

West Coast Life Insurance Company Product Summary Guide

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TERM		Focus Guaranteed Level Term Series SM					
Product Description	Term						
Policy Form #	#051131700						
Product Highlights	Level Premium Guaranteed for Initial Term Period. Term Periods Available: 10, 15, 20, 25, & 30						
Compensation	Traditional						
Policy Termination	Age 100						
Premiums	After initial level guaranteed premium, ART until age 100						
Level Premium Guaranteed	During Initial Term Period						
Death Benefit Payable All Years?	Yes						
Minimum Face Amount	\$100,000						
Policy Fees/Administrative Fees and Premium Charges	<ul style="list-style-type: none"> • \$50 for face amounts \$250,000 and greater (non commissionable) • \$60 for face amounts \$249,999 and less (commissionable) 						
Riders Available (subject to availability)	Accelerated Death Benefit, Accidental Death Benefit, Children's Insurance, Waiver of Premium						
Issue Ages (may vary by state) Based on Age <u>Nearest Birthday</u>		<u>Focus Term 10</u>	<u>Focus Term 15</u>	<u>Focus Term 20</u>	<u>Focus Term 25</u>	<u>Focus Term 30</u>	
	Super Preferred NonTobacco	18–80	18–77	18–68	18–60	18–M55/F56	
	Preferred NonTobacco	18–85	18–77	18–68	18–60	18–M55/F56	
	Standard NonTobacco	15–85	15–M75/F77	15–68	15–60	15–M53/F56	
	Tobacco	18–80	18–M70/F75	18–M63/F66	18–M53/F55	18–M46/F50	
	M= Male F= Female						
NonTobacco Classes	Super Preferred, Preferred, Standard						
Tobacco Classes	Standard						
Substandard Classes	Tables A–H						
Conversion Period	Focus Term 10: Conversion must take place during the initial term period and before the Insured's 75th birthday Focus Term 15: Conversion must take place during the initial term period and before the Insured's 75th birthday Focus Term 20: Conversion must take place during the initial term period and before the Insured's 75th birthday Focus Term 25: Conversion must take place during the first 20 years of the initial term period and before the Insured's 75th birthday Focus Term 30: Conversion must take place during the first 20 years of the initial term period and before the Insured's 75th birthday						

JEA= Joint Equal Age ART= Annual Renewable Term

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UNIVERSAL LIFE	LifeTime Advantage 100	LifeTime Platinum 120 LP & SP
Product Description	Individual Universal Life	Individual Universal Life
Policy Form #s	#041110900	LP: #04111R600 SP: #051111600
Product Highlights	Low Premium Term Alternative	Both offer Lifetime Guarantees.* LP for level continuous pay. SP for single or short pay.
Compensation	2-year rolling target premium	2-year rolling target premium
Policy Maturity	Age 120, Age 100 in Florida	Age 120
Premiums	Premiums payable to age 100	Premiums payable to age 100
Level Premium Guaranteed	5-Year or 10-Year No-Lapse Premiums*	25-Year to Lifetime No-Lapse Premiums*
Death Benefit Payable All Years?	To maturity as long as there is \$1 Cash Value at age 100 (to age 100 in FL)	To maturity as long as Lifetime Guarantee Premium paid or there is \$1 Cash Value at age 100
Minimum Face Amount	Standard NT & Standard Tobacco: \$25,000; All Other: \$50,000	\$100,000
Policy Fees/Administrative Fees and Premium Charges	1) 3% of premium paid in all years. 2) Policy Fee of \$10 per month for face amounts \$249,999 or less. Policy Fee of \$8 per month for face amounts of \$250,000+.	1) 20% of premium paid in all years for all issue ages. 2) Policy Fee of \$10 per month for face amounts \$249,999 or less. Policy Fee of \$8 per month for face amounts of \$250,000+.
Riders Available (subject to availability)	Accelerated Death Benefit, Accidental Death Benefit, Waiver of Premium/Monthly Deduction, Children's Insurance	Accelerated Death Benefit, Accidental Death Benefit, Waiver of Premium/Monthly Deduction, Children's Insurance
Issue Ages (may vary by state) Based on Age <u>Last Birthday</u>	<u>Varies by Class:</u> Super Preferred NonTobacco: 18–80 Preferred NonTobacco: 18–85 Standard NonTobacco: 0–85 Preferred Tobacco: 18–85 Standard Tobacco: 18–85	<u>Varies by Class:</u> Super Preferred NonTobacco: 18–80 Preferred NonTobacco: 18–85 Standard NonTobacco: 18–85 Preferred Tobacco: 18–72 Standard Tobacco: 18–72
NonTobacco Classes	Super Preferred, Preferred, Standard	Super Preferred, Preferred, Standard
Tobacco Classes	Preferred & Standard	Preferred & Standard
Substandard Classes	Tables A–H	Tables A–H
Features	<ul style="list-style-type: none"> • No-Lapse Premium Guarantees*: 10-Year Guarantee available for issue ages 0–60 5-Year Guarantee for ages 61–85 • Accumulated Fund Lapse Basis • Death Benefit Options: 1) Level 2) Face Amount plus Accumulated Value • Guaranteed Interest Rate: 3% • Surrender Charge Period: 15 years 	<ul style="list-style-type: none"> • No-Lapse Premium Guarantees*: 25-Year to Lifetime No-Lapse Guarantees Available. • No-Lapse Premium Catch-up Provisions: Unlimited Catch-up Provision • Accumulated Fund Lapse Basis • Death Benefit Options: Option 1) Level • Guaranteed Interest Rate: 3% • Surrender Charge Period: 15 years

