

Focus Term Series Updates

Current market and economic conditions continue to impact the term life insurance industry and the products life insurers provide. At West Coast Life, we carefully monitor our products to make certain they are competitive and continue to provide value to the consumer.

With this in mind, we will implement the following changes to our Focus Term Series, **effective February 1, 2010**:

- The annual policy fee will increase from \$60 to \$70 in all bands on all new policies for the 10-, 15-, 20-, 25-, and 30-year products
- The per unit rates will generally increase in most cells and rate bands for all products
- Lower maximum issue ages for some products and mortality classes
- New Renewal Premium rates for all states

Many carriers have already made product changes similar to these. Despite these adjustments, West Coast Life continues to be very competitive amongst our core competitors for standard, non-tobacco applicants.

Business Rules (No exceptions will be made to the following business rules.)

Paper Applications:

- All paper applications will be based on the application signed date
- Cases with an application **SIGNED date by January 31, 2010, and received in the Home Office no later than February 12, will be issued with the current applicable rates and policy fee**
- If the paper application signed date is prior to February 1, 2010, but received after **February 12**, the new rates and policy fees indicated above will apply

TeleLife:

- TeleLife will use the **new rates effective February 1, 2010**
- *Focus Term Series* cases quoted via TeleLife prior to February 1 will receive the current applicable rates and policy fee **if the fully signed application packet is received in the Home Office by February 26, 2010**

Illustration Systems

- WinFlex will **use the new rates effective February 1, 2010**

The updated Focus Term Rate Book and Producer Guide WCLAG.1023 (01.10) will be available via www.westcoastlife.com on January 25th. Please see this brochure for complete details. If you have questions or need additional information about the West Coast Life Focus Term Series and Income Replacement Term products, Agents please contact your BGA and BGAs please call your Regional Representative or the Sales Desk at (877) 778-3500, option 2.

Cordially,



Greg Zabel
Vice President, BGA Sales

Policy form 051131700, and state variations, is a level death benefit term life insurance policy to age 100. Premiums increase annually after the initial guaranteed premium period. The company cannot increase the premium scale. There are no cash values. Policy issued by West Coast Life Insurance Company, 2801 Highway 280 South, Birmingham, AL 35223. Product features and availability may vary by state. Consult policy for benefits, riders, limitations, and exclusions. Subject to underwriting. Subject to up to a 2-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. In Montana, unisex rates apply.