



**Save 7% to 40%
compared to a
traditional term
insurance policy.**

West Coast Life Income Replacement Term LIFE INSURANCE

Americans need value and security.

Many Americans are making hard decisions about discretionary spending these days. That is why West Coast Life believes that life insurance should be affordable to nearly every American. It's the right thing to do at a time when Americans need it most.

Provide security for today's needs
& tomorrow's dreams with
West Coast Life Income
Replacement Term

West Coast Life Income Replacement Term

life insurance is a *new* and *innovative* version of traditional term life insurance that guarantees an income stream death benefit to designated beneficiaries when the insured dies before the policy end date. The death benefit is paid in regularly scheduled installments for a certain number of years specified by you, the policy owner. You may even choose to include a supplemental lump-sum death benefit payment in addition to the stream of guaranteed payments.*

Let your West Coast Life representative help you conduct a life insurance policy review **to assess your current situation and your long-term financial objectives.**

*To schedule an appointment with
your sales agent to determine
if West Coast Life Income
Replacement Term Life Insurance
is right for you, please contact:*

*Optional riders are available at additional cost. All payments and all guarantees are subject to the claims paying ability of West Coast Life Insurance Company.

Policy form WC-T16 and state variations thereof, is a term life insurance policy issued by West Coast Life Insurance Company, 343 Sansome Street, San Francisco, CA 94104. Product features and availability may vary by state. Consult policy for benefits, riders, limitations and exclusions. Subject to underwriting. Subject to up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. In Montana, unisex rates apply.

Neither West Coast Life Insurance Company nor its representatives offer legal or tax advice. The tax treatment of life insurance is subject to change. A portion of each annual payment will be reported as taxable income to the beneficiary based on our understanding of current Federal income tax law. Purchasers should consult a legal or tax advisor before making any tax-related decisions.



**West Coast Life
Insurance Company**

A PROTECTIVE COMPANY

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