

SERFF Tracking Number: PRTA-126469620 State: Arkansas
 Filing Company: West Coast Life Insurance Company State Tracking Number: 44697
 Company Tracking Number: BETH WCUE34
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: WC-UE34 2-10
 Project Name/Number: WC-UE34 2-10/WC-UE34 2-10

Filing at a Glance

Company: West Coast Life Insurance Company

Product Name: WC-UE34 2-10 SERFF Tr Num: PRTA-126469620 State: Arkansas
 TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Approved- State Tr Num: 44697
 Adjustable Life Closed
 Sub-TOI: L09I.001 Single Life Co Tr Num: BETH WCUE34 State Status: Approved-Closed
 Filing Type: Form Reviewer(s): Linda Bird
 Authors: Beth Fledderman, Laura Jackson Disposition Date: 02/02/2010
 Date Submitted: 01/27/2010 Disposition Status: Approved-Closed
 Implementation Date Requested: On Approval Implementation Date:
 State Filing Description:

General Information

Project Name: WC-UE34 2-10 Status of Filing in Domicile: Pending
 Project Number: WC-UE34 2-10 Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments: Filed to Nebraska
 Concurrently.
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Group Market Size:
 Overall Rate Impact: Group Market Type:
 Filing Status Changed: 02/02/2010 Explanation for Other Group Market Type:
 State Status Changed: 02/02/2010
 Deemer Date: Created By: Beth Fledderman
 Submitted By: Beth Fledderman Corresponding Filing Tracking Number: PRTA-
 126469514
 Filing Description:
 Form Number /// Form Title or Description
 WC-UE34 2-10 /// Lapse Protection Endorsement
 WC-UE34S 2-10 /// Supplemental Schedule Pages for Lapse Protection

Please note that an identical filing (except for corporate and form number references) is being made for West Coast

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Life's affiliate Protective Life Insurance Company. The corresponding SERFF Tracking Number is on the General Information tab.

The captioned forms are being submitted for review and approval. They are new forms that will not replace any forms 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.

Currently, the company plans to use the submitted endorsement and supplemental schedule pages with base flexible premium adjustable life insurance policy form WC-U15-AR 11-06 (approved 10/25/2006; SERFF Tracking # SERT-6TMV6E299, State Tracking # 34008).

The endorsement contains lapse protection provisions for plans of insurance offered by the company. The supplemental schedule pages will print just after those included for the base policy.

The submitted forms are in final print, just, as they 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.

The forms are being filed concurrently in the company's domiciliary state of Nebraska.

If you are in need of further information, please contact Laura Jackson via SERFF, toll-free phone (800) 866-3555 x7288, or e-mail laura.jackson@protective.com.

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:

SERFF Tracking Number: PRTA-126469620 State: Arkansas
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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: 1 filing and no retaliatory fee - \$50
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
West Coast Life Insurance Company	\$50.00	01/27/2010	33821635

SERFF Tracking Number: PRTA-126469620 State: Arkansas
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Product Name: WC-UE34 2-10
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	02/02/2010	02/02/2010

SERFF Tracking Number: PRTA-126469620 State: Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Yes	Yes
Supporting Document	Application	No	No
Supporting Document	Health - Actuarial Justification	No	No
Supporting Document	Outline of Coverage	No	No
Supporting Document	Statement of Variability	Yes	Yes
Form	Lapse Protection Endorsement	Yes	Yes
Form	Policy Schedule	Yes	Yes

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Form Schedule

Lead Form Number: WC-UE34 2-10

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	WC-UE34 2-10	Policy/Cont Lapse Protection ract/Fratern Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		51.500	WC-E34 2-10.pdf
	WC-UE34S 2-10	Schedule Policy Schedule Pages	Initial		0.000	WC-UE34S 2-10 BR.pdf



**West Coast Life
Insurance Company**
A PROTECTIVE COMPANY

State of Domicile: [Nebraska]

[P.O. Box 830570, Birmingham, AL 35283
Home Office: Birmingham, Alabama
1-800-366-9378]

LAPSE PROTECTION ENDORSEMENT

We have issued this endorsement as a part of the Policy to which it is attached to add Lapse Protection provisions to the Policy. All Policy provisions not expressly modified by this endorsement remain in full force and effect.

