

A Basic Universal Life Insurance Illustration

LifeTime Platinum III Plus 08/09

Universal Life Flexible Premium Adjustable Life Plan
Compliance Test: Guideline Premium Test

Prepared For:

Valued Male Client

Presented By:

Imeriti, Inc.

Imeriti, Inc.

337 S. Cedros Ave, Suite G

Solana Beach, CA 92075

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(License No. 0000000)



**West Coast Life
Insurance Company**

A PROTECTIVE COMPANY

Current, Specified, and Midpoint assumptions are not guaranteed. They assume that scales for interest and cost of insurance rates will continue unchanged by the Company for all years shown. This is not likely to occur because interest and cost of insurance rates are subject to change by the Company based on various factors such as claims and investment experience, persistency, expenses, taxes, and the overall economic environment. Actual results may be more or less favorable than those shown.

LifeTime Platinum III Plus 08/09

Universal Life Flexible Premium Adjustable Life Plan | *Narrative Summary*

Initial Monthly-PAC Premium: \$464.24
Initial Death Benefit: \$350,000.00
Riders: None

Prepared For: Valued Male Client
Male Age 55: Preferred Non-Tobacco



Basic Life Insurance Illustration

Generic Name: Flexible Premium Adjustable Life
Initial Face Amount: \$350,000
Compliance Test: Guideline Premium Test

Policy Form Number: WC-U15 11-06
Initial Death Benefit Option: Level

THIS IS AN ILLUSTRATION ONLY. AN ILLUSTRATION IS NOT INTENDED TO PREDICT ACTUAL PERFORMANCE. EXCEPT FOR THOSE ITEMS CLEARLY LABELED GUARANTEED, RATES AND VALUES SET FORTH IN THE ILLUSTRATION ARE NOT GUARANTEED. COVERAGE IS SUBJECT TO THE TERMS AND CONDITIONS OF THE POLICY. THIS ILLUSTRATION IS NOT VALID WITHOUT ALL PAGES.

General Information This is an illustration only, not an offer, contract or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not complete without all pages. Although information in this illustration is based on certain tax and legal assumptions, it is not intended to be tax or legal advice. Such advice should be obtained from your own counsel or other expert.

This illustration has been provided to help you understand the life insurance policy and to allow you to compare the policy with other policies. If you are considering replacement of an existing life insurance policy, you should consider possible disadvantages (such as surrender charges and new contestable and suicide periods) as well as possible advantages (such as lower cost of insurance rates, lower policy expenses, and higher current interest rates). Replacement of an existing life insurance policy may **not** be in your best interest.

This illustration is based on information that you provided and on certain assumptions that are **not** guaranteed. Non-guaranteed elements, such as interest and cost of insurance rates, are subject to change by the Company. This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is **not** likely to occur, and actual results may be more or less favorable than those shown.

Not a Bank Deposit	No Bank Guarantee	Not FDIC Insured
Not Insured By Any Federal Government Agency		

Required California Disclosure (Form U-613) The policy includes built-in lapse protection that allows you to protect the policy from termination based on the premiums you pay and the formulas described in the Lapse Protection Endorsement. A general description of the Endorsement is included in the Narrative Summary section of this Basic Illustration. This provision is also known as a no-lapse guarantee.

While this policy provides a no-lapse guarantee, it may provide nonforfeiture benefits, such as cash surrender values, which are less than those that would be provided if the guarantee were issued as a separate policy, such as a term policy. If a separate term policy has higher nonforfeiture benefits, the premiums for the separate policy might be higher than the premiums for the no-lapse guarantee provided in this policy. Therefore, when considering the purchase of this policy, you should compare the value to you of higher nonforfeiture benefits, such as cash

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surrender values, versus the premiums required to keep your insurance coverage in force.

Premium Outlay

Premium outlay is the amount of money assumed to be paid out-of-pocket in addition to any amounts transferred from another insurance company. The amount, timing, and frequency of each premium outlay may be varied and will affect the policy value, the length of coverage, and the status of any protection from policy termination. Because interest and cost of insurance rates can change over time, additional premium outlays may be needed to keep the policy in force or to achieve desired results. Each premium outlay is subject to any minimum requirements of the policy and maximum limits set by Federal Tax Law. This illustration assumes that periodic premium outlays are received by the Company at the beginning of each policy month.

The Company will deduct a premium expense charge of 10.00% from each premium outlay.

