

Lumico

insurance made clear

Guide to doing business for Agents

LUMICO LIFE INSURANCE COMPANY

For Agent Use Only



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OVERVIEW

Congratulations on being appointed to sell Lumico Life Insurance Company (Lumico) products!

This guide to doing business has been created to ensure that you have the proper tools and resources needed to get started with selling Lumico. Not all materials noted in this guide can be found here. Materials such as the Underwriting Guide and state-specific consumer materials can be found in the Resources section in your Agent Portal. Please log-in to your Agent Portal to access.

This guide has been designed as a collection of numerous marketing materials – both agent-use only and consumer facing materials.

Let's get started!

INTRODUCTION TO LUMICO

OUR STORY

Lumico Life Insurance Company is here to help make life just a little bit easier. Our solutions are clear, and everything we do, is designed to create a great experience for our customers.

We recognize that buying insurance can be complicated, confusing and tough — but with Lumico, it doesn't have to be.

Here's why:



We offer simple, clear and **affordable** life insurance.



Lumico's **straightforward digital platform** and capabilities enable qualified applicants to receive instant decision and immediate coverage in about **10 minutes**.



While other carriers may require medical exams and lengthy underwriting decisions to process your applications, **we keep it simple**.



We work to **understand customers' needs** and embed those into the purchasing journey.

*That's
why our
customers
choose
Lumico.*



More about Lumico

Lumico is rated "A" (Excellent) by A.M. Best¹, the leading insurance rating agency. As the second highest rating that is awarded, this means that Lumico is financially stable and secure.

Lumico is also rated A+ by the Better Business Bureau (BBB)². This shows that we're committed to providing excellent customer service, and we're operating in a way that people can trust.

With millions of dollars of life insurance coverage in force, Lumico protects thousands of satisfied customers every day. We have an impeccable 50+ years of experience insuring individuals just like you.

Lumico is proud to be part of Swiss Re, a global financial services organization and Fortune 500 company that has been protecting families since 1865.



¹These ratings reflect claims paying ability but are not a guarantee of future performance, as of May 2019.

²BBB rating is current as of July 2020 and is not a guarantee of a business's reliability or performance.



Policy issuance
within 24 hours



Claims processing
in ~4 days



First call resolution
~94% of the time

What our customers are saying

"Lumico was very affordable to my needs and very easy to get the process started with an agent."

- Margie V.

"Simple process, great follow up and delivery."

- Roger C.

"They worked hard to find the best insurance for me."


- Beverly H.

"I like the service and the quickness in getting insured."

- Carolyn W.

"Simple, fast, excellent service."

- Ana V.



What is Simplified Issue Final Expense life insurance?

Lumico's Simplified Issue Final Expense life insurance is an easy way to help you set aside proper funds to help your family pay for end of life costs.

With no medical exam, and just a few quick health questions to answer, it's a simple solution to help lessen the burden on your loved ones by ensuring they have the means to cover unexpected medical bills and funeral expenses.

FOR EXTRA PROTECTION

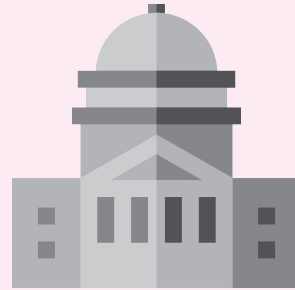


DID YOU KNOW?

Final expense insurance can be used to cover **funeral costs and medical bills.**



Funeral expenses can cost up to **\$15,000¹**



The most your family will receive from **social security** is a one-time payment of **\$255²**

Debt is a serious financial issue for many Americans.

