

Communication

Product Update - Conversions

343 Sansome St. • San Francisco, CA 94104 • 1-800-366-9378 • www.westcoastlife.com

GREAT NEWS!

Term Conversions Now

FULLY COMMISSIONABLE

With the introduction of the **Focus Term Series**, the *new* West Coast Life is now enhancing the commission payout on term conversions to our no-lapse guaranteed universal life policy, the **LifeTime Platinum 120 LP**. Please note that conversions are not available to the **LifeTime Platinum 120 SP**.

Effective retroactive to July 1, 2006, term conversions to the LifeTime Platinum 120 LP will receive full commission instead of at a 50% commission reduction.

With full commissions payable on conversions to the **LifeTime Platinum 120 LP** and the **LifeTime Advantage 100**, you can focus on recommending the product that best meet your clients needs.

Below are highlights of the two UL policies that are currently available for term conversions.

LifeTime Platinum 120 LP (Policy Form #04111R600):

- **LifeTime Platinum 120 LP** is an individual universal life insurance product that combines reasonably priced, flexible premiums and death benefit protection with the security of a built-in lapse protection feature to age 120.
- With the added security of this lapse protection feature, the policy owner can reduce the risk of policy lapse due to such factors as declining interest rates or changes in cost of insurance rates.
- **LifeTime Platinum 120 LP** offers fixed level premium (LP) payments throughout the duration of the coverage.

LifeTime Advantage 100 (Policy Form #04110900):

- For clients who want the design flexibility of UL, i.e. adjustable face amounts, flexible premiums, policy loans and withdrawals.
- The death benefit can be tailored to provide protection for any duration (up to age 120 on a current assumption basis).

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West Coast Life
Insurance Company
A PROTECTIVE COMPANY

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LifeTime Advantage 100 continued:

- 5 and 10 year No-Lapse Guarantees.
- Extended Maturity to age 120 (age 100 in FL) for full initial death benefit (less loans and loan interest) when there is \$1 or more cash value at age 100. No further premiums, expense deductions, mortality charges after age 100.
- Interest rate bonus credited to non-borrowed cash value beginning in policy year 11.
- Zero net cost policy loans beginning in policy year 16.

Conversion Details that apply to both LifeTime Platinum & LifeTime Advantage products:

- No Conversion Credit provided to the insured – thus no reduction of target commissionable premium on the new UL plan.
- Conversion will be at the Insured's attained age and in the same or closest risk classification as the original term policy. Unlike some of our competitors, West Coast Life will convert a Super Preferred (best risk class) term policy to a Super Preferred UL.
- Please consult the client's policy for maximum period in which the policyholder can exercise the conversion privilege.

Age Last Birthday advantage:

Keep in mind that **LifeTime Platinum 120 LP** and **LifeTime Advantage 100** premiums are based on age last birthday (i.e. actual age).

For more information:

BGAs – Contact your regional representative

Agents – Please contact your BGA

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