Lapse Protection: If the Lapse Protection Account Value equals or exceeds Policy Debt then the Policy is guaranteed not to lapse.

Lapse Protection Account: The Lapse Protection Account is established and used for the sole purpose of determining whether lapse protection applies to the Policy. Although we calculate a value for the Lapse Protection Account, that amount does not represent accessible Policy Value. The Lapse Protection Account Value is not available to pay the Monthly Deduction or to fund full or partial surrenders, loans or benefit payments. It is not available to you or the beneficiary for any purpose whatsoever.

The Lapse Protection Account consists of three sub-accounts designated Lapse Protection Sub-Account 1 ("LPS1"); Lapse Protection Sub-Account 2 ("LPS2"); and, Lapse Protection Sub-Account 3 ("LPS3"). Premium and interest are added to the Sub-Accounts, and charges, fees, the Lapse Protection Monthly Deduction, and Policy Debt and surrendered amounts, if any, are deducted from the Sub-Accounts as described below. The values of the sub-accounts are then aggregated to determine the Lapse Protection Account Value.

Lapse Protection Account Value: The Lapse Protection Account Value is the sum of the values of LPS1 plus LPS2 plus LPS3 as of the date the Lapse Protection Account Value is being determined. The values for LPS1, LPS2 and LPS3 are calculated as described in the "DETERMINING VALUES" provisions in the Policy, but use the charges, interest rates, cost of insurance rates, order of operations, and other procedures applicable to the Lapse Protection Account as set forth in this endorsement and the "LAPSE PROTECTION" section of the Policy Schedule.

The value of LPS1 and LPS2 will never be less than \$0. The value of LPS3 may be less than \$0.

Net Lapse Protection Premium: We deduct the applicable Lapse Protection Premium Expense Charge from premium payments before applying the net lapse protection premium to the Lapse Protection Sub-Accounts.

Lapse Protection Premium Expense Charge: The Lapse Protection Premium Expense Charge is a percentage of each premium payment. Cumulative premiums paid in any Policy Year up to and including the Lapse Protection Premium Threshold Value will be subject to the rate shown in Lapse Protection Premium Expense Charge Table 1. Cumulative premiums paid in any Policy Year that exceed the Lapse Protection Premium Threshold Value will be subject to the rate shown in Lapse Protection Premium Expense Charge Table 2. The Lapse Protection Premium Threshold Value is shown in the Policy Schedule.

Allocation of Net Lapse Protection Premium: We allocate net lapse protection premium to the Lapse Protection Sub-Accounts as follows:

- a) if received prior to the first Policy anniversary, the net lapse protection premium is allocated to LPS1;
- b) if received on or after the first Policy anniversary and the Lapse Protection Account Value as of the most recent monthly anniversary was greater than \$0, net lapse protection premium is allocated to LPS2;
- c) if received on or after the first Policy anniversary and the Lapse Protection Account Value as of the most recent monthly anniversary was less than or equal to \$0, net lapse protection premium is allocated to LPS3.

Lapse Protection Monthly Deduction: The Monthly Deduction for the Lapse Protection Account is composed of the following costs and charges, each of which is described in the Lapse Protection section of the Policy Schedule.

- a) the Lapse Protection Cost of Insurance for the upcoming month; plus,
- b) the maximum cost of insurance for the upcoming month for additional insurance coverage or benefit provided by a rider, if any, plus,
- c) the Lapse Protection Administrative Charge; plus
- d) the Lapse Protection Monthly Expense Charge applicable to the initial or increased face amount, if any.

