

GAIN Product of the Week of 09/03/09

Sample Quotes:

Male, Age 35, Pref NTU, DB - \$250,000	Male, Age 55, Std NTU, DB - \$250,000
Target Premium (Annual) – \$1,483 Commission - \$1,186 Premium (Annual)- \$1,261 Current CSV at Age 65 - \$57,911 Current CSV at Age 90 - \$160,001 Death Benefit Guaranteed to age 65	Target Premium (Annual) – \$4,940 Commission - \$3,952 Premium (Annual) -\$4,174 Current CSV at Age 70- \$42,218 Current CSV at Age 90- \$136,420 Death Benefit Guaranteed to age 70

LifeTime Advantage PlusSM UL

It is a single life plan that combines affordable death benefit protection with flexible coverage options and the potential for tax-deferred cash-value accumulation.¹

Market:

College Funding; Family Income Replacement, Mortgage Protection, Retirement Income for your surviving spouse, Business Protection and Continuation, Estate Planning; Replace assets gifted to charity.

Key Benefits

- The death benefit can be tailored to provide protection for any duration (up to age 121 on a current assumption basis).
- 10 to 15 years Lapse Protection vary by age, gender and issue age
- No maturity age. No further premiums, expense deductions, mortality charges after attained age 120.
- Zero net cost policy loans beginning in policy year 11.
- Loan rescue provision for 1035 exchanges
- Definition of Life Insurance: choice of 1) Guideline Premium Test (GPT) or 2) Cash Value Accumulation Test (CVAT)
- Offers two distinct death benefit options: Option A & Option B
- Guaranteed Interest rate 3%
- Issue age 0-85
- Minimum Face amount \$25,000 for Standard Classes and \$100,000 for Preferred Classes.
- Terminal illness / Accelerated death benefit provision

Optional Riders

- Return of Substandard Charges Option Rider ROSCO *New*

Details: www.westcoastlife.com/rosco

- Accidental Death Benefit

- Disability Benefit Rider
- Children's Rider
- Guaranteed Insurability Rider
- Covered Insured Rider
- Death Benefit Plus Rider
- Enhanced Cash Surrender Value Rider
- Protected Insurability Rider

¹The tax treatment of life insurance is subject to change. Neither Protective Life nor its representatives offer legal or tax advice. Purchasers should consult their attorney or tax advisor regarding their individual situation. All Riders not approved in all states.

West Coast Life is excited to announce additional enhancements to its already strong underwriting program.

- Private Pilots can get preferred without flat extra
- Standard to preferred upgrade program

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