\$17,943

is the average out-of-pocket costs for medically bankrupt families³

~40%

of Americans will leave their families in financial distress when they die⁴

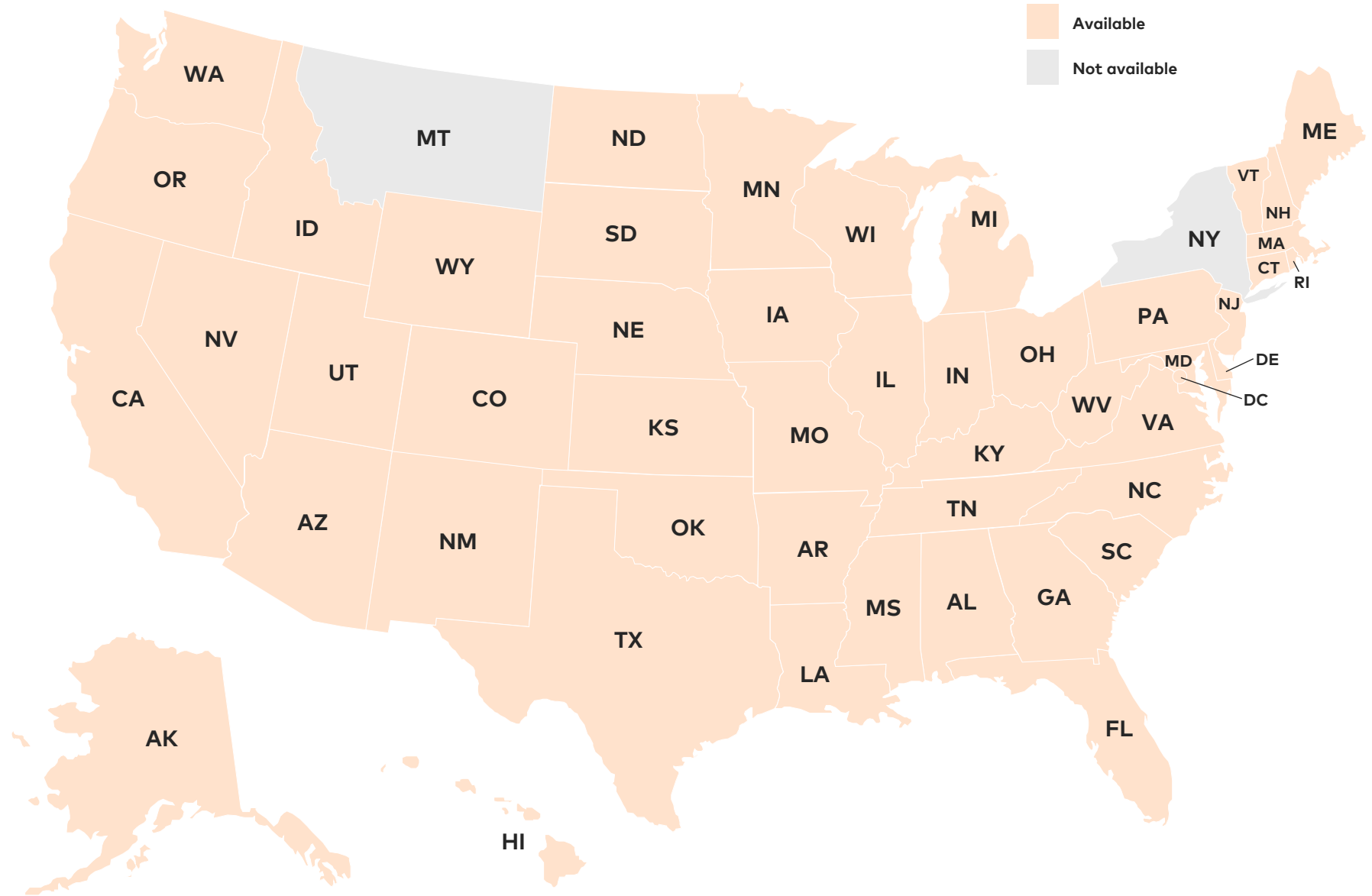
5 in 10

people who experienced medical bankruptcy named hospital bills their biggest expense³

¹choicemutual.com, December 15, 2019. ²ssa.gov, 2020. ³singlecare.com, April 11, 2020. ⁴spendmenot.com, May 4, 2020.

SIFE State Availability

Current States				
AK	AL	AR	AZ	CA
CO	CT	DC	DE	FL
GA	HI	IA	ID	IL
IN	KS	KY	LA	MA
MD	ME	MI	MN	MO
MS	NC	ND	NE	NH
NJ	NM	NV	OH	OK
OR	PA	RI	SC	SD
TN	TX	UT	VA	VT
WA	WI	WV	WY	



insurance made clear

LUM-Life-AgentBusGuide-2022-001-SIFE | For Agent Use Only | May 2022

Last updated: May 2022



Simplified Issue Final Expense insurance

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

Why Lumico Simplified Issue Final Expense insurance?

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

What are the benefits?

- Get insured quickly and easily up to \$50,000*.
- Some companies charge everybody the same price regardless of health - at Lumico, your health is important to us, so you're given a fair and affordable price that's suitable for you.
- Applicants receive instant decision and immediate coverage in about ten minutes.
- Solutions tailored to insurance needs for ages 50+.
- No additional charges for monthly payment and no hidden policy fees.

