

PL/WCL Return address

WCL LOGO

Date 2011

WCL Agent
123 Main St
B'ham, AL 35223

Re: Status of Contract –Client#

WCL Agent,

In January we announced that West Coast Life Insurance Company and Protective Life Insurance Company will be combining into a single independent brokerage channel under the Protective Life brand.

As a result of this transition, we will be terminating the West Coast Life contracts and appointments currently held by producers and agencies. A Protective Life contract will need to be obtained for future business. Once approved and contracted under the new Protective Life Brokerage distribution channel, appointments will be added at the time new business is submitted.

If you do not have current pending business, your contract and appointment will be terminated on November 15, 2011. With or without your appointment renewal, you will be able to continue:

- Servicing your existing policyholders
- Receive commissions
- Review commission statements

Our current service and support numbers will continue to be used, and you should continue to contact your BGA for sales support and new contracting procedures.

We appreciate your business and if we can answer any questions or assist in any way, please contact us at 800-444-2658, option 1 then option 1 or visit our web-site at www.protectivelifebrokerage.com.

Licensing, Contracting and Compensation
Life and Annuity Division

Protective/West Coast Life's Distribution Changes
Frequently Asked Questions – September 22, 2011
For Distribution to Producers

Producer Questions & Answers

1.	What is this I hear about Protective Life moving away from its PPGA channel and adopting a Brokerage model instead?	Over the course of the year we have consolidated all of our life insurance sales under the Protective Life brand and adopted a brokerage general agency model for all independent agent business.
2.	What is the major contracting milestone in this transition?	For those of you currently appointed only with WCL , you may continue to submit new business under the existing arrangement through 12/1. You should begin the process with your BGA of getting appointed under the new Protective Life brokerage contract.
3.	What are the major new business submission milestones?	<ul style="list-style-type: none"> • New Business applications on WCL paper will no longer be accepted after December 1, 2011. • All pending applications on WCL paper will be closed out by February 28, 2012 and must be placed inforce by 3/1/12.
4.	Why is Protective Life adopting a life brokerage model and moving away from the PPGA system?	We believe consolidating our distribution in this brokerage model will enable us to continue our distribution alignment with the industry's best distributors and producers thereby better enabling us to provide quality products, sales support, service and compensation.
5.	Who do I call for internal and external support now?	Our current service and support numbers will continue to be used, and you should continue to contact your BGA for sales support.
6.	How will this impact service levels, sales support and submission processes?	All business, regardless of channel, will now be serviced and underwritten by the same team. The sales support and service levels that Protective Life and West Coast Life distributors and producers have come to expect will remain.
7.	Where do I go for more information?	We will continue to provide you with timely information as we progress through this transition. We will also keep your BGA informed, and you should feel free to contact them for additional information.
8.	Can I submit business concurrently on both West Coast Life and Protective Life contracts?	For the time being yes; however after December 1 you should be appointed, contracted and submitting new business under the new Protective Life brokerage contract. WCL applications need to be submitted with WCL agent contract numbers (WCxxxx) & PL applications with the <u>new</u> PL agent contract number (Txxxxx).