

Representing a century of service to the insurance industry, West Coast Life boasts a colorful history of growth and industry “firsts”.

West Coast Life was founded April 2, 1906 in San Francisco, just 16 days before the city’s devastating earthquake and fire. As an indication of the company’s enterprising spirit, West Coast Life was the first company to offer a loan to the city for reconstruction. Within a short period of time, West Coast Life began to grow and pioneered many “firsts” within the life insurance industry.

- The first American life insurance company in Hawaii
- The first American life insurance company in the Philippines and in China
- The first to issue an unemployment compensation disability policy in America
- The first to issue a group policy west of the Mississippi
- The first to underwrite association business in the United States
- The first to provide an automatic premium loan provision in a life insurance policy
- The first to use the Check-O-Matic concept, the name of which we gave to the rest of the industry (at the request of LIAMA, now known as LIMRA)*

At the time of printing, West Coast Life was rated A+ (Superior, 2nd highest of 15 ratings) for financial strength by A.M. Best, an independent rating company. This financial strength rating is based on a variety of factors including operating performance, asset quality, financial flexibility, and capitalization.

For the most current rating information from A.M. Best and other independent ratings companies, visit our website at www.westcoastlife.com.

*West Coast Life Insurance Company archives.

Term life insurance is designed to provide a benefit upon an Insured’s death during a pre-determined period of time. By paying the required premiums during this period, the benefit selected will be paid in the event of an Insured’s death.

West Coast Life Insurance Company’s **Focus Guaranteed Level Term SeriesSM** is designed to provide families and businesses that desire this temporary life insurance with guaranteed level premiums.

The coverage in this series offers protection in the amount you need, for the time period needed, at the rates you can afford. With this combination of flexibility and affordability, the Focus Term Series can provide some valuable tools to help meet your financial needs and responsibilities.

West Coast Life **Term**

**Life Insurance
Protection for
Your Family or
Business Needs**



**West Coast Life
Insurance Company**

A PROTECTIVE COMPANY

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INSURANCE MARKETPLACE
STANDARDS ASSOCIATION

M-0026 (07/06)



**West Coast Life
Insurance Company**
A PROTECTIVE COMPANY

M-0026 (07/06)

Life
Insurance
Protection
for Your
Family or
Business
Needs

Financial demands following a death may range from income replacement, to payment of debts, to other personal family needs such as college funding. The Focus Term Series can help provide security for your family or even for business partners. Affordable, guaranteed, and level premium rates can mean better planning for today and tomorrow.

Policy Selection

Focus Guaranteed Level Term SeriesSM

Premier term life insurance policy with guarantees.
(Policy Form #051131700)*

The Focus Term Series are renewable and convertible term life insurance policies with initial level premiums guaranteed for either 10, 15, 20, 25, or 30 years. Your premium is guaranteed level for the entire initial period selected. After the initial level premium period, your premiums will increase annually, but they will not exceed the maximum annual premiums shown in your policy.

A Look At Basic Options/Features

Underwriting

For those who qualify, Super Preferred NonTobacco and Preferred NonTobacco underwriting classifications are available. Standard and Substandard classes are available as well. West Coast Life will review your health information to determine your insurability and optimum classification.

Conversion

All West Coast Life term policies have an option to be converted to a Company designated life insurance policy available at the time of conversion. Proof of good health is not required to convert your policy but will be required if you choose to convert riders attached to your original policy, or if the face amount of your new policy will be greater than the original policy. For additional information and limitations of the conversion option, please review your policy.

Renewability

For a lifetime of coverage, the original policy can be continued until age 100 without proof of insurability.

Rider Included

Accelerated Death Benefit Rider

(Form#962096200 or #002096200)

In the event of a terminal illness (less than one year life expectancy diagnosed by an authorized physician), the Company can authorize an interest-bearing loan up to 75% of the face amount of the policy to a maximum of \$250,000 to help you meet your financial needs. The minimum loan amount is \$15,000. There is no charge to the policy owner for this feature until the benefit is applied for. This benefit is automatically included with your policy. Subject to limitations. Not available in all states.

Customize Your Protection—Optional Riders

Since every family or business situation is unique, you may want to consider these optional riders to customize your protection.

All riders and benefits are subject to limitations and conditions and are not available in all states. Optional riders are available at an additional premium.

Waiver of Premium Rider

(Form #8301-8110 or #002198800)

This rider enables you to plan for future policy funding needs that could arise should you become totally disabled for 6 months or more. Premium payments for the policy would be waived, including all riders attached to the policy.

Children's Insurance Benefits Rider

(Form #052122400)

For coverage for your children, you can use this rider to provide death benefit protection for all natural, adopted, and stepchildren in your household as well as any yet to be born or adopted into the family.

Accidental Death Benefit Rider

(Form #8301-7110 or #002198900)

This rider provides additional coverage that pays an additional benefit should you die as a result of bodily injury due to an accident.

*Policy form #051131700 is a level death benefit term policy to age 100 issued by West Coast Life Insurance Company (Omaha, NE). Premiums increase annually after initial guaranteed premium period. Subject to underwriting. Up to 2-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. Not available in all states.