The first year premium outlay includes a(n) monthly premium of \$464.24.

The Guideline Level Premium, which is the maximum level annual premium permitted under Federal Tax Law, is \$10,307.49. In all years assuming payment of the Guideline Level Premium, guaranteed interest rates, guaranteed cost of insurance rates, no policy loans, no partial surrenders, and no policy changes, the policy will not terminate.

Lapse Protection

The illustrated policy includes built-in protection that allows you to protect the policy from termination based on the premiums you pay and the formulas described in the Lapse Protection Endorsement. This protection may be for a specified period of time up to the lifetime of the insured. Assuming timely payment of each illustrated premium outlay, your policy is guaranteed not to lapse for the lifetime of the insured. However, any loans, partial surrenders, or policy changes other than those illustrated or any delinquent premium outlays will affect the length of the protection and may cause you to lose the protection. If the protection is lost, you may restore the protection by payment of additional or higher premium outlays. You should be aware that the premiums required to restore lapse protection may be significantly higher than the illustrated premium outlays. Without the protection from policy termination, your policy may continue in force for a period of time as long as there is enough surrender value to cover the monthly deductions. Reference your policy and any endorsements for complete limitations, terms, and conditions.

Death Benefit

The death benefit is the amount of money payable to the beneficiary if the proposed insured dies while the policy is in force. The death benefit includes the base policy benefit amount plus any additional life insurance rider and term rider benefit amounts, if applicable. The death benefit will be reduced by any policy debt and by any overdue monthly deductions. This illustration shows the death benefit at the end of each policy year.

Under the level death benefit option, the base policy benefit amount will equal the face amount on the date of death.

Terminal Illness Accelerated Death Benefit

This policy has an Accelerated Death Benefit feature for a qualifying terminal illness. Subject to a maximum benefit amount, the accelerated death benefit will be based on a portion of the in-force face amount. A lien equal to the accelerated death benefit will be established against the policy and will accumulate interest. The primary impact of the lien and any accumulated interest will be reduction of the death benefit. The Accelerated Death Benefit feature may be subject to state variations and may not be available in all states.

Consult your representative and review the policy and any endorsements for complete limitations, terms and conditions. Due to possible tax consequences of the Accelerated Death Benefit feature, please consult your tax advisor.

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Universal Life Flexible Premium Adjustable Life Plan

Narrative Summary

Initial Monthly-PAC Premium: \$464.24

Prepared For: Valued Male Client

Initial Death Benefit: \$350,000.00

Male Age 55: Preferred Non-Tobacco

Riders: None



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Surrender and Policy Values The surrender value is the amount of money you will receive if you cancel the policy. In addition, it limits the amounts available to you for policy loans and partial surrenders. The surrender value is equal to the policy value less a surrender charge and less any policy debt. There is a surrender charge for the first 9 policy years. The surrender charge will last for an additional 9 years following each face increase. The surrender charge will change if you increase or decrease the face amount of the policy.

The policy value will vary based on (1) the amount, timing and frequency of each premium outlay, (2) monthly deductions, (3) credited interest, (4) policy debt, and (5) partial surrenders. Each month, any premiums received (less a premium expense charge) and interest are added to the policy value while monthly deductions and partial surrenders, including surrender charges and fees associated with any partial surrenders are subtracted from the policy value. This illustration shows the policy and surrender values at the end of each policy year.

Termination Unless this policy remains in force under the provisions of the Lapse Protection Endorsement, the policy will terminate without value at the end of the grace period if there is not enough surrender value to cover the monthly deductions.

Interest The interest rate credited to your policy value can be changed at the sole discretion of the Company but not below the guaranteed interest rate of 2.50%. The current interest rate is 5.40%. The interest rates shown in this illustration are annual effective rates.

Tax Compliance The guideline level premium is the maximum level annual premium that can be paid into the policy and still have it qualify as a life insurance contract. The guideline single premium is the maximum single premium that can be paid into the policy at issue and still have it qualify as a life insurance contract. The 7-Pay premium is the maximum annual amount that can be paid in each of the first 7 policy years under the test for a Modified Endowment Contract. The initial guideline level, guideline single and 7-Pay premium amounts are used to test for compliance with premium limitations as set forth under current Federal Tax Law. The initial premium amounts shown below are subject to change upon any change in policy benefits.

