

Introducing Golden Legacy Protector XSM

343 Sansome St. • San Francisco, CA 94104 • 1-800-366-9378 • www.westcoastlife.com

Golden Legacy Protector XSM A New Survivorship UL Product

We are pleased to introduce **West Coast Life's Golden Legacy Protector XSM**, a new **second-to-die universal life insurance policy**. **Golden Legacy Protector XSM** offers guaranteed lapse protection, flexible underwriting and competitive pricing in a variety of issue ages, rate classes and premium funding scenarios. The **Golden Legacy Protector XSM** combined with our **new underwriting enhancements** is geared to help improve your selling opportunities.

Demand for this product has been high, so we have accelerated our introduction timetable. We are introducing **Golden Legacy Protector XSM** in two phases.

- **Beginning Monday, October 6, 2008**, **Golden Legacy Protector XSM** product illustrations will be available through our WinFlex system.
- **Effective Monday, November 3, 2008**, we will begin accepting **Golden Legacy Protector XSM** new business applications.

Take a look at the rates for the NEW **Golden Legacy Protector XSM**.

Male 66 Standard Non-Tobacco Table D / Female 63 Standard Non-Tobacco \$1,000,000 Face Amount:

<i>Annual lifetime level premium</i>	<i>10-Pay level premium</i>
\$15,192	\$28,182

Male 77 Standard Non-Tobacco Table X / Female 75 Standard Non-Tobacco \$1,000,000 Face Amount:

<i>Annual lifetime level premium</i>	<i>10-Pay level premium</i>
\$33,089	\$52,207

Male 73 Standard Non-Tobacco / Female 77 Standard Non-Tobacco \$1,000,000 Face Amount:

<i>Annual lifetime level premium</i>	<i>10-Pay level premium</i>
\$25,089	\$40,826

Introduce this product as an estate planning or wealth preservation tool to your clients who may be interested in a flexible premium, second-to-die universal life product which focuses on guaranteed death benefit protection.

Cordially,



Mark S. Rush
Vice President and National Sales Manager

56-08 COMM C (10/07/08)

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

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The **Golden Legacy Protector XSM**, policy form WC-U129-08 and state variations thereof, is a flexible premium survivorship universal life insurance policy.

Golden Legacy Protector X Series Offers

- A flexible lapse protection guarantee (*client selects the guarantee period*)*
- Underwriting considerations for uninsurable (Table X) individuals if the other insured is rated Table D or better
- Available underwriting classes and issue ages
 - Preferred Non-Tobacco, Standard Non-Tobacco, & Standard Tobacco 20-85 (individual ages)
- Minimum Face Amount of \$250,000

* **In order for the lapse protection to be in-force, accumulated premiums paid (adjusted for loans and withdrawals) must be equal to or greater than the accumulated minimum monthly guaranteed premium. If only the minimum monthly guaranteed premium is paid, there may be little or no surrender value upon maturity. This policy is subject to a 2-year contestable and suicide period.**

Special Product Features

- Estate Protection Endorsement (*Form L601*)
- Estate Tax Repeal Endorsement (*Form L605*)
- Policy Split Option (*subject to terms and conditions*) (*Form L557*)
- Terminal Illness Accelerated Death Benefit (available in most states) (*Form 962096200*)

Product Availability

The new **Golden Legacy Protector X** product rates are currently approved and will be available for quoting on Monday, October 6, 2008, in all states **except for the following: CA, CT, DE, FL, HI, MD, MA, MN, MS, MT, NV, NH, NJ, OR, PA, TX, UT, VT, VA.** **Golden Legacy Protector X** is not available for sale in New York or Puerto Rico.

Business Rules

Golden Legacy Protector X:

- Applications for the new **Golden Legacy Protector X** will not be accepted before **November 3, 2008.**

WinFlex Illustration Support

Golden Legacy Protector X illustrations will be available on **Monday, October 6, 2008** for approved states. Please perform a **WinFlex Internet update today** by completing the following steps:

- Make sure you are connected to the Internet and then launch your WinFlex program.
- Click on **Options** on the task bar and select "**Check for Internet Updates**" or you may also click on the **blue globe**.
- Your computer will begin searching for the updates and you will eventually see a box entitled **WinFlex Update**. It will ask you to check items to download. **The correct boxes should already be checked and you need only click on the "Download" button.** The update will begin downloading.

Note: If you are a www.winflexweb.com user, no update is necessary.

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Conversion Eligibility

The *Golden Legacy Protector XSM* will be available for term conversions from a Golden Legacy Term policy only, no conversions from single term products.

Marketing Materials

- Electronic versions of the materials listed below are now available for download at www.westcoastlife.com.
- Hard copies **can be ordered effective November 3, 2008.**

Agent Product Guide	WCLAG.1017 (10.08)
Consumer Product Guide	WCLLC.1003 (10.08)

Underwriting

- **Available classes** – Preferred Non-Tobacco, Standard Non-Tobacco, Standard Tobacco
- **Available sub-standard classes** – Tables A through H
- **Table X – *uninsurable class with at least 6 months life expectancy*** – available if 2nd insured is no greater than Table D (Table 4)

Check out our recent underwriting enhancements:

- **APS GUIDELINES – A NEW CHART!** *We have greatly relaxed age and amount APS requirements.*
- **CIGARS - INCREASED ALLOTMENT!** – We have **increased the cigar allowance to up to 12 cigars** per year for non-tobacco rates for all classes for this product. HOS must still be negative.
- **AGE & AMOUNT REQUIREMENTS – LIBERALIZED TREADMILL EKG!** We no longer require **Treadmill EKGs** for any face amount through age 50. **AND!** We no longer require **Treadmill EKGs** for any age through \$5,000,000 requested face amount. In both of these areas, the **Treadmill EKG** requirement has been changed to **Resting EKG**. Please refer to the full Age and Amount Medical Requirements chart in the Underwriting Guide.

REMEMBER! You can download the new Underwriting Guide (W-8507 (10/01)) or place a supply order by logging on to the Agent/BGA Center at www.westcoastlife.com.

Questions?

Agents – Please contact your BGA
BGAs – Please contact your Regional Vice President.

Golden Legacy Protector XSM, 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, 343 Sansome Street, San Francisco, CA 94104. Product features and availability may vary by state. Consult policy for benefits, riders, limitations, and exclusions. Subject to underwriting. 2-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. In Montana, unisex rates apply.

The tax treatment of life insurance is subject to change. Neither West Coast Life nor its representatives offer legal or tax advice. Please consult with your legal or tax advisor regarding your individual situation before making any tax related decisions.

All payments and all guarantees are subject to the claims paying ability of West Coast Life Insurance Company.

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