Life Time Advantage 100

Universal Life Insurance

Product Guide

WEST COAST LIFE
INSURANCE COMPANY
A Protective Company

M-0011 (03/06)
Policy Form #041110900
Not available in all states.
For Agent Use only.
Not for Consumer Use.

LifeTime Advantage 100

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

This policy permits the policy owner to vary the amount and timing of the planned periodic premium subject to limitations. Please refer to the following pages for product features, product focus and key benefits along with rate information.

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Product Features

Underwriting Classifications	Issue Ages
Super Preferred Nontobacco	18-80
Preferred Nontobacco	18-85
Standard Nontobacco	0-85
Preferred Tobacco	18-85
Standard Tobacco	18-85

Substandard Ratings

Substandard to table H.
Minimum premiums are an additional 20% per table (A-F). Table ratings last for 20 years. Both table and permanent flat extra ratings are commissionable. Temporary flat extras are non-commissionable.

Rate Bands for Specified Amounts

$25,000 - $49,999	(Standard Nontobacco and Standard Tobacco)
$50,000 - $99,999	(All classes)
$100,00 - $249,999	(All classes)
$250,000 & higher	(All classes)

Death Benefit Options:

Option 1-Level Specified Amount
Option 2-Specified Amount plus Accumulated Fund Value

Lapse Protection

Assuming no changes in the first 5 or 10 policy years, the policy is guaranteed to not lapse if the accumulation (at 6% interest compounded annually) of the premium outlay paid to date, less withdrawals, loans and loan interest, is equal to or greater than the accumulation (at 6% interest compounded annually) of the Minimum Monthly No-Lapse Protection (Lapse Protection) Premiums. No catch-up provision.

There are two lapse protection guarantee periods:

Lapse Protection Guarantee Periods	Ages
10 years	0-60
5 years	61+

Maturity

If the policy is still in-force at age 100, the policy continues with no monthly deductions for cost of insurance and monthly expense charges. Future premium payments, at that time, are not allowed.

If the policy is still in-force, it will mature on the policy anniversary date on or immediately following the Insured's 120th (100th in Florida) birthday.

Interest Rates

Interest is credited at a current portfolio rate. The minimum guaranteed interest rate is 3.00%.

Persistency Bonus – Beginning in policy year 11 an additional 1.00% will be added to the credited interest rate provided the credited interest rate at that time is greater than the guaranteed minimum interest rate.

Policy Charges

$10.00 per month. Face amounts to $249,999
$8.00 per month. Face amounts $250,000 and higher
3.00% premium charge in all policy years.
Cost of insurance and cost of riders are deducted monthly from the accumulated fund.

Loans

Standard - Up to cash surrender value less 3 monthly deductions: Annual interest charged on loan: 4.76% payable in advance, 5.00% in arrears. Annual interest rate credited on accumulated fund equal to loan and loan interest: 3.00% (current as of 12/2004); 3.00% guaranteed.

Preferred - All loans are preferred loans starting in policy year 16. Annual interest rate charged on loan: 2.91% payable in advance, (equivalent to 3.00% in arrears). Annual interest rate credited on accumulated fund equal to preferred loan amount is 3.00%.

Surrender Charges

Surrender charges decrease annually through the 15th year. After the 15th year they are zero.

Rolling Target Premium

The full first year commission rate will apply to premiums paid up to the full target premium during the first 24 policy months.

Product Features

Riders

Children's Insurance Benefits Rider
($1,000 per unit, maximum 20 units, Form #8706-3359)
For coverage for the Insured's children, use this rider to provide death benefit protection for all natural, adopted, and stepchildren in the Insured's household as well as any children yet to be born or adopted into the family household. The child must be at least 15 days old, under the age of 19, and unmarried. Any child automatically ceases to be a Covered Child on the policy anniversary after his or her attained age 25 or the rider's termination date (the Insured's attained age 65) whichever comes first.

Premium Waiver Rider
(Up to $2,000,000 specified amount, Form #882110100)
This rider enables the Insured to plan for future policy funding needs that could arise should the Insured become totally disabled for 6 months or more. For as long as the Insured is totally disabled, the Monthly Premium Waiver Amount for the policy (or Monthly Deductions if greater) will be waived by the Company.

Accidental Death Benefit Rider
(Up to $250,000 specified amount, Form #8404-7119)
This rider provides additional coverage that pays an additional death benefit should the Insured die as a result of bodily injury due to an accident.

Accelerated Death Benefit Rider
(Automatically Included, 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 the policy to help meet the Insured's financial needs. The minimum loan is $15,000 and the maximum loan is $250,000.

This feature is automatically included with the 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.

Riders and benefits are subject to limitations and conditions. Refer to rider(s) for more information. Check West Coast Life's Illustration software for premiums and new riders as they become available. Riders are not available in all states.

Product Focus

LifeTime Advantage 100 Universal Life is designed to provide long term cost effective life insurance protection to a client's age 100 or beyond.

LifeTime Advantage 100 UL can be funded to provide a lifetime death benefit on a "current assumption" basis at a competitive lower premium than those usually associated with other permanent policies.

The LifeTime Advantage 100 UL is ideal for clients in the following scenarios:

- An alternative to term life insurance. Term life insurance clients who realize that their need for life insurance is longer than they've expected may find LifeTime Advantage 100 more affordable than term insurance in the long run.
- Clients who want the design flexibility of Universal Life, i.e., adjustable face amounts, flexible premiums, policy loans and withdrawals.
- Clients who want to maximize their pension income by providing a survivor income for their spouse with life insurance.
- The LifeTime Advantage 100 UL can also provide valuable protection for key employees and business buy-sell funding.

Features and Benefits

Notes

- The death benefit can be tailored to provide protection for any duration (up to age 120 on a current assumption basis).

- 5 and 10 year Lapse Protection Guarantees*.
  - 5 years for ages 61 and older;
  - 10 years for ages 60 and younger.

- Extended Maturity to age 120 (age 100 in FL) for full initial death benefit (less loans and loan interest) when there is $1 or more cash value at age 100. No further premiums, expense deductions, mortality charges after age 100.

- Interest rate bonus credited to non-borrowed cash value beginning in policy year 11.

- Zero net cost (preferred) policy loans beginning in policy year 16.

- Minimum Premiums calculated are at an age last birthday basis.

- Currently LifeTime Advantage 100 is one of West Coast Life's designated permanent policies for term conversions.

*In order for the lapse protection guarantee to be in effect, accumulated premiums paid (adjusted for loans, withdrawals, and any additional benefit provided by rider) must be equal to or greater than the Accumulated Minimum Guarantee Premiums required for the no-lapse (lapse protection) guarantee as referenced in the policy.

Notes

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INSURANCE MARKETPLACE
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