

Your life insurance application process via TeleLife® is almost complete. Among the last required steps is a telephone interview and a paramedical exam. Both of these can take place right from your home or office!

Representing over a century of service to the insurance industry, West Coast Life boasts a colorful history of growth and industry “firsts.”

West Coast Life was founded April 2, 1906 in San Francisco, just 16 days before the city’s devastating earthquake and fire. As an indication of the company’s enterprising spirit, West Coast Life was the first company to offer a loan to the city for reconstruction. Within a short period of time, West Coast Life began to grow and pioneered many “firsts” within the life insurance industry.

Other “firsts” include:

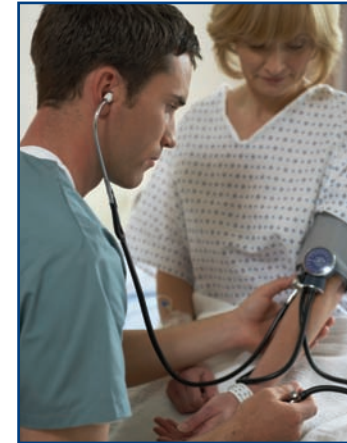
- ❑ The first American life insurance company in Hawaii
- ❑ The first American life insurance company in the Philippines and in China
- ❑ The first to issue an unemployment compensation disability policy in America
- ❑ The first to issue a group policy west of the Mississippi
- ❑ The first to underwrite association business in the United States
- ❑ The first to provide an automatic premium loan provision in a life insurance policy
- ❑ And, the first to use the Check-O-Matic concept, the name of which we gave to the rest of the industry (at the request of LIAMA, now known as LIMRA).

At the time of printing, West Coast Life was rated A+ (Superior, 2nd highest of 15 ratings) for financial strength by A.M. Best, an independent rating company. This financial strength rating is based on a variety of factors including operating performance, asset quality, financial flexibility and capitalization. For the most current rating information from A.M. Best and other independent ratings companies, visit our website at www.westcoastlife.com.

West Coast Life Insurance Company
343 Sansome Street
San Francisco, California 94104
www.westcoastlife.com

TeleLife®

Consumer Guide



West Coast Life
Insurance Company
A PROTECTIVE COMPANY

What is a TeleLife® telephone interview?

It's a 15-20 minute phone call in which you'll be asked questions about your medical history, plus other information such as your doctor's name, medications you take, etc.

An interviewer will call you within 24-48 hours from the time your agent places the order, however it is not necessary for you to wait for us to contact you. If you are available, you may reach us by calling 1-888-800-6608, option 1. If we are unable to reach you, we will leave a message with our toll-free number for you to call at your earliest convenience.

TeleLife interviews that are not completed after we have left five messages will be closed. The order can be reopened at your request only by calling 1-888-800-6608, option 1.

Who will be asking me these questions?

TeleLife interviewers are very experienced and knowledgeable insurance professionals. As employees of West Coast Life, they are dedicated to guiding you through this important step in your life insurance application.

Do I need to prepare for this telephone interview?

Yes. Gathering the information you'll need ahead of time will make the process run more quickly and smoothly.

The TeleLife Applicant's Checklist flyer will help you identify the personal and medical information that will need to be provided during the telephone interview, such as: full name, address, social security number, driver's license number, etc.



You will also be asked for medical information, such as:

- ❑ Name, address, and phone number of doctor(s) and hospital(s)
- ❑ Current treatment by any doctor or hospital
- ❑ Reasons for past medical treatment, with date(s)
- ❑ Medications you are currently taking, including dosage, frequency, and reason
- ❑ Whether you have been advised to have additional tests that have not been completed or have additional elective exam(s) or procedure(s) scheduled

During the telephone interview, you will be asked to schedule your paramedical exam usually within the next five to seven business days. This exam will be discussed in more detail later in this brochure.

What happens to the information that I provide in the telephone interview?

The information gathered during the confidential telephone interview will be transferred to formal life insurance application forms and delivered to you for your review and signature.

After reviewing your application and exam results, an underwriter may request additional information from other sources to complete the underwriting process, such as records from your physician or a motor vehicle report.

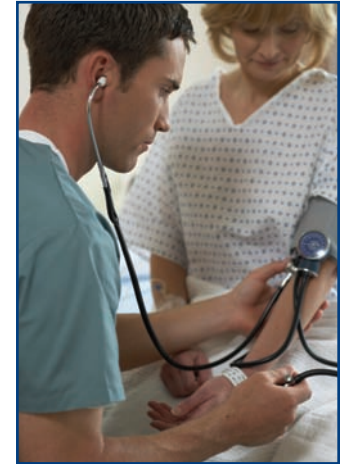
For applicants completing their examination in North Carolina, regulations state that the paramedical examiner cannot sign as a witness. They can, however, obtain specimens and signed forms, which are then sent overnight to the lab and West Coast Life for a final underwriting decision. You will need to obtain a witness signature on the life insurance application prior to the scheduled paramedical examiner visit.

Will I need a medical exam?

All applications will require that you have a medical exam. During the telephone interview, a medical exam will be scheduled either at your home, office, or at the examination company's location; wherever is most convenient for you. There is no cost to you for the medical exam. During the exam, the examiner will record your height, weight, blood pressure, and pulse rate. The examiner will also collect blood and urine specimen(s), so please do not eat or drink anything other than water for at least 8 hours prior to your exam.

After your medical exam, your life insurance application will be processed.

We thank you in advance for being prepared for the interview.



TeleLife® Contact Information

- ❑ Phone Number: (888) 800-6608
- ❑ Fax Number: (888) 615-9619
- ❑ Email Address: telelife@wclife.com
- ❑ Address: West Coast Life Insurance Company
TeleLife® Processing Center
1707 N. Randall Road, Suite 310
Elgin, IL 60123-9409
- ❑ Hours of Operation: Monday-Friday 7:00am to 11:00pm CT, and Saturday 9:00am to 2:00pm CT.