



Medically Evaluated Immediate Annuities – *How can they help your clients?*

If you have clients who suffer from serious health impairments, you know how devastating the illnesses can be physically, emotionally, and financially. Annuities could provide them with the income stream they need, but a regular immediate annuity might not be suitable.

West Coast Life has designed an alternative for people with serious illness and shorter projected lifespan – medically evaluated immediate annuities through the **Income Advantage Annuity**.

Here's how it works.

Lifetime annuity payments are based on a number of factors, including age, which help determine life expectancy. Medical evaluation makes assessments based on your client's medical condition(s) and their life expectancy by rating their age higher (*rated-up*) than it actually is.

Clients with serious health impairments may qualify for an age rating that could provide them with HIGHER annuity payments. Medical evaluation may be a wise solution for clients with health impairments who need greater value out of their retirement savings, which makes immediate annuities suitable for consideration by your clients living with those conditions.

Example: Male, age 65, \$100,000 purchase payment, qualifying health impairment

The client elects to have his contract medically underwritten to see if, due to his medical condition, he would qualify for an age rating. His age is rated-up to age 75.

Age	Life Only Annual Payout
Actual Age - 65	\$ 7,318.00
Rated Age - 75	\$ 8,936.00

Examples are hypothetical. Assumes rates effective as of 7/19/07 and a one month delay between the contract date and the first payment date. The annual amounts shown are derived by multiplying monthly payout times 12. The interest rates and benefits are for illustration purposes only and are subject to change at any time.

In this example the client received an age rating equal to the life expectancy of someone age 75 due to his medical condition. This rating resulted in higher annuity payments than the payment available to a healthy purchaser age 65—his actual age.



**West Coast Life
Insurance Company**
A PROTECTIVE COMPANY

WCLAAO.1107.08.07



Medical Underwriting

Eligibility

- Medical Underwriting is only applicable when a life contingent payment option is selected. The life contingency CAN include a Certain Period or Refund payout option.
- Must be issue age 84 or less. Maximum rated-up age is 85.
- Minimum \$50,000 purchase payment.
- Your client must have a serious medical condition that reduces their life expectancy and allows a rated-up age. Serious medical conditions may include the following:

Heart Attack or Angina
 Multiple Sclerosis (MS)
 ALS (Lou Gehrig's Disease)
 Heart Surgery
 Muscular Dystrophy
 Atrial Fibrillation
 Cardiomyopathy

Dementia
 Renal Failure
 Seizure Disorders
 Alzheimer's
 Heart Valve Disease
 Organic Brain Syndrome
 Cirrhosis of the Liver

Paraplegia or Quadriplegia
 Congestive Heart Failure (CHF)
 Injury Due to Fall or Imbalance
 Parkinson's Disease
 Emphysema/COPD
 Stroke

In fact, some of your best candidates may be clients who need the security of an income annuity and have been declined or table rated for life insurance or long-term care insurance!

Applying is as easy as 1 – 2 – 3!

West Coast Life has made it easy for you to see whether your client is eligible for the benefits of medical underwriting. Getting the process started is quite easy.

- 1 Complete the appropriate form(s) to request a quote (contact your West Coast Life Distribution Representative for the correct form(s)).
- 2 Fax the form(s) to West Coast Life, or send them by e-mail.
- 3 West Coast Life will determine whether the client is likely to qualify for medical underwriting. If so, we take care of the rest.

To learn more about West Coast Life's Income Annuity and its optional medical underwriting feature, contact us at

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

Annuities are issued by West Coast Life Insurance Company, located at 343 Sansome Street, San Francisco, CA 94104. West Coast Life Income Annuity, policy form WCL-2112 and state variations thereof, is an immediate annuity contract. Product features and availability may vary by state. Consult contract for benefits, options, limitations, and exclusions. All payments and benefits are subject to the claims-paying ability of West Coast Life Insurance Company.