

Representing nearly a century of service to the insurance industry, West Coast Life boasts a colorful history of growth and industry “firsts”.

West Coast Life was founded April 2, 1906 in San Francisco, just 16 days before the city’s devastating earthquake and fire. As an indication of the company’s enterprising spirit, West Coast Life was the first company to offer a loan to the city for reconstruction. Within a short period of time, West Coast Life began to grow and pioneered many “firsts” within the life insurance industry.

- The first American life insurance company in Hawaii
- The first American life insurance company in the Philippines and in China
- The first to issue an unemployment compensation disability policy in America
- The first to issue a group policy west of the Mississippi
- The first to underwrite association business in the United States
- The first to provide an automatic premium loan provision in a life insurance policy
- And, the first to use the Check-O-Matic concept, the name of which we gave to the rest of the industry (at the request of LIAMA, now known as LIMRA).*

At the time of printing, West Coast Life was rated A+ (Superior, 2nd highest of 15 ratings) for financial strength by A.M. Best, an independent rating company. This financial strength rating is based on a variety of factors including operating performance, asset quality, financial flexibility and capitalization.

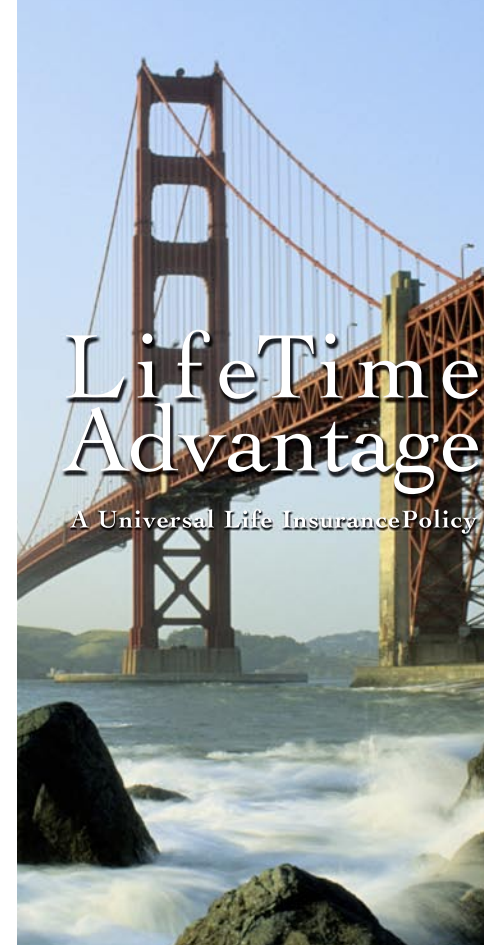
For the most current rating information from A.M. Best and other independent ratings companies, visit our website at www.westcoastlife.com.

*West Coast Life company archives.



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M-0015 (10/04)



LifeTime Advantage

A Universal Life Insurance Policy

100

Life Insurance
Protection for
Your Family or
Business Needs



M-0015 (10/04)

Universal life insurance can help provide your beneficiaries with financial security for family and business needs such as income replacement and payment of debts. In addition, universal life insurance can develop tax-deferred cash values (which the policy owner can access) to help fund personal needs such as retirement and your children’s education.

West Coast Life Insurance Company’s LifeTime Advantage 100 is an affordable individual universal life insurance policy with flexible premiums and adjustable death benefit for life insurance protection. LifeTime Advantage 100 is designed for individuals who are seeking long-term life insurance protection for their families or businesses at a competitive price.

LifeTime Advantage 100

is designed to provide life

insurance protection to

last for your lifetime.

It is a flexible, affordable

policy that can be

tailored to fit your needs

for as long as you own

the policy.

LifeTime Advantage 100 (policy form #041110900) is an individual flexible premium adjustable life insurance policy issued by West Coast Life Insurance Company (Omaha, NE). Subject to underwriting. Up to a 2 year contestable and suicide period. Benefits adjusted for misstatements of age or sex. Not available in all states.

Choosing Your Life Insurance Policy

As LifeTime Advantage 100 is a moderately priced universal life policy, it could be considered an alternative to purchasing term life insurance. With universal life insurance, coverage can last longer than a standard term policy and can develop cash values that the policy owner may access* before the policy matures.

A Look At Basic Options/Features

Underwriting

For those who qualify, Super Preferred, Preferred NonTobacco and Preferred Tobacco underwriting categories are available. Standard and SubStandard classes are available as well. West Coast Life will review your health information to determine your insurability and optimum classification.

Conversion

LifeTime Advantage 100 is a good option to convert your West Coast Life term policy for permanent insurance protection. If the specified amount of your LifeTime Advantage 100 policy is not greater than the West Coast Life term policy you wish to convert, additional proof of good health is not required. It may be required if you wish to convert riders attached to your term policy or for a higher specified amount.

No-Lapse Protection

Your policy is guaranteed to not lapse for 5 years if you are 61 years old or older when your policy is issued. If you are 60 years or younger, your policy is guaranteed to not lapse for 10 years. Both no-lapse periods are guaranteed as long as the Monthly Minimum No-Lapse premiums are paid and other conditions of the no-lapse protection are met. Please consult your policy for details.

Policy Maturity

For a lifetime of coverage, your LifeTime Advantage 100 policy will mature at the policy anniversary following the insured's 120th birthday if the policy is still in force at that time. The maturity value is equal to the accumulated fund less any outstanding loans and loan interest.

* Subject to loan interest rates and surrender fees.

Benefit Included

Accelerated Death Benefit

(Form #962096200/#002096200)

In the event of a terminal illness (less than one year life expectancy diagnosed by an authorized physician), the Company can authorize an interest-bearing loan up to 75% of the face amount of your policy to a maximum of \$250,000 to help meet the Insured's financial needs. This feature is automatically included with your policy and there is no charge until this benefit is applied for. The Death Benefit and policy values, if any, will be reduced if Accelerated Death Benefit payment is made and may be taxable. Subject to limitations. Not available in all states.

Customize Your Protection – Optional Riders

Since every family or business situation is unique, you may want to consider these optional benefits and riders to customize your protection.

All riders and benefits are subject to limitations and conditions and are not available in all states. Optional riders are available at an additional premium.

Waiver of Premium Rider

(Form #882110100)

This rider enables you to plan for future policy funding needs that could arise should you become disabled for 6 months or more. For as long as you are disabled, premium payments for the policy would be waived, including all riders attached to the policy.

Children's Insurance Benefits Rider

(Form #8706-3359)

For coverage for your children, you can use this rider to provide death benefit protection for all natural, adopted and stepchildren as well as any children yet to be born or adopted into the family.

Accidental Death Benefit Rider

(Form #8404-7119)

This rider provides additional coverage that pays an additional benefit should you die as a result of an accident.

Additional riders may be available, please check with your West Coast Life agent for rider updates and availability.