



Chronic Illness Accelerated Death Benefit Rider (*CIADB*)

Facts at-a-Glance

Rider Overview

Advances a portion of the base policy's death benefit if the insured is certified by a licensed health care practitioner within the past 12 months as chronically ill – defined as either unable to perform at least two Activities of Daily Living without assistance for at least 90 days, or requiring substantial supervision for protection from health and safety threats due to severe cognitive impairment. This rider is available only at issue, and there is a *Waiting (Elimination) Period*.

Waiting Period

A *Waiting Period (Elimination Period)* of 3 or 12 months must be selected by the insured at the time of issue. This is the period of time which must pass between the time the company receives written certification of the insured's Chronic Illness status and the time the first accelerated death benefit (*ADB*) payment is made.

Benefit Period

A *Benefit Period* lasts 12 months. Before each *Benefit Period*, the insured must select the amount to be paid for each month of that *Benefit Period*, subject to monthly minimums and maximums. Each month within a given *Benefit Period* will then have the same *ADB* payout amount, but a new payout amount can be selected before the next *Benefit Period*.

West Coast Life LifeTime Advantage Plus UL, policy form WC-U15 and state variations thereof, is a flexible premium universal life insurance policy issued by West Coast Life Insurance Company. Located at 2801 Highway 280 South, Birmingham, AL 35223. Product features and availability may vary by state. Subject to underwriting. Subject to up to a 2-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. Consult policy for benefits, riders, limitations and exclusions. In Montana, unisex rates apply. West Coast Life does not render legal or tax advice. Information in this summary is based on current tax laws that are subject to change. Not available in all states. 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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Benefit Payouts

The accelerated death benefit is paid each month, beginning on the first day of the Benefit Period. An annual lump-sum payout option is also available. The last ADB payment may be less than the elected amount to ensure that the Lifetime Maximum Benefit is not exceeded.

- Lifetime Maximum Benefit: Lesser of \$1 million or 90% of the death benefit available just prior to first accelerated death benefit payment
- Maximum Monthly Benefit Options:
 - \$1,000
 - \$2,500
 - \$5,000
 - \$7,500 (available only with \$150,000 minimum face amount)

Please Note: A lesser Monthly Benefit amount of at least \$250 may be requested if your client does not require the entire Maximum Monthly Benefit amount. The Lifetime Maximum Benefit is only reduced by the amount of benefit actually taken each month. Monthly Benefit Options are subject to change.

Impact on Policy

Each accelerated death benefit payment will reduce certain policy values by a proportional amount. This proportional amount will equal the Monthly Benefit payment (*prior to any loan repayment*) divided by the death benefit immediately before the ADB payment. The following current values will be affected:

- Policy value
- Face amount
- Surrender charges
- Minimum premium requirements for lapse protection
- Cumulative minimum premium requirements for lapse protection
- Cumulative premiums paid to date
- Policy debt

An amount equal to policy debt reduction will be applied to repay policy debt, and thus will reduce the net amount of proceeds distributable as an accelerated death benefit.

Rider Specifications

- Issue Ages: 20-80
- Minimum Face Amount: \$100,000
- Maximum Substandard Rating: Table D
- Rider Charge: monthly charge varies by sex, issue age, underwriting class, face amount, Waiting Period length, Monthly Benefit and policy year

* This is only a summary of rider benefits.

Actual terms and conditions contained in the rider govern all benefits provided. Please see the rider for more detailed information. Available only at issue and at an additional cost. Assumes medical and financial underwriting qualifications at time of initial application. Not available in all states. State variations may apply.

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