

West Coast Life - Golden V Series

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West Coast Life - Golden V Series Product Features

Type	20 year: Graded Premium Life w/ 10 Year level premiums guaranteed 30 year: Graded Premium Life w/ 10 Year level premiums guaranteed
Conversion Options	The conversion option is included on all Golden G and Golden V policies. This option allows the policy owner to change his or her policy to any eligible permanent life insurance policy at any time during the initial premium period and before the Insured's 75th birthday. Evidence of insurability is not required if the specified amount of the new policy is not greater than the original policy. The new permanent life insurance policy will be issued at the Insured's attained age and in the same or closest risk classification as the original policy.
Issue Ages	Age Last Birthday Golden V 20: 15-67 (60 in WA) Golden V 30: 15-55 (50 in WA and for Tobacco users)
Face Amounts Min/Max	Band 1: \$100,000-\$249,999 Band 2: \$250,000-\$999,999 Band 3: \$1,000,000+
Modal Factors	Semi-annual = .52 Quarterly = .265 Monthly = .0875
Policy Fee	\$50 (Non-commissionable)
Special Product Features	Accelerated Death Benefit Accidental Death Benefit Waiver of Premium Children's Insurance

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West Coast Life - Golden V Series Underwriting Guidelines

Classes	Super Preferred Nontobacco Preferred Nontobacco Standard Nontobacco Preferred Tobacco Standard Tobacco
Re-entry	A new Golden V policy may be purchased before the initial period (20th policy year for V20 policies; 30th policy year for V30 Policies) expires subject to age limitations and satisfactory evidence of insurability at that time.
Tobacco Definition	In order to qualify for non-tobacco use rates, the proposed insured must not have used tobacco or nicotine products in any form (gum, patches, cigars, etc.) within one year prior to the application.

For **Super Preferred**, however, the time frame is three years. All current positive cotinine (nicotine) results will be treated as tobacco usage.

Super Preferred:

Standard risk medically and no ratable occupational hazard.

Not a private pilot or participant in aviation activities. Pilots and crew members on regularly scheduled passenger flights on major airlines are acceptable if not engaged in any other flying activities. Exclusion is okay except in New Jersey and North Dakota.

No current blood pressure reading to exceed: 140/85

No current or history of blood pressure treatment.

No current cholesterol treatment.

No history of alcohol or substance abuse within the last 20 years.

Cholesterol must be 210 or less. If ratio is 3.5 or lower, then level may be 220.

Cholesterol/HDL ratio must not exceed 5.

No history of internal cancer, melanoma or heart disease within the last 20 years. No history of diabetes (except gestational).

No hazardous sports or avocations, i.e., hang gliding, ballooning, motorized racing, parachuting or scuba diving within the last 3 years.

No nicotine use of any kind for the last 5 years.

Not available if two or more moving violations in the last three years or if any DUI or reckless driving in the last five years.

No history of or death from cancer, heart disease or any cardiac related condition, of either natural parent or sibling prior to age 60, unless the insured is attained age 60 or older.

No other adverse underwriting considerations per underwriting judgment.

Special
Underwriting **Preferred:**

Features Standard risk medically and no ratable occupational hazard.

Not a private pilot or participant in aviation activities. Pilots and crew members on regularly scheduled passenger flights on major airlines are acceptable if not engaged in any other flying activities. Exclusion is okay except in New Jersey and North Dakota.

Blood pressure not to exceed: 145/90 - Age 60 or younger;
150/90 - Age 61 or older

Treated blood pressure must have been controlled for one year with favorable APS readings throughout the year.

No history of alcohol or substance abuse within the last 20 years.

Cholesterol must be 230 or less, but if all other criteria are met, add +10 (240 total), including treated cholesterol.

Cholesterol/HDL ratio must not exceed 6.0.

No history of internal cancer, melanoma or heart disease within the last 20 years. No history of diabetes (except gestational).

No hazardous sports or avocations, i.e. hang gliding, ballooning, motorized racing, parachuting or scuba diving within the last 3 years. Recreational scuba diving up to depths of 75 feet is acceptable.

No nicotine use of any kind for the last year for Preferred Non- Tobacco. This includes occasional cigars, nicotine gum, etc.

Not available if two or more moving violations in the last three years or if any DUI or reckless driving in the last five years.

No history of or death from cancer, heart disease or any cardiac related condition, of either natural parent prior to age 60, unless the insured is attained age 60 or older.

No other adverse underwriting considerations per underwriting judgment.

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West Coast Life - Golden V Series State Approvals

Approved in all states except: NJ, NY

30 Year plan is not available in WA

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