

SERFF Tracking Number: PRTA-126215552 State: Arkansas  
Filing Company: West Coast Life Insurance Company State Tracking Number: 42885  
Company Tracking Number: BETH WCUE31  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: WC-UE31 8-09  
Project Name/Number: WC-UE31 8-09/WC-UE31 8-09

## Filing at a Glance

Company: West Coast Life Insurance Company

Product Name: WC-UE31 8-09

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

SERFF Tr Num: PRTA-126215552 State: Arkansas

SERFF Status: Closed-Approved-  
Closed State Tr Num: 42885

Co Tr Num: BETH WCUE31

Author: Beth Fledderman

Date Submitted: 07/07/2009

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 07/21/2009

Disposition Status: Approved-  
Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: WC-UE31 8-09

Project Number: WC-UE31 8-09

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/21/2009

Deemer Date:

Submitted By: Beth Fledderman

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: This is being filed  
concurrently in our domiciliary state of  
Nebraska.

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 07/21/2009

Created By: Beth Fledderman

Corresponding Filing Tracking Number: PRTA-  
126215460

Filing Description:

The identical filing is being made for Protective Life Insurance Company. Please find the Corresponding SERFF Tracking Number above.

The intended implementation date for the filing is upon approval by your Department. The above referenced form is being submitted for filing review and prior approval, as appropriate. This filing does not contain any unusual or controversial provisions.

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Currently this Policy Schedule will be issued with Universal Life policy form WC-U15-AR 11-06 (approved 10/25/2006; SERFF Tracking # SERT-6TMV6E299, State Tracking # 34008).

The purpose of this endorsement is to add the Cash Value Accumulation Test option to the policy. It will only print if the Cash Value Accumulation Test is selected at application.

The form is submitted in final print, just, as it will be delivered to contract owners. The company reserves the right at any time to make minor non-material format changes including, but not limited to: paper stock, type face (but not font size) and page layout that become unavoidably necessary as a result of computer hardware and/or software upgrades and print technology changes. We certify that any necessary format changes will not affect the specific content of the approved form.

This is being filed concurrently in our domiciliary state of Nebraska.

## Company and Contact

### Filing Contact Information

Elizabeth Fledderman, Policy Contract Filing Specialist  
elizabeth.fledderman@protective.com  
2801 Highway 280 South Birmingham, AL 35223  
800-866-3555 [Phone] 5539 [Ext]  
205-268-3401 [FAX]

### Filing Company Information

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

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation: No retaliatory fee + \$50 = \$50  
Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
West Coast Life Insurance Company	\$50.00	07/07/2009	29026666

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	07/21/2009	07/21/2009

*SERFF Tracking Number:*      *PRTA-126215552*                      *State:*                      *Arkansas*  
*Filing Company:*              *West Coast Life Insurance Company*              *State Tracking Number:*      *42885*  
*Company Tracking Number:*      *BETH WCUE31*  
*TOI:*                      *L08 Life - Other*                      *Sub-TOI:*                      *L08.000 Life - Other*  
*Product Name:*              *WC-UE31 8-09*  
*Project Name/Number:*      *WC-UE31 8-09/WC-UE31 8-09*

## **Disposition**

Disposition Date: 07/21/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Actuarial Memorandum		No
Form	DEATH BENEFIT OPTION		No
	ENDORSEMENT WITH CASH VALUE		
	ACCUMULATION TEST		

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## Form Schedule

### Lead Form Number: WC-UE31 8-09

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	WC-UE31 8-09	Policy/Cont DEATH BENEFIT ract/Fratern OPTION al ENDORSEMENT Certificate: WITH CASH VALUE Amendmen ACCUMULATION t, Insert TEST Page, Endorseme nt or Rider	Initial		50.200	WC-UE31 8-09.pdf



P.O. Box 830570, Birmingham, AL 35283 or  
2801 Highway 280 South, Birmingham, Alabama 35223  
1-800-366-9378

## DEATH BENEFIT OPTION ENDORSEMENT WITH CASH VALUE ACCUMULATION TEST

The Company issues this endorsement as a part of the Policy to which it is attached. The endorsement modifies the Policy by adding the Cash Value Accumulation Test. All Policy provisions not expressly modified by this endorsement remain in full force and effect.

The Policy is modified as follows:

The "Death Benefit Option" provision in the "DEATH BENEFIT" section of the Policy is deleted in its entirety, and replaced with the new "Death Benefit Option" provision, below.

**Death Benefit Option.** The Death Benefit option available on the Policy Effective Date is Option A.

Option A - Level Death Benefit. The Level Death Benefit is the greater of:

- a) the face amount as of the Insured's date of death; or
- b) the Minimum Death Benefit, described below.

The Minimum Death Benefit is the amount of Level Death Benefit that the Policy Value would currently buy if paid as the Net Single Premium, when Net Single Premium is determined according to the Cash Value Accumulation Test as prescribed at that time in Code section 7702, as amended. Pursuant to that section as of the Policy Effective Date, for the purpose of determining Net Single Premium:

- a) the mortality charges used shall be the maximum cost of insurance charges guaranteed under the Policy, provided they do not exceed the maximum charges permitted under Code section 7702; and,
- b) the interest rate used shall be the greater of the guaranteed interest rate shown in the Policy Schedule or an annual effective interest rate of 4%; and,
- c) the Policy shall be deemed to mature no earlier than the date the Insured attains age 95 and no later than the date the Insured attains age 100, and the Policy Value deemed to exist on the maturity date does not exceed the smallest Death Benefit payable.

Signed for the Company as of the Policy Effective Date.

**WEST COAST LIFE INSURANCE COMPANY**

Secretary

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## Supporting Document Schedules

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Flesch Certification

**Comments:**

**Attachment:**

WCL WCUE23 Readability.pdf

**Item Status:** **Status**  
**Date:**

**Bypassed - Item:** Application

**Bypass Reason:** No application is for review.

**Comments:**

WEST COAST LIFE INSURANCE COMPANY

READABILITY CERTIFICATION

This is to certify that the attached Form No. WC-UE31 8-09, along with all state variations, has achieved a Flesch Reading Ease Test Score of 50.2.

A handwritten signature in black ink that reads "Keith Kirkley". The signature is written in a cursive style with a large, looping 'y' at the end.

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Keith Kirkley, JD, MBA  
Assistant Vice President

Date: July 6, 2009