*Depending on risk class and age.

**For ages 40-49, see page 11.

Lumico Life Insurance Company does not currently offer conversion on any of its products.

Product specifications	
Issue ages	<ul style="list-style-type: none"> • Ages 50-85 Standard • Ages 50-80 for Preferred and Modified
Minimum face amount	\$5,000
Maximum face amount	\$50,000 for Preferred at ages 50-60 \$40,000 for Preferred at ages 61-70 \$30,000 for Preferred at ages 71-75 \$20,000 for Preferred at ages 76-80 \$30,000 for Standard \$15,000 for Modified
Policy expiry	Age 121
Premium frequency	Annual, semi-annual, quarterly, monthly
Rider options	<u>Included:</u> <ul style="list-style-type: none"> • Accelerated Death <u>Optional:</u> <ul style="list-style-type: none"> • Accidental Death
Replacements	You can replace your existing life insurance policy with a new Lumico life insurance policy

NOW AVAILABLE

Simplified Issue Whole Life insurance

Coverage up to \$50,000* for ages 40-49!

- ✓ Quick and easy application process.
- ✓ Accumulates guaranteed cash value over time.
- ✓ Qualified applicants receive instant decision and immediate coverage.
- ✓ No medical exams, just a few health questions.
- ✓ 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
Replacements	You can replace your existing life insurance policy with a new Lumico life insurance policy

**A simple way to show you care.
Protect your family and lessen the burden of life's expenses.**

Get started today!

*Depending on risk class issued.

**For ages 50-85, see page 10.

Lumico Life Insurance Company does not currently offer conversion on any of its products.



FAQ

What is Simplified Issue Final Expense insurance?

Simplified Issue Final Expense provides a death benefit to help with costs associated with burial and other lasting expenses after death.

What does "Simplified Issue" mean?

Simplified Issue means a simpler buying experience for you, with less health questions and no medical exam.

What final expenses should I plan for?

A few things you should consider when purchasing a Final Expense policy are: burial expenses, medical bills, other debts and passing on an inheritance.

How much coverage do I need?

Everyone's situation is different. As a starting point, make a list of everything mentioned above; \$15,000 should be enough to cover your basic expenses.

How much does the average funeral cost?

The National Funeral Directors Association estimates the average funeral cost to be about \$9,000¹.

What is the difference between Preferred, Standard and Modified risk classes?

The risk class you are qualified for depends on your health.

- **Preferred:** your benefit is "level" - so you're entitled to 100% of your benefit from the first day your coverage begins.
- **Standard & Modified:** your benefit is "graded" in the first three years - this means your benefit will gradually increase to 100%, unless death occurs as a result of an accident.

¹nfda.org.com, July 18, 2019.

DOING BUSINESS WITH LUMICO

AGENT PORTAL

As a first-time user, you will need to register for the Agent Portal by following the steps on the Agent Registration page to create your login credentials.

There are a few options available to you in the agent portal:

- **e-Application** - Write e-applications for states the agent is licensed with Lumico.
- **Quote** - Get a quick quote, and from quote, proceed to the e-Application.
- **Status** - Review the status of completed e-Applications.
- **Search** - Search across e-Applications written by the agent, and restart incomplete applications.
- **Resource repository** - Access and review important documents and support resources.

Please reference the Agent Portal guide located in the Helpful tools and resources section of this guide for more detailed information.

CONNECTING WITH YOUR CLIENTS

Connecting with your clients is key. We rely on you to understand your clients' needs and ensure this product fits what they are looking for.

You can give your client a quote prior to the application using:

- Quote Tool in the Agent Portal
- CSG

We have a list of resources, forms and specimen documents accessible in the Agent Portal.

The following page shows some top tips on how to build your network.

Please reference the [Agent Portal guide](#) located in the [Helpful tools and resources](#) section of this guide for more detailed information.

START/RESUME/SUBMIT AN APPLICATION

In the Agent Portal, you have the ability to start, resume and submit an application. We strive to make the application process easy for both you and the client.

Please reference the [Agent Portal](#) located in the [Helpful tools and resources](#) section of this guide and [Underwriting guide](#) located in the Agent Portal for more detailed information.

Staying connected with your clients is the key to strengthening your relationships and building a robust network. Leverage the tips below to create business opportunities, enhance your credibility, and get noticed.

