

**Life Investors Insurance Company of America - Ultima Elite Term**  
[Product Features](#) [Underwriting Guidelines](#) [State Approvals](#) [Underwriting Requirements](#)

**Life Investors Insurance Company of America - Ultima Elite Term Product Features**

Type	Life Investors Insurance Company of America Guaranteed Level Premium Term Life Insurance Renewable to Age 95
Conversion Options	The policy can be converted to any life policy, other than term insurance, offered by Life Investors Insurance Company of America. The conversion may take place at any time prior to the earlier of the insured's age 70 or the end of the initial level term period. Age Last Birthday
Issue Ages	<b>Ultima Elite 10:</b> 18–80; 18-60 in WA <b>Ultima Elite 15:</b> 18–75(nonsmoking classes only); 18-55 in WA <b>Ultima Elite 20:</b> 18–65; 18-50 in WA <b>Ultima Elite 30:</b> 18–50(nonsmoking classes only); 30-year plan is not available in WA
Face Amounts Min/Max	Minimum specified amount is \$25,000. Preferred Elite, Preferred Plus, Preferred and Preferred Tobacco are available for \$100,001 and up.
Modal Factors	Please be advised: The minimum annual premium is \$120.00 for this product. Semi-annual = .5100      Quarterly = .2600      Monthly = .0875
Policy Fee	\$80 (fully commissionable) Waiver of Premium Child Rider Disability Income Rider Additional Insured Rider
Special Product Features	Return of Premium Rider Not available on the 15 year term Not available with the AIR Not available with the CIR 20 year RPR issued to ages 18-60 for all classes 30 year RPR issued to ages 18-45 for nonsmoking classes 30 year RPR issued to ages 18-40 for smoking classes

[Back To Top](#)

**Life Investors Insurance Company of America - Ultima Elite Term Underwriting Guidelines**

Preferred Elite (non-tobacco only, starting at \$100,001 and up)

Preferred Plus (non-tobacco only, starting at \$100,001 and up)  
Classes Preferred (non-tobacco only, starting at \$100,001 and up)  
Non-tobacco  
Preferred Tobacco (starting at \$100,001 and up)  
Tobacco

Re-entry

Tobacco user is defined as using any tobacco product (cigarettes, cigars or chewing tobacco) within the past 12 months.  
Tobacco Definition

**Preferred Plus:** None in the past 3 Years

**Preferred Non-Tobacco:** None in the past 2 Years

**Preferred Elite:**

Cholesterol: Cholesterol  $\leq$  200; No Treatment; Chol./HDL Ratio  $\leq$  5.0

Blood Pressure: Within these limits 130/85; No Treatment

Family History: Includes coronary artery No occurrences disease, internal cancer or prior to age 60 melanoma or cardiovascular disease.

Aviation: No

Avocation (Hazardous): No

Substance/Alcohol Abuse: No abuse

Driving Violations: No more than 2 in past 3 years

DUI/Reckless Driving: None in past 5 years

US Residency: U.S. Resident for past 3 years

Citizenship: Citizen or permanent resident status

Travel (unsafe): No

**Preferred Plus:**

Cholesterol: Cholesterol  $\leq$  230; No Treatment; Chol./HDL Ratio  $\leq$  5.5

Blood Pressure: Within these limits 140/90; No Treatment

Family History: Includes coronary artery disease, internal cancer or melanoma or cardiovascular disease. No occurrences prior to age 60

Aviation: No

Avocation (Hazardous): No

Substance/ Alcohol Abuse: None in past 10 years

Driving Violations: No more than 2 in past 3 years

DUI/ Reckless Driving: None in past 5 years

US Residency: U.S. Resident for past 3 years

Citizenship: Citizen or permanent resident status

Travel (unsafe): No

**Preferred Non-Tobacco:**

Cholesterol: Cholesterol  $\leq$  260; Chol./HDL Ratio  $\leq$  7.0

Blood Pressure: 150/90; Treatment allowed (Below 140/90)

Family History: Includes coronary artery disease, internal cancer or melanoma or cardiovascular disease. No occurrences prior to age 60

Special Aviation: No  
Underwriting

Features Substance/ Alcohol Abuse: None in past 5 years

Driving Violations: No more than 2 in past 3 years

DUI/ Reckless Driving: None in past 5 years

US Residency: U.S. Resident for past 3 years

Citizenship: Citizen or permanent resident status

Travel (unsafe): No

**Preferred Tobacco:**

Cholesterol: Cholesterol  $\leq$  230; No Treatment; Chol./HDL Ratio  $\leq$  6.0

Blood Pressure: Within these limits 135/85; No Treatment

Family History: Includes coronary artery disease, internal cancer or melanoma or cardiovascular disease. No occurrences prior to age 60

Aviation: No

Avocation (Hazardous): No

Substance/ Alcohol Abuse: None in past 10 years

Driving Violations: No more than 2 in past 3 years

DUI/ Reckless Driving: None in past 5 years

US Residency: U.S. Resident for past 3 years

Citizenship: Citizen or permanent resident status

Travel (unsafe): No

[Back To Top](#)

### **Life Investors Insurance Company of America - Ultima Elite Term State Approvals**

Available in all states except: AL, NY

**Ultima Elite 30** is not available in state of WA

[Back To Top](#)

