ 12.50	\$ 29.16	\$ 56.87	N/A	\$ 42.70	\$ 46.66	N/A
40	\$ 16.04	\$ 44.79	\$ 87.29	N/A	\$ 65.41	\$ 83.12	N/A
50	\$ 31.87	\$ 89.16	\$ 173.75	N/A	\$ 178.95	\$ 204.58	N/A
60	\$ 78.33	\$ 233.95	\$ 456.04	N/A	\$ 332.50	\$ 483.95	N/A
65	\$ 129.58	\$ 372.91	\$ 727.08	N/A	\$ 646.25	\$ 780.83	N/A

Male, 15 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 13.12	\$ 27.29	\$ 53.12	N/A	\$ 44.58	\$ 47.29	N/A
30	\$ 13.12	\$ 30.00	\$ 58.33	N/A	\$ 46.66	\$ 50.83	N/A
40	\$ 18.95	\$ 56.45	\$ 110.00	N/A	\$ 76.04	\$ 88.33	N/A
50	\$ 41.25	\$ 113.54	\$ 221.25	N/A	\$ 206.45	\$ 215.20	N/A
60	\$ 108.33	\$ 277.29	\$ 540.62	N/A	\$ 356.04	\$ 566.66	N/A
65	\$ 170.41	\$ 415.62	\$ 810.41	N/A	\$ 666.87	\$ 895.20	N/A

Male, 20 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 15.62	\$ 27.29	\$ 53.12	N/A	\$ 44.79	\$ 53.54	N/A
30	\$ 15.83	\$ 30.20	\$ 58.75	N/A	\$ 50.41	\$ 58.95	N/A
40	\$ 21.25	\$ 56.66	\$ 110.41	N/A	\$ 100.41	\$ 111.66	N/A
50	\$ 51.25	\$ 130.62	\$ 254.58	N/A	\$ 256.25	\$ 262.50	N/A
60	\$ 136.66	\$ 345.62	\$ 673.95	N/A	\$ 508.54	\$ 720.20	N/A
65	\$ 261.25	\$ 560.20	\$ 1,092.29	N/A	\$ 811.66	\$ 1,171.25	N/A

Male, 30 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 23.54	\$ 33.95	\$ 66.04	N/A	\$ 57.29	\$ 77.70	N/A
30	\$ 23.95	\$ 35.20	\$ 68.54	N/A	\$ 65.83	\$ 91.87	N/A
40	\$ 36.25	\$ 86.25	\$ 168.12	N/A	\$ 123.95	\$ 161.25	N/A
50	\$ 88.75	\$ 206.66	\$ 402.91	N/A	\$ 340.00	\$ 367.50	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A

No policy fees or modal factors. For product information, please refer to the LifeSecure Plan-at-a-Glance for *Protect Now* Term Life Insurance flyer. The *Protect Now* Term Life Insurance product is underwritten by **Lumico Life Insurance Company — Lincoln, NE.**

Rates effective as of 12/05/2022

Policy Form Series: ICC21-LUM-PNT-001



Protect Now Term Life Insurance

Sample Monthly Premium Rates

Face Amount: \$500,000 (Female; Platinum, Gold only)

