

April 2008



# Underwriting Guide

A reference  
containing  
all our initial  
underwriting  
requirements



**West Coast Life  
Insurance Company**

A PROTECTIVE COMPANY

W-8507 (4/08)  
For Agent Use Only.  
Not for Consumer Use.

## **West Coast Life Underwriting**

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Welcome to Underwriting at West Coast Life! Thank you for taking the time to read through this guide. You are such an important part of the underwriting process and we truly appreciate the business you send. Our team is looking forward to continuing a partnership with you that sets new standards in the industry.

We offer the total package by combining excellent products with an exceptionally competitive underwriting philosophy. We are able to provide the strong Preferred and Super Preferred pricing and guidelines you have come to expect from West Coast Life, along with a superior underwriting approach for your Standard and mildly substandard business. We are cutting edge. We are responsive. We have the tools, the attitude, and the desire. We are pleased to be on board with you and happy to be at your service!

## **Completing the Application**

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All proposed insureds must be asked each question as it is written on our application and exam. Each state requires the questions be presented to the proposed insured exactly as the form was filed.

At West Coast Life (for all products, including Second-to-Die) we ask that you complete a separate application for every proposed insured, except for those on the Children's Insurance Rider. We encourage you to ask all the questions on the entire application, even if the proposed insured is to be medically examined. Complete details on the application often enable us to evaluate a case without obtaining an APS. We always appreciate receiving quality information with the submission of each application. This allows us to provide a more timely and accurate underwriting decision.

Several questions on our application are routinely overlooked, causing re-questioning and delays in the underwriting process. With regards to the Children's Insurance Rider, please remember to tell us the number of rider units requested and make sure that all questions on page two have responses pertaining to each child, including the heights and weights. Also, note that the base insured on a policy must be classified at no higher than Table B in order to carry a Children's Insurance Rider.

If the proposed insured has any pending or existing life insurance, it is important for the agent to provide full details regarding the coverage, including the total amount of insurance intended to be in-force. If there are no pending or existing policies and therefore no replacement, please be sure to indicate this specifically by answering the corresponding questions on the application.

If the proposed insured is even considering replacing any existing coverage, the law requires that a completed and signed replacement form accompany the application if it was taken in any state other than Alaska, Connecticut, District of Columbia, or North Dakota. If the proposed insured has existing insurance (regardless if there is replacement or not) in Alabama, Arizona, Colorado, Hawaii, Iowa, Kentucky, Louisiana, Maine, Maryland, Mississippi, Montana, New Hampshire, New Jersey, New Mexico, North Carolina, Ohio, Oregon, Rhode Island, Texas, Utah, Vermont, Virginia, or West Virginia, a completed and signed replacement form must accompany the application.

An HIV Authorization is required for all states at West Coast Life. Please make sure that you include it, along with all appropriate supplemental forms, with the application. The most updated state versions for all West Coast Life forms and applications may be obtained online at [www.westcoastlife.com](http://www.westcoastlife.com) in our Agent/BGA Center.

Please make sure that Section XII of the application, the Agent's Report, includes contact information in case we need to request additional information to complete our evaluation.

## **Occupations and Avocations**

List all occupations on the application. The occupation involving the greatest hazard will determine the classification. Very few cases are ratable for occupational hazards. For hazardous avocations, such as SCUBA diving, auto/boat racing, aviation, rodeo riding, and hang gliding, please have the proposed insured complete and sign the avocation questionnaire located on our website and submit it with the application.

## Conditional Receipt

(Not accepted over \$1,000,000 or over age 65.)

Initial premium may be obtained with the application, provided that it is at least equal to the amount of the full first premium for the mode of payment selected. Please **do not** submit money with the application in the case of any of the following:

- The face amount exceeds \$1,000,000
- The insured is over age 65
- The insured has a history of heart disease, stroke, or cancer within the last five years
- The insured has plans to be outside the United States within the next 60 days
- It is likely that the final approval may be more than slightly substandard

When premium is accepted with the application, please complete the conditional receipt and explain its terms, conditions, and limits to the proposed policy owner and insured. The conditional receipt must be left with the proposed policy owner.