Lapse Protection Cost of Insurance: The Lapse Protection Cost of Insurance is equal to the Insured's insurance rate from the applicable Lapse Protection Monthly Cost of Insurance Rates table on the Policy Schedule multiplied by the Lapse Protection Net Amount at Risk, all divided by 1000. If the value of LPS3 on the monthly anniversary prior to taking the Lapse Protection Monthly Deduction is equal to \$0, we will use Lapse Protection Monthly Cost of Insurance Rates Table A. Otherwise, we will use Lapse Protection Monthly Cost of Insurance Rates Table B.

Lapse Protection Administrative and Monthly Expense Charges: The Lapse Protection Administrative Charge and Lapse Protection Monthly Expense Charge are determined from the applicable Lapse Protection Expense Charges and Fees table on the Policy Schedule. If the value of LPS3 on the monthly anniversary prior to taking the Lapse Protection Monthly Deduction is equal to \$0, we will use the rates from Table A. Otherwise, we will use the rates from Table B.

Lapse Protection Net Amount at Risk: The Lapse Protection Net Amount at Risk on the Policy Effective Date is equal to:

- a) the Lapse Protection Death Benefit on the Policy Effective Date; divided by,
- b) 1 plus the monthly guaranteed interest rate; minus;
- c) the Lapse Protection Policy Value on the Policy Effective Date prior to taking the Lapse Protection Monthly Deduction for the first month.

On each subsequent monthly anniversary, the Lapse Protection Net Amount at Risk is equal to:

- a) The Lapse Protection Death Benefit on the monthly anniversary; divided by,
- b) 1 plus the monthly guaranteed interest rate; minus,
- c) the Lapse Protection Policy Value on the monthly anniversary prior to taking the Lapse Protection Monthly Deduction for the upcoming month.

Lapse Protection Death Benefit: The Lapse Protection Death Benefit is the greater of:

- a) the total Policy face amount; or,
- b) the Lapse Protection Account Value on the monthly anniversary multiplied by the applicable Policy corridor factor.

Although we calculate a value for the Lapse Protection Death Benefit, it neither replaces nor supplements the Policy's Death Benefit and is not available to you or the beneficiary for any purpose whatsoever.

Allocation of the Lapse Protection Monthly Deduction: The Lapse Protection Monthly Deduction will first be deducted from LPS3 until its value is equal to \$0, then from LPS2 until its value is equal to \$0, and finally from LPS1 until its value is equal to \$0. Any remaining, unpaid Lapse Protection Monthly Deduction is deducted from LPS3, which will then have a negative value.

Effect of Policy Debt on the Lapse Protection Account Value: The portion of the Lapse Protection Account Value equal to Policy Debt will earn interest at the guaranteed interest rate. For the purpose of crediting interest to the Lapse Protection Account, Policy Debt will first be deducted from LPS1 until its value is equal to \$0, then from LPS2 until its value is equal to \$0, and finally from LPS3.

Allocation of Partial Surrenders: Partial surrenders including applicable fees and surrender charges, if any, will first be deducted from LPS1 until its value is equal to \$0, then from LPS2 until its value is equal to \$0, and finally from LPS3.

Termination: This Lapse Protection Endorsement terminates when the Policy to which it is attached terminates.

Reinstatement: If the Policy to which this endorsement is attached is reinstated according to the applicable Policy provisions, this endorsement will also be reinstated.

Signed for the Company as of the Policy Effective Date.

PROTECTIVE LIFE INSURANCE COMPANY

[*Deborah J. Long*]

[Secretary]

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POLICY SCHEDULE (continued)

POLICY NUMBER: SPECIMEN

LAPSE PROTECTION

LAPSE PROTECTION INTEREST RATES

LAPSE PROTECTION SUB-ACCOUNTS 1 (LPS1), 2 (LPS2) AND 3 (LPS3)

