

LifeTime Advantage PlusSM UL

Optional Benefits and Riders

Reference Guide

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



**West Coast Life
Insurance Company**

A PROTECTIVE COMPANY

WCLLC.1056 (12.09)

The **LifeTime Advantage PlusSM UL** is designed for maximum flexibility and offers a variety of optional benefits and riders.

Since every family or business situation is unique, you may want to consider these additional benefits and riders described below to help fill any gaps in your long-term plans.

Accidental Death Benefit Rider *(Form WC-503)*

Can provide additional coverage that pays an additional death benefit if the insured dies as the result of an accident.

- Issue Ages: 15-60 *(coverage and premiums cease at age 70)*
- Minimum issue amount: \$1,000
- Maximum issue amount: \$150,000

Children's Term Rider *(Form WC-502v2)*

Designed for those who are interested in term insurance for their children. Rather than purchasing individual policies on each child, the policy owner can use this rider to provide death benefit protection for all natural, adopted, and stepchildren who are listed on the application and within issue age limits. The rider also covers future children from age 15 days, or date of adoption. It provides term insurance to age 25, the expiry date of the rider, or termination of the policy – whichever is earlier – for all covered children of the insured. The annual premium is a fixed amount and remains constant, regardless of the number of children covered under the rider.

- Issue ages: 15 – 64 *(based on primary insured)*
- Issue ages: 15 days – 18th birthday *(based on child's age)*
- Expires at primary insured's age 65
- Minimum issue size: 1 unit *(\$1,000 of coverage)*
- Maximum issue size: 20 units *(\$20,000 of coverage)*
- Annual premium per unit: \$6 *(regardless of the number of children)*
- No cash value
- Conversion of expiring term coverage to Company-designated permanent policy up to 5 times the amount of rider coverage
- Paid-up Benefits on children if the Primary Insured dies before covered children; insurance under this rider will continue until otherwise would have expired, as provided in this rider, without further premium payments being required.

Chronic Illness Accelerated Death Benefit Rider (Form WC-624)

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 requires 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.

- Issue Ages: 20-80
- Minimum Face Amount: \$100,000
- Waiting (Elimination) Period: 3 or 12 months (*selected at time of issue*)
- Benefit Period: 12 months
- Benefit Payment Type: Monthly or lump sum
- 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*)
- * A lesser Monthly Benefit amount of at least \$250 may be requested if you do 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.
- Rider Charge: monthly charge varies by sex, issue age, underwriting class, face amount, Waiting Period length, Monthly Benefit and policy year.

Covered Insured Rider (Form WC-554)

Provides death benefit protection through term insurance for the insured, their spouse, or their children. This rider is designed to be an alternative to an individual policy for the primary insured or a family member. The owner has the flexibility to choose any amount of coverage within rider limits and can increase or decrease this amount in the future if needs change. This rider may continue until age 95, as long as the base policy remains in force, or be cancelled at any point, should the family member no longer need coverage.

- Issue Ages: 18-70 (Super Preferred Non-Tobacco, Preferred Non-Tobacco, Preferred Tobacco); 0-70 (Standard Non-Tobacco); 15-70 (Standard Tobacco); (coverage and premiums cease at age 95 or expiration of base policy)
- Minimum issue amount: \$5,000
- No Maximum issue amount

Death Benefit Plus Rider (Form WC-615v2)

Provides the option to purchase additional life insurance coverage equal to the total amount of your cumulative paid premiums.

The Death Benefit Plus Rider is available on new policies only, and cannot be added to existing policies or to conversions of existing term insurance policies. The Death Benefit Plus Rider may be cancelled at any time. For policy replacements, 1035 exchanges and new business reissues, full underwriting will apply to the maximum benefit amount. The rider is also available only on policies where the Level Death Benefit Option (*Option A*) has been selected.

- Issue Ages: same as base policy
- Minimum face amount: \$100,000
- No Maximum face amount (*subject to financial underwriting*)

Disability Benefit Rider (Form WC-572)

You can specify a monthly benefit amount, which will be credited to the policy should you face the hardship of total disability. Any monthly benefit amount may be selected, within rider limits, enabling you to plan for your individual policy funding needs that may arise if you become disabled. The monthly benefit amount is credited to the policy after the insured has been totally disabled for six months and all conditions of the rider are met.

Total disability is the incapacity of the insured that is caused by sickness or injury and begins while both the policy and disability benefit rider are in force. Disability must prevent the insured from performing substantially all duties of their regular occupation the first five years of total disability. Thereafter, it must prevent the insured from engaging in any occupation they are qualified to perform. If the insured has no regular occupation from the onset of total disability, the disability must prevent them from engaging in any occupation they are qualified to perform. Benefits will continue to be credited to the policy as long as total disability continues.

- Issue ages: 15 – 55
- Coverage expires at age 60
- Any monthly benefit amount can be selected, within rider limits
- Minimum monthly disability benefit amount is the minimum monthly premium
- Maximum monthly disability benefit amount is the IRS guideline annual premium divided by 12

Enhanced Cash Surrender Value Rider (Form WC-622)

Provides enhanced cash surrender value to your policy by offering a waiver or reduction of surrender charges if your policy is fully surrendered during the first 14 years. A modified premium expense charge schedule will also apply to the policy when the rider is added.

Please note: This rider is available only for employer-sponsored and premium-financed policies.

- Issue Ages: same as base policy (*rider ceases at earliest of end of policy year 14 or termination of policy*)
- Minimum initial premium: \$25,000
- Rider charge of \$250 payable only at policy/rider inception and deducted from initial premium payment
- Surrender charges are reduced according to the following schedule:
 - Years 1-10: 100%
 - Year 11: 80%
 - Year 12: 60%
 - Year 13: 40%
 - Year 14: 20%
 - Years 15+: 0%
- The following premium load schedule will apply:
 - Years 1-5: 0%
 - Year 6: 1%
 - Year 7: 2%
 - Year 8: 3%
 - Year 9: 4%
 - Years 10+: 5%

Guaranteed Insurability Riders

With the Guaranteed Insurability Riders, death benefit protection can be increased in the future without providing evidence of good health at that time. West Coast Life offers two choices: the **Variable Option** and the **Survivor's Choice Option**.

Variable Option (Form WC-543R)

The Variable Option allows the purchase of additional insurance at designated future option dates. If the need for increased amounts of insurance becomes necessary, this option allows those increases to take place without concern for any changes in health status.

- Issue Ages: 25-65
- Minimum face amount: \$25,000
- Maximum face amount: Lesser of \$2.5 million or 5 times the base policy amount
- Available only on non-rated cases

Survivor's Choice Option (Form WC-545R)

The Survivor's Choice allows the purchase of additional life insurance for a surviving individual, upon the death of the "designated life" insured by the policy. For example, if a financially supportive husband predeceases his insured wife, the wife could increase her coverage, providing more financial support for their children in the event of her death.

- Issue Ages: 25-70
- Minimum face amount: \$25,000
- Maximum face amount: Lesser of \$2.5 million or 10 times the base policy amount
- Available only on non-rated cases

Protected Insurability Rider (Form WC-530)

As you face life's changing events, there is potential for your responsibilities to expand, income to increase, assets to build, and family to grow. Along with these possibilities comes the need for additional death benefit protection. Designed primarily for younger policy holders, this rider provides the opportunity to increase coverage amounts at specified future dates without evidence of insurability. With this rider, you can build-in a degree of confidence that your policy will be able to meet changing personal needs. You can increase coverage amounts at the following designated option dates: ages 25, 28, 31, 34, 37 and 40.

- Issue Ages: 0-37 (*rider expires at age 40*)
- Minimum issue amount: \$10,000
- Maximum issue amount: \$50,000 per option date
- Available only on non-rated cases

Return of Substandard Charges Option (ROSCO) Rider (Form WC-625)

For those issued with substandard underwriting ratings, the ROSCO rider is designed to encourage individuals to improve their health through key lifestyle changes, with the goal of outliving their estimated life expectancies. Upon expiration of the rating period (15 or 20 years), all substandard charges associated with the rider will be returned as a credit to the policy value, and the substandard charges will be reduced to standard charges.* This rider is available only at issue and cannot be terminated before the end of the substandard rating period.

- Issue Ages: 0-80
- Substandard rating period:
 - 20 years for issue ages 0-70
 - 15 years for issue ages 71-80
- Minimum face amount: same as base policy
- Maximum face amount: same as base policy
- Maximum substandard table: Table H

* Substandard charges associated with this rider do not include those being waived or credited during the rating period by any other rider attached to the policy.

This brochure is only a summary of rider benefits. Actual terms and conditions contained in each rider govern all benefits provided. These optional benefits and riders are available at an additional cost. Assumes medical and financial underwriting qualifications at time of initial application. Not available in all states. State variations may apply.

Policy form WC-U15 and state variations thereof, is a flexible premium universal life insurance policy issued by West Coast Life Insurance Company, 2801 Highway 280 South, Birmingham, AL 35223. Product features and availability may vary by state. Consult policy for benefits, riders, limitations, and exclusions. Subject to underwriting. Up to two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. In Montana, unisex rates apply.

The tax treatment of life insurance is subject to change. Neither West Coast Life nor its representatives offer legal or tax advice. Please consult with your legal or tax advisor regarding your individual situation before making any tax-related decisions.

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

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www.westcoastlife.com



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