## Binding \$1,000,000 for Higher Face Amounts

If the desired death benefit exceeds the \$1,000,000 maximum, the application can still be bound for up to \$1,000,000 during the underwriting process. In order to do this, submit an application for \$1,000,000 with the corresponding initial premium, leaving the conditional receipt with the proposed policy owner. On the Agent's Report page of the application, under the section "Place any special remarks here," request an alternate policy for the total face amount desired, noting that only the alternate policy will be placed. **Please do not enter this information under section XI on the application entitled, "Remarks and Special Requests."** Ensure that all necessary medical requirements are completed for the larger face amount. When the application is approved, only the larger amount alternate policy will be issued. The premium will be applied to this policy with the remainder to be collected on delivery.

Refunds of the initial premium will be made directly to the proposed policy owner if the conditional receipt guidelines have not been met, as described above, or if the case appears to be highly substandard. Refunds will also be made should a file be declined, postponed, or closed as incomplete or at the applicant's request. In all instances, the Brokerage General Agent will be notified of our action.

## Testing of Proposed Insureds

When our guidelines call for an exam, labs, or other studies, we will use requirements done within the last six months in lieu of current studies as long as we receive a current non-medical application, with up-to-date medical information, to include sections IV and V fully completed. Please make sure to indicate on the non-medical application the proposed insured's full medical history including the last time a doctor was consulted. If this is not indicated, we will have to amend the policy. **Although we will make every attempt to use the existing requirements, West Coast Life does reserve the right on certain ratable or elderly risks to request new requirements at the Underwriter's discretion.**

Our official testing laboratory is ExamOne. Our approved paramedical services stock the blood profile and urinalysis kits for this laboratory. ExamOne has a list of our testing parameters, which includes antibodies to the AIDS virus and a urine specimen, including cotinine (nicotine) and cocaine. Optimum results from blood tests are achieved with a 12-hour fast. Therefore, the applicant should ideally fast for a 12-hour period, if possible. However, eligible values will be achieved from non-fasting applicants due to our broad testing parameters. If a test result is disputed, we cannot allow retesting if the chain of custody of the specimen is intact, as it is in almost every case.

We do not accept Dried Blood Spots without a note from the paramed indicating he or she has unsuccessfully attempted a venipuncture. If this is the case, our best classification will be Standard and the maximum we will issue is limited to \$500,000 of death benefit. Only very healthy proposed insureds may use this procedure.

If a resting EKG has been completed within the last six months and the tracing is available, the test need not be repeated. However, based on the Underwriter's discretion and for only the healthiest of lives, we are able to extend the acceptance period for resting EKGs to 12 months. If a Treadmill Stress Test has been completed within the last 12 months and the tracing is available, the test need not be repeated. If requirements do necessitate a Treadmill, the test should be done at the discretion and under the supervision of the client's attending physician, or with that doctor's written consent.

In calculating the death benefit for which medical requirements are needed, please be sure to include the total amount of death benefit currently applied for and currently in-force at West Coast Life in addition to in-force and applied for coverage within the Protective Life Corporation.

## Appointed Paramedical Companies

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An examination may only be completed after the Agent/BGA has a signed application. The companies listed below are authorized to perform paramedical and medical examinations on behalf of West Coast Life. Each of our authorized examination companies has been advised to send the completed examinations and accompanying paperwork to the Agent/BGA that placed the order. It is the Agent/BGA's responsibility to ensure that the examination reaches our San Francisco office with the application. We cannot pay for examinations unless we receive an application.



### **ExamOne**

(877) 933-9261 • [www.examone.com](http://www.examone.com)



### **American Para Professional Systems, Inc. (APPS)**

(800) 727-2999 • [www.appsnational.com](http://www.appsnational.com)



### **Examination Management Services, Inc. (EMSI)**

(800) 872-3674 • [www.emsinet.com](http://www.emsinet.com)



### **Portamedic**

(800) 765-1010 • [www.portamedic.com](http://www.portamedic.com)

West Coast Life does not maintain a list of approved medical examiners. If an MD exam is necessary and one is not available through the services above, any licensed physician, other than the client's personal physician or a relative, may be used. In this case, it will be necessary for you to send the examination form and blood profile kit to that physician. The examination forms may be obtained on our website in the Agent/BGA Center and the blood profile kit can be sent to you directly from ExamOne by calling 800-873-8845, ext. 8753. We cannot be responsible for excessive medical fees, so if there is any doubt, please call, fax or e-mail any one of our Case Managers with questions. We can only reimburse our average fee.

