

West Coast Life Golden Legacy Protector X UL 11/10 Product Re-price

Recent challenges in the guaranteed UL marketplace have generated price increases across the industry. In some cases, it has resulted in the complete withdrawal of a product from the marketplace. Given the current environment, we will be increasing the rates for our survivorship no-lapse guarantee product.

Effective **November 15, 2010**, rates will increase on the **West Coast Life Golden Legacy Protector X UL 11/10** product for all ages, genders, and premium scenarios.

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

- All applications received prior to **01/03/2011** will be processed according to the accompanying illustration.
- All applications received on **01/03/2011** and later will be processed using the new rates.
- Applications for conversions will be the same as the business transition rules listed above.

Illustration & Quoting Systems

- The new rates will be available in the WinFlex illustration system on **11/15/2010**.
- All full illustrations run **01/03/2011** and later will illustrate the new rates.
- On and after **01/03/2011**, a numeric summary will remain available for the earlier rates.

Product Availability

The new rates for *Golden Legacy Protector X UL 11/10* have been approved in all states **except the following**: NY, PA, and PR

Questions?
Agents – Please contact your BGA
BGAs – Please contact your Regional Representative
or the Sales Desk at 877-778-3500, Option 2

Golden Legacy Protector X UL, policy form WC-U12 and state variations thereof, is a flexible premium second-to-die universal life insurance 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. Up to 2-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. In Montana, unisex rates apply.