

Focus Guaranteed Level Term SeriesSM

343 Sansome St. • San Francisco, CA 94104 • 1-800-366-9378 • www.westcoastlife.com

Check out the Premium Improvements for the Focus Guaranteed Level Term SeriesSM!

West Coast Life is pleased to announce premium improvements, **effective November 10, 2008** to the **Focus Guaranteed Level Term SeriesSM**. The Focus Term series continues to provide all of the same great product specifications as before with **new lower premium rates for Preferred Non-Tobacco, Male Premiums for Bands 2 & 3 (face amounts \$250,000+ and \$1,000,000+)**.

In addition to the Preferred Non-Tobacco premium improvements, **Focus Guaranteed Level Term SeriesSM maintains its highly competitive position in our Standard Non-Tobacco class, Male and Female. These new lower rates move West Coast Life back in to the top three positions with most pricing ages!**

Sample Focus Guaranteed Level Term SeriesSM Rates:

Focus 10:	Male 60 Preferred Non-Tobacco \$250,000: new annual premium is \$903, old annual premium \$945 Male 60 Preferred Non-Tobacco \$1,000,000: new annual premium is \$3,230, old annual premium \$3,420
Focus 15:	Male 55 Preferred Non-Tobacco \$250,000: new annual premium is \$773, old annual premium \$793 Male 55 Preferred Non-Tobacco \$1,000,000: new annual premium is \$2,870, old annual premium \$2,910
Focus 20:	Male 45 Preferred Non-Tobacco \$250,000: new annual premium is \$400, old annual premium \$418 Male 45 Preferred Non-Tobacco \$1,000,000: new annual premium is \$1,400, old annual premium \$1,450
Focus 25:	Male 40 Preferred Non-Tobacco \$250,000: new annual premium is \$390, old annual premium \$418 Male 40 Preferred Non-Tobacco \$1,000,000: new annual premium is \$1,330, old annual premium \$1,480
Focus 30:	Male 35 Preferred Non-Tobacco \$250,000: new annual premium is \$300, old annual premium \$310 Male 35 Preferred Non-Tobacco \$1,000,000: new annual premium is \$970, old annual premium \$1,090

Business Transition Rules:

- All pending applications issued on or after November 10 will be issued with the new lower rates.
- Re-issues will be allowed up to 90 days from November 10 if the policy has not been placed.

There's really no debating the fact that the **Focus Guaranteed Level Term SeriesSM** from West Coast Life gives your clients an affordable alternative to meet their life insurance needs. If you have any questions or would like additional information, please contact your Regional Vice President or BGA.

Cordially,



Mark S. Rush
Senior Vice President, Marketing & Sales

Policy form WC-T16 and state variations thereof, is a term life insurance policy issued by West Coast Life Insurance Company, 343 Sansome Street, San Francisco, CA 94104. Product features and availability may vary by state. Consult policy for benefits, riders, limitations and exclusions. Subject to underwriting. Subject to up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. In Montana, unisex rates apply.

65-08 COMM C (11/11/08)

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.