

West Coast Life Insurance Company Product Summary Guide

1-800-366-9378 • www.westcoastlife.com

TERM Focus Guaranteed Level Term SeriesSM																															
Product Description	<ul style="list-style-type: none"> • Level Term Renewable to Age 100 • Level Premium Guaranteed for Initial Term Period • After initial level guaranteed premium, ART until age 100 • Term Periods Available: 10, 15, 20, 25, & 30 years 																														
Policy Form #	#051131700																														
Compensation	Traditional																														
Minimum Face Amount and Rate Bands	<p style="text-align: center;">Minimum Face Amount: \$100,000 Rate Bands: \$100,000 - 249,999</p> <p style="text-align: center;">\$250,000 - \$999,999</p> <p style="text-align: center;">\$1,000,0000</p>																														
Rate Classes and Issue Ages (may vary by state) Based on Age Nearest Birthday	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>Focus Term 10</u></th> <th style="text-align: center;"><u>Focus Term 15</u></th> <th style="text-align: center;"><u>Focus Term 20</u></th> <th style="text-align: center;"><u>Focus Term 25</u></th> <th style="text-align: center;"><u>Focus Term 30</u></th> </tr> </thead> <tbody> <tr> <td>Super Preferred NonTobacco</td> <td style="text-align: center;">18–80</td> <td style="text-align: center;">18–77</td> <td style="text-align: center;">18–68</td> <td style="text-align: center;">18–60</td> <td style="text-align: center;">18–M55/F56</td> </tr> <tr> <td>Preferred NonTobacco</td> <td style="text-align: center;">18–85</td> <td style="text-align: center;">18–77</td> <td style="text-align: center;">18–68</td> <td style="text-align: center;">18–60</td> <td style="text-align: center;">18–M55/F56</td> </tr> <tr> <td>Standard NonTobacco</td> <td style="text-align: center;">16–85</td> <td style="text-align: center;">16–M75/F77</td> <td style="text-align: center;">16–68</td> <td style="text-align: center;">16–M57/F60</td> <td style="text-align: center;">16–M53/F56</td> </tr> <tr> <td>Standard Tobacco</td> <td style="text-align: center;">18–80</td> <td style="text-align: center;">18–M70/F75</td> <td style="text-align: center;">18–M63/F66</td> <td style="text-align: center;">18–M53/F55</td> <td style="text-align: center;">18–M46/F50</td> </tr> </tbody> </table> <p>M= Male F= Female Maximum issue ages in WA are 80 minus the level term period, except maximum issue age is 46 for Focus Term 30 and age 53 for Focus Term 25 for male Tobacco use class.</p>		<u>Focus Term 10</u>	<u>Focus Term 15</u>	<u>Focus Term 20</u>	<u>Focus Term 25</u>	<u>Focus Term 30</u>	Super Preferred NonTobacco	18–80	18–77	18–68	18–60	18–M55/F56	Preferred NonTobacco	18–85	18–77	18–68	18–60	18–M55/F56	Standard NonTobacco	16–85	16–M75/F77	16–68	16–M57/F60	16–M53/F56	Standard Tobacco	18–80	18–M70/F75	18–M63/F66	18–M53/F55	18–M46/F50
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Substandard Classes	<ul style="list-style-type: none"> • Tables A–H • Applies to Standard Classes Only • 25% Extra Per Table 																														
Policy Fees and Modal Factors	<p>Policy Fees</p> <ul style="list-style-type: none"> • Annual Policy Fee: \$60 for all term periods • Policy fee commissionable on face amounts \$249,999 and less • Policy fee non commissionable on face amounts \$250,000 and greater <p>Modal Factors</p> <ul style="list-style-type: none"> • Semi-Annual= .52, Quarterly= .265, com (check-o-matic)= .0875 																														
Riders Available (subject to availability)	<ul style="list-style-type: none"> • Accelerated Death Benefit* • Accidental Death Benefit • Children's Insurance • Waiver of Premium 																														
Conversion Period	<p>Focus Term 10: During the first 10 years and before the Insured's 75th birthday</p> <p>Focus Term 15: During the first 15 years and before the Insured's 75th birthday</p> <p>Focus Term 20: During the first 20 years and before the Insured's 75th birthday</p> <p>Focus Term 25: During the first 20 years and before the Insured's 75th birthday</p> <p>Focus Term 30: During the first 20 years and before the Insured's 75th birthday</p>																														

*Included in all policies (except Income Replacement Term), where available, at no additional premium.

