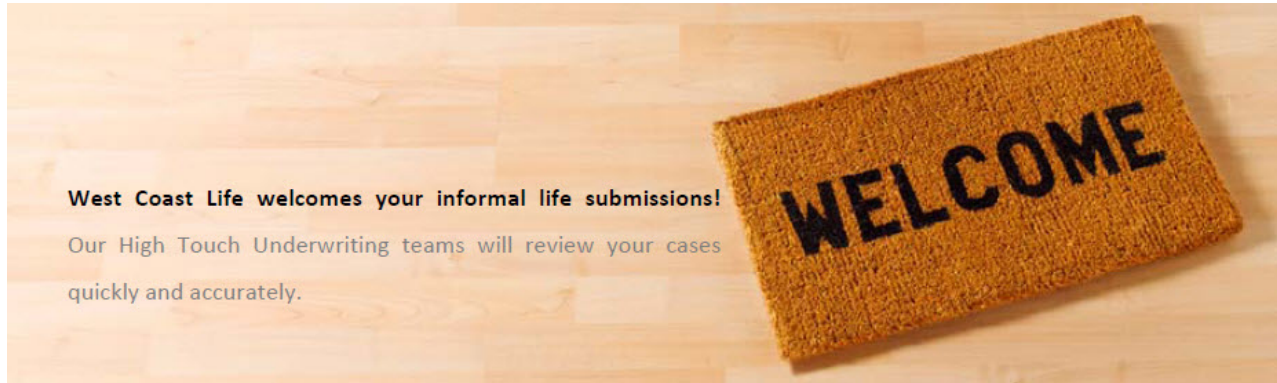


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West Coast Life welcomes your informal life submissions!
 Our High Touch Underwriting teams will review your cases quickly and accurately.

INFORMAL LIFE SUBMISSION

The best way to submit QuickQuotes, Informal Summaries and Full APS Informal Applications is to send an email to your specific underwriting location:

San Francisco
[mailto:inquiry_desk@wclife.com?](mailto:inquiry_desk@wclife.com?subject=QuickQuote - Informal Life Submission)
[subject=QuickQuote - Informal Life Submission](mailto:inquiry_desk@wclife.com?subject=QuickQuote - Informal Life Submission)

Atlanta
[mailto:atl.inquiry@wclife.com?](mailto:atl.inquiry@wclife.com?subject=QuickQuotes - Informal Life Submission)
[subject=QuickQuotes - Informal Life Submission](mailto:atl.inquiry@wclife.com?subject=QuickQuotes - Informal Life Submission)

Kansas
[mailto:kansas.inquiry@wclife.com?](mailto:kansas.inquiry@wclife.com?subject=QuickQuotes - Informal Life Submission)
[subject=QuickQuotes - Informal Life Submission](mailto:kansas.inquiry@wclife.com?subject=QuickQuotes - Informal Life Submission)

Omaha
[mailto:omaha.inquiry@wclife.com?](mailto:omaha.inquiry@wclife.com?subject=QuickQuotes - Informal Life Submission)
[subject=QuickQuotes - Informal Life Submission](mailto:omaha.inquiry@wclife.com?subject=QuickQuotes - Informal Life Submission)

Richmond
[mailto:richmond.inquiry@wclife.com?](mailto:richmond.inquiry@wclife.com?subject=QuickQuotes - Informal Life Submission)
[subject=QuickQuotes - Informal Life Submission](mailto:richmond.inquiry@wclife.com?subject=QuickQuotes - Informal Life Submission)

For more information, please contact the Sales Desk at 877•778•3500, option 2

How can you submit informal inquiries?

QuickQuote:

- Send a brief summary of the medical history.
- Response within 24 hours!

Informal Summaries:

- Best for BGAs that have on•staff underwriters or utilize a summary service.
- \$5,000 minimum annual premium.
- Send inquiries as summaries utilizing the summary sheet at www.westcoastlife.com.
- Turnaround time is usually within 48 hours provided all the information is complete.

Full APS Informal Applications:

- \$5,000 minimum annual premium for Universal Life cases and a minimum face amount \$2 million for term cases.
- Fill out our Trial Submission Worksheet found in the BGA Center at <http://click.protective-email.com/?ju=fe521c78766d007d701c&ls=fde916797c62027b77137476&m=fe81278726406&l=fe9615737767027a76&s=fe25127377610775701678&jb=ffcf14&t=>, or a similar form of your own design, and send along with all medical records for each applicant.
- You will receive a response within 5 business days.

Remember - WebRae is a helpful tool and is available for your use!

WebRAE is a web•based field underwriting and quick•quoting tool that enables you to generate instant underwriting analysis on cases before submitting an application. The innovative system allows you to enter client information, answer a few questions and instantly receive a projected underwriting class, based on the information provided. It's quick, it's easy and it's a great way to get the answers you need. WebRAE is available to free•of•charge via the Agent/BGA Center at <http://click.protective-email.com/?ju=fe521c78766d007d701c&ls=fde916797c62027b77137476&m=fe81278726406&l=fe9615737767027a76&s=fe25127377610775701678&jb=ffcf14&t=>. Give WebRAE a try. You'll be impressed with how it enables you to get a quick "read" on a client's underwriting class.

Please refer to West Coast Life's Underwriting Guide for complete underwriting requirements and criteria. A final underwriting decision will be based on the underwriting requirements and criteria as outlined in the Underwriting Guide. Product features and availability may vary by state. Consult policy for benefits, riders, limitations, and exclusions. Subject to underwriting and up to a two•year contestable and suicide period. Policies may not be available in all states. Guarantees are subject to the claims•paying ability of West Coast Life Insurance Company. Policies issued by West Coast Life Insurance Company 2801 Highway 280 South, Birmingham, Alabama 35223.

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**West Coast Life
Insurance Company**

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343 Sansome Street San Francisco, CA, 94104, USA