## Attending Physician's Statements

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The Attending Physician's Statement is a vital source of information on which to base underwriting decisions. Every Brokerage General Agent has the option to order APSs for his or her agents, as long as we are notified when the case is sent to us. Otherwise, your Underwriter will order them. For our TeleLife<sup>SM</sup> process, all APSs will be requested by the underwriting department. We expect our APS ordering guidelines for the TeleLife<sup>SM</sup> process to be more relaxed, depending upon the detail provided by the proposed insured during the TeleLife<sup>SM</sup> interview.

Provided we have received an application, we will reimburse the BGA for usual and customary APS costs if the entire record has been received and has followed the parameters of our field APS guidelines below. If you submit your APS provider's invoice with the corresponding policy numbers noted, we are able to reimburse you **or** your provider directly, as you indicate to us. We cannot permit the ordering of APSs on our house account.

If we are sharing the APS with other carriers, we ask that you send the bill only to the carrier with whom the case is placed. If more than one policy is accepted, please equally divide the bill between the carriers that place the business. Unfortunately, if you do not tell us on a transmittal to expect to receive an APS on a file and we duplicate the order, we will be unable to reimburse you.

If West Coast Life has ordered an APS, please do not send a second request to the doctor/hospital. This will slow down the process and duplicate requests cannot be reimbursed.

## APS Guidelines

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When to order an APS (Attending Physician's Statement):

- For all face amounts of \$1,000,000 and higher, order an APS from the primary care physician if seen within one year.
- For clients age 50 and older applying for \$500,000 and higher, order an APS from the primary care physician if seen within one year.
- If the client has had a recent doctor visit for reasons other than minor, self-limiting events, such as an earache or sprained ankle. (Recent for under age 40 means within one month. Recent for age 40 and older means within three months.)
- Proposed insureds over the age of 60 will require an APS and must receive routine health care to be considered for insurance.

Please order an APS if the proposed insured has seen a physician for any of the following:

- Alcohol abuse or drug use within the past 10 years
- Cardiovascular disease, including:
  - \* Coronary by-pass surgery
  - \* Aneurysm
  - \* Angioplasty (PTCA)
  - \* Cardiac arrhythmias/abnormal EKGs
  - \* Valve replacement or repair
  - \* Septal defects
  - \* Endarterectomy
- Coronary artery disease within the past 10 years, including:
  - \* Heart attack
  - \* Angina pectoris
  - \* Myocardial infarction
- Anxiety and/or depression requiring medication within the past 2 years
- Emphysema/chronic obstructive pulmonary disease (COPD)
- Hypertension (high blood pressure)
- Internal cancer and melanoma (not basal cell or squamous cell skin cancers) within 10 years (Note: If this applies, secure copy of the pathology report in addition to the APS)
- Sleep apnea (please request a copy of any sleep studies)
- Stroke, transient ischemic attack (TIA), cerebrovascular accident (CVA), cerebral hemorrhage
- Kidney or liver disease/cirrhosis
- Lupus
- Mental illness other than depression
- Crohn's disease/ulcerative colitis
- Diabetes
- Multiple sclerosis
- Parkinson's disease
- Peripheral vascular disease
- Rheumatoid arthritis
- Epilepsy/seizure disorder
- Hepatitis

## Inspection Reports

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Inspection reports for amounts less than \$1,500,000 may be requested at the discretion of the Underwriter. Most often these are requested to obtain financial information or to re-question a proposed insured whose application may have discrepant information. Agents are of tremendous help, saving time and money, when they are able to supply as much of this information as possible.

