

Life Investors Insurance Company of America - Ultima Home Protector Plus

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

Type	15, 20, 25 & 30 year. The Home Protector Plus offers premium guarantees for the full term selected.
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 Last Birthday	
Issue Ages	15 years: 20-60 20 years: 20-55 25 years: 20-50 30 years: 20-45
Face Amounts	25 & 30 year plans not available in the state of Washington. Min: \$25,000 Max: \$180,000
Min/Max	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 Plus 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	Simplified issue for both non-tobacco and tobacco classes

Features

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

Available in all states except: AL, NY

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

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