

Are you paying too much for life insurance?

You may already know that life insurance can help provide financial security for you and your family. However you may have found the cost of insurance to be more than you can afford... especially if the premiums keep increasing year after year.

West Coast Life Insurance Company's Focus Term Series 10, 15, 20, 25, and 30-year term can help! These economical life insurance policies have guaranteed level premiums for 10, 15, 20, 25 or 30 years.



Sample Focus Term Series Premium Rates:

\$250,000 Coverage, Super Preferred NonTobacco, Monthly Premiums										
ISSUE AGE	10-YEAR POLICY		15-YEAR POLICY		20-YEAR POLICY		25-YEAR POLICY		30-YEAR POLICY	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
30	9.41	8.97	10.72	10.50	13.34	12.47	20.34	16.84	20.56	17.50
40	11.38	10.72	13.34	13.13	20.13	17.72	30.84	24.50	32.38	25.38
50	24.72	21.44	36.53	24.72	46.16	33.03	69.13	51.19	76.34	51.41
60	66.72	43.53	85.53	54.69	118.78	78.31	310.41	199.06	N/A	N/A
\$500,000 Coverage, Super Preferred NonTobacco, Monthly Premiums										
ISSUE AGE	10-YEAR POLICY		15-YEAR POLICY		20-YEAR POLICY		25-YEAR POLICY		30-YEAR POLICY	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
30	14.44	13.56	17.06	16.63	22.31	20.56	36.31	29.31	36.75	30.63
40	18.38	17.06	22.31	21.88	35.88	31.06	57.31	44.63	60.38	46.38
50	45.06	38.50	68.69	45.06	87.94	61.69	133.88	98.00	148.31	98.44
60	129.06	82.69	166.69	105.00	233.19	152.25	616.44	393.75	N/A	N/A
\$1,000,000 Coverage, Super Preferred NonTobacco, Monthly Premiums										
ISSUE AGE	10-YEAR POLICY		15-YEAR POLICY		20-YEAR POLICY		25-YEAR POLICY		30-YEAR POLICY	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
30	23.63	21.88	28.00	27.13	38.50	33.25	63.88	51.63	64.75	54.25
40	30.63	28.88	39.38	37.63	60.38	48.13	102.38	79.63	116.38	84.00
50	83.13	69.13	126.00	84.88	167.13	115.50	240.63	181.13	292.25	184.63
60	241.50	157.50	321.13	201.25	452.38	299.25	1200.50	758.63	N/A	N/A

For more information, contact:

Policy form #051131700 is a level death benefit term policy to age 100 issued by West Coast Life Insurance Company (San Francisco, CA). Premiums increase annually after initial guaranteed premium period. Subject to underwriting. Up to 2 year contestable and suicide period. Benefits adjusted for misstatements of age or sex. Products not available in all states. As of January 1, 2008, West Coast Life Insurance Company has insurer financial strength ratings of A+ (Superior, 2nd highest of 15 ratings) from an independent rating company, A.M. Best, based on a variety of factors, including West Coast Life's operating performance, asset quality, financial flexibility, and capitalization. To review current ratings, see www.westcoastlife.com.