

\*\*\*\*\* **ANNOUNCING** \*\*\*\*\***THE NEW ULTIMA ELITE TERM II PRODUCT**

Life Investors is pleased to share some *exciting* news with you...

We have improved our Elite Term base rates and have come up with a product that is extremely competitive, the Ultima Elite Term II!

In addition to more competitive base rates **we now have three rate bands available!**

**New Face Amount Bands:**

- Band 1 \$25,000 - \$100,000
- Band 2 \$100,001 - \$249,999
- Band 3 \$250,000 and up

*Here's an example:* **20 year term / Male / Preferred Plus**

	New Ultima Elite Term II \$250,000	Ultima Elite Term (old rate) \$250,000	New Ultima Elite Term II \$150,000	Ultima Elite Term (old rate) \$150,000
Age 35	227.50	342.50	206.00	237.50
Age 40	335.00	520.00	291.50	344.00
Age 45	475.00	695.00	375.50	449.00
Age 50	882.50	1210.00	623.00	758.00
Age 55	1267.50	1725.00	869.00	1067.00

**These new rates are effective immediately with any new business submitted!**

*If you sell the Return of Premium rider you will need to continue using the current Ultima Elite Term product, as the mortality tables used in the pricing of the new plan cannot be used with our current ROP rider. Be watching this fall for our new version of the Ultima Elite Term II with Return of Premium product.*

*Here's a recap of product availability:*

Term without ROP Rider	Term with ROP Rider
Ultima Elite Term II (new base term rates)	Ultima Elite Term (current rates for base and rider)

All other riders are still available; however the Additional Insured Rider was re-filed so you will want to verify state approval prior to submitting new business with this rider attached. Please call us or check on [agentnetinfo.com](http://agentnetinfo.com) for regular updates.

Illustration software and agent guides are enclosed for your convenience, or you can download the software from [agentnetinfo.com](http://agentnetinfo.com).

If you have questions feel free to call us at 877-454-4768, option #5.

***Are you "Going Coastal"? Check out a few more details about our next "family friendly" Life Investors convention on the enclosed flyer!***

***We hope to see you in sunny San Diego – monthly standings will be posted on [agentnetinfo.com](http://agentnetinfo.com). We hope to see you there!***

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