

GAIN Product of the Week of 07/23/09

Sample Quotes:

| \$1,000,000 Face Amount | Golden Legacy Term | | | Legacy Protector X |
|---|--------------------|----------------|----------------|-----------------------|
| | 10YearPremium | 10YearPremium | 10YearPremium | |
| Male 55 Non- Tobacco/ Female 55 Non- Tobacco | \$935 | \$2285 | N/A | \$8,135 |
| Male 60 Non- Tobacco/ Female 55 Non- Tobacco | \$1,005 | \$3,225 | N/A | \$9,013 |
| Male 55 Tobacco/ Female 55 Non- Tobacco | \$1,175 | \$3,275 | N/A | \$9,872 |
| Male 45 Tobacco/ Female 45 Tobacco | N/A | \$1,565 | \$4,445 | \$7,512 |

Golden Legacy Term

West Coast Life Golden Legacy Term is still a great second-to-die term product. Golden Legacy Term is a joint and last survivor term insurance policy expiring at joint attained age 95. The death benefit is payable following proof that both insureds died while the policy was in force.

Income replacement; Estate planning; Replace assets gifted to charity; College Funding; Business continuity at the death of a business owner or key employee

KeyBenefits:

- An affordable option for clients who currently do not wish to pay higher premiums for a second-to-die universal life policy
- Underwriting considerations for uninsurable individuals, Table X, with the second insured rated Table D or better
- Minimum Face Amount \$250,000
- Premiums are based on age nearest birthday
- Premiums are guaranteed level for the initial period then increase annually to joint attained age 85. After joint attained age 85, premiums increase every five years. All premiums are guaranteed.
- Policy terminates at the policy anniversary immediately following joint attained age 95 if the policy is still in force at the time
- Allow for conversion to a permanent plan of insurance. Evidence of insurability is not required Issue Ages 20-85 (age nearest birthday)
- **Conversion, to a joint last survivor universal life, must occur before the end of the level premium period, up to joint equal age 75 or individual age 85**
- If both insureds are alive, conversion is to a joint last survivor product. If only one insured is alive, conversion is to a single life product.
- Terminal Illness Accelerated Death Benefit Rider

- **Split Option Rider:** There are two Policy Split Options.

1. Does not require evidence of insurability, provides that the death benefit of each of the individual policies may not exceed 50% of the death benefit of the Golden Legacy Term policy.
2. Requires full evidence of insurability and may be used between married couples as well as between business associates if the business association is dissolved. The death benefit of two policies combined may be any amount not to exceed the death benefit of the Golden Legacy Term policy.

Product not approved in all states.

For product details and quotes, please call 800-847-6426