

# Family Protection

FOR YOUR PEACE OF *Mind*



## North Coast Life® Whole Life IV Policy

### Plan Features

- Lifetime Coverage
- Simplified underwriting
- Builds cash value
- Premiums will not increase
- Benefits will not decrease
- 30-day "Free Look"  
Satisfaction Guarantee!

PROTECTION FOR A *lifetime*



# Whole Life IV



## Description

The Whole Life IV Policy from North Coast Life is permanent life insurance protection. It will provide coverage for as long as you live and continue to make timely premium payments. Our Whole Life IV Policy is designed for many purposes including Final Expenses. This in turn provides you with:

- Freedom
- Flexibility
- Security
- Affordability

## Guarantees (Provided timely premium payments are made)

- Guaranteed Premiums
- Guaranteed Cash Value
- Guaranteed Death Benefit
- Guaranteed Lifetime Coverage

## Cash Value

The cash value growth is guaranteed. Interest rate changes in the general economy will not affect the growth of your cash value. As long as premiums are paid, the cash value will grow as illustrated in your policy.

## Issue Age - 0 to 85

This plan is popular with the 40 to 85 age group. **Most policies** are issued with a review of your medical records and **do not require** a physical exam.

## Premiums Guaranteed

Premiums remain level for the life of your policy which provides added comfort in knowing that your premiums will never increase.

## Death Benefit

The Death Benefit is the amount of money paid by an insurer (insurance company). It is paid directly to your named beneficiary in the event of the insured's death (person insured on the policy).

The beneficiary can use the funds wherever the money is needed.

Once coverage has started, you have lifetime protection. With this Policy your death benefit will never decrease due to your health or age.

# Truly Lifetime Protection

## Common Uses of Policy Proceeds:

- Medical Bills
- Final Expenses
- Legal Fees at Death
- Given as Charitable Gift
- Towards children's education
- Pay off Debts: mortgage, car, credit cards, loans etc.

## Customize Your Protection (Optional Riders Available)

- Family Group (Spouse & Children)
- Spouse Insurance (Family Group)
- Children Insurance (Family Group)
- Accidental Death
- Living Benefit (this rider included free of charge)

## Minimum / Maximum Face Amounts (for primary insured)

<i>Age</i>	<i>Minimum</i>	<i>Maximum</i>
<i>0 - 24</i>	<i>10,000</i>	<i>25,000</i>
<i>25 - 59</i>	<i>5,000</i>	<i>25,000</i>
<i>60 - 85</i>	<i>2,500</i>	<i>25,000</i>

## Customize your Protection

*With Optional Riders*

Contact your North Coast Life Representative for details about customizing your family protection.



### **Family Group** (*Spouse & Children*)

Provides insurance on the life of Spouse and Children.

- Spouse receives Reducing Term Insurance.
- Children receive Level Term Insurance to the age of 25. (Children defined as biological child, step-child, or legally adopted child.)

### **Spouse Insurance Rider** (*FG-SO = Family Group Spouse Only*)

Spouse receives reducing term insurance.

(Available Issue Ages: 16 - 64)

### **Children Only** (*FG-CO = Family Group Children Only*)

Provides insurance on the life of a child/children along with the base insured.

### **Accidental Death Benefit Rider**

Additional benefit paid to your named beneficiary if death occurs directly and independent of other causes as result of bodily injury.

Note this rider expires when the insured reaches age 70 (nearest birthday).

Please contact your North Coast Life Insurance Representative for more details.

Accident is defined as an unexpected, unforeseen event not under the control of the insured and resulting in a loss. The insured cannot purposefully cause the loss to happen; the loss must be due to pure chance according to the odds of the laws of probability.

## Living Benefit *(Rider included with your policy)*

### Description

Allows for early payment of a portion of the policy death benefit if the primary insured is expected to live no longer than 12 months. Payment will be made to the owner of the policy in a lump sum.

No limitations on certain diseases or illnesses. Satisfactory evidence needs to be provided that death will occur within 12 months.

**Covers the Primary Person Insured only.** This Rider is provided on your Whole Life IV policy (and all NCL permanent policies) at no charge to you, and no medical requirements are needed to qualify.