At \$1,500,000 and above, or over age 75, you may order the inspection report from First Financial Underwriting Services or Reliable Reporting Services. When you order an inspection report, please do not order any motor vehicle reports. The inspection companies have the parameters for the type of report that is needed based upon the face amount of insurance. A Business Beneficiary Inspection Report (BBIR) is only required if the purpose of insurance is business-related.

If a report has been completed in the last year for West Coast Life, please do not order another one; more than likely, it will not be necessary. We are pleased to pay for any reports that you order within these guidelines, as long as we are told about it when the application is sent in. If an inspection report has not been ordered, we are happy to do so. First Financial Underwriting Services is our inspection company of choice; however, we have also set up an account with Reliable Reporting Services. You may reach these companies at the numbers below:

First Financial Underwriting Services  
(800) 896-7388

Reliable Reporting Services  
(800) 523-3933

## Motor Vehicle Records

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Please do not request Motor Vehicle Records (MVRs) from your office at any time. These will automatically be ordered when we process the application in the Home Office on all proposed insureds age 16 to 40 and over age 70 for all face amounts. They will also be ordered for all face amounts of \$1,500,000 or above at any age. However, the Underwriter reserves the right to request an MVR on any case, regardless of age or face amount, at his or her discretion. It is critical that driver's license numbers be provided on every application and on every lab slip.

## Senior Underwriting

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Please see pages 16 and 17 for our more liberal senior Preferred and Super Preferred guidelines. We have also asked our examiners to include both an activities questionnaire and a landmark drawing copy test to help in evaluating these important cases for all proposed insureds over age 70.

## Adherence to “Super Preferred” and “Preferred”

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In order to maintain our strong premium structure, we must strictly adhere to our guidelines. In addition, if a proposed insured comes close to exceeding multiple factors in the Super Preferred or Preferred guidelines, we must categorize them into the next rate class.

## Non-Smoker/Non-Nicotine Qualifications

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In order to qualify for non-nicotine 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. To qualify for Super Preferred, however, the time frame is five years. The only exception is that we may forgive up to six celebratory cigars per year. All current positive cotinine (nicotine) results will be treated as nicotine usage. The best class for nicotine usage is Standard. However, on our new LifeTime Platinum III, we will be offering a Preferred Tobacco class.

## Trials/Inquiries

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An informal inquiry/trial is a request for underwriting to review medical history and/or records at no expense to West Coast Life. Please do not submit a fully completed application or order age/amount requirements for informal cases. All submitted West Coast Life applications, regardless of instruction to review informally, will be set up as formal applications.

**On term cases below \$2,000,000, please submit just a one-page summary, enabling us to give you a fast quote.**

On all other cases, we are pleased to continue to review your trial/inquiries as long as a summary is submitted along with our Trial Submission Worksheet, which can be found on our website. You may also attach up to 20 pages of records that are pertinent to the case. However, we will continue to provide full trial service and monitor our success on cases over \$5,000,000. Your trials or quick quotes should be sent to your underwriting office via the corresponding e-mail address listed below:

San Francisco: [inquiry.desk@wclife.com](mailto:inquiry.desk@wclife.com)

Atlanta: [atl.inquiry@wclife.com](mailto:atl.inquiry@wclife.com)

Kansas: [kansas.inquiry@wclife.com](mailto:kansas.inquiry@wclife.com)

Omaha: [omaha.inquiry@wclife.com](mailto:omaha.inquiry@wclife.com)

Richmond: [richmond.inquiry@wclife.com](mailto:richmond.inquiry@wclife.com)

Once a tentative offer has been determined, a tentative quote will be provided to the Brokerage General Agent's office. Tentative quotes are good for 30 days unless otherwise specified. If accepted by the client, all requirements should be arranged and submission guidelines for formal applications should be followed. A copy of the tentative quote should accompany the formal application.

These quotes will be subject to any further requirements specified by the Underwriter. Although we do our very best to honor these quotes, we must reserve the right to change the final offer up until such time as the application is approved and the policy delivered.

