

LifeTime Advantage PlusSM UL Credited Rate Change Effective July 1, 2011

Due to the current interest rate environment and its impact on our portfolio interest crediting methodology, we will lower the **LifeTime Advantage PlusSM UL** credited interest rate by 0.65% **effective July 1, 2011** for **new** and **in-force** policies.

The WinFlex illustration system will be updated on **Monday, May 31, 2011** to reflect the July 1, 2011 rate change.

The chart below provides a summary of the **LifeTime Advantage PlusSM UL** interest rate change:

<i>LifeTime Advantage PlusSM UL</i>		
Guaranteed Interest Rate	Current Interest Rate prior to July 1, 2011	Current Interest Rate as of July 1, 2011
3.00%	5.40%	4.75%

As always, we sincerely appreciate your business and thank you for your continued support of West Coast Life.

Questions?
Agents – Please contact your BGA
BGAs – Please contact your Regional Representative
or the Sales Desk at 877-778-3500, Option 2

LifeTime Advantage Plus, policy form WC-U15 and state variations thereof, is a flexible premium universal life insurance policy issued by West Coast Life Insurance Company, 2801 Highway 280 South, Birmingham, AL 35223. Product features and availability may vary by state. Consult policy for benefits, riders, limitations, and exclusions. Subject to underwriting. Up to two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. In Montana, unisex rates apply.