

IMPORTANT!

Empire General Information

To All Broker General Agents:

As announced, Empire General Life Assurance Company and West Coast Life Insurance Company will blend into one brokerage entity under the Protective Life umbrella on July 1, 2006. The entity will carry the name and brand West Coast Life for all new sales, marketing activities, policies and procedures.

There is not a statutory merger of Empire General into West Coast Life at this time. We have had many questions regarding Empire General and how things will transition once West Coast Life and Empire General are officially the New West Coast Life on July 1, 2006. See below for information on several areas you have questioned. We hope this provides a good starting point and please be assured that we are happy to answer any additional questions you may have.

Conversions and Policyholder Service - Empire General

Policy provisions such as conversions will be handled in the usual manner through Empire General Policyholder Service, and will be provided an eligible Empire General product for conversion after July 1, 2006.

At some point on or around the first of 2007, a formal merger of Empire General into a Protective Life company is planned. At that time, the acquiring company will offer the product to fulfill the conversion provision for Empire General conversion requests.

As the formal merger approaches, more details, such as available conversion products, procedures, etc. will be announced in order to deliver our policyholder service standards to customers of the Protective Life family of companies.

Also, Empire General policyholders will not receive any notification of the blending of Empire General into West Coast Life...there is nothing to notify a policyholder about. All business transactions for in-force policyholders will continue in the same manner in which they are being conducted today. This, of course, will change when an actual merger transaction occurs.

Commission Accounting - Empire General

After July 1, 2006, your Empire General commission issues and questions, payments and renewals, will continue to process in the same manner in which they are being processed today. Should there be any changes in procedure or personnel you will be notified.

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FOR AGENT USE ONLY. NOT FOR CONSUMER USE.

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

Empire General Information-continued

Term Rate Quoting Engines - Empire General

Empire General will send notification to all nationally based term quoting facilities that the Empire General portfolio of products will no longer be offered for new sales as of June 30, 2006 and that the products and rates are to be removed as of that date.

The current Empire General illustration software does not have a kill date or switch embedded into the software so that you are able to re-illustrate a case for pending activity or sales written prior to the close of new business at Empire General. Should you need assistance you may contact either Doug Huls (doug.huls@empiregeneral.com) or Ray Morgan (ray.morgan@empiregeneral.com).

Website Access - Empire General

The Empire General website located at www.empiregeneral.com will continue to be available to agents and brokers appointed with Empire General for forms and supplies for a period of time. We will notify you when this web address will be re-directed to West Coast Life. Our plan is to maintain the Empire General website for a period of months allowing all pending business submitted through the formal cut-off date of July 17, 2006 to be processed.

There will be a redirect in place for new business inquiries to the West Coast Life address after July 1, 2006. The West Coast Life website can be accessed at www.westcoastlife.com.

Appointed and contracted BGAs and Agents - Empire General and West Coast Life

- ***If you are currently appointed with Empire General ONLY and do not represent West Coast Life in the same capacity as a BGA what will happen to that appointment and contract?***

Effective July 1, 2006 your Empire General contract will terminate and vest according to the provisions outlined in the terms and conditions of the contract. Of course, the contract will stay open to provide for any business in pending underwriting stages and the payments of any monies due under the contract.

Should you be interested in obtaining a West Coast Life contract please feel free to contact the marketing staff at West Coast Life or contact Doug Huls at Empire General.

West Coast Life Michigan Sales Office:	877-778-3500
West Coast Life Main Office Marketing:	800-366-9378
Empire General Kansas City Location:	800-688-3518

Empire General Information-continued

- ***If you are currently appointed with Empire General as a BGA and West Coast Life as a BGA what will happen to that appointment and contract?***

Effective July 1, 2006 your Empire General contract will terminate and vest according to the provisions outlined in the terms and conditions of the contract. Of course, the contract will stay open to provide for any business in pending underwriting stages and the payments of any monies due under the contract.

Since you already hold an appointment and contract with West Coast Life - there is nothing to change. You're ready to go!

- ***What will happen with the agents that you have appointed with Empire General under your hierarchy?***

Effective July 1, 2006, all agents appointed and contracted with a Empire General contract will be terminated and vested according to the provisions outlined in the terms and conditions of the contract. The contract will stay open to provide for any business in pending underwriting stages and the payments of any monies due under the contract.

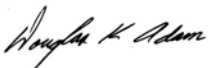
Should you wish to have agents that were writing and producing business with Empire General appointed and granted a contract with the **new** West Coast Life, we have a simple contracting process that we are putting in place. This process will be communicated in depth shortly.

We recognize the contracting of agents with minimal disruption to sales efforts is important to your enterprise.

A proactive outreach to your most productive Empire General agents will certainly give you a jump start toward the new West Coast Life opportunity. Of course, any agent you have now, EG or otherwise, can be contracted in the normal and customary manner with West Coast Life.

Please don't hesitate to contact either one of us should you have additional questions. We look forward to an exciting future under the **new** West Coast Life!

Cordially,



Doug Adam
President



Mark S. Rush
Senior Vice President, Marketing