

## **Introducing ROSCO on LifeTime Advantage Plus**

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

### **Introducing the Return Of Substandard Charges Option (ROSCO) Rider on West Coast Life LifeTime Advantage Plus UL**

West Coast Life is pleased to introduce an innovative solution to meeting the permanent insurance needs of individuals with substandard underwriting ratings. **Introducing the Return of Substandard Charges Option (ROSCO)**...a new and innovative rider designed to encourage individuals to improve their health through key lifestyle changes, with the goal of outliving their estimated life expectancies.

#### **How does ROSCO work?**

ROSCO can help enhance the many powerful benefits and features of our LifeTime Advantage Plus universal life insurance policy for clients issued with substandard underwriting ratings. Upon expiration of the rating period (15 or 20 years), all substandard charges associated with ROSCO will be returned as a credit to the policy value and the substandard charges will be reduced to standard charges. See attached flyer for a few examples.

#### **ROSCO Specifications**

- Issue Ages: 0-80
- Substandard Rating Period:
  - 20 years for issue ages 0-70
  - 15 years for issue ages 71-80
- Minimum face amount: same as base policy
- Maximum face amount: same as base policy
- Maximum substandard table: Table H
- ROSCO is available only at issue and cannot be terminated before the end of the substandard rating period
- The policy must be in-force at the end of the substandard rating period to receive the return of substandard charges as a credit to the policy value

#### **Target Market**

- Individuals with substandard underwriting ratings who plan to improve their overall health, with the goal of outliving their estimated life expectancies.
- Individuals interested in tax-deferred cash value accumulation and access to policy values to meet future financial needs.

#### **ROSCO Availability**

- ROSCO is approved in all states **except the following**: CA, CT, FL, KS, MA, MS, NV, NJ, NC, NY, PA, and PR.

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### **Illustration System**

- The Winflex system will begin quoting the *ROSCO rider* in all approved states on **Monday, July 20, 2009.**

### **Marketing Materials**

- Utilize our new **LifeTime Advantage Plus Optional Benefits and Riders Reference Guide** for complete ROSCO details.
- Hard copies, including consumer product guides and producer/broker guides for LifeTime Advantage Plus can be ordered through Supplies Online via [www.westcoastlife.com](http://www.westcoastlife.com).
- Electronic versions of all the materials referenced above are now available for download under *What's New*.

**To find out how ROSCO can make a difference for your substandard clients, visit [www.westcoastlife.com/ROSCO](http://www.westcoastlife.com/ROSCO).** If you need assistance with a particular case or to connect with your Regional Representative, call the West Coast Life Sales Desk at 877-778-3500, option 2.

Cordially,



Greg Zabel  
Vice President, BGA Sales

West Coast LifeTime Advantage Plus, policy form WC-U15 and state variations thereof, is a flexible premium universal life insurance policy issued by West Coast Life Insurance Company. Located at 2801 Highway 280 South, Birmingham, AL 35223. Product features and availability may vary by state. Subject to underwriting. Subject to up to a 2-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. Consult policy for benefits, riders, limitations and exclusions. Not available in all states. All payments and all guarantees are subject to the claims paying ability of West Coast Life Insurance Company. ROSCO, Form WC625, may not be suitable for all ages, face amounts, and/or objectives.

# Getting started with ROSCO is easy!



It's easy. You work with your clients to structure the LifeTime Advantage Plus UL policy to meet their particular needs. Define their death benefit protection needs, the premium funding pattern, and their long-term goals for cash flow for future financial needs. Utilize Winflex and the ROSCO special illustration formats to help determine whether **ROSCO** is the right choice for your clients. Take a look at a few examples.

## ROSCO Special Illustration Solves:

**ROSCO Minimum Premium Solve** – Solves for a dollar of cash value at year 20 and then re-solves for a dollar of cash value at age 100 after the return of substandard charges.

**ROSCO Premium Plus Solve** – Assumes premium for the first 20 years equal to the new substandard premium increased by 10% and then re-solves for a dollar of cash value at age 100.

### LifeTime Advantage Plus UL Male, Age 55, Table D; \$1 Million Face Amount Dollar Solve to Age 100

Substandard	Premium Years 1-20	Premium Years 21+	Cash Surrender Value Year 21
<i>Old Substandard Rate</i>	\$27,082	\$27,082	\$212,866
<i>New Substandard Rate</i>	\$21,759	\$21,759	\$223,789
<i>ROSCO Minimum Premium</i>	\$21,756	\$13,803	\$253,817
<i>ROSCO Premium Plus</i>	\$23,935	\$5,509	\$337,660

The contents of this flyer are for illustration purposes only. For current information, please use our Winflex software.

There's a strong chance you have substandard UL clients. To find out how ROSCO can make a difference for your substandard UL clients, visit [www.westcoastlife.com/ROSCO](http://www.westcoastlife.com/ROSCO).

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