

2801 Highway 280 South, Birmingham, AL 35223 • 800-421-5614 • www.westcoastlife.com

### Important changes to the West Coast Life Income Advantage Annuity<sup>SM</sup> Plus

In light of the current interest rate environment, West Coast Life Insurance Company has found it prudent to adjust the certain period options available with its Income Advantage Annuity Plus.

Effective Tuesday, November 10, the sale of 4-9 year certain periods will be suspended. This change will affect all new Income Advantage Annuity Plus contracts written on or after November 10.

Following this change, the Income Advantage Annuity Plus will continue to offer a selection of annuity income payment options, including:

- Lifetime income
- Certain periods of 10-30 years
- Lifetime income with a certain period of 4-30 years
- Lifetime income with cash refund
- Lifetime income with an installment refund

All options are available on a single or joint life basis.

We sincerely appreciate your business and continued support as we implement these product changes. If you have any questions regarding these changes, please contact us at 800-421-5614.

The Income Advantage Annuity is issued by West Coast Life Insurance Company, 2801 Highway 280 South, Birmingham, AL 35223. Income Advantage is a single premium immediate annuity, policy form number WCL-2112 (and state variations thereof). Product features and availability may vary by state.

Not a Deposit	Not Insured by Any Federal Government Agency	
No Bank Guarantee	Not FDIC Insured	May Lose Value