

**Lumico Medicare Supplement Agent Program Q4 2018**

Lumico recently introduced a new Medicare Supplement ("**Med Supp**") product into the market. Our Med Supp product follows the same core characteristics as all of Lumico products we have launched previously: competitive pricing, attractive compensation, simple & digital application process.

We'd like as many agents as possible to be aware of and sell this new product offering from Lumico. To support this goal we are excited to announce that we will be running a limited period promotional campaign rewarding individual agents for Med Supp sales with a Samsung wearable device (the "**Program**"). We also hope this Program builds awareness for a consumer wearable program that we intend to launch in 2019. The theme of this Program will be: *Making the world more resilient & healthier.....one-step at a time.*

In order for agents to get familiar with the Lumico Med Supp product, we have designed the Program as follows:

- **Program Roll-Out:** The Program will be officially launched on November 7, 2018.
- **Products In-Scope:** Lumico Medicare Supplement product (all coverages, UW and non-UW)
- **Program Sales Qualifying Period:** The Program will commence as of 9:00 a.m. Eastern Time on November 12, 2018 and will continue up to and including 11:59 p.m. Eastern Time on December 31, 2018 (the "**Promo Period**")
- **Qualification Criteria:**
  - All Lumico-appointed agents that sell Lumico Med Supp policies are eligible to participate in the Program.
  - If an agent sells two Lumico Med Supp policies during the Promo Period they will be entitled to a free Samsung Gear Fit Pro (Small Red); OR
  - If an agent sells four or more Lumico Med Supp policies during the Promo Period they will be entitled to a free Samsung Galaxy watch (42MM Midnight Black).
  - A policy will be considered sold once the policy has been issued.



If an agent meets the "two-sale qualification criteria", we will wait until the end of the Promo Period to see if the four-sale threshold will be met. If an agent achieves the "four sale threshold", the agent can select which wearable device she/he would prefer. Each qualifying agent will receive no more than one wearable device. Such wearable device will be shipped to the qualifying agent within fifteen business days of when such agent makes a selection as to which wearable device she/he would prefer. This Program is a limited time offer for the Promo Period as detailed above.

The Program is subject to all applicable federal and state laws. By participating in this Program, participants agree to be bound by these rules. All rules, terms, and conditions are within the discretion of Lumico and are final and binding. Such rules, terms, and conditions may be subject to change by Lumico. Any such changes will be communicated in a timely manner.

Lumico and its affiliates, employees, officers, directors, and agents (collectively, the "**Program Organizers**") will not bear any liability for any property damage, personal injury or misfortune in any way attributable to the Program or the prizes. By participating in the Program, all participants release the Program Organizers from all liability with respect to any damages that may be sustained directly or indirectly from participation in the Program or from the acceptance and use of the prizes.

We are looking forward growing our business relationship over the coming years!

Niels Keuker  
Chief Marketing & Sales Officer  
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