

Rates are set every two weeks and may change without notice. Depending on market conditions, rates may be set more frequently.

Fixed Annuities

West Coast Life Secure Advantage Available in all states, except NY.				Rates effective 11/1/2011	
Guarantee Period	1-Year	2-Year	4-Year	6-Year	
Contract Value Under \$50,000	3.15%	2.15%	1.65%	1.50%	
Contract Value \$50,000+	4.30%	2.80%	2.05%	1.90%	
Rates include any applicable interest rate bonus. The West Coast Life Secure Advantage is a limited flexible premium fixed deferred annuity contract with a 7-year surrender charge period. Policy form series W-3270 (and state variations thereof). Product features and availability may vary by state.					

West Coast Life Sure Advantage Available in all states except DE, MN, NY, and VT.							Rates effective 11/1/2011		
Guarantee Period	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year	
Base credited rate without MBG*	N/A	N/A	1.30%	1.55%	1.85%	2.05%	2.20%	2.35%	
1 st Year Effective Yield with Premium Bonus**	N/A	N/A	2.31%	2.57%	2.87%	3.07%	3.22%	3.37%	
Annual Effective Yield with Premium Bonus**	N/A	N/A	1.50%	1.72%	1.99%	2.18%	2.31%	2.45%	
<p>*Optional money back guarantee (MBG): If this option is elected, credit rates are reduced by 0.10% for guarantee periods 3-6 years and 0.05% for guarantee periods 7-10 years.</p> <p>**First year premium bonus: Currently, aggregate purchase payments of \$100,000 or more qualify for a premium bonus of 0.50% for guarantee periods 3-4 years and 1.00% for guarantee periods 5-10 years. The premium bonus may change at any time without notice, and may not be offered at all times for all guarantee periods.</p> <p>West Coast Life Sure Advantage is a flexible premium deferred market value adjusted annuity contract. Policy form numbers WCL-2151, -2152, -2153, -2154, -2155 (and state variations thereof). Product features and availability may vary by state.</p>									

Immediate Annuities

West Coast Life Income Advantage Plus (SPIA) Available in all states except NY.					Rates effective 11/1/2011
Payout Option	10-Year Period Certain	15-Year Period Certain	20-Year Period Certain	Life and 10-Year Period Certain	Life and 20-Year Period Certain
Monthly Payment*	\$882.29	\$648.60	\$542.33	\$531.16	\$478.23
<p>*Monthly payment for a 65 year old male with a non-qualified premium of \$100,000 (net of any applicable premium tax), a one month payment delay, and 0% premium tax. Premium tax will vary depending on the state, and may cause the monthly amount to be different.</p> <p>West Coast Life Income Advantage Plus is a single premium immediate annuity contract. Policy form series WCL-2112 (and state variations thereof). Product features and availability may vary by state.</p>					

For more information, supplies or sales assistance, please call the Independent Agent Annuity Sales Desk at (800) 421-5614.

Annuity contracts issued by West Coast Life Insurance Company (WCL), located at 2801 Highway 280 South, Birmingham, AL, 35223.

This annuity rate notification is intended only as a summary of the current rates offered for the listed products. Annuities are long-term insurance contracts intended for retirement planning. For product details, benefits, limitations, and exclusions, please consult the contract, product guide, and disclosure statement. These documents describe the terms and conditions that control the insurance company's contractual obligations. WCL sets interest rates at their sole discretion and cannot guarantee or predict future interest rates.

All guarantees are subject to the claims-paying ability of WCL.

West Coast
Life Insurance Company
A PROTECTIVE COMPANY

WCLABD.1017

Not a Deposit	Not Insured By Any Federal Government Agency
No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured