

West Coast Life Insurance Company

ANNUITY INTEREST RATE UPDATE Non-Registered Fixed Products

We currently set rates every two weeks. However, depending on market conditions, we may set rates on a more frequent basis.

WEST COAST LIFE SURE ADVANTAGE FIXED ANNUITY - Rate offer effective 6/30/2009									
Currently Unavailable in DE, MN, NY, and VT.									
The current minimum interest rate guaranteed for the life of the contract is 1.50%. All other rates are guaranteed for the specified Guaranteed Period. First Year Premium Bonus: Purchase payments of \$100k or more may be credited with a first year premium bonus of .50% for Guaranteed Periods 2-4 years and 1.00% for Guaranteed Periods 5-10 years. Optional Money Back Guarantee (MBG): If this option is elected, Credited Rates are reduced by .15% for 2 year Guaranteed Period, .10% for Guaranteed Periods 3-6 years and .05% for Guaranteed Periods 7-10 years.									
Guaranteed Period	2-Year	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
Base Credited Rate w/o MBG	1.50%	2.60%	2.90%	3.20%	3.50%	3.75%	4.05%	4.20%	4.35%
\$100k + 1 st Year Effective Yield w/ Premium Bonus	2.01%	3.11%	3.41%	4.23%	4.54%	4.79%	5.09%	5.24%	5.39%
\$100k + Annual Effective Yield w/ Premium Bonus	1.75%	2.77%	3.03%	3.41%	3.67%	3.90%	4.18%	4.32%	4.45%
Availability of Guarantee Periods, Credited Rates, Premium Bonuses and the Current Minimum Guaranteed Rate may change without notice. Premium bonuses are current and may change at any time without notice. Premium bonuses may or may not be offered at all times or for all guaranteed periods									

WEST COAST LIFE INCOME ADVANTAGE PLUS – SPIA - Rate offer effective 6/30/2009	
Not available for sale in NY. Amounts based on a 65 year old male with 0% premium tax. Premium tax will vary depending on the state, and may cause the monthly amount to be different.	
Monthly Payment for 65 year old male with \$100,000 Non-Qualified Premium (net of any applicable premium tax)	
10-Year Period Certain	\$954.71
15-Year Period Certain	\$728.45
20-Year Period Certain	\$609.76
Life & 10-Year Period Certain	\$607.22
Life & 20-Year Period Certain	\$50.77

Important Disclosures

- This Annuity Rate Flyer is intended only as a summary of the current rates offered for the listed products. For product details, benefits, limitations, and exclusions, please consult the Prospectus for registered products and, for non-registered products, the Contract, Product Guide, and Disclosure Statement. These documents contain the exact product terms which will control WCL's contractual obligations.
- All guarantees are subject to the claims-paying ability of West Coast Life Insurance Company.
- Product features and availability may vary state by state.

The Sure Advantage Fixed AnnuitySM - a flexible premium deferred market value adjusted annuity contract. Policy form numbers WCL-2151, -2152, -2153, -2154, -2155 (and state variations thereof).

West Coast Life Income Advantage Plus—an income annuity contract, policy form number WCL-2112 (and state variations thereof).

Product features and availability may vary by state. All are issued by West Coast Life Insurance Company, 343 Sansome Street, San Francisco, CA 94104.



For more information about interest rates or the products mentioned here, please contact the West Coast Life Independent Agent Call Center at (800) 421-5614.