



Initial premiums **25% less** than traditional UL with
lifetime guarantees AND flexibility!*

Are you looking for a versatile universal life insurance product to meet the needs of budget conscious clients? Look no further. With the West Coast **OneStep Life** product, your clients will enjoy an **initial 25% premium cost-savings** in policy years 1-5 over traditional UL policies, **“dial-able” guarantees**, and **flexibility**.* The unique initial cost-savings offered by West Coast **OneStep Life** make it affordable for clients to purchase an adequate amount of permanent coverage, when it otherwise may not be possible.

The West Coast **OneStep Life** is a flexible-premium universal life insurance policy that offers a lower entry-level premium concept to guaranteed** death benefit coverage. Clients pay lower level premiums for the first five policy years which will increase in year 6 to higher guaranteed** level premiums, and will remain level throughout the selected lapse protection duration of the policy.

Highlighted Features:

- Very competitive “Guaranteed” IRR on death benefit at life expectancy
- “Dial a guarantee” with illustratable lapse protection duration options**
- Catch-up provision
- 24-month rolling targets
- Same compensation rate as West Coast LifeTime Platinum III UL

Target Market:

- Married couples, single parent households who need immediate cost-savings to help manage expenses
- Business owners that need to free up additional funds due to present financial pressures
- Young professionals just starting out with limited cash flow
- Clients who have shorter duration term policies that are nearing the end of their term

New Universal Life Product

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

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*)

Product Availability:

- West Coast **OneStep Life** is approved in all states except the following: NY

Illustration & Quoting Systems:

- The WINFLEX system will begin quoting West Coast **OneStep Life** in all approved states on 06/27/2011
- West Coast **OneStep Life** will be available in TeleLife for all approved states on 07/25/2011
- A signed illustration is required with the application

To learn more about West Coast Life **OneStep Life**, visit our product website www.protective.com/OneStepLife for complete product details. Its choices, flexibility and lifetime guarantees encompass a broad-based appeal for today's budget conscious consumers.

Questions?

Agents – Please contact your BGA
BGAs – Please contact your Regional Representative
or the Sales Desk at 877-778-3500, Option 2

* Premium savings in policy years 1 – 5 based on underwriting class compared to other 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.

West Coast Life OneStepLife, policy form WC-U15 and state variations thereof, is a flexible premium universal life insurance policy issued by West CoastLife 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 CoastLife Insurance Company.