Guideline Level Premium:	\$10,307.49
Guideline Single Premium:	\$112,226.34
7-Pay Premium:	\$22,770.65

Based on the Company's interpretation of current Federal Tax Law, the illustrated policy satisfies the definition of a life insurance contract and is not a Modified Endowment Contract. However, any change in benefits may cause the policy to no longer qualify as a life insurance contract or may cause it to become a Modified Endowment Contract.

Under current Federal Tax Law, special tax rules apply for partial surrenders and face amount decreases in the first 15 policy years. In the case of a partial surrender, you may be taxed on all or a portion of the cash withdrawal amount. In the case of a face amount decrease, a taxable distribution from the policy may be required.

Neither West Coast Life Insurance Company nor its representatives offer legal or tax advice. Any tax compliance tests applied and any tax-related statements made in this illustration were based upon current assumptions only, and represent only one interpretation of current Federal Tax Law as it relates to life insurance. Moreover, the tax treatment of life insurance is subject to change. We suggest you consult your legal or tax advisor before making any tax-related decisions.

Current, Specified, and Midpoint assumptions are not guaranteed. They assume that scales for interest and cost of insurance rates will continue unchanged by the Company for all years shown. This is not likely to occur because interest and cost of insurance rates are subject to change by the Company based on various factors such as claims and investment experience, persistency, expenses, taxes, and the overall economic environment. Actual results may be more or less favorable than those shown.

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Universal Life Flexible Premium Adjustable Life Plan		<i>Narrative Summary</i>
Initial Monthly-PAC Premium:	\$464.24	Prepared For: Valued Male Client
Initial Death Benefit:	\$350,000.00	Male Age 55: Preferred Non-Tobacco
Riders: None		



Additional Key Terms

“Age” is the issue age plus the number of years the policy is assumed to have been in force. This is the age at the end of the policy year.

“Cost of Insurance” is the amount charged by the Company for providing life insurance coverage under the base policy. The cost of insurance rates may be changed by the Company, but not above the Maximum Monthly Cost of Insurance Rates in the policy schedule.

“Current Assumptions” illustrate values based on current interest rates and current cost of insurance rates. Current rates are subject to change and are not guaranteed.

“Guaranteed Assumptions” illustrate values based on guaranteed interest rates and guaranteed cost of insurance rates.

“Issue Age” means the age nearest birthday of the proposed insured at the assumed effective date of the illustrated policy.

“Midpoint Assumptions” illustrate values based on interest rates and cost of insurance rates that are the average of the guaranteed and current rates. These assumed rates are not guaranteed.

“Monthly Deductions” are policy charges including the cost of insurance, the cost of any additional benefits and riders, any monthly expense charge applicable to the face amount, and the monthly administrative charge.

“Non-Guaranteed Assumptions” illustrate the current, specified and midpoint assumptions. These assumptions are not guaranteed.

“Non-Guaranteed Elements” are the premiums, benefits, values, credits or charges that are not guaranteed or cannot be determined at issue.

“Rate Class” means the risk class of the proposed insured. After the application is underwritten, a revised illustration will be delivered with the policy if the actual rate class differs from the one illustrated.

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Universal Life Flexible Premium Adjustable Life Plan
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 Riders: None

Numeric Summary
 Prepared For: Valued Male Client
 Male Age 55: Preferred Non-Tobacco



Year	Premium Outlay	Guaranteed Assumptions		Non-Guaranteed Assumptions			
		Surrender Value	Death Benefit	Midpoint		Current	
5	\$5,570.88	\$0	\$350,000	\$1,099	\$350,000	\$4,901	\$350,000
10	\$5,570.88	\$17,586	\$350,000	\$27,324	\$350,000	\$38,168	\$350,000
20	\$5,570.88	\$0	\$350,000	\$38,566	\$350,000	\$101,025	\$350,000
Age 70	\$5,570.88	\$11,042	\$350,000	\$37,540	\$350,000	\$66,844	\$350,000

The benefits and values labeled "Non-Guaranteed Assumptions" are not guaranteed. Non-guaranteed elements, such as interest and cost of insurance rates, are subject to change by the Company. This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is **not** likely to occur, and actual results may be more or less favorable than those shown. As a result, additional premium outlays may be required to keep the policy in force or to achieve desired results.

