



EMPIRE GENERAL  
LIFE ASSURANCE CORPORATION

A Protective Company ▲

## Brokerage Information BULLETIN

To: All Brokerage General Agencies  
From: Douglas A. Huls, Sr. Vice President, Sales & Marketing  
Subject: Discontinued Availability of Select Flex UL Products

After careful consideration of the impact of AG38 and our renewed focus toward our historical strengths, the Select Flex II and III products will no longer be available for sale and discontinued from Empire General's UL portfolio. At this time, we have determined that a competitive UL product to replace these products offering long-term lapse protection that is consistent with our product objectives cannot be designed and priced. The UL secondary guarantee product domain will be monitored and once the dust settles, we will certainly evaluate the benefits of placing a competitive product, that contributes to our product and service strategy, back into the EG UL portfolio.

Knowing that we are not continuing the current product at this time, we are encouraging you to look at lapse protection products offered by our Brokerage Division affiliate West Coast Life, specifically the Platinum Series.

We will accept Select Flex UL applications **signed prior to** December 1, 2005 **and received** in the Home Office **on or prior to** Friday, December 9, 2005.

This action does not impact our other UL products EG Advantage, EG Alternative II, EG Accelerator II and EG Survivorship UL. These competitive products remain active and available for sale. We will follow-up with information regarding the strengths of these products and opportunities they offer.

We apologize for the inconvenience such a short notice will cause. The current state just will not afford more notice or any room for exceptions. Should there be any comment or concern regarding this action, please do not hesitate to contact me at any time. I will make myself available to assist you in any way possible when dealing with the situations you incur from your associates or sales force.