

LifeTime Advantage Plus

Universal Life Flexible Premium Adjustable Life Plan
 Initial Annual Premium: \$265,388.53
 Initial Death Benefit: \$1,000,000.00
 Riders: None

Tabular Detail

Prepared For: CONVERSION
 Male Age 60: Super Preferred Non-Tobacco



West Coast Life Insurance Company

A PROTECTIVE COMPANY

Age	Year	Premium Outlay*	Cumulative Premium	Guaranteed Assumptions				Non-Guaranteed Assumptions			
				3.00% Guaranteed Interest Rate Maximum Policy Charges				5.40% Initial Current Interest Rate Current Policy Charges			
				Policy Value ¹	Surrender Value	Death Benefit	Notes ²	Policy Value ¹	Surrender Value	Death Benefit	Notes ²
61	1	265,388.53	265,389	246,137	194,837	1,000,000	&	258,688	207,388	1,000,000	&
62	2	0.00	265,389	239,144	189,314	1,000,000	*	265,513	215,683	1,000,000	*
63	3	0.00	265,389	230,926	182,576	1,000,000	*	272,601	224,251	1,000,000	*
64	4	0.00	265,389	221,280	174,400	1,000,000	*	279,961	233,081	1,000,000	*
65	5	0.00	265,389	210,070	164,660	1,000,000	*	287,582	242,172	1,000,000	*
66	6	0.00	265,389	197,135	153,185	1,000,000	*	295,481	251,531	1,000,000	*
67	7	0.00	265,389	182,326	139,846	1,000,000	*	303,661	261,181	1,000,000	*
68	8	0.00	265,389	165,496	124,486	1,000,000	*	312,158	271,148	1,000,000	*
69	9	0.00	265,389	146,389	106,859	1,000,000	*	321,000	281,470	1,000,000	*
70	10	0.00	265,389	124,770	86,730	1,000,000	*	330,111	292,071	1,000,000	*
71	11	0.00	265,389	100,102	63,542	1,000,000	*	339,462	302,902	1,000,000	*
72	12	0.00	265,389	71,864	36,794	1,000,000	*	349,018	313,948	1,000,000	*
73	13	0.00	265,389	39,006	5,396	1,000,000	*	358,753	325,143	1,000,000	*
74	14	0.00	265,389	0	0	0	*	368,743	336,583	1,000,000	*
75	15	0.00	265,389	0	0	0	*	379,011	348,281	1,000,000	*
76	16	0.00	265,389	0	0	0	*	389,593	365,013	1,000,000	*
77	17	0.00	265,389	0	0	0	*	400,434	382,004	1,000,000	*
78	18	0.00	265,389	0	0	0	*	411,556	399,276	1,000,000	*
79	19	0.00	265,389	0	0	0	*	422,637	416,507	1,000,000	*
80	20	0.00	265,389	0	0	0	*	433,559	433,559	1,000,000	*
81	21	0.00	265,389	0	0	0	*	451,038	451,038	1,000,000	*
82	22	0.00	265,389	0	0	0	*	468,314	468,314	1,000,000	*
83	23	0.00	265,389	0	0	0	*	485,232	485,232	1,000,000	*
84	24	0.00	265,389	0	0	0	*	501,652	501,652	1,000,000	*
85	25	0.00	265,389	0	0	0	*	517,940	517,940	1,000,000	*
86	26	0.00	265,389	0	0	0	*	533,368	533,368	1,000,000	*
87	27	0.00	265,389	0	0	0	*	548,456	548,456	1,000,000	*
88	28	0.00	265,389	0	0	0	*	563,115	563,115	1,000,000	*
89	29	0.00	265,389	0	0	0	*	577,264	577,264	1,000,000	*
90	30	0.00	265,389	0	0	0	*	590,841	590,841	1,000,000	*
91	31	0.00	265,389	0	0	0	*	603,793	603,793	1,000,000	*
92	32	0.00	265,389	0	0	0	*	616,246	616,246	1,000,000	*
93	33	0.00	265,389	0	0	0	*	628,156	628,156	1,000,000	*
94	34	0.00	265,389	0	0	0	*	639,451	639,451	1,000,000	*
95	35	0.00	265,389	0	0	0	*	650,046	650,046	1,000,000	*

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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Male Age 60: Super Preferred Non-Tobacco



**West Coast Life
Insurance Company**

A PROTECTIVE COMPANY

Age	Year	Premium Outlay*	Cumulative Premium	Guaranteed Assumptions				Non-Guaranteed Assumptions			
				3.00% Guaranteed Interest Rate Maximum Policy Charges				5.40% Initial Current Interest Rate Current Policy Charges			
				Policy Value ¹	Surrender Value	Death Benefit	Notes ²	Policy Value ¹	Surrender Value	Death Benefit	Notes ²
96	36	0.00	265,389	0	0	0		659,850	659,850	1,000,000	*
97	37	0.00	265,389	0	0	0		669,448	669,448	1,000,000	*
98	38	0.00	265,389	0	0	0		678,820	678,820	1,000,000	*
99	39	0.00	265,389	0	0	0		687,930	687,930	1,000,000	*
100	40	0.00	265,389	0	0	0		696,742	696,742	1,000,000	*
101	41	0.00	265,389	0	0	0		705,213	705,213	1,000,000	*
102	42	0.00	265,389	0	0	0		713,292	713,292	1,000,000	*
103	43	0.00	265,389	0	0	0		720,906	720,906	1,000,000	*
104	44	0.00	265,389	0	0	0		727,977	727,977	1,000,000	*
105	45	0.00	265,389	0	0	0		734,394	734,394	1,000,000	*
106	46	0.00	265,389	0	0	0		740,045	740,045	1,000,000	*
107	47	0.00	265,389	0	0	0		744,756	744,756	1,000,000	*
108	48	0.00	265,389	0	0	0		748,292	748,292	1,000,000	*
109	49	0.00	265,389	0	0	0		750,338	750,338	1,000,000	*
110	50	0.00	265,389	0	0	0		750,471	750,471	1,000,000	*
111	51	0.00	265,389	0	0	0		748,106	748,106	1,000,000	*
112	52	0.00	265,389	0	0	0		742,434	742,434	1,000,000	*
113	53	0.00	265,389	0	0	0		732,322	732,322	1,000,000	*
114	54	0.00	265,389	0	0	0		716,153	716,153	1,000,000	*
115	55	0.00	265,389	0	0	0		691,607	691,607	1,000,000	*
116	56	0.00	265,389	0	0	0		655,298	655,298	1,000,000	*
117	57	0.00	265,389	0	0	0		602,232	602,232	1,000,000	*
118	58	0.00	265,389	0	0	0		524,931	524,931	1,000,000	*
119	59	0.00	265,389	0	0	0		412,028	412,028	1,000,000	*
120	60	0.00	265,389	0	0	0		246,012	246,012	1,000,000	*
121	61	0.00	265,389	0	0	0		62	62	1,000,000	*

¹ Whenever the policy value is shown as zero, it may be zero or less than zero.

² Reference the Additional Information section, following the Tabular Detail section, for definitions of Notes.

CP\$18,410.00 CES\$246,978.53 TGT\$18,410.00 MMGP\$1,025.22 GAPS\$40,376.88 GSP\$426,241.88 MEC\$76,583.64

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