



As long as  
your money  
doesn't go  
along for  
the ride.

As an alternative to investing in the stock market, you may want to consider the **West Coast Life Index Advantage** annuity.

The **West Coast Life Index Advantage** annuity is a tax-deferred indexed annuity with credited interest linked, in part, to the performance of the S&P 500® Index during the prior contract year (subject to the Indexed Interest Rate Cap). So, when the index increases, you are credited interest up to the cap. If the index declines, no interest is credited for that period. It's upside potential without downside risk (surrender charges may apply to early withdrawals).

**The West Coast Life Index Advantage also offers features such as:**

- 100% participation rate (up to the rate cap)
- A 5% minimum Indexed Interest Rate Cap
- No surrender charges upon death of owner
- Surrender charges apply to the first seven contract years only; additional purchase payments accepted without restarting surrender charges
- Surrender charge – free withdrawals up to 10% of initial purchase payment or contract value as of prior contract anniversary\*

**For more information, contact:**



**WEST COAST LIFE**  
INSURANCE COMPANY  
A Protective Company ▲

[www.westcoastlife.com](http://www.westcoastlife.com)

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\* Withdrawals of earnings will be subject to income tax and may be subject to a 10% IRS penalty tax if taken prior to age 59½. Early withdrawals will reduce net earnings.



The race has begun

Get a  
Jump on  
Retirement

Your race to retirement has begun and it's important to keep your momentum toward reaching your retirement dreams. Perhaps you can get a jump ahead with the **West Coast Life Index Advantage** annuity.

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**The West Coast Life Index Advantage also offers features such as:**

- *A 100% participation rate (up to the rate cap)*
- *A 5% minimum Indexed Interest Rate Cap*
- *No surrender charges upon death of owner*
- *Surrender charges apply to the first seven contract years only; additional purchase payments accepted without restarting surrender charges*
- *Surrender charge – free withdrawals up to 10% of initial purchase payment or contract value as of prior contract anniversary\**

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