

Term Conversion Opportunity

2801 Highway 280 South • Birmingham, AL 35223 • 1-877-778-3500 • www.westcoastlife.com

Special Conversion Opportunity for West Coast Life Term Policyholders

West Coast Life is offering a special conversion opportunity to **Term life insurance policyholders**. For a limited time, clients who own a West Coast Life Term insurance policy that meets certain criteria can convert their policy to an available permanent insurance option, without proving insurability.

The details are as follows:

- **All West Coast Life Term policies dated January 1, 2008, or later** are eligible for this special conversion opportunity (subject to conversion provisions within the current policy).
- Eligible products for this special conversion opportunity are ModLife or LifeTime Platinum III Plus (LifeTime Platinum III is not available).
- No evidence of insurability is required.
- In the first 12 months of the policy being issued, the agent will receive net commissions.
- Full commissions will apply after the policy's first anniversary.
- Conversion applications **must be signed prior to December 31, 2011, and received in the home office prior to January 15, 2012.**
- Products currently available for conversion (LifeTime Advantage Plus, Non-par Whole Life, etc.) still remain eligible.

Don't miss out on this special opportunity to convert, *without evidence of insurability*, your eligible West Coast Life Term policyholders to our ModLife or LifeTime Platinum III Plus universal life products. **This program ends January 15, 2012.**

Questions?

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

Life insurance is 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 a two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. In Montana, unisex rates apply. All payments and all guarantees are subject to the claims paying ability of West Coast Life Insurance Company.

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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.