

West Coast Life FocusSM Term Life Insurance



**West Coast Life
Insurance Company**
A PROTECTIVE COMPANY

Product Guide

How Do You Compare to Other Americans?

All facts are from LIMRA International's
Facts About Life 2007

FACT: 10% of families with children under 18 (3.6 million households) have no life insurance protection.

FACT: 56% of married parents believe their current life insurance coverage is inadequate.

FACT: 22% of families with dependent children admit they will have immediate trouble meeting everyday living expenses, and another 26% can cover expenses for only a few months if a primary wage earner dies.

FACT: Parents find buying life insurance complex and confusing — half don't know how much to buy and 39% worry about making the wrong decision.

Why is life insurance important?

Life insurance is about protection. It helps provide security for your loved ones when they need it most. Protecting your family members with life insurance can help ensure that they do not face the added burden of financial pressures, should the unexpected happen. A life insurance plan may also be tailored to provide financial protection to cover business needs. Protecting your business interests with life insurance can include covering business debt, funding buy-sell agreements, or providing key person coverage. Life insurance is a valuable planning tool that can easily be a part of an overall financial strategy or stand alone as a single source of protection. Properly planning for your life insurance needs today can help provide a lifetime of financial security tomorrow.

Why consider term life insurance?

Term life insurance is designed to provide pure death benefit protection for a specific period of time. Generally, term insurance is less expensive than permanent insurance, making it an affordable way to help provide financial security for your personal or business needs. You can choose the amount of coverage needed and the length of the protection period based on your specific needs. Typically, term insurance can also be renewed upon completion of the level-premium period selected.

Term life insurance can cover many different needs:

- Replacing income of a wage earner
- Paying off a home mortgage or other debt to ensure that your family can remain in its home
- Providing for educational expenses such as college
- Covering childcare expenses
- Providing care for dependent elder family members such as a parent
- Providing for business continuation by funding buy-sell agreements or providing key-person coverage
- Paying for final expenses



Why choose West Coast Life FocusSM Term?

West Coast Life Focus Term is a renewable and convertible term life insurance policy that offers fully guaranteed level premiums for the initial premium periods of 10, 15, 20, 25 or 30 years. It gives you the assurance of knowing your premiums will not increase at any time during the selected level-premium period. When the guaranteed level premium period is complete, you have the option to renew the policy at a higher premium rate (the premium will increase every year thereafter) all the way up to age 100, without proof of insurability.

Protection

No one wants to burden loved ones with an uncertain financial future in the event of an untimely death. It just makes sense to take the steps you can to help protect your family or business. West Coast Life Focus Term life insurance can help provide the security needed to meet your personal financial obligations or your family's future financial needs. It can also be used in business continuation plans by funding buy-sell agreements, covering debts, or providing key-person coverage.

Affordability

West Coast Life Focus Term life insurance is a very cost-effective way to provide financial security. It is strictly meant to provide death benefit coverage. There is no cash-value accumulation or investment component. With term life insurance you only pay for the coverage amount needed, making it possible to affordably obtain larger amounts of coverage.

Choice

If a term product fits your situation, West Coast Life Focus Term life insurance offers you several options, giving you the ability to customize your selection. West Coast Life Focus Term life insurance allows you to choose the duration period — from 10, 15, 20, 25 or 30 years and the coverage amount. The built-in Conversion Option allows you to later convert a West Coast Life Focus Term policy to another Company-designated life insurance policy during a pre-determined change of plan period. Refer to the built-in features section for additional information.



West Coast Life Focus Term has built-in features.

In addition to providing protection, affordability, and choice, **West Coast Life Focus Term** life insurance has built-in features.

Conversion Option¹

This option allows you to later change (*convert*) a West Coast Focus Term policy to another Company-designated life insurance policy during a pre-determined conversion period without submitting additional underwriting requirements based on current age or health. A Focus Term policy must be converted prior to the insured's age 75 and the expiry date of the change of plan period.

<u>Focus Term</u>	<u>Conversion Period</u>
10-year Focus Term	10 policy years
15-year Focus Term	15 policy years
20-year Focus Term	20 policy years
25-year Focus Term	20 policy years
30-year Focus Term	20 policy years

Evidence of insurability is not required if the face amount of the new policy is not greater than the original policy and if no riders are requested. The conversion is subject to the terms of the policy. The new policy will be issued at the Insured's attained age and with a risk classification that most closely corresponds to the risk classification of the original policy.

Rider and supplemental benefits may be converted with the base policy, if available, provided that satisfactory evidence of insurability is obtained at the owner's expense

A conversion application received after the change of plan expiry date will be required to provide full evidence of insurability to change to a new plan, which could result in a large increase in premiums. The Company will always have at least one conversion policy available at the time of conversion. Since a long-term financial strategy may indicate a need for permanent (*rather than term*) life insurance, this conversion advantage should be discussed with your financial advisor and evaluated carefully.

Accelerated Death Benefit Rider² (Form #962096200 or #002096200)

This feature allows a portion of the death benefit to be paid in the event of a qualifying terminal illness and if certain terms and conditions are met. The early payment of a portion of the policy provides funds to help cope with the financial and emotional costs that may be associated with a terminal illness.

¹ Consult policy for benefits, exclusions and limitations. Not available in all states.

² Not available in all states.

Customize your policy with riders.

West Coast Life Focus Term life insurance is designed to let you choose the plan that is right for you at an affordable price. Since every family or business situation is unique, you may want to consider additional benefits and riders to customize your policy to your needs.³

Accidental Death Benefit Rider (Form #8301-7110 or #002198900)

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

Children's Insurance Benefits Rider (Form #052122400)

This rider is designed to provide low-cost term insurance for your children. Rather than purchasing individual policies on each child, you can use this rider to provide additional death benefit protection for all natural, adopted, and stepchildren as well as any yet to be born or adopted into the family. It can provide term insurance for your children to age 25 or to age 65 of the base insured, the expiry date of the rider, or termination of the policy — whichever is earlier — for all covered children of the insured. The annual premium for this rider does not increase, regardless of the number of children you have covered.

Waiver Of Premium Rider (Form #8301-8110 or #002198800)

This rider covers your premium payments should you become disabled for six months or longer and meet specific conditions. Premium payments for the policy would be waived; including all riders attached to the policy.

³ Actual terms and conditions contained in each rider govern all benefits provided. The optional riders are available at additional cost. Assumes medical and financial underwriting qualifications at time of initial application. Not available in all states.

Things to consider before purchasing term insurance:

- Temporary needs are not always predictable and could outlast the initial term period. **Make sure the term coverage period you choose will last as long as the need for which it is purchased.**
- **After the initial term period, a term policy becomes more expensive over time.** Declining health and increasing age are both contributors and could dramatically increase costs of new coverage or result in no available coverage.
- **A term policy does not allow a premium payment to be skipped.** It must be paid on time to keep the policy in force.
- Term insurance is meant for death benefit coverage. **There is no cash-value accumulation or investment component.**
- **When considering a term policy with the intent to convert it to another plan later, be mindful that it must be changed before the end of the conversion period.** Waiting too long could result in a large increase in premium costs and the available plans will not be known until time of conversion.



About Your Policy

What will I see in the Policy Form?

The Policy Form will provide basic information about the policy and endorsements that govern all benefits provided. It will provide basic policy information in relation to premium payments, charges contained in the policy, and other provisions as related to your policy.

Will I receive an annual statement for review?

After each policy anniversary, a personalized annual report will be sent to the policy owner. The report will show your coverage amount, premium payments and expense charges since the last policy anniversary.



Policy form #051131700, and state variations, is a level death benefit term life insurance policy to age 100 issued by West Coast Life Insurance Company, located at 2801 Hwy 280 South, Birmingham, AL 35223. Premiums increase annually after the initial guaranteed premium period. Subject to underwriting. Benefits adjusted for misstatements of age or sex. In Montana, male rates apply to all sexes. There are no cash values. The company cannot increase the premium scale. Up to 2-year contestable and suicide period. Consult policy for benefits, riders, and limitations. Not available in all states.

The tax treatment of life insurance is subject to change. Neither West Coast Life nor its representatives offer legal or tax advice. You should consult your attorney or tax advisor regarding your individual situation.

All payments and all guarantees are subject to the claims paying ability of West Coast Life Insurance Company.

Not a Deposit	No Bank Guarantee	Not FDIC Insured
Not Insured By Any Federal Government Agency		



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INSURANCE MARKETPLACE
STANDARDS ASSOCIATION