SOCIAL MEDIA

Stay digital, stay relevant. **Actively "listen" and engage** on social channels to build meaningful client relationships.

Find ways to be more **involved in your community**. Participate in local events and social functions. Talk to everyone—network!

COMMUNITY EVENTS

WEBSITE

Build a **visual and dynamic website** to showcase your business. Tell your story and share your expertise!

VIDEO

Be a **"go to" resource** for your clients. Use short videos to share knowledge and deliver key concepts. Think quick financial tips or wellness advice.

Tap in to your **existing clients' networks**; make a list of key contacts. Ask for intros and referrals.

REFERRALS



HELPFUL TOOLS & RESOURCES

HELP TOOLS AND RESOURCES

OTHER RESOURCES

There are also a number of additional helpful resources found on the Agent Portal including:

- Underwriting Guide
- e-App Guide
- Consumer Facing Material
- Specimen application and policy documents.

ADVERTISING & BRANDING

If you would like to use any of Lumico's brand assets, please reach out to your upline or director to discuss branding and compliance requirements.

Any use of Lumico's brand assets must be reviewed and approved by the Lumico Team.

PORTAL GUIDE OVERVIEW

The objective of this portal guide is to provide a quick overview for three portals:

- New Business Agent Portal
- Administration Portal
- Customer Portal

The intended audience for this guide are approved Distribution Partners, individual agents and office support requiring access to tools that support the sale of Lumico Life Insurance Company (Lumico) products.

Please note that not all features shown within this Guide are available to all users. If you have questions on what your access allows, please reach out directly to your upline.

NEW BUSINESS AGENT PORTAL GUIDE

The objective of this section is to provide an overview and training on the use of all features within the New Business Agent Portal.

REGISTERING (FIRST TIME USERS)


Upon activation by Lumico, you will receive an email:

From: no_reply@lumico.com

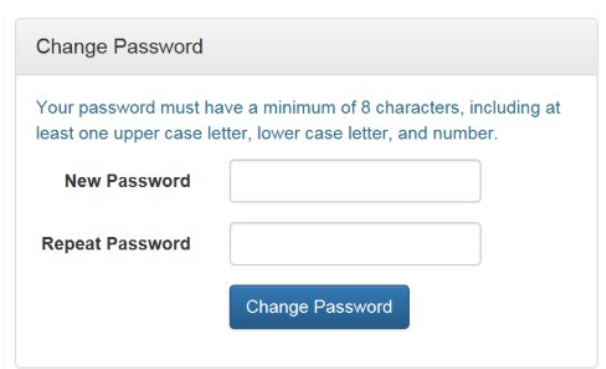
Subject: "Lumico – eApplication Account Activation Request."

Within the email, you will see a link to "Activate Account." You must click on this link and follow the directions on-screen:

- Change your Password: upon initial Activation, a password must be set.

 **Note:** Passwords must include all of the following:

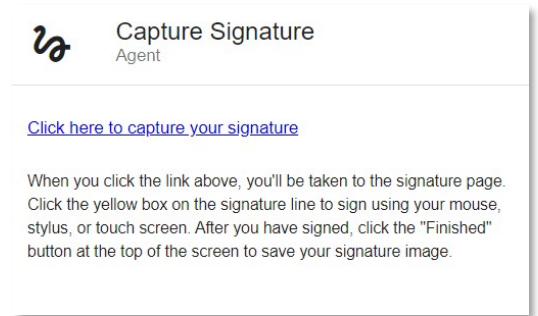
- Minimum of 8 characters
- At least 1 upper case letter
- At least 1 lower case letter
- At least 1 number



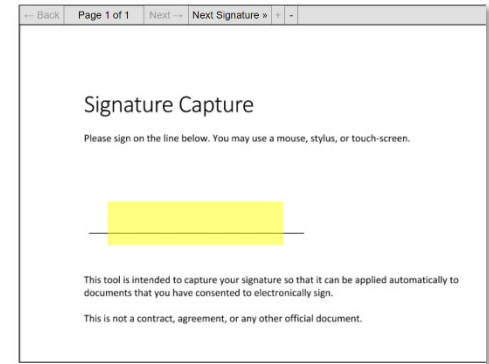
The screenshot shows a "Change Password" form. At the top, it says "Change Password". Below that, a blue message reads: "Your password must have a minimum of 8 characters, including at least one upper case letter, lower case letter, and number." There are two input fields: "New Password" and "Repeat Password". At the bottom right, there is a blue button labeled "Change Password".