Policy Year	LPS1 RATE	LPS2 RATE	LPS3 RATE	Policy Year	LPS1 RATE	LPS2 RATE	LPS3 RATE
1	5.31%	5.00%	4.00%	54	5.31%	5.00%	4.00%
2	5.31	5.00	4.00	55	5.31	5.00	4.00
3	5.31	5.00	4.00	56	5.31	5.00	4.00
4	5.31	5.00	4.00	57	5.31	5.00	4.00
5	5.31	5.00	4.00	58	5.31	5.00	4.00
6	5.31	5.00	4.00	59	5.31	5.00	4.00
7	5.31	5.00	4.00	60	5.31	5.00	4.00
8	5.31	5.00	4.00	61	5.31	5.00	4.00
9	5.31	5.00	4.00	62	5.31	5.00	4.00
10	5.31	5.00	4.00	63	5.31	5.00	4.00
11	5.31	5.00	4.00	64	5.31	5.00	4.00
12	5.31	5.00	4.00	65	5.31	5.00	4.00
13	5.31	5.00	4.00	66	5.31	5.00	4.00
14	5.31	5.00	4.00	67	5.31	5.00	4.00
15	5.31	5.00	4.00	68	5.31	5.00	4.00
16	5.31	5.00	4.00	69	5.31	5.00	4.00
17	5.31	5.00	4.00	70	5.31	5.00	4.00
18	5.31	5.00	4.00	71	5.31	5.00	4.00
19	5.31	5.00	4.00	72	5.31	5.00	4.00
20	5.31	5.00	4.00	72	5.31	5.00	4.00
21	5.31	5.00	4.00	73	5.31	5.00	4.00
22	5.31	5.00	4.00	74	5.31	5.00	4.00
23	5.31	5.00	4.00	75	5.31	5.00	4.00
24	5.31	5.00	4.00	76	5.31	5.00	4.00
25	5.31	5.00	4.00	78	5.31	5.00	4.00
26	5.31	5.00	4.00	79	5.31	5.00	4.00
27	5.31	5.00	4.00	80	5.31	5.00	4.00
28	5.31	5.00	4.00	81	5.31	5.00	4.00
29	5.31	5.00	4.00	82	5.31	5.00	4.00
30	5.31	5.00	4.00	83	5.31	5.00	4.00
31	5.31	5.00	4.00	84	5.31	5.00	4.00
32	5.31	5.00	4.00	85	5.31	5.00	4.00
33	5.31	5.00	4.00	86	5.31	5.00	4.00
34	5.31	5.00	4.00	87+	0.00	0.00	0.00
35	5.31	5.00	4.00				
36	5.31	5.00	4.00				
37	5.31	5.00	4.00				
38	5.31	5.00	4.00				
39	5.31	5.00	4.00				
40	5.31	5.00	4.00				
41	5.31	5.00	4.00				
42	5.31	5.00	4.00				
43	5.31	5.00	4.00				
44	5.31	5.00	4.00				
45	5.31	5.00	4.00				
46	5.31	5.00	4.00				
47	5.31	5.00	4.00				
48	5.31	5.00	4.00				
49	5.31	5.00	4.00				
50	5.31	5.00	4.00				
51	5.31	5.00	4.00				
52	5.31	5.00	4.00				
53	5.31	5.00	4.00				

POLICY SCHEDULE (continued)

POLICY NUMBER: SPECIMEN

LAPSE PROTECTION

**LAPSE PROTECTION PREMIUM EXPENSE CHARGE
(PERCENTAGE OF PREMIUM)**

LAPSE PROTECTION PREMIUM THRESHOLD VALUE: \$[1,445.96]

