West Coast Life Insurance Company
A PROTECTIVE COMPANY

Communication

New Product

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

Introducing WCL Secure-T: It just makes sense.

Do you have clients who are looking for short-term coverage at affordable rates? WCL Secure-T is a universal life product offering term-like, guaranteed premiums for a specified duration. Secure-T will replace the 10, 15, 20, 25 and 30 Focus Term plans.

WCL Secure-T's affordability makes it ideal to help clients and small business owners meet both immediate and long-term needs. Sales applications for this product include family income replacement, mortgage protection, funding children's education, retirement income for a surviving spouse, business protection and continuation and estate planning. Why sell traditional term like everyone else when you can offer a unique and affordable alternative?

Highlighted features:

- Rate decreases of 13% - 16% (depending on payment mode) in the 25- and 30-year durations when compared to the 25- and 30-year Focus Term product.
- *Secure-T* offers a more consumer-friendly 61 day grace period, versus the standard 30 day period.
- Normal term underwriting guidelines will apply.
- Signed illustrations will not be required.
- Lower modal premiums apply. Therefore this product will be more competitive for monthly, quarterly and semi-annual pays than our current term products.
- Additionally, unlike most term plans which revert to an ART after the initial level period, *Secure-T* has level renewal premiums.

Target Market:

- Married couples, single parent households or small business owners ages 30–55, especially in the Standard Non-Tobacco underwriting category.
- Clients who are looking for short-term coverage with low-cost, term-like premiums.
- Young professionals just starting out with limited cash flow but need income protection.

Issue Ages:

- Extended issue ages for the 30 year plan
- Issue ages remain the same for the 10, 15, 20 and 25 year plans

	Secure-T 10	Secure-T 15	Secure-T 20	Secure-T 25	Secure-T 30
Super Preferred Non-Tobacco	18-80	18-77	18-68	18-60	18-55
Preferred Non-Tobacco	18-85	18-M76/F77	18-68	18-60	18-55

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Standard Non-Tobacco	18-85	18-M75/F77	18-68	18-M56/F59	18-55
Standard Tobacco	18-78	18-M70/F74	18-M63/F66	18-M52/F55	18-M43/F47

M = Male F = Female

Minimum Face Amount: $100,000

Riders:

- Accidental Death Benefit Rider
- Children's Term Rider
- Disability Benefit Rider
- Terminal Illness Accelerated Death Benefit

Non-Evidence Internal Replacements:
Non-evidence internal replacements will be available. Certain conditions must be met. Go to the Agent Center on www.westcoastlife.com for guidelines and limitations.

Compensation:

- First year commission and renewal rates will be the same as Focus Term.
- Commissions will be paid on the entire premium up to target premium.
- No Rolling targets.

Product Availability:
WCL *Secure-T* is approved in all states **except the following: CA, MA, MD, NJ, NY, NV, PA, and TX**

Focus Term will remain available in those states that have yet to approve Secure-T.

Illustration and Quoting Systems:

- The WinFlex system will begin quoting *Secure-T* in all approved available states on 06/01.
- *Secure-T* will be available in the TeleLife pre-application system for all approved states on 06/01.

Business and Transition Rules:

For States that have approved ***Secure-T*** prior to **06/01/2010** (initial launch date)

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- Applications for Focus Term must be signed before **06/01/2010** and received no later than **06/25/2010.**
- Applications for Focus Term signed on or after **06/01/2010** will be processed as *Secure-T*, and applications received after **06/25/2010** will be processed as *Secure-T*.
- If the application received is Focus Term and the product issued is *Secure-T*, an application amendment is required and will be sent at issue. *(New Business will contact the agent during the underwriting process to verify they want to proceed with plan change to Secure-T)*

Reissue rules are the same as typical reissues rules with Term or UL product releases. Policy date Reissues will be allowed for a 90-day period, following the inforce date, subject to the standard business rules and an amended application.

Policies issued on bank draft must draft on or before the effective date of the policy.

Anti-Money Laundering Training information:
Any agent who submits a *Secure-T* case must have completed LIMRA's U.S. Anti-Money Laundering Training Program. This industry-wide training program allows producers to complete core training just once, and documentation is sent to every carrier they represent.

In order to complete the training, log on to https://aml.limra.com and follow the instructions. You will need a user name and password. If you have previously registered with LIMRA through one of the Companies, that user name and password will continue to be valid. If you have not previously registered, your user name will consist of the first four letters of your last name (lowercase) and the last six digits of your social security number.

Find out more about Secure-T, visit www.westcoastlife.com/secure-t.
If you have questions, call the West Coast Life Sales Desk at 877-778-3500, option 2.

Secure-T, policy form WC-U17 and state variations thereof, is a flexible premium universal life insurance policy issued by West Coast Life Insurance Company, 2801 Highway 280 South, Birmingham, AL 35223. Product features and availability may vary by state. Consult policy for benefits, riders, limitations, and exclusions. Subject to underwriting. Up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. In Montana, unisex rates apply. The tax treatment of life insurance is subject to change. Neither West Coast Life nor its representatives offer legal or tax advice. Please consult with your legal or tax advisor regarding your individual situation before making any tax-related decisions. All payments and all guarantees are subject to the claims paying ability of West Coast Life Insurance Company.

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