- Capture Signature (only for Agent roles): As a regulatory requirement, agent signatures are affixed to each application that is written.

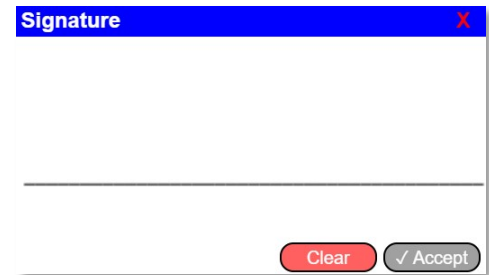
Click on the link titled Click here to capture your signature. You will be redirected to a different URL for signature capture only.



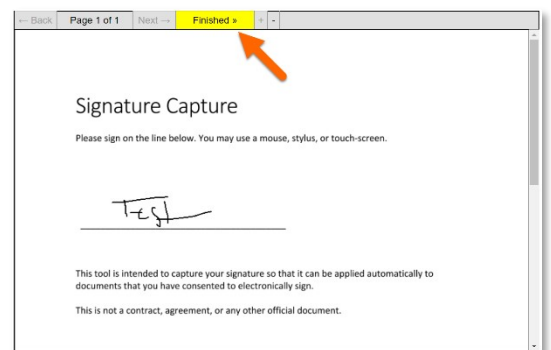
1. Click the yellow box.



2. Step 2: Use your mouse, stylus or touchscreen. and capture your signature; then click "Accept."



3. Step 3: Signature will appear on screen. You must click "Finished" at the top of the page to complete the signature capture.



You are now ready to log in! You will receive a confirmation email from no_reply@lumico.com with your agent number and a link to the New Business Agent Portal.

LOGGING IN

To login, you will need the email address used when registering and the password you previously set (as noted in Step 2).

1. Enter your full email address.
2. Enter your password.
3. Click "Sign In."

Sign In Agent


Email * 1

Enter your password * 2

Sign In 3 Forgot password?

FORGOT PASSWORD?

1. Enter your full email address.
2. Click on Forgot Password.
3. Check your email for instructions on how to set up a new password.

-  **Note:** Passwords must include all of the following:
- Minimum of 8 characters
 - At least 1 upper case letter
 - At least 1 lower case letter
 - At least 1 number

Sign In Agent

Email *
test_agent@lumico.com 1

Enter your password *

Sign In Forgot password? 2

You have been sent an email containing instructions on how to reset your password.

MULTI-FACTOR LOGIN

Multi-factor login is an extra security measure that requires an additional step to verify your identity when logging in to the portal.

1. The code can only be sent to your registered email. Please check that it is correct and click 'Continue.
2. A 6-digit code will be sent to your registered email.
3. A confirmation will appear on the Agent Portal login screen confirming where your code was sent. Once received, enter your code and check 'Remember me on this browser' before continuing.

-  **Note:** By checking 'Remember me on this browser', you won't have to go through this additional step to verify your identity for 30 days.

Verify your identity 1

We need to send you a code to verify your login. Where should we send it?

Choose one option:

Get a code emailed to:
j*****@iptiq.com

CONTINUE

Cancel

Lumico insurance made clear 2

Please use this code to validate your login:

848592

Thank you,
Lumico Customer Care Team

Check your email 3

We sent a code to:
j*****@iptiq.com
(Please don't close this tab)

Enter the 6 digit code *
848592

Remember me on this browser

CONTINUE

Didn't receive a code

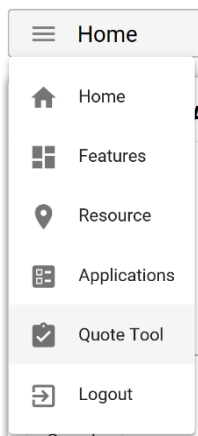
LOGGING OUT

1. Use the navigation menu to expand on the list of services available in the portal.
2. Select "Logout" from the list of options.
3. Note: Your session will log out after 30 minutes of inactivity.


NAVIGATION

Upon logging into the New Business Agent Portal, your initial landing page will have a section showing a life applications section. From this area, you have options to create a new application, get a quick quote or to jump to an existing application.

Next to this section is the search existing applications form. From this section, you can search for an existing applicant within the system. The final section lists the application search results. If you search for an existing application, the search results display in the bottom section.



Use the navigation menu to expand on the list of services available in the portal.