ART= Annual Renewable Term

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UNIVERSAL LIFE	LifeTime Advantage Plus	LifeTime Platinum III & LifeTime Platinum III Plus																																				
Product Description	<ul style="list-style-type: none"> • Current Assumption Individual Universal Life • High Cash Value Potential • Term Alternative 	<ul style="list-style-type: none"> • Individual Universal Life • Built-in Lapse Protection Provision • Enhanced cash values (LifeTime Platinum III Plus) 																																				
Policy Form #s	#WC-U15 11-08	#WC-U15 11-06																																				
Compensation	Traditional	2-year rolling target premium																																				
Policy Maturity	No Maturity Age	No Maturity Age																																				
Premiums	Premiums payable thru age 120	Premiums payable thru age 120																																				
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Substandard Classes	Tables A-H Applies to Standard Classes Only	Tables A-H Applies to Standard Classes Only																																				
Policy Fees/Administrative Fees and Premium Charges	<ol style="list-style-type: none"> 1) 5% of premium paid in all years for all issue ages. 2) Monthly Administration Charge= \$5 for all policy years. 3) Monthly Expense Charge= Per \$1,000 of initial face amount. Varies by age, gender, and underwriting class. 4) Cost of Insurance Charge= Varies by issue age, gender, underwriting class, number of years the policy has been in force, and any applicable ratings. 5) All charges discontinued at attained age 121 	<ol style="list-style-type: none"> 1) 10% of premium paid in all years for all issue ages. 2) Monthly Administration Charge= \$5 for all policy years. 3) Monthly Expense Charge= Per \$1,000 of initial face amount. Varies by age, gender, and underwriting class. 4) Cost of Insurance Charge= Varies by issue age, gender, underwriting class, number of years the policy has been in force, and any applicable ratings. 5) All charges discontinued at attained age 121 																																				
Riders Available (subject to availability)	Accelerated Death Benefit*, Accidental Death Benefit, Disability Benefit Rider, Children's Rider, Guaranteed Insurability Rider, Covered Insured Rider, Death Benefit Plus Rider	Accelerated Death Benefit*, Accidental Death Benefit, Disability Benefit Rider, Children's Insurance																																				
Features	<ul style="list-style-type: none"> • Lapse Protection 10 or 15 years, based on minimum monthly premium, varies by age, gender and issue age** • Death Benefit Options: 1) Level 2) Face Amount plus Accumulated Value • Definition of Life Insurance: choice of Guideline Premium Test (GPT) Or Cash Value Accumulation Test (CVAT) • Loan Rescue Provision • Guaranteed Interest Rate: 3% • Surrender Charge Period: 19 years 	<ul style="list-style-type: none"> • Built-in lapse protection provision can guarantee death benefit coverage up to the lifetime of the insured with shorter lapse protection periods available** • Lapse Protection Catch-up • Death Benefit Options: Option 1) Level • Guaranteed Interest Rate: 2.5% • Surrender Charge Period: 19 years (LifeTime Platinum III) • Surrender Charge Period: 9 years (LifeTime Platinum III Plus) • Enhanced cash values (LifeTime Platinum III Plus) 																																				

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**Lapse Protection guarantee is subject to minimum premium payments net of loans and withdrawals

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SURVIVORSHIP	Golden Legacy Term Series	Golden Legacy Protector X
Product Description	<ul style="list-style-type: none"> • Joint Last Survivor Term Life (Guaranteed Premium) • Level Premium for Term Period. Term Periods Available: 10, 20, & 30 years. • Joint Last Survivor Term Life is unique in the industry. • Available with or without conversion option. 	<ul style="list-style-type: none"> • Joint Last Survivor Universal Life • Built-in Lapse Protection up to younger insured's age 121. • Uninsurable class available if 2nd insured is Table D or better
Policy Form #s	#991238600 (with conversion option); #991238700 (without conversion option)	#WC-U12 9-08
Compensation	Traditional	Traditional
Policy Maturity	Policy terminates at JEA 95	Younger insured's age 121
Premiums	After initial guaranteed premium period, ART until JEA 85 then premium increases every 5 years to age 95.	Premiums payable thru age 120
Minimum Face Amount	\$250,000	\$250,000
Issue Ages (may vary by state)	Product is based on a Joint Equal Age (JEA) Individual issue ages can be 25–85 Age Last Birthday, as long as JEA is as follows: 10 yr: 50–75 20 yr: 40–65 30 yr: 25–50	(Nearest Birthday) Preferred NonTobacco: 20-85 Standard NonTobacco: 20-85 Standard Tobacco: 20-85
Rate Classes	Standard NonTobacco, Standard Tobacco	Preferred NonTobacco, Standard NonTobacco, Standard Tobacco
Substandard Classes	Tables A–H; Uninsurable available if 2nd insured is Table D or better	Tables A–H; Uninsurable available if 2nd insured is Table D or better
Policy Fees/Administrative Fees and Premium Charges	\$125 Annual Policy Fee (commissionable)	<ol style="list-style-type: none"> 1) 25% of premium paid in all years 2) Monthly administrative charge = \$5 3) Monthly per unit charge = per \$1,000 of initial face amount. Varies by age, gender, underwriting class 4) All charges discontinued at younger insured's age 121
Riders Available (subject to availability)	Split Option without evidence of insurability, Split Option with evidence of insurability, Accelerated Death Benefit*	Estate Protection, Estate Tax Repeal, Policy Split Option, Accelerated Death Benefit*
Split Option Rider	Yes, to individual plans if not "uninsurable" class. Without evidence of insurability for 1/2 of initial face amount to each client. With evidence of insurability for full face split between insureds.	Yes, to individual plans if not "uninsurable" class. With evidence of insurability for 1/2 of initial face amount for each insured.
Features	<ul style="list-style-type: none"> • Conversion Period: End of Initial Term Period and not after age 85 of either insured • Is Uninsurable Insured Convertible? Yes, with other insured to a Joint Last Survivor Life UL plan No, if to a Single Life UL plan 	<ul style="list-style-type: none"> • Built-in lapse protection provision can guarantee death benefit to younger insured's age 121. • Lapse protection catch-up • Death Benefit Options: Option 1) level only • Guaranteed Interest Rate: 2.5% • Surrender Charge Period: 14 years