West Coast Life does not pay for trial application costs. However, West Coast Life will reimburse the costs of medical requirements if a case is approved and placed in-force, whether rated or not.

# Age and Amount Medical Requirements

Based on in-force and applied for with West Coast Life and any of our affiliates.

Age Nearest Birthday (ANB)  
Age Last Birthday (ALB)

basis for Term (Focus Guaranteed Level Term Series<sup>SM</sup>) and Universal Life (LifeTime Platinum III Series)  
basis for Universal Life (LifeTime Advantage 100 Series), Survivorship (Golden Legacy Term Series),  
and Bank-Owned Life Insurance (BOLI)

Age	\$0 to \$99,999	\$100,000 to \$250,000	\$250,001 to \$750,000	\$750,001 to \$1,000,000	\$1,000,001 to \$3,000,000	\$3,000,001 to \$5,000,000	\$5,000,001 and up
0-14	Submit non-med through \$300,000. Over this amount please consult an Underwriter.						
15-40	Non-Med HOS Blood	PM/HOS Blood	PM/HOS Blood	PM/HOS Blood	PM/HOS Blood EKG	PM/HOS Blood EKG	MD/HOS Blood EKG
41-50	PM/HOS Blood	PM/HOS Blood	PM/HOS Blood	PM/HOS Blood EKG	PM/HOS Blood EKG	MD/HOS Blood EKG	MD/HOS Blood Treadmill
51-60	PM/HOS Blood	PM/HOS Blood	PM/HOS Blood EKG	PM/HOS Blood EKG	PM/HOS Blood EKG	MD/HOS Blood EKG	MD/HOS Blood Treadmill
61-65	PM/HOS Blood	PM/HOS Blood	PM/HOS Blood EKG	PM/HOS Blood EKG	PM/HOS Blood EKG	MD/HOS Blood Treadmill	MD/HOS Blood Treadmill
66-75	PM/HOS Blood	PM/HOS Blood EKG	PM/HOS Blood EKG	PM/HOS Blood EKG	MD/HOS Blood EKG	MD/HOS Blood Treadmill	MD/HOS Blood Treadmill
76+	PM/HOS Blood	PM/HOS Blood EKG	PM/HOS Blood EKG	PM/HOS Blood EKG	MD/HOS Blood EKG	MD/HOS Blood EKG	MD/HOS Blood EKG

Notes: See pages 7 and 8 for APS requirements, page 9 for Inspection Reports, and page 10 for MVRs.  
On Second-to-Die cases, each proposed insured's requirements are determined by the full face amount.  
For ages over 70, we also ask our examiners to complete an activities questionnaire and a landmark drawing copy test.

Key: **PM** = paramedical examination **EKG** = 12-lead resting electrocardiogram  
**Blood** = blood profile (to be analyzed by ExamOne) **MD** = exam by a licensed physician (other than the client's personal doctor or a relative)  
**HOS** = urine sample (to be analyzed by ExamOne) **Treadmill** = treadmill stress electrocardiogram

## “Super Preferred Guidelines” Proposed Insureds Through Age 70

<b>Nicotine</b>	No nicotine for 5 years (urine negative).
<b>Driving</b>	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.
<b>Family History</b>	No history of or death from cancer, heart disease, or any cardiac-related condition, of either natural parent or sibling prior to age 60. Waived if the applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60.
<b>Basic Insurability</b>	Standard risk medically and no ratable occupational hazard. No other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.
<b>Blood Pressure</b>	No history of treatment. Current readings do not exceed 140/85 through age 60 or 150/90 above age 60.
<b>Cholesterol</b>	Total Cholesterol not greater than 220, including treated cholesterol and Cholesterol/HDL ratio is 5.0 or less. If Cholesterol/HDL ratio is 3.5 or lower, Total Cholesterol of 230 is acceptable.
<b>Hazardous Sports</b>	No hazardous sports or avocations, such as hang gliding, ballooning, motorized racing, parachuting, or SCUBA diving within the last three years. Recreational SCUBA diving up to depths of 75 feet is acceptable.
<b>Aviation</b>	Not a private pilot or participant in aviation activities. Pilot 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.
<b>Residence</b>	Citizen of U.S. or Canada or proof of permanent residence.
<b>Weight</b>	Does not exceed limit shown below (male or female):