POLICY YEAR	TABLE 1 RATE	TABLE 2 RATE	POLICY YEAR	TABLE 1 RATE	TABLE 2 RATE	POLICY YEAR	TABLE 1 RATE	TABLE 2 RATE
1	7.00%	7.00%	36	7.00%	7.00%	71	7.00%	7.00%
2	7.00	7.00	37	7.00	7.00	72	7.00	7.00
3	7.00	7.00	38	7.00	7.00	73	7.00	7.00
4	7.00	7.00	39	7.00	7.00	74	7.00	7.00
5	7.00	7.00	40	7.00	7.00	75	7.00	7.00
6	7.00	7.00	41	7.00	7.00	76	7.00	7.00
7	7.00	7.00	42	7.00	7.00	77	7.00	7.00
8	7.00	7.00	43	7.00	7.00	78	7.00	7.00
9	7.00	7.00	44	7.00	7.00	79	7.00	7.00
10	7.00	7.00	45	7.00	7.00	80	7.00	7.00
11	7.00	7.00	46	7.00	7.00	81	7.00	7.00
12	7.00	7.00	47	7.00	7.00	82	7.00	7.00
13	7.00	7.00	48	7.00	7.00	83	7.00	7.00
14	7.00	7.00	49	7.00	7.00	84	7.00	7.00
15	7.00	7.00	50	7.00	7.00	85	7.00	7.00
16	7.00	7.00	51	7.00	7.00	86	7.00	7.00
17	7.00	7.00	52	7.00	7.00	87+	0.00	0.00
18	7.00	7.00	53	7.00	7.00			
19	7.00	7.00	54	7.00	7.00			
20	7.00	7.00	55	7.00	7.00			
21	7.00	7.00	56	7.00	7.00			
22	7.00	7.00	57	7.00	7.00			
23	7.00	7.00	58	7.00	7.00			
24	7.00	7.00	59	7.00	7.00			
25	7.00	7.00	60	7.00	7.00			
26	7.00	7.00	61	7.00	7.00			
27	7.00	7.00	62	7.00	7.00			
28	7.00	7.00	63	7.00	7.00			
29	7.00	7.00	64	7.00	7.00			
30	7.00	7.00	65	7.00	7.00			
31	7.00	7.00	66	7.00	7.00			
32	7.00	7.00	67	7.00	7.00			
33	7.00	7.00	68	7.00	7.00			
34	7.00	7.00	69	7.00	7.00			
35	7.00	7.00	70	7.00	7.00			

POLICY SCHEDULE (continued)

POLICY NUMBER: SPECIMEN

LAPSE PROTECTION

**LAPSE PROTECTION MONTHLY EXPENSE CHARGE
(RATE PER \$1,000 OF INITIAL FACE AMOUNT)**

POLICY YEAR	TABLE A RATE	TABLE B RATE	POLICY YEAR	TABLE A RATE	TABLE B RATE	POLICY YEAR	TABLE A RATE	TABLE B RATE
1	\$0.31	\$0.00	36	\$0.31	\$0.00	71	\$0.31	\$0.00
2	0.31	0.00	37	0.31	0.00	72	0.31	0.00
3	0.31	0.00	38	0.31	0.00	73	0.31	0.00
4	0.31	0.00	39	0.31	0.00	74	0.31	0.00
5	0.31	0.00	40	0.31	0.00	75	0.31	0.00
6	0.31	0.00	41	0.31	0.00	76	0.31	0.00
7	0.31	0.00	42	0.31	0.00	77	0.31	0.00
8	0.31	0.00	43	0.31	0.00	78	0.31	0.00
9	0.31	0.00	44	0.31	0.00	79	0.31	0.00
10	0.31	0.00	45	0.31	0.00	80	0.31	0.00
11	0.31	0.00	46	0.31	0.00	81	0.31	0.00
12	0.31	0.00	47	0.31	0.00	82	0.31	0.00
13	0.31	0.00	48	0.31	0.00	83	0.31	0.00
14	0.31	0.00	49	0.31	0.00	84	0.31	0.00
15	0.31	0.00	50	0.31	0.00	85	0.31	0.00
16	0.31	0.00	51	0.31	0.00	86	0.31	0.00
17	0.31	0.00	52	0.31	0.00	87+	0.31	0.00
18	0.31	0.00	53	0.31	0.00			
19	0.31	0.00	54	0.31	0.00			
20	0.31	0.00	55	0.31	0.00			
21	0.31	0.00	56	0.31	0.00			
22	0.31	0.00	57	0.31	0.00			
23	0.31	0.00	58	0.31	0.00			
24	0.31	0.00	59	0.31	0.00			
25	0.31	0.00	60	0.31	0.00			
26	0.31	0.00	61	0.31	0.00			
27	0.31	0.00	62	0.31	0.00			
28	0.31	0.00	63	0.31	0.00			
29	0.31	0.00	64	0.31	0.00			
30	0.31	0.00	65	0.31	0.00			
31	0.31	0.00	66	0.31	0.00			
32	0.31	0.00	67	0.31	0.00			
33	0.31	0.00	68	0.31	0.00			
34	0.31	0.00	69	0.31	0.00			
35	0.31	0.00	70	0.31	0.00			

