

Products—Life & Annuities

- Life Insurance Types:
Term Life (10, 15, 20, 25 & 30 year policies), Single Life Universal Life, Survivorship Universal Life, and Survivorship Term
 - Competitive Products/Niches: Term Life, UL with lifetime death benefit guarantee to age 120
 - Specialty Products and Features: Survivorship Term (level premiums available: 10, 20 & 30 years)
 - Variety of Riders: Children's Rider (covers Insured children up to age 25), Waiver of Premium Rider, Accidental Death Benefit Rider, Accelerated Death Benefit Rider, etc.
 - Annuity Types: Equity Indexed Annuities (EIA) and Single Premium Immediate Annuities (SPIA)
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Underwriting

- Strengths: all-around competent, professional and consistent underwriting with excellent call center support
 - Table X uninsurable class available for both Survivorship UL and Term (with 2nd insured up to table D)
 - Retention/Automatic Reinsurance Capacity/Jumbo Capacity: automatic bind is \$10,000,000, and jumbo capacity is \$30,000,000—these amounts vary by rating and age
 - Underwriting is available for a rated SPIA application
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Compensation

- Level of Target: Target premium of LifeTime Platinum 120 UL and LifeTime Gold 120 UL is at or above the lifetime lapse protection premium level
 - Rolling Target: 24 months rolling target on LifeTime Platinum 120 UL, LifeTime Gold 120 UL, LifeTime Advantage 100 UL, and Golden Legacy Protector IV Survivorship UL
 - Compensation on Substandard Extras: Commission paid on permanent flat extras and permanent tables, but not on temporary flat extras
 - EFT Direct Deposit of commission earnings
 - Annuities:
 - EIA full compensation years 1-3 applies on additions through year 3
 - SPIA competitive commissions
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Service

- Designated and very accessible underwriting teams
 - Outstanding marketing support teams in San Francisco and the Michigan Sales Office for training staff on how to do business with West Coast Life
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Financial Strength and Ratings

- Founded in 1906
 - A.M Best: A+ (Superior, 2nd highest of 15 ratings); Standard and Poor's: AA (Very Strong, 3rd highest of 21 ratings); Fitch: AA- (Very Strong, 4th highest of 22 ratings); Moody's Investor Services: Aa3 (Excellent, 4th highest of 21 ratings)
 - West Coast Life's Vital Signs Comdex (composite index) puts West Coast Life in the 90th percentile of all life insurance companies
 - A member of the Protective corporation family of life insurance companies
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Market Focus

- Traditional Brokerage
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Marketing Support

- Case design and consultation is available to BGAs
 - Marketing Support Staff provides product and illustration training to BGAs
 - Training on how to do business with West Coast Life is provided with visits to BGA offices
 - Website in addition to support staff in all three continental U.S. time zones
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Online Resources

- www.westcoastlife.com—download applications, supplemental forms, fillable agent flyers and WinFlex software; order marketing materials; view past communications
- www.winflexweb.com—run life insurance and annuity illustrations with the most up-to-date information available
- www.iitqv.com (or enter from pop-up box from www.westcoastlife.com) — check case status
- <http://commissions.westcoastlife.com> (or use Commission link from www.westcoastlife.com) — review agents' commission statements and deposit amounts