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JEA= Joint Equal Age ART= Annual Renewable Term

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TERM		Income Replacement Term Series																														
Product Description	<ul style="list-style-type: none"> Lower initial level premiums than Focus Term Series Death benefit paid in annual installments instead of lump-sum for selected number of years (5 - 30 years) Level Premium Guaranteed for Initial Term Period of 10, 15, 20, 25 or 30 years, ART until age 100 Lump-sum death benefit rider option (maximum 5 times base policy) Renewable Term to Age 100 A portion of each annual death benefit payment is income tax reportable 																															
Policy Form #	#WC-T16 11-08																															
Compensation	Traditional																															
Minimum Death Benefit	M\$100,000 (\$20,000 per year for 5 years)																															
Rate Classes and Issue Ages (may vary by state) Based on Age Nearest Birthday	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>IRT10</u></th> <th style="text-align: center;"><u>IRT15</u></th> <th style="text-align: center;"><u>IRT20</u></th> <th style="text-align: center;"><u>IRT25</u></th> <th style="text-align: center;"><u>IRT30</u></th> </tr> </thead> <tbody> <tr> <td>Super Preferred NonTobacco</td> <td style="text-align: center;">18-80</td> <td style="text-align: center;">18-77</td> <td style="text-align: center;">18-68</td> <td style="text-align: center;">18-60</td> <td style="text-align: center;">18-M55/F56</td> </tr> <tr> <td>Preferred NonTobacco</td> <td style="text-align: center;">18-85</td> <td style="text-align: center;">18-77</td> <td style="text-align: center;">18-68</td> <td style="text-align: center;">18-60</td> <td style="text-align: center;">18-M55/F56</td> </tr> <tr> <td>Standard NonTobacco</td> <td style="text-align: center;">16-85</td> <td style="text-align: center;">16-M75/F77</td> <td style="text-align: center;">16-68</td> <td style="text-align: center;">16-M57/F60</td> <td style="text-align: center;">16-M53/F56</td> </tr> <tr> <td>Standard Tobacco</td> <td style="text-align: center;">18-80</td> <td style="text-align: center;">18-M70/F75</td> <td style="text-align: center;">18-M63/F66</td> <td style="text-align: center;">18-M53/F55</td> <td style="text-align: center;">18-M46/F50</td> </tr> </tbody> </table> <p>M= Male F= Female Maximum issue ages in WA are 80 minus the level term period, except maximum issue age is 46 for IRT30 and age 53 for IRT25 for male Tobacco use class.</p>			<u>IRT10</u>	<u>IRT15</u>	<u>IRT20</u>	<u>IRT25</u>	<u>IRT30</u>	Super Preferred NonTobacco	18-80	18-77	18-68	18-60	18-M55/F56	Preferred NonTobacco	18-85	18-77	18-68	18-60	18-M55/F56	Standard NonTobacco	16-85	16-M75/F77	16-68	16-M57/F60	16-M53/F56	Standard Tobacco	18-80	18-M70/F75	18-M63/F66	18-M53/F55	18-M46/F50
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Riders Available (subject to availability)	<ul style="list-style-type: none"> Term Life Insurance Rider (lump-sum death benefit, maximum 5 times base policy), minimum face amount: \$100,000 Waiver of Premium, issue ages 18 to 55 																															
Conversion Period	IRT 10: During the first 10 years and before the Insured's 75th birthday IRT 15: During the first 15 years and before the Insured's 75th birthday IRT 20: During the first 20 years and before the Insured's 75th birthday IRT 25: During the first 20 years and before the Insured's 75th birthday IRT 30: During the first 20 years and before the Insured's 75th birthday																															

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