POLICY SCHEDULE (continued)

POLICY NUMBER: SPECIMEN

LAPSE PROTECTION

**LAPSE PROTECTION ADMINISTRATIVE CHARGE
(CHARGE PER MONTH)**

POLICY YEAR	TABLE A RATE	TABLE B RATE	POLICY YEAR	TABLE A RATE	TABLE B RATE	POLICY YEAR	TABLE A RATE	TABLE B RATE
1	\$5.00	\$5.00	36	\$5.00	\$5.00	71	\$5.00	\$5.00
2	5.00	5.00	37	5.00	5.00	72	5.00	5.00
3	5.00	5.00	38	5.00	5.00	73	5.00	5.00
4	5.00	5.00	39	5.00	5.00	74	5.00	5.00
5	5.00	5.00	40	5.00	5.00	75	5.00	5.00
6	5.00	5.00	41	5.00	5.00	76	5.00	5.00
7	5.00	5.00	42	5.00	5.00	77	5.00	5.00
8	5.00	5.00	43	5.00	5.00	78	5.00	5.00
9	5.00	5.00	44	5.00	5.00	79	5.00	5.00
10	5.00	5.00	45	5.00	5.00	80	5.00	5.00
11	5.00	5.00	46	5.00	5.00	81	5.00	5.00
12	5.00	5.00	47	5.00	5.00	82	5.00	5.00
13	5.00	5.00	48	5.00	5.00	83	5.00	5.00
14	5.00	5.00	49	5.00	5.00	84	5.00	5.00
15	5.00	5.00	50	5.00	5.00	85	5.00	5.00
16	5.00	5.00	51	5.00	5.00	86	5.00	5.00
17	5.00	5.00	52	5.00	5.00	87+	\$0.00	\$0.00
18	5.00	5.00	53	5.00	5.00			
19	5.00	5.00	54	5.00	5.00			
20	5.00	5.00	55	5.00	5.00			
21	5.00	5.00	56	5.00	5.00			
22	5.00	5.00	57	5.00	5.00			
23	5.00	5.00	58	5.00	5.00			
24	5.00	5.00	59	5.00	5.00			
25	5.00	5.00	60	5.00	5.00			
26	5.00	5.00	61	5.00	5.00			
27	5.00	5.00	62	5.00	5.00			
28	5.00	5.00	63	5.00	5.00			
29	5.00	5.00	64	5.00	5.00			
30	5.00	5.00	65	5.00	5.00			
31	5.00	5.00	66	5.00	5.00			
32	5.00	5.00	67	5.00	5.00			
33	5.00	5.00	68	5.00	5.00			
34	5.00	5.00	69	5.00	5.00			
35	5.00	5.00	70	5.00	5.00			

POLICY SCHEDULE (continued)

POLICY NUMBER: SPECIMEN

LAPSE PROTECTION

LAPSE PROTECTION MONTHLY COST OF INSURANCE RATES TABLE A
(PER \$1,000 OF LAPSE PROTECTION NET AMOUNT AT RISK)