Height/Weight	Height/Weight	Height/Weight	Height/Weight
4-8	119	5-5	161
4-9	124	5-6	167
4-10	128	5-7	171
4-11	133	5-8	177
5-0	137	5-9	182
5-1	142	5-10	187
5-2	147	5-11	192
5-3	152	6-0	198
5-4	157	6-1	204
		6-2	210
		6-3	216
		6-4	222
		6-5	227
		6-6	234
		6-7	240
		6-8	246
		6-9	253

## “Preferred Guidelines” Proposed Insureds Through Age 70

<b>Nicotine</b>	No nicotine use of any kind for the last year (urine negative) for Preferred Non-Tobacco. Nicotine rates are available for the LifeTime Platinum III.
<b>Driving</b>	Not available if three or more moving violations in the last three years or if any DUI or reckless driving in the last five years.
<b>Family History</b>	No death from cancer, heart disease, or any cardiac-related condition, of either natural parent or sibling prior to age 60. Waived if the applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60.
<b>Basic Insurability</b>	Standard risk medically and no ratable occupational hazard. No other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.
<b>Blood Pressure</b>	Current readings do not exceed 140/90 through age 60 or 150/90 above age 60. Treated blood pressure must have been controlled for one year with favorable APS readings throughout the year.
<b>Cholesterol</b>	Total Cholesterol not greater than 250, including treated cholesterol and Cholesterol/HDL ratio is 6.0 or less.
<b>Hazardous Sports</b>	No hazardous sports or avocations, such as hang gliding, ballooning, motorized racing, parachuting, or SCUBA diving within the last three years. Recreational SCUBA diving up to depths of 75 feet is acceptable.
<b>Aviation</b>	Not a private pilot or participant in aviation activities. Pilot 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.
<b>Residence</b>	Citizen of U.S. or Canada or proof of permanent residence.
<b>Weight</b>	Does not exceed limit shown below (male or female):

Height/Weight	Height/Weight	Height/Weight	Height/Weight
4-8	136	5-6	185
4-9	141	5-7	190
4-10	146	5-8	195
4-11	151	5-9	200
5-0	156	5-10	205
5-1	160	5-11	211
5-2	165	6-0	217
5-3	170	6-1	224
5-4	175	6-2	233
5-5	178	6-3	238
		6-4	245
		6-5	252
		6-6	259
		6-7	267
		6-8	275
		6-9	283
		6-10	291
		6-11	300

## “Super Preferred Guidelines” Proposed Insureds Over Age 70

<b>Nicotine</b>	No nicotine for 5 years (urine negative).
<b>Driving</b>	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.
<b>Basic Insurability</b>	Must have regular, preventive medical care and no other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.
<b>Blood Pressure</b>	No history of treatment. Average from exam and readings within the last year may not exceed 150/90.
<b>Cholesterol</b>	Total Cholesterol may not be lower than 130 untreated and may not exceed 275. Cholesterol/HDL Ratio may not exceed 4.5.
<b>Aviation</b>	Available with an Exclusion Rider, except in New Jersey and North Dakota.
<b>Residence</b>	Citizen of U.S. or Canada or proof of permanent residence.
<b>Build</b>	Weight in pounds may not be less than the minimum or exceed the maximum, based on the chart below:

Height	Min	Max	Height	Min	Max
4-8	98	128	5-9	147	195
4-9	101	133	5-10	152	201
4-10	104	138	5-11	156	206
4-11	108	143	6-0	160	212
5-0	112	148	6-1	165	218
5-1	115	153	6-2	170	224
5-2	119	158	6-3	174	230
5-3	123	163	6-4	179	237
5-4	127	168	6-5	184	244
5-5	131	173	6-6	189	250
5-6	135	178	6-7	194	256
5-7	139	184	6-8	199	263
5-8	143	190	6-9	204	270

