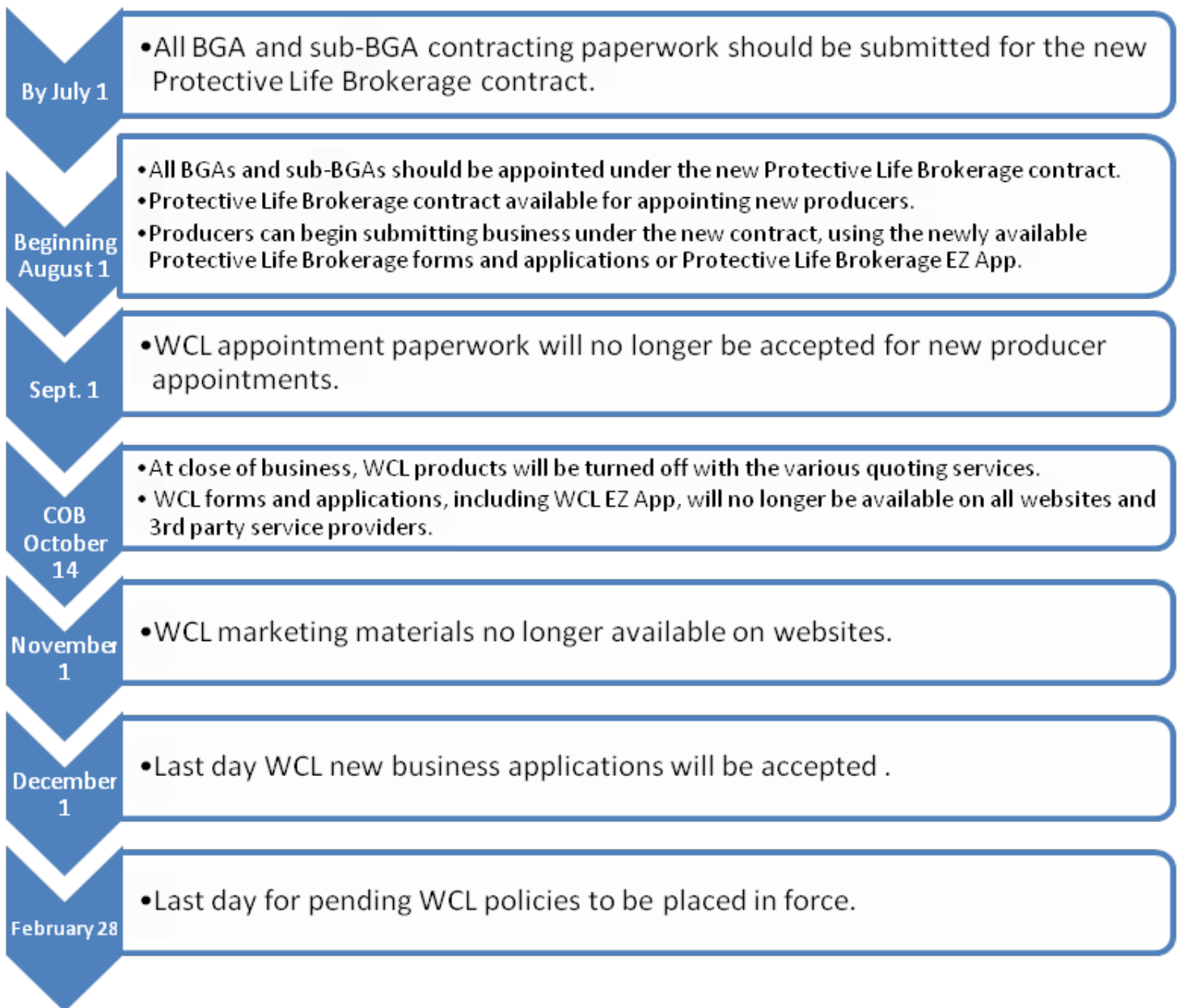


### **Transition Update Protective Life Brokerage & Electronic Contracting Tool**

Over the last two years West Coast Life and Protective Life have focused on becoming a leader in permanent life insurance. With your support, Protective and West Coast collectively have become one of the industry's top 15 largest sellers of universal life insurance, and we've established ourselves even more clearly as one of the leading life brokerage sales organizations in the business. We sincerely appreciate all of your efforts throughout this transition, and we look forward to continued sales growth as we work with you in the future.

In January we announced that West Coast Life and Protective Life will be combining into a single, independent brokerage distribution channel, under the Protective Life brand. To date, the transition has gone smoothly. Many of you have already been utilizing our new electronic contracting tool for appointing new producers.

We wanted to take a moment to remind you of some upcoming key dates with which you and your producers will need to be familiar in order to make this transition as pain-free as possible:



Included in this communication are updated FAQ pieces for BGAs and Producers as well as a contact sheet should you have additional questions. These items, along with additional information, timelines, and a link to the Electronic Contracting Tool, can be found on our website, [www.westcoastlife.com](http://www.westcoastlife.com).

We greatly appreciate your support during this transition. If you have any questions, contact your Regional Representative or the Sales Desk at 877-778-3500, Option 2.

Greg Zabel, V.P. National Sales Manager

Jeff Marsh, V.P. Life Sales & Advanced Markets