

WEST COAST LIFE

# Secure Advantage Fixed Annuity

Rates are set every two weeks and may change without notice. Depending on market conditions, rates may be set more frequently.

Rates effective 10/4/2011

<b>West Coast Life Secure Advantage</b> Available in all states, except NY.				
Guarantee Period	1-Year	2-Year	4-Year	6-Year
Contract Value Under \$50,000	<b>3.00%</b>	<b>2.00%</b>	<b>1.50%</b>	<b>1.35%</b>
Contract Value \$50,000+	<b>4.00%</b>	<b>2.50%</b>	<b>1.75%</b>	<b>1.60%</b>
Rates include any applicable interest rate bonus.				

## Product Highlights

<b>Availability</b>	Ages 0 – 85 (Non-Qualified contracts) Ages 18 – 85 (Qualified contracts) <i>(Guarantee periods may not extend beyond any owner or annuitant's 96th birthday)</i> Available in all states, except NY.																				
<b>Purchase Payments</b>	Minimum Initial: \$10,000 Minimum Additional: \$50 (within first 12 months) Maximum: \$1 million (higher amounts may be accepted with prior company approval)																				
<b>Return of Premium</b>	Upon full surrender (prior to annuitization), 100% of the purchase payments will be returned, less any prior withdrawals or premium taxes as applicable.																				
<b>Bail Out Protection</b>	For deposits allocated to any guarantee period, if the renewal interest rate is more than 0.50% below the initial base interest rate, the contract owner has the option to surrender the contract without incurring surrender charges. After receiving notification of the rate change, the owner has 45 days from the prior interest rate guarantee expiration to notify West Coast Life of their wish to surrender the contract. (Does not include any available bonus rate)																				
	<table border="1"> <thead> <tr> <th colspan="5">Initial Base Interest Rate</th> </tr> <tr> <th>Guarantee Period</th> <th>1 - Year</th> <th>2 - Year</th> <th>4 - Year</th> <th>6 - Year</th> </tr> </thead> <tbody> <tr> <td>Contract Value Under \$50,000</td> <td><b>1.00%</b></td> <td><b>1.00%</b></td> <td><b>1.00%</b></td> <td><b>1.00%</b></td> </tr> <tr> <td>Contract Value \$50,000+</td> <td><b>1.00%</b></td> <td><b>1.00%</b></td> <td><b>1.00%</b></td> <td><b>1.00%</b></td> </tr> </tbody> </table>	Initial Base Interest Rate					Guarantee Period	1 - Year	2 - Year	4 - Year	6 - Year	Contract Value Under \$50,000	<b>1.00%</b>	<b>1.00%</b>	<b>1.00%</b>	<b>1.00%</b>	Contract Value \$50,000+	<b>1.00%</b>	<b>1.00%</b>	<b>1.00%</b>	<b>1.00%</b>
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<b>Penalty Free Withdrawals<sup>1</sup></b>	Contract owners may withdraw up to 15% of the contract value per contract year without application of surrender charges. Any portion not used in a given contract year cannot be carried over to the next year. Automatic withdrawals can begin at purchase or at a later date (\$100 minimum) on a monthly, quarterly, semi-annual or annual basis.																				

**West Coast**  
Life Insurance Company  
A PROTECTIVE COMPANY

WCLABD.1012

Not a Deposit	Not Insured By Any Federal Government Agency
No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured

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## Product Highlights

<b>Surrender Charge Schedule</b>	The surrender charge is equal to a declining percentage applied to the amount of each full or partial surrender less any penalty-free amount available. Year 1 – 8.0%      Year 3 – 7.0%      Year 5 – 5.5%      Year 7 – 3.0% Year 2 – 8.0%      Year 4 – 6.5%      Year 6 – 4.5%
<b>Nursing Home/ Terminal Illness/ Unemployment Waivers</b>	Withdrawals from the contract may be taken without the application of surrender charges if the owner or the owner's spouse falls into one of the following categories: <ul style="list-style-type: none"> <li>• Confined to a qualified healthcare facility for 30 consecutive days or longer following the issue of a contract</li> <li>• Diagnosed with a terminal illness by an approved physician</li> <li>• Unemployed and meets the following qualifications:                         <ol style="list-style-type: none"> <li>1. Must have been employed full time on the contract issue date</li> <li>2. Must be unemployed for a period of at least 60 consecutive calendar days prior to claiming the waiver of withdrawal charge</li> <li>3. Must be unemployed on the date the full surrender or partial withdrawal is requested.</li> </ol> </li> </ul>

**For more information, supplies or sales assistance, please contact the West Coast Life Independent Agent Call Center at (800) 421-5614.**

<sup>1</sup> Withdrawals of earnings will be subject to income tax and may be subject to a 10% IRS penalty tax if taken prior to age 59 ½. Under current tax law, any withdrawal from the contract will be deemed earnings until all earnings attributable to the entire contract value are withdrawn. Only then will a withdrawal reduce principal.

Annuities are long-term investments intended for retirement planning. Annuity contracts issued by West Coast Life Insurance Company, located at 2801 Highway 280 South, Birmingham, AL, 35223.

This annuity rate notification is intended only to highlight specific features of the West Coast Life Secure Advantage Fixed Annuity. See the disclosure statement, contract, and any attached riders and endorsements for additional information. The insurance company sets interest rates at its sole discretion and cannot guarantee or predict future interest rates. The West Coast Life Secure Advantage is a limited flexible premium fixed deferred annuity contract with a 7-year surrender charge period. Policy form series W-3270 (and state variations thereof). Product features and availability may vary by state. Limits may apply.

The tax treatment of annuities is subject to change. Neither West Coast Life nor its representatives offer legal or tax advice. Purchasers should consult their attorney or tax adviser regarding their individual situation.

All guarantees are subject to the claims-paying ability of West Coast Life Insurance Company.