AGE	RATE								
16		37	\$0.006133	58	\$0.03792	79	\$0.311078	100	\$1.850527
17		38	0.006592	59	0.041395	80	0.346852	101	1.937969
18		39	0.007001	60	0.045586	81	0.387583	102	2.031134
19		40	0.007461	61	0.050696	82	0.430001	103	2.130278
20		41	0.008075	62	0.056931	83	0.475740	104	2.235760
21		42	0.008841	63	0.063932	84	0.526386	105	2.346403
22		43	0.009709	64	0.071292	85	0.582959	106	2.464048
23		44	0.010732	65	0.079060	86	0.645666	107	2.589103
24		45	0.011907	66	0.086930	87	0.714147	108	2.722028
25		46	0.013032	67	0.094902	88	0.787535	109	2.863232
26		47	0.014258	68	0.103488	89	0.864959	110	3.013125
27		48	0.014974	69	0.112380	90	0.945757	111	3.172318
28		49	0.015791	70	0.123164	91	1.021750	112	3.341273
29		50	0.016967	71	0.135225	92	1.100964	113	3.520704
30		51	0.018346	72	0.151067	93	1.184521	114	3.711021
31		52	0.020238	73	0.167779	94	1.272781	115	3.912989
32		53	0.022282	74	0.185359	95	1.365486	116	4.127223
33		54	0.024888	75	0.204575	96	1.450321	117	4.354438
34		55	0.028108	76	0.225528	97	1.540777	118	4.595502
35	\$0.005570	56	0.031378	77	0.249854	98	1.637315	119	4.851029
36	0.005877	57	0.034905	78	0.278269	99	1.740344	120	5.110542
								121+	0.000000

LAPSE PROTECTION MONTHLY COST OF INSURANCE RATES TABLE B
(PER \$1,000 OF LAPSE PROTECTION NET AMOUNT AT RISK)

AGE	RATE								
16		37	\$0.114167	58	\$0.685000	79	\$5.512500	100	\$17.025000
17		38	0.121667	59	0.745000	80	6.117500	101	17.025000
18		39	0.130833	60	0.820833	81	6.802500	102	17.025000
19		40	0.139167	61	0.912500	82	7.510000	103	17.025000
20		41	0.150833	62	1.025833	83	8.265833	104	17.025000
21		42	0.165000	63	1.152500	84	9.100000	105	17.025000
22		43	0.180833	64	1.285833	85	10.025833	106	17.025000
23		44	0.200000	65	1.425833	86	11.049167	107	17.025000
24		45	0.222500	66	1.568333	87	12.156667	108	17.025000
25		46	0.243333	67	1.712500	88	13.335000	109	17.025000
26		47	0.266667	68	1.868333	89	14.568333	110	17.025000
27		48	0.279167	69	2.027500	90	15.844167	111	17.025000
28		49	0.295833	70	2.222500	91	17.025000	112	17.025000
29		50	0.315833	71	2.440000	92	17.025000	113	17.025000
30		51	0.340833	72	2.727500	93	17.025000	114	17.025000
31		52	0.374167	73	3.029167	94	17.025000	115	17.025000
32		53	0.410000	74	3.347500	95	17.025000	116	17.025000
33		54	0.457500	75	3.694167	96	17.025000	117	17.025000
34		55	0.513333	76	4.053333	97	17.025000	118	17.025000
35	\$0.104167	56	0.570833	77	4.470000	98	17.025000	119	17.025000
36	0.109167	57	0.633333	78	4.955000	99	17.025000	120	17.025000
								121+	0

SERFF Tracking Number: PRTA-126469620 State: Arkansas
 Filing Company: West Coast Life Insurance Company State Tracking Number: 44697
 Company Tracking Number: BETH WCUE34
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: WC-UE34 2-10
 Project Name/Number: WC-UE34 2-10/WC-UE34 2-10

Supporting Document Schedules

	Item Status:	Status Date:
<p>Satisfied - Item: Flesch Certification Comments: Attachment: WC Readability Certification WC-UE34.pdf</p>		
<p>Bypassed - Item: Application Bypass Reason: Not applicable to endorsement filing. Comments:</p>		
<p>Bypassed - Item: Outline of Coverage Bypass Reason: Not applicable to this life filing. Comments:</p>		
<p>Satisfied - Item: Statement of Variability Comments: Attachment: WC-UE34 SOV.pdf</p>		

WEST COAST LIFE INSURANCE COMPANY

Birmingham, Alabama

READABILITY CERTIFICATION

This is to certify that the attached Form No. WC-UE34 2-10, along with all state variations,
has achieved a Flesch Reading Ease Test Score of 51.5.

