

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



Provide security for today's needs and tomorrow's dreams

* 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. We suggest that you consult your legal or tax advisor before making any tax-related decisions.

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.

It's impossible for you to be there for all the wonderful moments and milestones a grandchild has ahead of them. But you can leave them with a heartfelt gift of love and support. A gift that will long remind your grandchild how much you loved them, how much you cared, and how strongly you wanted to share in their accomplishments and achievements.

Funding college education today can be very difficult. A properly structured life insurance policy may provide a benefit that ensures college is financially feasible, without the worry of investment risks.

***West Coast Life Income Replacement Term*SM** offers the opportunity for financially mature grandparents to influence the future financial welfare and interests of their grandchild through the purchase of term life insurance.

West Coast Life Income Replacement Term life insurance is an innovative version of traditional term life insurance that guarantees an income stream death benefit that is paid in regularly scheduled installments for a certain number of years, specified by you, the policy owner.* Because you choose the amount and duration of the death benefit payments, the *West Coast Life Income Replacement Term* life insurance policy provides maximum flexibility to address your intentions and concerns.

Meet with your sales agent to determine if *West Coast Life Income Replacement Term* life insurance can help you be a part of your grandchild's life...now and in the future. For more information, please contact:



**West Coast Life
Insurance Company**

A PROTECTIVE COMPANY