

<i>SERFF Tracking Number:</i>	<i>PRTA-125648147</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>West Coast Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39044</i>
<i>Company Tracking Number:</i>	<i>LORI-GRP-WCL-2117</i>		
<i>TOI:</i>	<i>A05G Group Annuities - Immediate Non-Variable</i>	<i>Sub-TOI:</i>	<i>A05.000 Annuities - Immediate Non-variable</i>
<i>Product Name:</i>	<i>LORI-GRP-WCL-2117</i>		
<i>Project Name/Number:</i>	<i>LORI-GRP-WCL-2117/LORI-GRP-WCL-2117</i>		

Filing at a Glance

Company: West Coast Life Insurance Company

Product Name: LORI-GRP-WCL-2117 SERFF Tr Num: PRTA-125648147 State: ArkansasLH

TOI: A05G Group Annuities - Immediate Non-Variable SERFF Status: Closed State Tr Num: 39044

Sub-TOI: A05.000 Annuities - Immediate Non-variable Co Tr Num: LORI-GRP-WCL-2117 State Status: Approved-Closed

Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Author: Lori Nelson	Disposition Date: 05/22/2008
	Date Submitted: 05/20/2008	Disposition Status: Approved

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: LORI-GRP-WCL-2117
 Project Number: LORI-GRP-WCL-2117
 Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 05/22/2008

State Status Changed: 05/22/2008

Corresponding Filing Tracking Number:

Filing Description:

The intended implementation date for the filing is July 01, 2008, or upon approval by your Department. The above referenced Group Annuity Filing is being submitted for filing acknowledgement or prior approval, as appropriate. The Endorsement contained in this filing is new and will not replace any form currently in use by the Company. This filing does not contain any unusual or possibly controversial items that vary from normal company or industry standards. This filing has been submitted to our domiciliary state of Nebraska, concurrently.

Status of Filing in Domicile: Pending
 Date Approved in Domicile:
 Domicile Status Comments:
 Market Type: Group
 Group Market Size: Small and Large
 Group Market Type: Trust

Deemer Date:

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The endorsement is used with the company's single premium immediate annuity products (WCL-2112 contract) which are offered to the general public through the company's duly licensed and appointed agents. The range of issue ages for the endorsement matches the available issue ages of the associated annuities—no younger than the legal age to contract or purchase insurance in the state where the contract will be issued for delivery through the oldest owner's or annuitant's 85th birthday.

This Endorsement provides a 30-day period after the Effective Date during which we will return the purchase payment, if an owner dies during that period and the annuity income payments have not yet begun. After approval (or acknowledgement, as appropriate) the endorsement will be attached to all new issues of the companies single premium immediate annuity contracts. It will not be used with any in force contracts.

The applicable Actuarial Certification and Readability Certification are included.

To cover required filing fees, an electronic fund transfer in the amount of \$50 is submitted with this filing. Please note this transfer has been issued by Protective Life.

If you need of further information to complete the review of this filing, please do not hesitate to contact me. I can be reached via SERFF Notes, e-mail at Lori.Nelson@protective.com or toll-free 1-800-866-3555 ext. 4809.

Company and Contact

Filing Contact Information

Lori Nelson, Policy Contract Filing Contractor	Lori.Nelson@protective.com
2801 Hwy 280 South	(800) 866-3555 [Phone]
Birmingham, AL 35202-0648	(205) 268-3401[FAX]

Filing Company Information

West Coast Life Insurance Company	CoCode: 70335	State of Domicile: Nebraska
2801 Highway 280	Group Code: 458	Company Type: Life Insurance
Birmingham, AL 35223	Group Name:	State ID Number:
(800) 866-3555 ext. [Phone]	FEIN Number: 94-0971150	

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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50 x 1 = \$50
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
West Coast Life Insurance Company	\$50.00	05/20/2008	20417273

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	05/22/2008	05/22/2008

SERFF Tracking Number: PRTA-125648147 *State:* Arkansas
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Disposition

Disposition Date: 05/22/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Death of an Owner Endorsement		Yes

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Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	WCL-2117	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Death of an Owner Endorsement	Initial		60	WCL-2117.pdf

DEATH OF AN OWNER ENDORSEMENT

The provision entitled "Death of an Owner" in the "DISTRIBUTIONS DUE TO DEATH" section of the contract is deleted in its entirety, and is replaced by the new provision below:

Death of an Owner - If an Owner dies within 30 days of the Effective Date and before the Income Date, we will return the purchase payment to the Beneficiary in a lump sum. Otherwise, we will make payments to the Beneficiary according to the annuity option in effect at the time of the Owner's death.

If any Owner is a non-natural person, the death of an Annuitant will be treated as the death of an Owner.

Signed for the Company and made a part of the Contract as of the Effective Date.

Protective Life Insurance Company



Secretary

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Supporting Document Schedules

Review Status:
Satisfied -Name: Certification/Notice 05/15/2008
Comments:
Attachment:
Arkansas Certification.pdf

Review Status:
Bypassed -Name: Application 05/15/2008
Bypass Reason: Does not apply to this filing.
Comments:

Review Status:
Satisfied -Name: Life & Annuity - Actuarial Memo 05/15/2008
Comments:
Attachment:
Actuarial Certification.pdf

WEST COAST LIFE INSURANCE COMPANY
NAIC 458-70335

CERTIFICATION OF COMPLIANCE

FORM(S): WCL-2117 Death of an Owner Endorsement

This is to certify that the enclosed form(s) are in compliance with Rule and Regulation 19 of the State of Arkansas regarding the Unfair Sex Discrimination in the Sale of Insurance.

Marc E Cavadel
(SIGNATURE)

Marc E. Cavadel, J.D., FLMI
(PRINTED NAME)

May 19, 2008
(DATE)

Assistant Vice President
(TITLE)

ACTUARIAL CERTIFICATION

DEATH OF AN OWNER ENDORSEMENT Form # WCL-2117

used with
**Single Premium Immediate Annuity Contract Form # WCL-2112
(and state variations)**

Description – WCL-2117 is an endorsement to the company's approved single premium immediate annuity contract that provides a 30-day window after the contract's effective date during which the company will return the purchase payment to the beneficiary if the owner during that time and before the annuity income payments begin. If any owner dies after the 30-day period (or anytime after the first annuity income payment) income payments to the beneficiary continue according to the annuity option selected when the contract was purchased.

Certification – The endorsement does not change the reserve methodology for the contracts. Therefore, the actuarial materials originally submitted to support the approval of contract form WCL-2112 remain in full force and effect.



Leslie D. Self, FSA, MAAA
2nd Vice President – Annuity Pricing Actuary
West Coast Life Insurance Company

May 19, 2008