## “Preferred Guidelines” Proposed Insureds Over Age 70

<b>Nicotine</b>	No nicotine use of any kind for the last year (urine negative) for Preferred Non-Tobacco. Nicotine rates are available for the LifeTime Platinum III.
<b>Driving</b>	Not available if three or more moving violations in the last three years or if any DUI or reckless driving in the last five years.
<b>Basic Insurability</b>	Must have regular, preventive medical care and no other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.
<b>Blood Pressure</b>	Average from exam and readings within the last year may not exceed 160/95.
<b>Cholesterol</b>	Total Cholesterol may not be lower than 130 untreated and may not exceed 300. Cholesterol/HDL Ratio may not exceed 5.0.
<b>Aviation</b>	Available with an Exclusion Rider, except in New Jersey and North Dakota.
<b>Residence</b>	Citizen of U.S. or Canada or proof of permanent residence.
<b>Build</b>	Weight in pounds may not be less than the minimum or exceed the maximum, based on the chart below:

Height	Min	Max	Height	Min	Max
4-8	89	146	5-9	134	222
4-9	92	152	5-10	138	229
4-10	95	157	5-11	142	236
4-11	98	162	6-0	146	242
5-0	102	168	6-1	150	249
5-1	105	174	6-2	154	256
5-2	108	180	6-3	158	262
5-3	112	185	6-4	162	270
5-4	115	191	6-5	167	277
5-5	119	197	6-6	172	284
5-6	123	203	6-7	176	292
5-7	127	209	6-8	180	299
5-8	130	216	6-9	185	306

## Financial Underwriting

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The single most important consideration for financial underwriting of any size case is knowing how the sale was made. If the sale makes sense to the Agent, then it will probably make sense to the Underwriter.

All of the information below is given only as a guideline. We depend heavily on the Agent to help us understand the purpose of the coverage.

The Writing Agent is a key source of information and usually the best source. Through the cover letter, he or she can provide an explanation of the method used to establish the requested face amount. The cover letter is also the perfect place to clarify any unusual aspects of the case.

If the case is complicated and other carriers are involved, the cover letter should clarify all coverage amounts in-force, applied for, and/or being replaced.

Copies of an estate planning analysis and available financial statements should accompany cases in which large amounts are requested or are already in-force. For business insurance, copies of an audited financial statement or even a less reliable, unaudited statement prepared by a CPA firm is of great help to the Underwriter. In some cases, these statements may be required depending upon the depth of the information the inspection company can develop. Certainly for very large amounts, a statement would be required.

## Personal Insurance

Ages	Income Multiples
20-35	20x
36-40	18x
41-45	16x
46-50	14x
51-55	12x
56-59	10x
60-64	8x
65 & over	6x

## Charitable Beneficiaries

The amount of coverage should generally not exceed the amount that would have been contributed throughout the insured's lifetime and should be consistent with an ongoing pattern of support for the charity. In some instances higher amounts can be justified when the insured has given evidence of more than ordinary dedication to the institution as a donor or fund-raiser, contributed much time to the cause, and the total amount makes sense beyond a mere indemnification approach. We will look at the average contribution for the past 3-5 years and also consider the donor's current life expectancy.

## Business Insurance

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### Creditor

We will cover up to 80-90% of the loan depending upon the amount and purpose of the loan. The company debt, financial position, collateral securing the loan, duration, and current life insurance in-force will also be considered. With a collateralized loan, we will generally issue for 65% of the loan amount. The term of the loan for which the insurance is needed should be at least five years. A successful business with revolving lines of credit often requires coverage just to have it available when the loan is needed. In these cases, the cover letter is important so we understand the loan history and management's intentions regarding future loans and expansion.

### New Corporations

When determining the amount of death benefit that we will issue for a person within a new corporation, we will apply a formula. We will consider the percentage of ownership for an individual times corporate net worth, plus 90% of the loan obligation of each proposed insured.

### Buy/Sell and Stock Redemption

The amount should be related directly to the proposed insured's ownership percentage and the fair market value of the company.