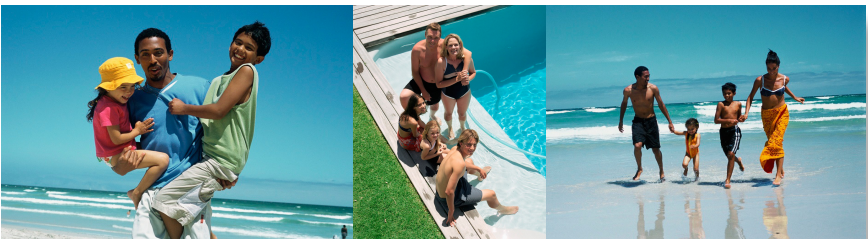
Today we live longer than previous generations. This in turn can be a financial burden on families with a terminally ill person. Families trying to support a terminally ill family member are often forced to sell valuable assets, drain their life savings and even mortgage their homes to meet expenses. North Coast Life's Living Benefit Rider can help with this burden. If utilized, an administrative fee up to a maximum of \$250.00 is deducted prior to benefit payment.

### Maximum Benefit

Maximum amount is 50% of the difference between the death benefit and the cash surrender value, ignoring any loans, exclusive of any additional benefits and riders.

### Minimum Benefit

Minimum amount \$5,000



## Frequently Asked Questions

### ✓ Why do I need life insurance?

**Replace income for your dependents** - If people depend on your income, life insurance can replace that income for them if you die. An easy way to see this in your situation is to add up all of your monthly bills. Then ask yourself, who is going to pay them?

**Create an inheritance for your heirs** - Even if you have no other assets to pass to your heirs, you can create an inheritance by obtaining a life insurance policy.

**Insure your insurability** - Great health means great rates. This is the time for you to obtain your policy. You never know what the future holds. Remember, insurance policies may not be available to you if your health changes.

**Pay final expenses** - "Funerals rank among the most expensive purchases many consumers will ever make. Many funerals will run well over \$10,000"\*

Funeral Expenses and other Debts may Include ...

- Casket
- Hearse
- Minister
- Car Loan
- Mortgage
- Doctor Bills
- Credit Cards
- Cosmetology
- Grave Marker
- Cemetery Plot
- Funeral Service
- Professional Services
- Legal Fees (probate, taxes, etc.)



**Other reasons include:** • Pay off a Mortgage • Fund Higher Education • Pay death taxes • Make Charitable Contributions • Protect your Business or offset the Loss of a Key Employee.

- ✓ **What is a beneficiary?** A beneficiary is the person or entity you name in a life insurance policy to receive the death benefit.
- ✓ **Will my coverage change?** No, your policy is guaranteed to stay the same.
- ✓ **Can my premiums change as I get older?** No, your premiums are guaranteed to stay the same. You have peace of mind knowing that your policy will stay with you for your lifetime.
- ✓ **Is the policy guaranteed to my satisfaction?** You have a no risk 30-day free look money-back-guarantee.
- ✓ **Are there any restrictions on how the death benefit can be used?** No, beneficiaries may use the death benefit as they wish. This provides your loved ones with added security and flexibility.
- ✓ **Can the policy be canceled?** No, the insurance company cannot cancel your policy except in the case of fraud or failure to pay premium.
- ✓ **Is this *Whole Life IV* policy a term or cash value policy?** This policy is a cash value policy. The cash value builds within the policy which may give you financial flexibility in future years.
- ✓ **I still have additional questions?** Call or visit your local North Coast Life Representative.



\*Federal Trade Commission - Facts for consumers [www.ftc.gov](http://www.ftc.gov)  
as of 8/6/2008

*This brochure is for informational purposes only, providing a brief summary of some of the policy and rider features, and is not a part of any policy contract. Additional terms and conditions may apply. Specific and actual terms and conditions are found only in the policy.*

**Note:** *Whole Life IV has limited availability in Washington State. Please contact your North Coast Life Representative for details.*

## About North Coast ...

North Coast Life Insurance Company is proudly located in Spokane, Washington, and continues to serve the Western United States, Guam and Commonwealth of the Northern Mariana Islands since 1965. Remaining focused on providing quality insurance products at affordable prices has proven to be a successful formula.

We continue to ensure financial stability for individuals, families and businesses through our Life and Annuity Products. North Coast Life has built a strong foundation from its belief and tradition of integrity, financial accountability and commitment to each and every policyholder.

Policies are underwritten by North Coast Life Insurance Company of Spokane, Washington. This brochure contains an abbreviated explanation of policy specifications, limitations and exclusions. For complete costs and details of the policy, please consult your North Coast Life Representative or North Coast Life Insurance Company.

***“Earning Your Business is Our Business”***

800-541-5858  
Fax: 800-619-6143  
[www.nclife.com](http://www.nclife.com)  
[blog.nclife.com](http://blog.nclife.com)