 **Note:** Not all features are available for all users. If you have questions on what your access allows, please contact your upline directly.

ADMINISTRATION PORTAL GUIDE

This section will go over the administration portal functionality. Once a policy has been issued, an agent can see the policy details on the Administration portal. The customer will also receive access to a customer portal via email as well. This is where they can view their policy details. The customer portal guide is outlined in the next section of this portal guide.

REGISTRATION

When you first receive access to this portal; click register here to sign up for access to the portal. To register you will need to provide your email address, agent ID and last four digits of your SSN to gain access. Your username for the portal will be your email address.

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Login
Please enter your account information

Account Information
User Name:
Password:
[Log In](#)

New User? [Register Here](#)
[Forgot User Name](#)
[Forgot Password](#)

Register
Please enter your email address, your Agent ID and last 4 digits of your social security number

Verify Your Identity
Email Address:
Agent ID:
Last 4 of SSN:
[Register](#) [Cancel](#)

HOME SCREEN

When you log into the portal you will see the home screen; it displays a table listing the amount of policies an agent has sold, and how many are in force, conditionally issued as well as pending. This table is intended to provide a high-level view of all of the business an agent has done for the last 30 days.

Welcome LASTLAST! FIRST MIDDLEMI [Help](#) [Contact Us](#) [Log Out](#)


[Home](#) [Alerts \(404\)](#) [Search](#) [Reports](#) [Commissions](#) [Forms](#) [User Settings](#)

Business Summary
Agent Name: LASTLAST! FIRST MIDDLEMI (LM004)

Last 30 Days 7/7/2020-8/6/2020			Pending Not issued, still awaiting requirements in new business and or final approval			Conditionally Issued This policy has been issued but there are post-issue requirements still open, commission will not be paid on this policy until all requirements are received			In Force All requirements have been received and the policy is issued, active and in force. Commissions should be released		
Policy	Premium	Face Volume	Policy	Premium	Face Volume	Policy	Premium	Face Volume	Policy	Premium	Face Volume
WHOLE LIFE	36	\$46,105.80	\$563,000.00	0	\$0.00	\$0.00	0	\$0.00	0	\$0.00	\$0.00
Term	27	\$9,003.80	\$2,990,000.00	0	\$0.00	\$0.00	0	\$0.00	0	\$0.00	\$0.00
Life subtotal	63	\$55,109.60	\$3,553,000.00	0	\$0.00	\$0.00	0	\$0.00	0	\$0.00	\$0.00
Health subtotal	0	\$0.00	\$0.00	0	\$0.00	\$0.00	0	\$0.00	0	\$0.00	\$0.00
Total	63	\$55,109.60	\$3,553,000.00	0	\$0.00	\$0.00	0	\$0.00	0	\$0.00	\$0.00

The ribbon on the top right corner lists various functions available in the tool.

- The home screen lists the business summary of an agent.
- The alerts tab will show alerts for each applicant including any activity which has happened with an applicant's policy.
- The Search tab allows an agent to search for a specific applicant.

