



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

50% OFF* **Initial Premiums on New Guaranteed UL Product —** **Introducing WCL ModLife!**

Do you have clients who are struggling to find space in their already tight budgets for permanent life insurance protection?

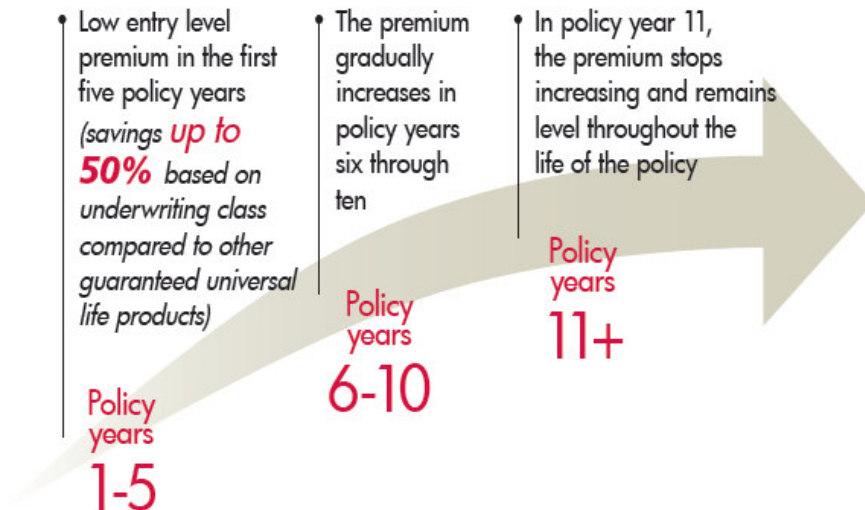
Now they don't have to. **West Coast Life's ModLife** can **save your clients up to 50% OFF* their initial premiums for guaranteed coverage** at a time when getting the most out of every dollar is of the highest importance. **No other competitor can match these premium savings!**

WCL ModLife is a flexible-premium universal life insurance policy that provides a lower entry-level premium concept to guaranteed death benefit coverage. **WCL ModLife** also offers all the flexibility of traditional universal life insurance, such as the option to "dial in" the duration of death benefit protection, and built in lapse protection.** Its choices, flexibility and lifetime guarantees encompass a broad-based appeal for today's budget conscious consumers.

Why sell traditional guaranteed UL like everyone else when you can offer a unique, affordable alternative? Break away from the pack and offer something truly worth your clients' consideration. **Who might benefit from WCL ModLife?** Clients who are struggling to manage expenses, have long-term financial obligations, or wish to free up additional funds due to present financial pressures.

No other competitor can tell this story. It's a simple design!

Here's how ModLife works:



Nothing else COMPARES!



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Product Specifications:

- Issue Ages: 18-70 (Super Preferred, Preferred, Non-Tobacco, Preferred Tobacco, Tobacco)
- Minimum Face Amount: \$50,000 (*Non-Tobacco & Tobacco only*); \$100,000 (*all other risk classes*)
- Maximum Substandard Rating: Table 8
- Lapse Protection Duration Options: Age 90 (*Super Preferred, Preferred, Non-Tobacco*); Age 95 (*Super Preferred, Preferred, Non-Tobacco*); Age 100 (*all risk classes*); Age 121 (*all risk classes*)

Compensation:

- Higher First Year Commission vs. Term Sale (*Compensation rates same as the LifeTime Platinum III UL*)
- Rolling Target Premiums up to 24 months

Target Market:

- Married couples, single parent households or small business owners ages 30–55
- Clients who have shorter duration term policies that are nearing the end of their term
- Young professionals ages 30-40 just starting out with limited cash flow

Product Availability:

- WCL ModLife is approved in all states **except the following:** FL, MD, MA, MT, NV, NJ, OR, PA, TX and VT

Illustration & Quoting Systems:

- The WinFlex system will begin quoting WCL ModLife in all approved states on 3/29.
- WCL ModLife will be available in TeleLife for all approved states on 3/29.

WCL ModLife allows your clients to lock in the permanent protection they need, with premiums they can afford, at a time when they need it most. **To find out more about WCL ModLife, visit www.westcoastlife.com/modlife.** If you have questions or need assistance with a particular case or to connect with your Regional Representative, call the West Coast Life Sales Desk at 877-778-3500, option 2.

Cordially,

Greg Zabel
Vice President, BGA Sales

* Initial premium savings in policy years 1 – 5 is based on underwriting class and compared to other available guaranteed UL product options.

** The policy will not lapse due to insufficient funds as long as the Lapse Protection Account value equals or exceeds policy debt. The amount of premium and any charges determine if the lapse protection is in effect. Loans, partial surrenders, policy changes, and any delinquent premium outlays will affect the length of the protection. The lapse protection guarantees the policy death benefit only, not the cash or surrender value. Refer to policy and endorsements for complete limitations, terms, and conditions.

WCL ModLife, policy form WC-U15 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. All payments and all guarantees are subject to the claims paying ability of West Coast Life Insurance Company.