

SUBJECT: Updates / Re-price to the West Coast Life LifeTime Platinum III UL Series

Give your clients the option of a higher premium/cash value policy, or a lower cost death benefit protection product using the latest generation of our highly successful **West Coast Life LifeTime Platinum III UL Product Series**. West Coast Life Insurance Company offers two distinct lifetime lapse protection products: the **West Coast Life LifeTime Platinum III Plus ULSM 08/09** and the **West Coast Life LifeTime Platinum III ULSM 08/09** policies.

LifeTime Platinum III Plus UL 08/09

- The *LifeTime Platinum III Plus* gives clients the ability to accumulate attractive cash values for slightly more premium than the *LifeTime Platinum III* product. We are pleased to introduce a “**dial a guarantee**” feature that is consistent with the *LifeTime Platinum III* product. It allows you to dial in to the needs of clients who would prefer guarantee periods to age 80, 90, 100 or any age up to 121. Our positioning in our **less than lifetime lapse protection guarantees**^{1, 2} provide a combination of competitive cash values and premiums. Additionally, we will continue to rank among the top among our core competitors for non-tobacco lifetime level and lifetime single premium scenarios.
- The tobacco and standard tobacco rates have been increased for all ages and genders for most premium scenarios.

LifeTime Platinum III UL 08/09

- Concurrently, this latest generation of the highly successful *LifeTime Platinum III UL* will also increase tobacco and preferred tobacco rates for all ages and genders for most premium scenarios. **This base product remains an industry leader in our non-tobacco lifetime level premiums and other premium scenarios for most ages and genders.**

While West Coast Life Insurance Company has never sought to be a leader in the tobacco rate classes, with these new rates we will still maintain a competitive position in the marketplace. The *West Coast LifeTime Platinum III UL Series* also continues to offer value to our agents with **rolling target premiums for the first 24 months**. We believe our two distinct policies offer your clients choice, flexibility and value so that you can easily sell with confidence.

Business Transition Rules to LifeTime Platinum III Plus UL 08/09 and LifeTime Platinum III 8/09

No exceptions will be made to the following business rules:

- Applications **received August 3, 2009 and later** will be processed using the new **LifeTime Platinum III Plus 08/09** and **LifeTime Platinum III 8/09** product rates unless specifically indicated in the application or by the accompanying illustration.
- Applications for the **LifeTime Platinum III Plus** or **LifeTime Platinum III 05/09** must be **signed and received on or before Friday, September 4, 2009.**



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

Communication

LifeTime Platinum III UL Series

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

Quoting System

- **LifeTime Platinum III Plus 8/09** and **LifeTime Platinum III 8/09** will be available in the TeleLife pre-application system on Monday, August 3, 2009.

Illustration Systems

- The WINFLEX system will turn off the current *LifeTime Platinum III Plus* and *LifeTime Platinum III 05/09* at the end of the day September 4, 2009. After that time, a numeric summary will remain available for pending cases. For states that are not yet approved, the *LifeTime Platinum III Plus* and *LifeTime Platinum III 05/09* illustrations and numeric summary will remain available.

Product Availability

- *LifeTime Platinum III Plus 08/09* is approved in all states except the following: **AK, CA, CT, DC, MD, MS, NV, NJ, NM, ND, OH, OK, OR, PA, TX and VA**
- *LifeTime Platinum III 08/09* is approved in all states except the following: **MA, NJ, PA and TX**

Marketing Materials

- Marketing materials, including consumer brochures and producer guides, can be ordered through Supplies Online via www.westcoastlife.com as of Monday, August 3, 2009.

Our goal is to provide you with the products, support, and information you need to serve your clients well. If you have any questions or would like additional information about the **LifeTime Platinum III Plus UL** or the **LifeTime Platinum III UL** products, please contact your Brokerage General Agency or call the West Coast Life Sales Desk at 877-778-3500, option 2.

Good Selling,

Greg Zabel
Vice President, BGA Sales

1 Improvements to less than lifetime lapse protection guarantees based on level premium payments paid for the duration of the lapse protection guarantee period and depend on insured's age, sex, risk classification and policy face amount.

2 The policy will not lapse due to insufficient funds as long as the Lapse Protection Account value equals or exceeds policy debt. The amount of premium and any charges determine if the lapse protection is in effect. Loans, partial surrenders, policy changes, and any delinquent premium outlays will affect the length of the protection. The lapse protection guarantees the policy death benefit only, not the cash or surrender value. Refer to policy and endorsements for complete limitations, terms, and conditions.

West Coast Life LifeTime Platinum III Plus and LifeTime Platinum III, policy form WC-U15 11-06 and state variations thereof, are flexible premium universal life insurance policies 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. In Montana, unisex rates apply. All payments and all guarantees are subject to the claims paying ability of West Coast Life Insurance Company.

62-09 COMM C (8/3/09)

WCLAG.1242.07.09

FOR AGENT USE ONLY. NOT FOR CONSUMER USE.

If you wish to be removed from our communication list, please call 1-877-778-3500, option 2.