

West Coast Life Insurance Company Product Summary Guide

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TERM

Focus Guaranteed Level Term SeriesSM

Product Description	Term					
Policy Form #	#051131700					
Product Highlights	Level Premium Guaranteed for Initial Term Period. Term Periods Available: 10, 15, 20, 25, & 30					
Compensation	Traditional					
Policy Termination	Age 100					
Premiums	After initial level guaranteed premium, ART until age 100					
Level Premium Guaranteed	During Initial Term Period					
Death Benefit Payable All Years?	Yes					
Minimum Face Amount	\$100,000					
Policy Fees/Administrative Fees and Premium Charges	<ul style="list-style-type: none"> • \$50 for face amounts \$250,000 and greater (non commissionable) • \$60 for face amounts \$249,999 and less (commissionable) 					
Riders Available (subject to availability)	Accelerated Death Benefit, Accidental Death Benefit, Children's Insurance, Waiver of Premium					
Issue Ages (may vary by state) Based on Age Nearest Birthday		<u>Focus Term 10</u>	<u>Focus Term 15</u>	<u>Focus Term 20</u>	<u>Focus Term 25</u>	<u>Focus Term 30</u>
	Super Preferred NonTobacco	18-80	18-77	18-68	18-60	18-M55/F56
	Preferred NonTobacco	18-85	18-77	18-68	18-60	18-M55/F56
	Standard NonTobacco	15-85	15-M75/F77	15-68	15-60	15-M53/F56
	Tobacco	18-80	18-M70/F75	18-M63/F66	18-M53/F55	18-M46/F50
	M = Male F = Female Maximum issue ages in WA are 80 minus the level term period, except maximum issue age is 46 for Focus Term 30 and age 53 for Focus Term 25 for male Tobacco use class.					
NonTobacco Classes	Super Preferred, Preferred, Standard					
Tobacco Classes	Standard					
Substandard Classes	Tables A-H					
Conversion Period	Focus Term 10: Conversion must take place during the initial term period and before the Insured's 75th birthday Focus Term 15: Conversion must take place during the initial term period and before the Insured's 75th birthday Focus Term 20: Conversion must take place during the initial term period and before the Insured's 75th birthday Focus Term 25: Conversion must take place during the first 20 years of the initial term period and before the Insured's 75th birthday Focus Term 30: Conversion must take place during the first 20 years of the initial term period and before the Insured's 75th birthday					

ART= Annual Renewable Term

For Agent Training Purposes Only. Not For Consumer Use. Products, Riders, and Issue Ages May Vary and are Not Available in All States. Subject to Underwriting.

