

FileBuilder Participant Notice Regarding Term Portfolio Updates

Announced in a previous communication there will be changes implemented to the **West Coast Life Focus Term Series product**, effective **February 1, 2010**. For your reference the communication has also been posted in the BGA Center on www.westcoastlife.com.

In light of these changes, there are specific business rules for FileBuilder business. Please see below:

FileBuilder Business Rules

- BGAs should send in files for the **Focus Term Series** products even if they are not fully complete. **The application and supplemental forms would need to arrive in the Birmingham office no later than February 12, 2010.**
- A cover page will need to be included detailing what has been ordered and what remains outstanding on the file.
- West Coast Life will set up the file and await the remaining requirements.
- If the application and currently received underwriting requirements are not received by **February 12, 2010**, the policy will be issued under the new rates.

If you have any questions or would like additional information about West Coast Life's Term portfolio, please contact your Regional Representative or the Sales Desk at 877-778-3500, option 2.

Cordially,



Greg Zabel
Vice President, BGA Sales

Policy form 051131700, and state variations, is a level death benefit term life insurance policy to age 100. Premiums increase annually after the initial guaranteed premium period. The company cannot increase the premium scale. There are no cash values. 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 2-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. In Montana, unisex rates apply.