	Initial Interest Rate	Cost of Insurance	Termination Year
Guaranteed Assumptions	2.50%	Guaranteed	N/A
Midpoint Assumptions	3.95%	Average of Guaranteed & Current	N/A
Current Assumptions	5.40%	Current	N/A

Assuming timely payment of each premium outlay as illustrated, the protection from policy termination will remain in effect during the lifetime of the insured. Any policy changes, loans, partial surrenders or delinquent premium outlays may cause earlier loss of the protection or may increase premium outlay requirements. Reference the policy and any riders and endorsements for complete limitations, terms, and conditions.

I have received a copy of this illustration. I understand that this illustration assumes non-guaranteed elements continue unchanged for all years shown and that this is not likely to occur. The agent has told me that these elements are not guaranteed and are subject to change. I understand that actual results may be higher or lower than those shown.

Signature of Owner(s)

Date

I certify that this illustration has been presented to the applicant or policy owner. I have explained that this illustration assumes non-guaranteed elements continue unchanged for all years shown, that these elements are subject to change, and that actual results may be higher or lower than those shown. I have made no statements that are inconsistent with the illustration.

Signature of Agent or other authorized representative

Date

Imeriti, Inc.
 337 S. Cedros Ave, Suite G
 Solana Beach, CA 92075
 858-793-6274

Underwritten By:
 West Coast Life Insurance Company
 2801 Highway 280 South
 Birmingham, AL 35223

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Universal Life Flexible Premium Adjustable Life Plan

Tabular Detail

Initial Monthly-PAC Premium: \$464.24

Prepared For: Valued Male Client

Initial Death Benefit: \$350,000.00

Male Age 55: Preferred Non-Tobacco

Riders: None



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Age	Year	Premium Outlay*	Guaranteed Assumptions			Non-Guaranteed Assumptions		
			2.50% Guaranteed Interest Rate Maximum Policy Charges			5.40% Initial Current Interest Rate Current Policy Charges		
			Policy Value	Surrender Value	Death Benefit	Policy Value	Surrender Value	Death Benefit
56	1	5,570.88	2,658	0	350,000	4,035	0	350,000
57	2	5,570.88	5,171	0	350,000	8,004	0	350,000
58	3	5,570.88	7,525	0	350,000	11,820	0	350,000
59	4	5,570.88	9,750	0	350,000	15,521	824	350,000
60	5	5,570.88	11,812	0	350,000	19,181	4,901	350,000
61	6	5,570.88	13,665	2,241	350,000	22,788	11,364	350,000
62	7	5,570.88	15,237	6,669	350,000	26,252	17,684	350,000
63	8	5,570.88	16,454	10,742	350,000	29,909	24,197	350,000
64	9	5,570.88	17,248	14,392	350,000	33,855	30,999	350,000
65	10	5,570.88	17,586	17,586	350,000	38,168	38,168	350,000
66	11	5,570.88	17,426	17,426	350,000	42,940	42,940	350,000
67	12	5,570.88	16,736	16,736	350,000	48,279	48,279	350,000
68	13	5,570.88	15,486	15,486	350,000	54,308	54,308	350,000
69	14	5,570.88	13,606	13,606	350,000	60,505	60,505	350,000
70	15	5,570.88	11,042	11,042	350,000	66,844	66,844	350,000
71	16	5,570.88	7,625	7,625	350,000	73,306	73,306	350,000
72	17	5,570.88	3,206	3,206	350,000	79,900	79,900	350,000
73	18	5,570.88	0	0	350,000	86,710	86,710	350,000
74	19	5,570.88	0	0	350,000	93,745	93,745	350,000
75	20	5,570.88	0	0	350,000	101,025	101,025	350,000
76	21	5,570.88	0	0	350,000	108,596	108,596	350,000
77	22	5,570.88	0	0	350,000	116,480	116,480	350,000
78	23	5,570.88	0	0	350,000	124,704	124,704	350,000
79	24	5,570.88	0	0	350,000	133,138	133,138	350,000
80	25	5,570.88	0	0	350,000	141,762	141,762	350,000
81	26	5,570.88	0	0	350,000	150,016	150,016	350,000
82	27	5,570.88	0	0	350,000	158,480	158,480	350,000
83	28	5,570.88	0	0	350,000	167,193	167,193	350,000
84	29	5,570.88	0	0	350,000	176,168	176,168	350,000
85	30	5,570.88	0	0	350,000	185,428	185,428	350,000
86	31	5,570.88	0	0	350,000	195,013	195,013	350,000
87	32	5,570.88	0	0	350,000	204,273	204,273	350,000
88	33	5,570.88	0	0	350,000	213,151	213,151	350,000
89	34	5,570.88	0	0	350,000	221,602	221,602	350,000
90	35	5,570.88	0	0	350,000	229,532	229,532	350,000

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 Initial Monthly-PAC Premium: \$464.24
 Initial Death Benefit: \$350,000.00
 Riders: None

Tabular Detail
 Prepared For: Valued Male Client
 Male Age 55: Preferred Non-Tobacco



Age	Year	Premium Outlay*	Guaranteed Assumptions			Non-Guaranteed Assumptions		
			Policy Value	Surrender Value	Death Benefit	Policy Value	Surrender Value	Death Benefit
			2.50% Guaranteed Interest Rate Maximum Policy Charges			5.40% Initial Current Interest Rate Current Policy Charges		
91	36	5,570.88	0	0	350,000	236,880	236,880	350,000
92	37	5,570.88	0	0	350,000	243,569	243,569	350,000
93	38	5,570.88	0	0	350,000	249,572	249,572	350,000
94	39	5,570.88	0	0	350,000	254,795	254,795	350,000
95	40	5,570.88	0	0	350,000	259,103	259,103	350,000
96	41	5,570.88	0	0	350,000	263,177	263,177	350,000
97	42	5,570.88	0	0	350,000	267,031	267,031	350,000
98	43	5,570.88	0	0	350,000	270,683	270,683	350,000
99	44	5,570.88	0	0	350,000	274,153	274,153	350,000
100	45	5,570.88	0	0	350,000	277,469	277,469	350,000
101	46	5,570.88	0	0	350,000	280,664	280,664	350,000
102	47	5,570.88	0	0	350,000	283,643	283,643	350,000
103	48	5,570.88	0	0	350,000	286,415	286,415	350,000
104	49	5,570.88	0	0	350,000	288,996	288,996	350,000
105	50	5,570.88	0	0	350,000	291,406	291,406	350,000
106	51	5,570.88	0	0	350,000	293,668	293,668	350,000
107	52	5,570.88	0	0	350,000	295,803	295,803	350,000
108	53	5,570.88	0	0	350,000	297,848	297,848	350,000
109	54	5,570.88	0	0	350,000	299,863	299,863	350,000
110	55	5,570.88	0	0	350,000	301,936	301,936	350,000
111	56	5,570.88	0	0	350,000	304,211	304,211	350,000
112	57	5,570.88	0	0	350,000	306,504	306,504	350,000
113	58	5,570.88	0	0	350,000	308,890	308,890	350,000
114	59	5,570.88	0	0	350,000	311,506	311,506	350,000
115	60	5,570.88	0	0	350,000	314,607	314,607	350,000
116	61	5,570.88	0	0	350,000	318,695	318,695	350,000
117	62	5,570.88	0	0	350,000	324,768	324,768	350,000
118	63	5,570.88	0	0	350,000	334,894	334,894	350,000
119	64	5,570.88	0	0	350,000	353,307	353,307	353,307
120	65	5,570.88	0	0	350,000	377,051	377,051	377,051
121	66	5,570.88	0	0	350,000	402,077	402,077	402,077

CPS\$5,082.00 TGTS\$5,082.00 MIN***** GAPS\$10,307.49 GSPS\$112,226.34 MEC\$22,770.65

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Additional Information
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 Male Age 55: Preferred Non-Tobacco



Notes * Even if the premium outlay is zero, monthly deductions will continue. Monthly deductions will cease at attained age 121.

Guaranteed Assumptions The **Guaranteed** columns assume an initial guaranteed interest rate of 2.50% and guaranteed cost of insurance rates.

Current Assumptions The **Current** columns assume an initial current interest rate of 5.40% and current cost of insurance rates.

Life Insurance Cost Information Indices assume the time value of money to be 5.00%. The Net Payment Cost Index and the Surrender Cost Index are measures of the relative cost of similar plans of insurance. A low index number represents a lower cost than a high index number. A more detailed explanation of the intended use of these indices is provided in the Life Insurance Buyer's Guide.

	Guaranteed Values		Non-Guaranteed Values	
	10 Years	20 Years	10 Years	20 Years
At the end of Surrender Cost Index	12.113	15.917	7.660	7.604
Net Payment Cost Index	15.917	15.917	15.917	15.917

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