



# Chronic Illness Accelerated Death Benefit Rider

## Case Study #1- Policy Review

**The Situation:** Jack, age 57, is considered within the Non-Tobacco risk class. He is a successful executive with a Fortune 500 firm. Jack is seeking low-cost death benefit protection to help his family sustain their standard of living and cover financial obligations if something were to happen to him. He is also concerned about the rising expenses associated with chronic illness care. Currently, Jack has a stand-alone Chronic Care policy. He is interested in examining his existing Chronic Care coverage and comparing it to new plans, benefits, and features currently available.

**The Proposed Solution:** After reviewing his current and potential insurance needs with his financial advisor, Jack elects to purchase a \$1,000,000 LifeTime Advantage Plus<sup>SM</sup> UL policy with the optional Chronic Illness Accelerated Death Benefit rider and the 3 month waiting (elimination) period. The Chronic Illness rider will be in addition to Jack's stand-alone Chronic Care policy. Jack also elects to change the waiting period to 12 months on the stand-alone Chronic Care policy.

### Needs Met:

- Jack has acquired permanent life insurance protection
- He has increased his coverage for potential chronic care needs
- If Jack ends up not needing the benefits accessible under the Chronic Illness rider, they will pass to his beneficiaries upon his death
- Jack will benefit from premium savings as a result of changing the waiting period to 12 months on the stand-alone Chronic Care policy

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

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



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