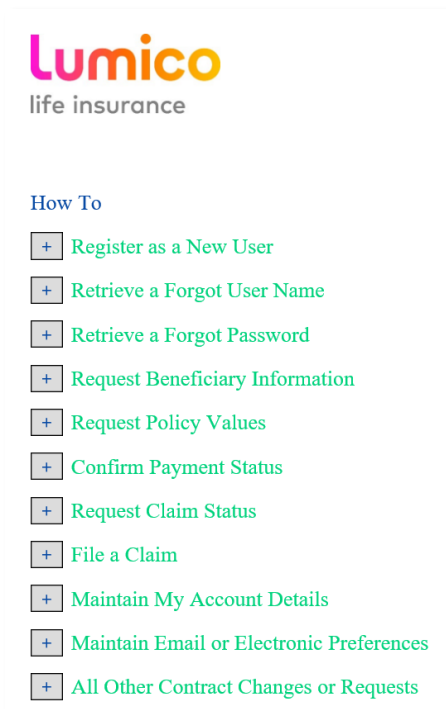
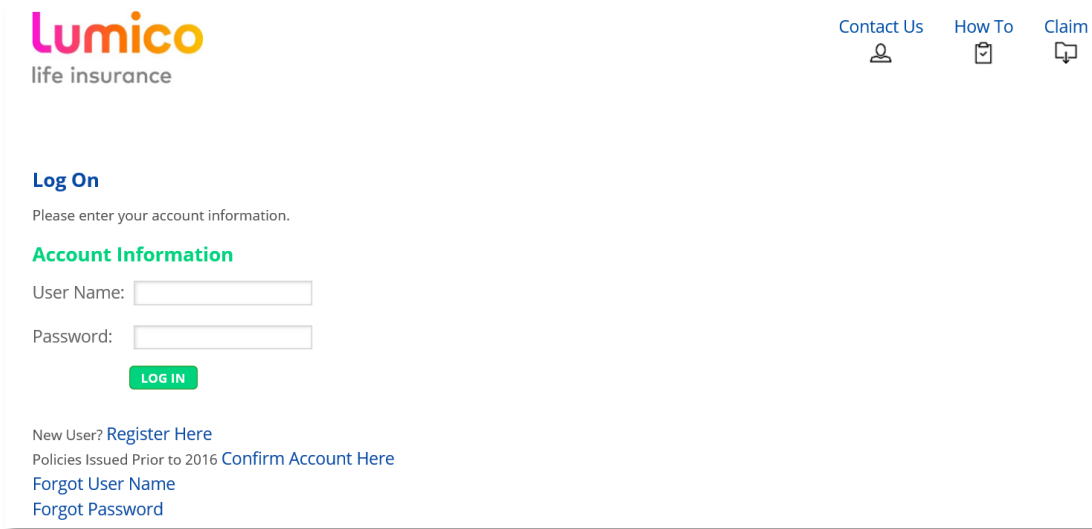
- 
- The Reports tab lists the book of business for each agent.
 - The Commissions provides monthly statements of commissions for each agent.
 - The Forms tab stores any relevant forms available.
 - The User settings lets a user control various preferences within the tool.

CUSTOMER PORTAL GUIDE

Once a policy has been issued, a customer will receive an email with a link to visit the customer portal. The customer portal is the area where the entire policy is located. Along with the policy details, the customer portal allows the customer to modify different details with the policy, update demographic and security information, make a payment as well as add/change beneficiaries.

LOG IN SCREEN

The log in screen presents various options for the customer. If the customer is a new user they can utilize the register here button to register for the customer portal. Similarly, if they have forgotten their username or password, they can click the hyperlinks below to retrieve them.



If they have any questions, the contact us button provides a number the customer can call to receive assistance.

Similarly, the how to button will lead to a page which lists out different directions for common troubleshooting scenarios and questions from customers.

COVERAGE DETAILS

After logging in the customer will see the coverage details for the policy purchased. The coverage detail lists the primary insured, the amount of coverage requested along with any relevant payment information.

From this page, the customer can select the [click here](#) to make payment, to make a payment on their policy using an existing method of payment on file. Additionally, they can also click below contact information to update their email address or communication preference.

My Account	Coverage Details	Beneficiaries	Correspondence	Forms
Showing for Policy: GM200311 SIMPLIFIED ISSUE TERM - 15 YR ▼ GO				
Coverage Details				
Your current policy details are listed below. You may change your email address or electronic communication options using the link below.				
Please Contact Us if you have any questions about your coverage or would like to update your contact information or dependents.				
Insured		Coverage Detail		
Primary Insured	TEST TESTERSON	Status	IN FORCE	
Gender	M	Product	SIMPLIFIED ISSUE TERM - 15 YR	
Birth Date	11/05/1965	Issue Date	09/24/2018	
Issue Age	52	Coverage End Date	09/24/2061	
		Coverage Amount	\$300,000.00	
Contact Information		Payment Information		
Address 1	13 HAFKJ	Paid to Date	03/24/2019	
Address 2		Premium Frequency	SEMI-ANNUAL	
City	ADSF	Semi-annual Premium	\$1,111.50	
State	FL	Payment Method	EFT	
Zip	45678	Click here to make a payment		
Phone	(789) 456-1234 📞			
Email Address	TEST@TEST.COM			
Electronic Communications	YES			
Click here to update your email address or electronic communications preference				

AGENT CONTACT SHEET

We're here to help and provide support to help you accomplish your business goals. Based on your specific need, please contact the corresponding individuals.

APPOINTMENT, REGISTRATION, UNDERWRITING AND TECHNICAL ISSUES

Please contact your upline.



Tip

- Review the Field Underwriting Guide for your underwriting questions.
- Check out the e-Application Guide for your technical issues

COMMISSIONS, POLICY AND POST-ISSUE

Please contact Lumico Customer Service.



