

Underwriting Guideline Changes

West Coast Life is pleased to announce additional changes to our underwriting guidelines. **Effective June 27, 2011**, we will implement the changes outlined below to further enhance our underwriting approach. Please note we now have a **single age/amount chart** and **underwriting guide** to cover Protective Life, West Coast Life, and Protective Life & Annuity.

Revised Underwriting Guidelines

- Underwriting Guidelines now apply to all core UL, VUL, SUL & Term products.
 - Internal Select Preferred & Preferred stretch guidelines providing increased tolerances for build/cholesterol.
 - Treadmill EKG requirements added:
 - Ages 51-70 (\$5,000,001-\$10,000,000 for single life cases/\$10,000,001-\$20,000,000 for survivorship cases) – EKG requirement.
 - Ages 51-70 (\$10,000,001 and up for single life cases/\$20,000,001 and up for survivorship cases) – Treadmill EKG requirement.
- Substituted paramedical exams (PMs) for MD exams for all ages up to and including \$5M.
- Raised trigger points across the board for resting EKG's:

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|--------------|--------------------------|
| Ages 16-35 | Amounts \$5,000,001 & up |
| Ages 36-40 | Amounts \$3,000,001 & up |
| Ages 41-50 | Amounts \$1,000,001 & up |
| Ages 51-60 | Amounts \$500,001 & up |
| Ages 61-70 | Amounts \$250,001 & up |
| Ages 71 & up | (No change) |
- Preferred Guidelines – Changed to no nicotine use of any kind during the last 24 months (from 12 months). However the standard non-tobacco guideline remains at no nicotine use of any kind during the last 12 months.
- Select Preferred & Preferred Underwriting Criteria related to family history cancers is limited to those types that clearly demonstrate a genetic predisposition i.e. breast, colon, prostate, ovarian, melanoma, lung cancer.
- Financial Underwriting – Expanded Personal Income Multiples.
- Revised Age & Amount Requirements:

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|------------|---------------------------------------|--------------|
| Ages 0-15 | Face Amounts of \$150,001 - \$250,000 | NMD |
| Ages 16-35 | Face Amounts of \$100,000 - \$150,000 | PM, HOS & BP |
| Ages 36-40 | Face Amounts of \$100,000 - \$150,000 | PM, HOS & BP |
| Ages 16-35 | Face Amounts of \$150,000 - \$250,000 | PM, HOS & BP |

An electronic copy of the updated underwriting guidelines will be available June 27th on the Agent/BGA Center and hard copies will be available via Supplies Online.

Questions?

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