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.

Keith Kirkley, JD, MBA
Assistant Vice President

Date: January 25, 2010

Statement of Variability
Lapse Protection Endorsement – Form WC-UE34 2-10
Supplemental Schedule Pages for Lapse Protection – Form WC-UE34S 2-10

General Variables

1. Specimen data provided are for male, age 35 non-tobacco with a \$250,000 face amount. Data and table entries that are dependent upon gender, age, rate class, premium pattern, interest rates, etc., are determinable and will populate the appropriate data fields at policy issue.
2. Supplemental Schedule page numbering and page breaks may vary due to the length of table entries. Due to format variations in data used to generate table entries, contiguous policy years with the same entry may be displayed either as separate table entries or as a single banded table entry (e.g. ten entries, one for each of policy years 1, 2, 3, 4, 5, 6, 7, 8, 9, and 10, vs. one entry for policy years "1-10").
3. No variables will change with respect to in-force policies without notification, appropriate regulatory approvals, and (where required) consent of the contract holder, owner or participant.

Specific Variables

ENDORSEMENT

Company Address and Phone Number

Will only be changed to accurately disclose the company's correct mailing address and phone number.

Company State of Domicile

Will only be changed to accurately disclose the company's state of domicile. This change would not be made until any required notifications or regulatory filings are completed.

Company Officer Name, Title, and Signature

Will only be changed to accurately disclose the company's officers. This change would not be made until any required notifications or regulatory filings are completed.

SUPPLEMENTAL SCHEDULE PAGES

Table of Lapse Protection Interest Rates for Lapse Protection Sub-Accounts 1, 2 and 3

The table shows Lapse Protection Interest Rates for the three Lapse Protection Sub-Accounts. The rates may vary by the policy face amount and insured's issue age, gender, rate class and policy duration.

Lapse Protection Premium Threshold Value

The Lapse Protection Premium Threshold Value is the accumulated premium amount paid that determines whether the expense charge is selected from Table 1 or Table 2. It may vary by the policy face amount and insured's issue age, gender, rate class and policy duration.

Table of Lapse Protection Premium Expense Charges

Table 1 and Table 2 show the Lapse Protection Premium Expense Charge rates as a percentage of the premium payment. The rates may vary based on the policy face amount and insured's issue age, gender, rate class and policy duration.

Table of Lapse Protection Monthly Expense Charges

Table A and Table B show the Lapse Protection Monthly Expense Charge rates per \$1000 of initial face amount. The rates may vary based on the policy face amount and insured's issue age, gender, rate class and policy duration.

Table of Lapse Protection Administrative Charges

Table A and Table B show the monthly Lapse Protection Administrative Charges. The charges may vary based on the policy face amount and insured's issue age, gender, rate class and policy duration.

Lapse Protection Monthly Cost of Insurance Table A

This table shows the Lapse Protection Monthly Cost of Insurance Rates for Table A. The rates may vary by the policy face amount and insured's issue age, gender, rate class and policy duration.

Lapse Protection Monthly Cost of Insurance Table B

This table shows the Lapse Protection Monthly Cost of Insurance Rates for Table B. The rates may vary by the policy face amount and insured's issue age, gender, rate class and policy duration.

CERTIFICATION

I certify that the information contained in this Statement of Variability is true and correct to the best of my knowledge and belief, and that I am duly authorized by the company to make this certification.

Signed for the Company by:



Keith Kirkley, J.D. MBA
Assistant Vice President
West Coast Life Insurance Company

January 22, 2010