



With the **LifeAdvantageSM** program... Single Impairment Cases are a Thing of the Past.

Have you ever submitted an application for a client, and he/she is rated Table C or less due to a single impairment? If so, let West Coast Life Insurance Company's LifeAdvantageSM program offer your client a "superior position" with a better table rating.

If your client's application meets the criteria, the LifeAdvantageSM program provides for a reevaluation of certain single impairment cases rated Table C or less. This approach could result in a better rating for qualifying impairments than would otherwise be available from West Coast Life.

ELIGIBLE APPLICATIONS

Single life Universal Life and Variable Universal Life policies only; insureds age 70 (nearest birthday) or less; policy face amounts of \$2 million or less; and Table C or less ratings.

ELIGIBLE IMPAIRMENTS

Blood pressure; serum creatinine; HDL ratio; MVR (no DUI); PSA elevations; Albumin/globulin ratio; BUN; abnormal EKG tracings; or Foreign travel.



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

WCLAG.1240 (07.09)

For Agent Information Only. Not For Use With Consumers.

For additional information, please contact:
**West Coast Life Sales Desk at
1-877-778-3500, option 2**

Please refer to West Coast Life's Underwriting Guide for complete underwriting requirements and criteria. A final underwriting decision will be based on the underwriting requirements and criteria as outlined in the Underwriting Guide. Product features and availability may vary by state. Consult policy for benefits, riders, limitations, and exclusions. Subject to underwriting and up to a two-year contestable and suicide period. Policies may not be available in all states. Guarantees are subject to the claims-paying ability of West Coast Life Insurance Company. Policies issued by West Coast Life Insurance Company 2801 Highway 280 South, Birmingham, Alabama 35223.