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Memo

To: Our Valued Producers
From: Helen Dutton
CC: file
Date: 1/12/2010
Re: **West Coast Life Rate Changes**

Effective February 1, 2010:

- The annual policy fee will increase from \$60.00 to \$70.00 in all bands on all new policies for 10, 15, 20, 25 and 30-year products.
- The per unit rates will generally increase in most cells and rate bands for all products
- Lower maximum issue ages for some products and mortality classes
- New Renewal Premium rates for all states

Please be guided by the attached Transition Rules. There will be NO EXCEPTIONS.

Any questions, please contact Frank Nobile Ext. 3508 or Jeremy Peloquin Ext. 3519 in our Illustration Department.



West Coast Life
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Communication

Product

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Focus Term Series Updates

Current market and economic conditions continue to impact the term life insurance industry and the products life insurers provide. At West Coast Life, we carefully monitor our products to make certain they are competitive and continue to provide value to the consumer.

With this in mind, we will implement the following changes to our Focus Term Series, **effective February 1, 2010**:

- The annual policy fee will increase from \$60 to \$70 in all bands on all new policies for the 10-, 15-, 20-, 25-, and 30-year products
- The per unit rates will generally increase in most cells and rate bands for all products
- Lower maximum issue ages for some products and mortality classes
- New Renewal Premium rates for all states

Many carriers have already made product changes similar to these. Despite these adjustments, West Coast Life continues to be very competitive amongst our core competitors for standard, non-tobacco applicants.

Business Rules (No exceptions will be made to the following business rules.)

Paper Applications:

- All paper applications will be based on the application signed date
- Cases with an application **SIGNED date by January 31, 2010, and received in the Home Office no later than February 12, will be issued with the current applicable rates and policy fee**
- If the paper application signed date is prior to February 1, 2010, but received after February 12, the new rates and policy fees indicated above will apply

TeleLife:

- TeleLife will use the **new rates effective February 1, 2010**
- *Focus Term Series* cases quoted via TeleLife prior to February 1 will receive the current applicable rates and policy fee **if the fully signed application packet is received in the Home Office by February 26, 2010**