

2801 Highway 280 South • Birmingham, AL 35223 • 1-877-778-3500 • www.westcoastlife.com

## Introducing the Chronic Illness Rider on LifeTime Advantage Plus UL

Imagine combining **affordability, flexibility and versatility** into one product feature! That's what West Coast Life has done with the **Chronic Illness Accelerated Death Benefit Rider** on our **LifeTime Advantage Plus UL product**. It is a new and innovative rider that provides an accelerated death benefit to those individuals who meet the definition of chronically ill.

### How does the rider work?

It advances a portion of the base policy's death benefit if the insured is certified by a licensed health care practitioner within the past 12 months as chronically ill – defined as either unable to perform at least two Activities of Daily Living without assistance for at least 90 days, or requiring substantial supervision for protection from health and safety threats due to severe cognitive impairment. This rider is available only at issue, and there is a Waiting (*Elimination*) Period.

### Rider Specifications

- Issue Ages: 20-80
- Minimum Face Amount: \$100,000
- Maximum Substandard Rating: Table 4 on base policy (*Other medical conditions may preclude issue of the CIADB rider*)
- Rider Charge: monthly charge varies by sex, issue age, underwriting class, face amount, Waiting Period length, Monthly Benefit and policy year

### Target Market

- Individuals who can't afford the cost of buying a separate Chronic Care policy
- Individuals with an impaired risk (*up to Table 4 on base policy*)
- Older individuals who may not qualify for a stand-alone Chronic Care policy

### Rider Availability

- The *Chronic Illness* rider is approved in all states **except the following**: CA, CT, FL, HI, IL, MD, MA, MN, NJ, NC, OH, PA, TN, TX, VA, WA

### Illustration System

- The WinFlex system will begin quoting the *Chronic Illness* rider in all approved states on Monday, January 18, 2010

**To find out more about West Coast Life's Chronic Illness Rider, visit [www.westcoastlife.com/ciadb](http://www.westcoastlife.com/ciadb).** If you have questions or need assistance with a particular case, Agents please contact your BGA and BGAs please call your Regional Representative or the Sales Desk at (877) 778-3500, option 2.

Cordially,



Greg Zabel  
Vice President, BGA Sales

West Coast Life **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 (Form WC-624) is available only at issue.**