

## Check Out West Coast Life's LifeAdvantage<sup>SM</sup> Underwriting Program!

West Coast Life Insurance Company is pleased to announce the **LifeAdvantage<sup>SM</sup> program**. This unique program provides for a re-evaluation of certain **single** impairment cases that are rated up to Table 3. This approach could result in a better rating for qualifying impairments than would otherwise be available from West Coast Life.

### Here's how it works.

Let's say you submit an application for a client, and he is rated Table 3 due to a single impairment, high blood pressure. If the client's application meets the criteria for the LifeAdvantage program (see below), his application will be reviewed to see if a better offer might be available through West Coast Life.

### ELIGIBLE APPLICATIONS

The LifeAdvantage program is available in the following situations:

- Single life Universal Life policies only
- Insureds age 70 (nearest birthday) or less
- Policy face amounts of \$2 million or less
- Table 3 or less ratings

### ELIGIBLE IMPAIRMENTS

Only cases rated for a **single eligible impairment** can be considered under this program. If the rating is due to **more than one impairment**, the case cannot be considered for the LifeAdvantage program. Eligible impairments are as follows:

- Blood pressure
- HDL ratio
- PSA elevations
- BUN
- Foreign travel
- Serum creatinine
- MVR (no DUI)
- Albumin/globulin ratio
- Abnormal EKG tracings

We feel the LifeAdvantage program gives you an advantage in helping to meet clients' life insurance needs. **If you have any questions about this new program, please contact your Underwriting Team.**

*Please refer to West Coast Life's Underwriting Guide for complete underwriting requirements and criteria. A final underwriting decision will be based on the underwriting requirements and criteria as outlined in the Underwriting Guide. Product features and availability may vary by state. Consult policy for benefits, riders, limitations, and exclusions. Subject to underwriting and up to a two-year contestable and suicide period. Policies may not be available in all states. Guarantees are subject to the claims-paying ability of West Coast Life Insurance Company. Policies issued by West Coast Life Insurance Company 343 Sansome Street, San Francisco, CA 94104.*