*Lapse Protection guarantee is subject to minimum premium payments net of loans and withdrawals.

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SURVIVORSHIP	Golden Legacy Term Series	Golden Legacy Protector IV
Product Description	Joint Last Survivor Term Life (Guaranteed Premium)	Joint Last Survivor Universal Life
Policy Form #s	#991238600 (with conversion option); #991238700 (without conversion option)	#011210200; No-Lapse Rider #032210800
Product Highlights	Level Premium for Term Period. Term Periods Available: 10, 20, & 30. Joint Last Survivor Term Life unique in the industry. Available with or without conversion option.	Low Premium for Lifetime Guarantees.* Flexible guarantee periods (10 years and Lifetime)
Compensation	Traditional	2-year rolling target premium
Policy Maturity	Policy terminates at JEA 95	Younger Insured's Age 120, Younger Insured's Age 100 in Florida, JEA 120 in Indiana
Premiums	After initial guaranteed premium period, ART until JEA 85 then premium increases every 5 years to age 95.	Premiums payable to JEA 100
Level Premium Guaranteed	During Initial Term Period	10-Year & Lifetime No-Lapse Guarantees Available*
Death Benefit Payable All Years?	Yes	To maturity as long as Lifetime Guarantee Premium paid or there is \$1 Cash Value at JEA 100
Minimum Face Amount	\$250,000	\$250,000
Policy Fees/Administrative Fees and Premium Charges	\$125 Annual Policy Fee (commissionable)	1) 5% of premium paid 2) Per unit charge level for 20 years 3) Policy Fee of \$12.50 per month for policy years 1–10, \$5 per month thereafter
Riders Available (subject to availability)	Split Option without evidence of insurability, Split Option with evidence of insurability	Accelerated Death Benefit, Estate Protection, Last Survivor 4-Year Term, Lapse Protector, Split Option without evidence of insurability, Split Option with evidence of insurability
Split Option Rider	Yes, to individual plans if not "uninsurable" class. Without evidence of insurability for 1/2 of initial face amount to each client. With evidence of insurability for full face split between insureds.	Yes, to individual plans if not "uninsurable" class. Without evidence of insurability for 1/2 of initial face amount to each client. With evidence of insurability for full face split between insureds.
Issue Ages (may vary by state) Based on Age Last Birthday	Product is based on a Joint Equal Age (JEA). Individual issue ages can be 25–85, as long as JEA is as follows: 10 yr: 50–75 20 yr: 40–65 30 yr: 25–50	Product is based on a Joint Equal Age (JEA). Individual ages can be 25–85. JEA range is 25–85.
NonTobacco Classes	Standard NonTobacco	Preferred NonTobacco and Standard NonTobacco
Tobacco Classes	Standard Tobacco	Standard Tobacco
Substandard Classes	Tables A–H; Uninsurable available if 2nd insured is Table D or better	Tables A–H; Uninsurable available if 2nd insured is Table D or better
Features	<ul style="list-style-type: none"> • Conversion Period: End of Initial Term Period • Is Uninsurable Insured Convertible? Yes, with other insured to a Joint Last Survivor Life UL plan No, if to a Single Life UL plan 	<ul style="list-style-type: none"> • No-Lapse Premium Guarantees: 10-Year & Lifetime No-Lapse Guarantees available* • No-Lapse Premium Catch-up Provisions: 36 months for Lifetime Guarantee • Accumulated Fund Lapse Basis • Estate Protection: Estate Protection and Last Survivor 4-Year Term Riders available, Estate Tax Repeal endorsement included • Death Benefit Options: 1) Level 2) Face Amount plus Accumulated Value • Guaranteed Interest Rate: 4% • Surrender Charge Period: 14 years

