

# Communication

## Universal Life Portfolio Update

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### To All West Coast Life Brokerage General Agents and Sub Wholesalers:

As the “new” West Coast Life completes the consolidation of our reinsurance partners and concludes a full analysis of the pricing of our Universal Life portfolio, we find it necessary to make some adjustments.

As we previewed at NAILBA 25, we are in the final stages of work to announce a **highly competitive single life universal life product, LifeTime Platinum II**. We anticipate the availability of this product for sale in January 2007.

Due to many factors, we also are announcing the withdrawal of our Survivorship Universal Life plan, Golden Legacy Protector IV. For many years West Coast Life has been a leader in the survivorship universal life marketplace. Our product performance both to West Coast Life and with the competition has slipped. We will begin work on a new survivorship platform early in 2007.

The withdrawal of the Legacy Protector IV Universal Life Survivorship does not impact our highly successful Survivorship Term series, Golden Legacy Term Survivorship. We encourage you to examine the Golden Legacy Term survivorship product offerings for its extremely price competitive coverage.

### Business Rules for the withdrawal of the Legacy Protector IV Universal Life plan:

- Applications must be dated and received in the Home Office no later than Monday, December 18, 2006.
- If you are a registered participant of the File Builder program, please also submit any applications for the Legacy Protector IV Universal Life Survivorship plan by Monday, December 18, 2006. You will not be penalized for an incomplete file.
- Illustration software will be adjusted to no longer permit the illustration of this plan as of December 18, 2006.
- **Conversions:** If you are familiar with the term chassis survivorship series, Golden Legacy Term, you know that the term survivorship products are convertible to a universal life chassis survivorship. For this purpose only, we will continue to offer the Golden Legacy IV for conversions only. We will implement a price increase to the Legacy Protector IV Universal Life Survivorship plan at this time for any new conversion requests after January 2, 2007.

Although we regret having to withdraw our survivorship Universal product at this time, we are confident in our ability to bring to you and the brokerage community a new universal life survivorship product in 2007 that will offer competitive premiums along with the features your clients need.

Should you have any questions or concerns, please do not hesitate to contact your Regional Representative or me.

Cordially,



Mark S. Rush  
Senior Vice President, Marketing & Sales  
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