

Introducing New Rates and Underwriting Enhancements on West Coast Life's Focus Term Series!

West Coast Life Insurance Company is pleased to announce new rates on the Focus Term Series. The Focus Term Series offers a highly competitive portfolio of term products and can be quoted for sales as of **January 14, 2008**.

The focus of this rate adjustment is to further strengthen the already excellent position West Coast Life maintains in the standard risk classification. Significant decreases have been made in the Male Standard, ages 50-70 term portfolio. We can say that although there are instances of rate increases, most of our competitive rates in the Super Preferred and Preferred NT classes have remained the same. Check out some of our price reductions in these "before and after" sample rates:

Focus 15: Male 66 SNT \$1,000,000: new annual premium is **\$13,630**, old annual premium was \$15,050

Focus 20: Male 63 SNT \$100,000: new annual premium is **\$1,612**, old annual premium was \$1,809

Focus 20: Male 65 SNT \$1,000,000: new annual premium is **\$18,110**, old annual premium was \$19,900

Focus 20: Male 65 SNT \$100,000: new annual premium is **\$2,079**, old annual premium was \$2,474

Focus 25: Female 52 SP \$500,000: new annual premium is **\$1,355**, old annual premium was \$1,440

In addition to the new portfolio of rates, we have made some underwriting enhancements applicable to the Preferred Criteria, Age and Amount Requirement chart and the introduction of a Senior Underwriting Program.

With best of the industry underwriting philosophy combined with technology-driven application processes, personalized service, responsiveness, and a general "**Ease of Doing Business**" philosophy, West Coast Life is the obvious choice for 2008.

Cordially,



Mark S. Rush
Senior Vice President
Marketing

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Materials

Electronic versions of below materials are now available for download at www.westcoastlife.com and can be ordered from the warehouse:

- Guide to Initial Underwriting (W-8507, 1/2008) agent use
- Focus Term Series Rate Book (M-0027) agent use
- Product Summary Guide (A-1002) agent use
- Focus Term Series Illustration Cover (M-0028) consumer use
- Focus Term Series Consumer Brochure (M-0026) consumer use

Go to the “Rate Book and Product Info” section in the Agent Center of www.westcoastlife.com to download. To order hard copies, go to “Order Supplies” in the Agent Center of www.westcoastlife.com to place your orders.

Questions?

Agents: Please contact your BGA
BGAs: Please contact your Regional Representative

Policy form #051131700 is a level death benefit term policy to age 100 issued by West Coast Life Insurance Company (San Francisco, CA). Premiums increase annually after initial guaranteed premium period. Exclusions and limitations may apply. Read Focus Term SeriesSM policy contracts for full description of terms, conditions and benefits. Products, product features and riders may vary and are not available in all states. Subject to underwriting. Up to 2 year contestable and suicide period. Benefits adjusted for misstatements of age or sex.