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ANNUITIES	West Coast Life Index Advantage	West Coast Life Income Advantage Plus
Product Description	Indexed Annuity (EIA)	Single Premium Immediate Annuity (SPIA)
Policy Form #s	WCL-2101, WCL-2102 (and state variations thereof)*	WCL-2112 (and state variations thereof)
Product Highlights	An Indexed Annuity with a simple design and few moving parts	A Single Premium Immediate Annuity that offers a regular dependable income stream
Issue Ages	0–85 (IN 0–84)	0–85 life only payout & life with cash refund 0–99 all other payout options
Initial Premiums	\$10,000 minimum \$1,000,000 maximum (without prior approval)	\$10,000 minimum \$2,000,000 maximum (without prior approval)
Additional Deposits	\$1,000 minimum Funds will be applied to the declared rate account until next contract anniversary. Full first-year compensation applies on additional deposits through year 3.	N / A
Crediting Methodology	Index based or annual declared rate	N / A
Indexed Benefit Design	S & P 500® index-based with capped annual ratchet	N / A
Participation Rate	100% contractually guaranteed, no averaging	N / A
Guaranteed Minimum Cap Rate	5%	N / A
Premium Bonus	None	N / A
Liquidity Feature	Free withdrawal of 10% annually of initial purchase payment or prior year's contract anniversary account value. The free withdrawal is non-cumulative. Free Minimum Required Distributions.	N / A
Surrender Charges*	Five Years: 9, 9, 8, 7, 6, 0% Seven Years: 9, 9, 8, 7, 6, 5, 4, 0% Non-recurring surrender charge on additional deposits	N / A
Death Benefit	Greater of account value (last anniversary value) or Guaranteed Minimum Termination Value at date of proof; both adjusted for withdrawals	Dependent on the payout option chosen, payments may continue to beneficiaries
Guaranteed Minimum	100% of premium, minus withdrawals, all accumulated at 2.25% annually	Payout minimum will be determined at maturity
Payout Options	Life (Single & Joint life), Period Certain, Life & Period Certain (Single and Joint life), Joint Life, Life with Installment Refund (Single and Joint life)	Life (Single & Joint life), Period Certain, Life & Period Certain (Single and Joint life), Life with Installment Refund (Single and Joint life), Cash Refund (Single & Joint Life)
Payment Modes	Monthly, quarterly, semi-annually, annually	Monthly, quarterly, semi-annually, annually
Minimum Annuitization	Can annuitize after the 3rd year for a minimum payout of 5 years	5 years
Annuity Value Bonus	Provide a bonus of 2.00% upon annuitization on or after the 10th contract anniversary	N / A
Riders**	<ul style="list-style-type: none"> Nursing Home/Terminal Illness Waiver (WCL-2106) Waives any applicable surrender charge if, after first contract year, any owner enters a licensed and qualified skilled care nursing home for 90 days or more or is diagnosed by an approved physician as having a terminal illness that will result in death in 12 months or less. 	<ul style="list-style-type: none"> PAY PlusSM Option — annual payment increase option Commutable Benefit Option — allows purchasers to surrender the annuity & receive a portion of the purchase price back. Not available if PAY PlusSM Option is selected Medical Underwriting — Certain health conditions may affect assumptions about the duration of lifetime payments

*All terms may not be available at all times

**See contract for details

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