

Life Investors Insurance Company of America - Ultima Home Protector

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Life Investors Insurance Company of America - Ultima Home Protector Product Features

Type	15, 20, 25 & 30 year term periods. The Home Protector offers premium guarantees for 5 years.
Conversion Options	Conversion allowed during the initial level term period (15, 20, 25 or 30 years) or to Age 70 if earlier. Conversion may be to any permanent plan being offered at the time of conversion and is subject to the issue age and size limitations of the permanent plan.
	Age as of last birthday
Issue Ages	15 years: 20-60 20 years: 20-55 25 years: 20-50 30 years: 20-45
Face Amounts Min/Max	25 & 30 year plans not available in the state of Washington. Min: \$25,000 Max: \$180,000 Please be advised: The minimum annual premium is \$180.00 for this product.
Modal Factors	Semi-annual = N/A Quarterly = N/A Monthly = N/A
Policy Fee	\$60 \$90 if Second Mortgage Holder Rider is attached (fully commissionable)
Special Product Features	Waiver of Premium Benefit Rider Second Mortgage Holder Rider Children's Insurance Benefit Rider Mortgage Payment Rider Return of Premium Rider

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Life Investors Insurance Company of America - Ultima Home Protector Underwriting Guidelines

Classes	Non-tobacco Tobacco
Re-entry	
Tobacco Definition	Tobacco user is defined as using any tobacco product (cigarettes, cigars, or chewing tobacco) within past 12 months.
Special	

Underwriting Features Simplified issue for both non-tobacco and tobacco classes

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Life Investors Insurance Company of America - Ultima Home Protector State Approvals

Available in all states except: AL, NY

25 & 30 year plans not available in the state of Washington

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