### Key Person

Ten times a key employee's income is a reasonable limit to set; however, under some circumstances, up to fifteen times may be justified when an Agent's letter and inspection report can demonstrate greater loss to the company. The Underwriter must ascertain that the person has such a unique talent that he or she would be difficult to replace or that a large share of the company profit can be directly attributed to that employee. A cover letter is critical to the Underwriter's understanding of the case.

## Reinsurance

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For our term and universal life portfolio, West Coast Life shares capacity and limits with all Protective Life companies. On individual term cases, our Underwriters have the authority to bind up to \$20,000,000 of coverage within our corporation before sending it to a reinsurance partner. This amount does vary, however, by product, rating, and ages. On our new LifeTime Platinum III, our automatic binding limit will be \$25,000,000. If the total amount of insurance that is in-force and applied for in ALL insurance companies exceeds \$35,000,000, this jumbo risk will be sent to our reinsurance partners.

There are relatively few reinsurers, and they also have limits of acceptance before they must "retrocede" insurance to other reinsurers. If an Agent or multiple Agents have sent a proposed insured's information to more than one direct writer (depending on the face amount and each direct writer's capacity), it is relatively easy to "lock up" the reinsurance marketplace. For this reason we are always happy to act as your "lead" company. Send us your large cases and we will be pleased to "reserve facilities" with our reinsurers. This does require that we have a signed application in our hands.

## How To Contact Us

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Your underwriting team is a valuable resource for you to access and utilize. Please feel free to contact your team at any time if you need assistance. Your Case Manager should be your first contact when needing clarification or status on the handling of a file. If a question is of a more technical nature, your Underwriter will be pleased to help. A directory of our staff is available on our website in the Agent/BGA Center.

## Workflow

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All applications and application packets should be submitted to West Coast Life in San Francisco, unless you have been otherwise instructed by your underwriting team. Correspondence during the underwriting process should be directed to your underwriting team via the appropriate Case Manager. All final delivery requirements, including amendments and premium, should be routed to San Francisco to the attention of our "Post Issue" department. Once a policy is in-force, it is administered by our Birmingham office and all correspondence and requirements should be routed to Policy Holder Services at that location.

### Rate Reductions

We are unable to consider rate reductions for Preferred or Standard cases, or on any of our Joint & Last Survivor products. However, on individual rated cases we are able to consider rate reductions on the second policy anniversary. The Policy Change Form (GW-7175) must be submitted to Policy Holder Services in our Birmingham office. Requirements will be requested at the Underwriter's discretion.

### Nicotine Rating Removals

For changes from Tobacco to Non-Tobacco, the definition of Non-Tobacco (Non-Nicotine) will be "no use of tobacco or nicotine products in any form in the past 24 months." Changes to nicotine policies will be considered after two years if the insured was a user at inception of the policy. If the insured had already quit prior to the time that the application was written, we will consider a reduction after one year. In both cases, the Policy Change Form (GW-7175) must be submitted with a urinalysis. We will also require an APS, at no expense to West Coast Life, from the insured's personal physician. If there has been a material change to the insured's medical history, we may decline to remove the nicotine rating.

Thank you again for taking the time to read through this guide. We are pleased to make ourselves available and appreciate you considering West Coast Life to serve the needs of your valuable clients.

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## **West Coast Life Insurance Company**

**A PROTECTIVE COMPANY**

**Main Office:**

343 Sansome Street  
San Francisco, CA 94104  
Toll Free: (800) 366-9378

**Atlanta Underwriting Office:**

Two Ravinia Drive, Suite 960  
Atlanta, GA 30346  
Toll Free: (877) 239-0100

**Kansas Underwriting Office:**

7400 West 130th Street, Suite 400  
Overland Park, KS 66213-2659  
Toll Free: (800) 688-3518

**Omaha Underwriting Office:**

9140 West Dodge Road, Suite 400  
Omaha, NE 68114  
Toll Free: (866) 827-5660

**Richmond Underwriting Office:**

6802 Paragon Place, Suite 550  
Richmond, VA 23230  
Toll Free: (877) 287-2070

**Policy Holder Services:**

2801 Highway 280 South  
Birmingham, AL 35223  
Toll Free: (800) 366-9378