Female, 10 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 21.25	\$ 40.83	N/A	N/A	\$ 64.58	\$ 65.41	N/A
30	\$ 21.25	\$ 48.33	N/A	N/A	\$ 65.41	\$ 76.66	N/A
40	\$ 28.75	\$ 70.83	N/A	N/A	\$ 102.91	\$ 127.91	N/A
50	\$ 51.66	\$ 128.75	N/A	N/A	\$ 252.50	\$ 320.83	N/A
60	\$ 112.50	\$ 292.50	N/A	N/A	\$ 450.83	\$ 693.75	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Female, 15 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 22.91	\$ 40.83	N/A	N/A	\$ 65.41	\$ 70.00	N/A
30	\$ 23.33	\$ 48.33	N/A	N/A	\$ 66.25	\$ 80.83	N/A
40	\$ 31.66	\$ 78.33	N/A	N/A	\$ 105.41	\$ 134.16	N/A
50	\$ 62.91	\$ 168.75	N/A	N/A	\$ 302.91	\$ 336.25	N/A
60	\$ 139.58	\$ 386.25	N/A	N/A	\$ 546.66	\$ 842.50	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Female, 20 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 25.83	\$ 40.83	N/A	N/A	\$ 68.75	\$ 75.00	N/A
30	\$ 26.66	\$ 48.33	N/A	N/A	\$ 78.75	\$ 90.00	N/A
40	\$ 36.66	\$ 78.75	N/A	N/A	\$ 150.83	\$ 175.41	N/A
50	\$ 78.75	\$ 170.41	N/A	N/A	\$ 380.41	\$ 412.50	N/A
60	\$ 195.41	\$ 428.75	N/A	N/A	\$ 669.16	\$ 1,098.75	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Female, 30 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 36.25	\$ 51.66	N/A	N/A	\$ 86.25	\$ 115.41	N/A
30	\$ 39.58	\$ 55.41	N/A	N/A	\$ 98.33	\$ 137.50	N/A
40	\$ 56.66	\$ 101.66	N/A	N/A	\$ 219.16	\$ 244.58	N/A
50	\$ 128.75	\$ 250.00	N/A	N/A	\$ 571.25	\$ 572.50	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A

No policy fees or modal factors. For product information, please refer to the LifeSecure Plan-at-a-Glance for *Protect Now* Term Life Insurance flyer. The *Protect Now* Term Life Insurance product is underwritten by **Lumico Life Insurance Company — Lincoln, NE.**

Rates effective as of 12/05/2022

Policy Form Series: ICC21-LUM-PNT-001



Protect Now Term Life Insurance

Sample Monthly Premium Rates

Face Amount: \$500,000 (Male; Platinum, Gold only)

Male, 10 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 24.16	\$ 54.58	N/A	N/A	\$ 83.75	\$ 87.08	N/A
30	\$ 25.00	\$ 58.33	N/A	N/A	\$ 85.41	\$ 93.33	N/A
40	\$ 32.08	\$ 89.58	N/A	N/A	\$ 130.83	\$ 166.25	N/A
50	\$ 63.75	\$ 178.33	N/A	N/A	\$ 357.91	\$ 409.16	N/A
60	\$ 156.66	\$ 467.91	N/A	N/A	\$ 665.00	\$ 967.91	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Male, 15 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 26.25	\$ 54.58	N/A	N/A	\$ 89.16	\$ 94.58	N/A
30	\$ 26.25	\$ 60.00	N/A	N/A	\$ 93.33	\$ 101.66	N/A
40	\$ 37.91	\$ 112.91	N/A	N/A	\$ 152.08	\$ 176.66	N/A
50	\$ 82.50	\$ 227.08	N/A	N/A	\$ 412.91	\$ 430.41	N/A
60	\$ 216.66	\$ 554.58	N/A	N/A	\$ 712.08	\$ 1,133.33	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Male, 20 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 31.25	\$ 54.58	N/A	N/A	\$ 89.58	\$ 107.08	N/A
30	\$ 31.66	\$ 60.41	N/A	N/A	\$ 100.83	\$ 117.91	N/A
40	\$ 42.50	\$ 113.33	N/A	N/A	\$ 200.83	\$ 223.33	N/A
50	\$ 102.50	\$ 261.25	N/A	N/A	\$ 512.50	\$ 525.00	N/A
60	\$ 273.33	\$ 691.25	N/A	N/A	\$ 1,017.08	\$ 1,440.41	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Male, 30 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 47.08	\$ 67.91	N/A	N/A	\$ 114.58	\$ 155.41	N/A
30	\$ 47.91	\$ 70.41	N/A	N/A	\$ 131.66	\$ 183.75	N/A
40	\$ 72.50	\$ 172.50	N/A	N/A	\$ 247.91	\$ 322.50	N/A
50	\$ 177.50	\$ 413.33	N/A	N/A	\$ 680.00	\$ 735.00	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A

No policy fees or modal factors. For product information, please refer to the LifeSecure Plan-at-a-Glance for *Protect Now* Term Life Insurance flyer. The *Protect Now* Term Life Insurance product is underwritten by **Lumico Life Insurance Company — Lincoln, NE.**

Rates effective as of 12/05/2022



Protect Now Term Life Insurance

Sample Monthly Premium Rates

Face Amount: \$1,000,000 (Female; Platinum only)

Female, 10 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 42.50	N/A	N/A	N/A	\$ 129.16	N/A	N/A
30	\$ 42.50	N/A	N/A	N/A	\$ 130.83	N/A	N/A
40	\$ 57.50	N/A	N/A	N/A	\$ 205.83	N/A	N/A
50	\$ 103.33	N/A	N/A	N/A	\$ 505.00	N/A	N/A
60	\$ 225.00	N/A	N/A	N/A	\$ 901.66	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Female, 15 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 45.83	N/A	N/A	N/A	\$ 130.83	N/A	N/A
30	\$ 46.66	N/A	N/A	N/A	\$ 132.50	N/A	N/A
40	\$ 63.33	N/A	N/A	N/A	\$ 210.83	N/A	N/A
50	\$ 125.83	N/A	N/A	N/A	\$ 605.83	N/A	N/A
60	\$ 279.16	N/A	N/A	N/A	\$ 1,093.33	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Female, 20 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 51.66	N/A	N/A	N/A	\$ 137.50	N/A	N/A
30	\$ 53.33	N/A	N/A	N/A	\$ 157.50	N/A	N/A
40	\$ 73.33	N/A	N/A	N/A	\$ 301.66	N/A	N/A
50	\$ 157.50	N/A	N/A	N/A	\$ 760.83	N/A	N/A
60	\$ 390.83	N/A	N/A	N/A	\$ 1,338.33	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Female, 30 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 72.50	N/A	N/A	N/A	\$ 172.50	N/A	N/A
30	\$ 79.16	N/A	N/A	N/A	\$ 196.66	N/A	N/A
40	\$ 113.33	N/A	N/A	N/A	\$ 438.33	N/A	N/A
50	\$ 257.50	N/A	N/A	N/A	\$ 1,142.50	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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Rates effective as of 12/05/2022



Protect Now Term Life Insurance

Sample Monthly Premium Rates

Face Amount: \$1,000,000 (Male; Platinum only)

Male, 10 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 48.33	N/A	N/A	N/A	\$ 167.50	N/A	N/A
30	\$ 50.00	N/A	N/A	N/A	\$ 170.83	N/A	N/A
40	\$ 64.16	N/A	N/A	N/A	\$ 261.66	N/A	N/A
50	\$ 127.50	N/A	N/A	N/A	\$ 715.83	N/A	N/A
60	\$ 313.33	N/A	N/A	N/A	\$ 1,330.00	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Male, 15 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 52.50	N/A	N/A	N/A	\$ 178.33	N/A	N/A
30	\$ 52.50	N/A	N/A	N/A	\$ 186.66	N/A	N/A
40	\$ 75.83	N/A	N/A	N/A	\$ 304.16	N/A	N/A
50	\$ 165.00	N/A	N/A	N/A	\$ 825.83	N/A	N/A
60	\$ 433.33	N/A	N/A	N/A	\$ 1,424.16	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Male, 20 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 62.50	N/A	N/A	N/A	\$ 179.16	N/A	N/A
30	\$ 63.33	N/A	N/A	N/A	\$ 201.66	N/A	N/A
40	\$ 85.00	N/A	N/A	N/A	\$ 401.66	N/A	N/A
50	\$ 205.00	N/A	N/A	N/A	\$ 1,025.00	N/A	N/A
60	\$ 546.66	N/A	N/A	N/A	\$ 2,034.16	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Male, 30 Year Term		Risk Class					
Age	Platinum Nontobacco	Gold Nontobacco	Silver Nontobacco	Bronze Nontobacco	Platinum Tobacco	Gold Tobacco	Silver Tobacco
20	\$ 94.16	N/A	N/A	N/A	\$ 229.16	N/A	N/A
30	\$ 95.83	N/A	N/A	N/A	\$ 263.33	N/A	N/A
40	\$ 145.00	N/A	N/A	N/A	\$ 495.83	N/A	N/A
50	\$ 355.00	N/A	N/A	N/A	\$ 1,360.00	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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Rates effective as of 12/05/2022

Policy Form Series: ICC21-LUM-PNT-001