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West Coast Life Golden Legacy Term Product Update 7/20/09 *STILL a great second-to-die Term Product*

West Coast Life's Golden Legacy Term has been available as a survivorship product for quite some time. We are updating this competitive product effective 7/20/09. West Coast Life also offers UL survivorship with Legacy Protector X. While two survivorship options are better than one, Golden Legacy Term is still a great product to consider for your client's with many valuable benefits.

The **Golden Legacy Term** product offers clients:

- An affordable option for clients who currently do not wish to pay higher premiums for a second-to-die universal life policy
- Underwriting considerations for uninsurable individuals, Table X, with the second insured rated Table D or better
- Guaranteed Initial Level Premium Periods: 10, 20, or 30 years
- A conversion option to a permanent plan of insurance available at the time of conversion (the sooner of the end of the level term period, up to joint equal age 75 or individual age 85). No evidence of insurability is required.
- Additional Benefits and Endorsements that include:
 - Policy Split Option Endorsement (Form WC – 623 6-09)
 - Terminal Illness Accelerated Death Benefit (Form 962096200)

Take a look at our Survivorship options!

\$1,000,000 Face Amount	Golden Legacy Term			Legacy Protector X
	10 Year Premium	20 Year Premium	30 Year Premium	Lifetime Level Premium
Male 55 Non-Tobacco/ Female 55 Non-Tobacco	\$935	\$2,285	N/A	\$8,135
Male 60 Non-Tobacco/ Female 55 Non-Tobacco	\$1,005	\$3,225	N/A	\$9,013
Male 55 Tobacco/ Female 55 Non-Tobacco	\$1,175	\$3,275	N/A	\$9,872
Male 45 Tobacco/ Female 45 Tobacco	N/A	\$1,565	\$4,445	\$7,512
Male 65 Tobacco/ Female 60 Tobacco	\$2,335	\$12,085	N/A	\$19,044

The contents are for illustration purposes only. For current information, please use our WinFlex software.

Introduce this product as an estate planning or wealth preservation tool to your clients who may be interested in a second-to-die product, but are less willing to pay the higher premium associated with a second-to-die universal life insurance policy. For **Golden Legacy Term (policy form WC-T15 6-09)** product information, illustration details, and new business procedures, Agents should contact their BGA and BGAs should contact their Regional Representative.

If you need assistance with a particular case or to connect with your Regional Representative, call the West Coast Life Sales Desk at (877) 778-3500, option 2.

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Golden Legacy Term Product Specifications:

- Provides generous first-year commission rates
- Available underwriting classes: Standard Non-Tobacco & Standard Tobacco
- Issue Ages: Product is based on Joint Equal Age
- Individual issue ages can be 25-85 (Age Nearest) as long as Joint Equal Age (JEA) is:
 - 10 Year: 50-75
 - 20 Year: 40-65
 - 30 Year: 25-50
- Minimum Face Amount of \$250,000

Recent Product Updates:

- Premiums are based on age nearest birthday
- Due to the age nearest premium calculation and updated JEA tables, this may result in a rate increase or rate decrease for many scenarios
- There is no longer an option to select “With Conversion” or “Without Conversion” plans. Only plan available will be with the conversion option (policy form number WC-T15 6-09). Conversion product is Legacy Protector X.

Product Availability

Golden Legacy Term **will not be filed in WA or MT**. State approval is pending in **NJ & VA**. For the states pending approval, please continue to us the Golden Legacy Term Pre-July 2009 (policy form #991238600 with conversion option and policy form #991238700 without conversion option) version in WinFlex until the state is approved. West Coast Life does not conduct business in the state of New York. There are no rate changes between the old and the updated product.

Business Transition Rules

- Applications for the old rates must be signed and dated by August 21, 2009 and received in the Home Office by September 4, 2009.
- Re-Issues will be allowed up to 90 days per standard business rules

Illustration Systems

You can illustrate this product utilizing WinFlex.

Quoting System

Golden Legacy Term is **NOT** available in the TeleLife pre-application system.

Marketing Materials

Compliance approved marketing materials will be available via PDF online in the Agent/BGA Center under Rate Books and Product Info. They will be available for order by clicking on Order Supplies. Please check back frequently as we will be adding additional materials soon.

Policy form WC-T15 6-09 and state variations thereof, is a term 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. Subject to up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. Product not available in all states, including Montana and Washington. Information in this summary is based on current tax laws. The taxation of estates and life insurance is subject to change. West Coast Life does not render legal or tax advice. Consumers should consult their tax advisor to understand any impact of estate tax law on their individual situation. All payments and all guarantees are subject to the claims paying ability of West Coast Life Insurance Company.