



Chronic Illness Accelerated Death Benefit Rider

Case Study #3 - Wealth Transfer

The Situation:

Alice, age 78, is considered within the Standard Non-Tobacco risk class. She has accumulated substantial assets since the passing of her husband, and currently keeps over \$200,000 in CDs, money markets and savings accounts. Alice's daughter is concerned about the low returns she is receiving and about Alice's ability to live by herself as she continues to get older.

The Proposed Solution:

A LifeTime Advantage PlusSM universal life policy with the Chronic Illness Accelerated Death Benefit rider could provide Alice with:

- Chronic illness protection, if needed
- A tax-free wealth transfer tool, if chronic illness benefits are not needed

Needs Met:

By purchasing a LifeTime Advantage PlusSM universal life policy with a single premium payment of \$100,000, and adding the Chronic Illness Accelerated Death Benefit rider, Alice could receive the following benefits:*

- Projected Chronic Illness benefit of \$5,000 per month after the 3-month waiting period, up to a maximum accelerated death benefit of \$136,708. This would provide Alice with just over 27 months of Chronic illness protection. Based on the qualifying event to receive chronic illness benefits.
- Death Benefit of \$151,898, passed on tax-free to beneficiaries if CIADB benefit is not used by insured.
- The policy ends at age 100, and the policy value would also be available for withdrawals and loans if CIADB or DB protection is not needed.

For more information about the Chronic Illness rider, please contact:

* Female, Non-Tobacco, \$100,000 single pay, face solve-endow, \$5,000 CIADB amount, 90 day EP.



West Coast Life Insurance Company

A PROTECTIVE COMPANY

WCLAG.1408 (01.10)

For Agent Information Only.
Not For Consumer Use.

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 and 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. **Chronic Illness Accelerated Death Benefit Rider (WC-624) is available only at issue.** Actual terms and conditions contained in the rider govern all benefits provided. Please see the rider for more detailed information. 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.

Not a Deposit	Not Insured By Any Federal Government Agency	
No Bank Guarantee	Not FDIC Insured	May Lose Value