

## Coming Soon: WCL Secure-T!

On June 1, West Coast Life will introduce the newest in its line-up of innovative products, **Secure-T**—a universal life product offering term-like, guaranteed premiums for a specified duration. Secure-T will replace the 10, 15, 20, 25 and 30 year Focus Term plans. With this new product from West Coast Life, you can look forward to **rate decreases on average of 13-16% on our 25 and 30 year plans, attractive exchange features, and target premiums that include the policy fee—allowing commission on the total premium!**

To prepare for the launch of Secure-T, please review the following important information.

### Anti Money Laundering (AML) Training:

Secure-T features term-like, level premiums for periods of 10, 15, 20, 25, or 30 years. But because it's based on a UL chassis, it will require the same AML training necessary for anyone selling universal life products. To facilitate this requirement we've partnered with LIMRA to provide the training, free of charge. If an agent submits a Secure-T case before completing the training, West Coast Life will send a notification to the BGA, with instructions for how the agent can log on to the LIMRA website to complete the training.

### Business Rules for Transition: Secure-T

You may begin submitting applications in approved states for Secure-T **on June 1**.

As state approvals continue to occur, the 10, 15, 20, 25, and 30 Focus Term plans will be replaced with the Secure-T 10, 15, 20, 25, and 30. Focus Term will still be available in those states that have yet to approve Secure-T.

For States that have approved Secure-T prior to **06/01/2010** (initial launch date)

- Applications for Focus Term must be signed before **06/01/2010** and received before **06/25/2010**.
- Applications for Focus Term signed on or after **06/01/2010** will be processed as Secure-T, and applications received after **06/25/2010** will be processed as Secure-T.
- If the application received is Focus Term and the product issued is Secure-T, an application amendment is required and will be sent at issue. *(New Business will contact the BGA during the underwriting process to verify they want to proceed with plan change to Secure-T)*



**West Coast Life  
Insurance Company**  
A PROTECTIVE COMPANY

# Communication

**WCL Secure-T**

2801 Highway 280 South • Birmingham, AL 35223 • 1-877-778-3500 • [www.westcoastlife.com](http://www.westcoastlife.com)

Reissue rules are the same as typical reissues rules with Term or UL product releases. Policy date Reissues will be allowed for a 90-day period, following the inforce date, subject to the standard business rules and an amended application.

**Be sure to watch your inbox for more on our latest innovation, Secure-T. Should you have any immediate questions, please contact our sales desk at 1-877-778-3500, option 2.**

Secure-T, policy form WC-U17 and state variations thereof, is a flexible premium 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 a two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. In Montana, unisex rates apply.

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WCLAG.1509 (05.10)

**For Agent/Broker-Dealer Use Only. Not For Use with Consumers.**

If you wish to be removed from our communication list, please call 1-800-366-9378 x4592.