Tip

- Visit the Policy Admin Portal for more information Agent Commissions.



Note

Representatives cannot access policies for 24 hours.

LUMICO CUSTOMER SERVICE CONTACT INFORMATION

Phone

1-866-440-4047

Monday – Friday: 8am to 4:30pm CT

Saturday – Sunday: Closed

Email

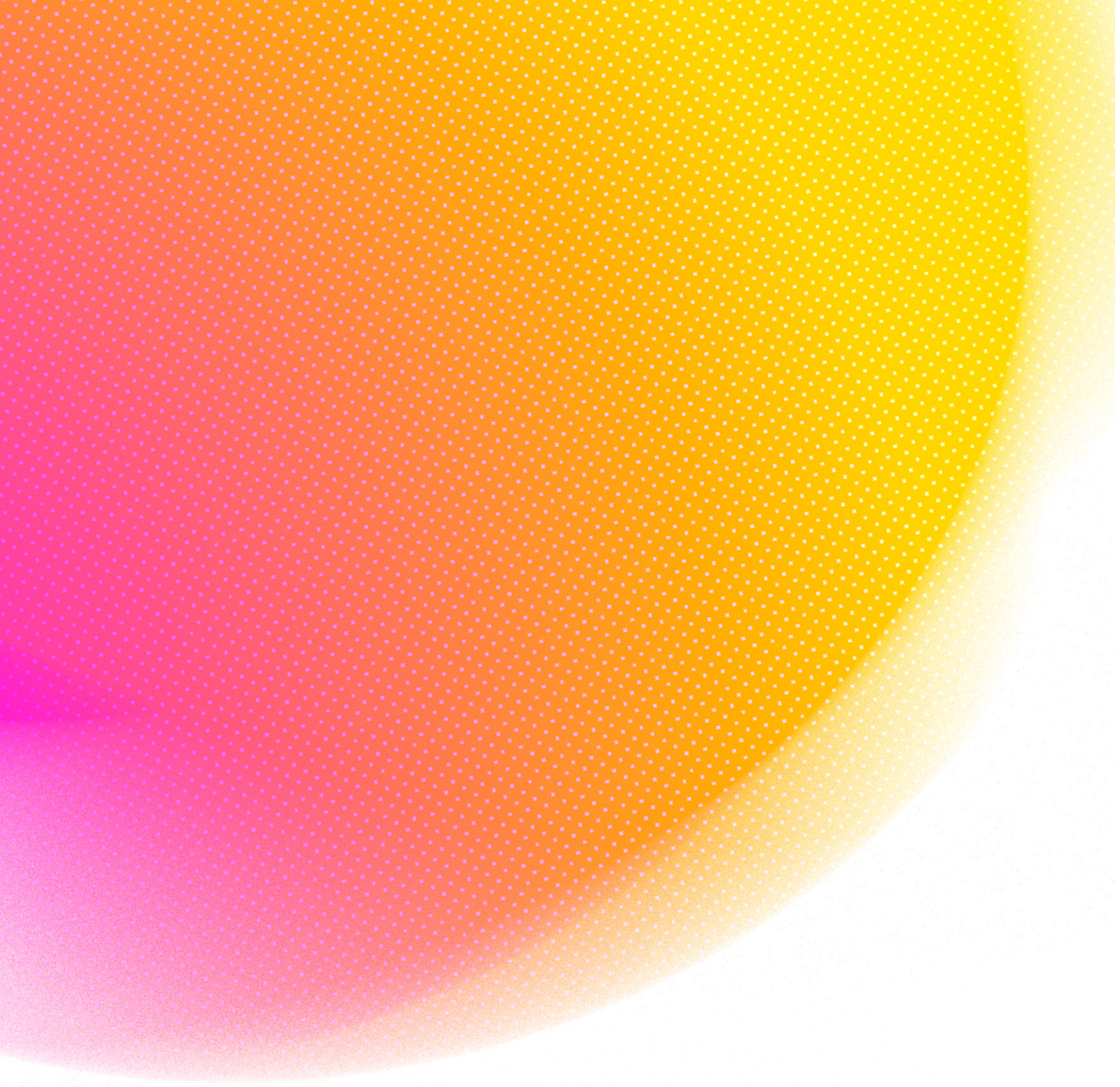
customerservice@lumico.com

Mail

P.O. Box 83303

Lincoln, NE

68501-3303



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