

<p><b>Availability</b></p>	<p>Available to any owner or annuitant age 85 or less. May not be available in all states.</p>																																																																																																																									
<p><b>Interest Rate Guaranteed Periods</b></p>	<p>You can allocate your purchase payments among Guaranteed Periods ranging from 2 to 10 years. <i>At times, certain Guaranteed Periods may not be available.</i></p> <p>Please check with your sales agent for the current rates and available Guaranteed Periods. West Coast Life sets interest rates at its sole discretion and cannot predict or guarantee future interest rates.</p>																																																																																																																									
<p><b>Minimum Guaranteed Interest Rates</b></p>	<p>The minimum interest rate guarantee on your contract will be between 1% and 3%. This rate is set at the time you purchase your contract and is guaranteed never to change for the life of the contract.</p>																																																																																																																									
<p><b>Purchase Payments</b></p>	<p>The <i>Sure Advantage Fixed Annuity<sup>SM</sup></i> is a flexible premium annuity, which means you can make additional purchase payments after you purchase your annuity contract. The minimum initial purchase payment is \$10,000 (<i>qualified &amp; non-qualified</i>), and at least \$2,000 must be allocated to each Guaranteed Period selected. The minimum subsequent purchase payment per Guaranteed Period is \$2,000. The maximum aggregate purchase payment(s) we will accept without prior administrative office approval is \$1,000,000.</p> <p><i>There is no additional tax deferral benefit for contracts purchased in an IRA or other tax-qualified plan, since these are already afforded tax-deferred status. Thus, an annuity should only be purchased in an IRA or qualified plan if the client values some of the other features of the annuity and is willing to incur any additional costs associated with the annuity to receive such benefits.</i></p>																																																																																																																									
<p><b>Surrender Charge Schedule</b></p>	<p>The surrender charge is equal to a declining percentage applied to the amount of each full or partial surrender less any penalty-free amount applicable.</p> <table border="1" data-bbox="537 909 1498 1297"> <thead> <tr> <th colspan="11">Number of years elapsed since the Guaranteed Period effective date</th> </tr> <tr> <th>Guaranteed Period</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> </tr> </thead> <tbody> <tr> <td>2 Year</td> <td>8.5%</td> <td>7.5%</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>3 Year</td> <td>8.5%</td> <td>7.5%</td> <td>6.5%</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>4 Year</td> <td>8.5%</td> <td>7.5%</td> <td>6.5%</td> <td>5.5%</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>5 Year</td> <td>8.5%</td> <td>7.5%</td> <td>6.5%</td> <td>5.5%</td> <td>4.5%</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>6 Year</td> <td>8.5%</td> <td>7.5%</td> <td>6.5%</td> <td>5.5%</td> <td>4.5%</td> <td>3.5%</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>7 Year</td> <td>8.5%</td> <td>7.5%</td> <td>6.5%</td> <td>5.5%</td> <td>4.5%</td> <td>3.5%</td> <td>2.5%</td> <td></td> <td></td> <td></td> </tr> <tr> <td>8 Year</td> <td>8.5%</td> <td>7.5%</td> <td>6.5%</td> <td>5.5%</td> <td>4.5%</td> <td>3.5%</td> <td>2.5%</td> <td>1.5%</td> <td></td> <td></td> </tr> <tr> <td>9 Year</td> <td>8.5%</td> <td>7.5%</td> <td>6.5%</td> <td>5.5%</td> <td>4.5%</td> <td>3.5%</td> <td>2.5%</td> <td>1.5%</td> <td>0.5%</td> <td></td> </tr> <tr> <td>10 Year</td> <td>8.5%</td> <td>7.5%</td> <td>6.5%</td> <td>5.5%</td> <td>4.5%</td> <td>3.5%</td> <td>2.5%</td> <td>1.5%</td> <td>0.5%</td> <td>0%</td> </tr> </tbody> </table>	Number of years elapsed since the Guaranteed Period effective date											Guaranteed Period	1	2	3	4	5	6	7	8	9	10	2 Year	8.5%	7.5%									3 Year	8.5%	7.5%	6.5%								4 Year	8.5%	7.5%	6.5%	5.5%							5 Year	8.5%	7.5%	6.5%	5.5%	4.5%						6 Year	8.5%	7.5%	6.5%	5.5%	4.5%	3.5%					7 Year	8.5%	7.5%	6.5%	5.5%	4.5%	3.5%	2.5%				8 Year	8.5%	7.5%	6.5%	5.5%	4.5%	3.5%	2.5%	1.5%			9 Year	8.5%	7.5%	6.5%	5.5%	4.5%	3.5%	2.5%	1.5%	0.5%		10 Year	8.5%	7.5%	6.5%	5.5%	4.5%	3.5%	2.5%	1.5%	0.5%	0%
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<p><b>Renewals</b></p>	<p>On the maturity date of the Guaranteed Period you have a 30-day window period, during which you may</p> <ol style="list-style-type: none"> <li>1) Do nothing and your maturity value will renew for the same Guaranteed Period and surrender charges and Market Value Adjustment will restart. If the same Guaranteed Period is not available, we will allocate your maturity value to the next longer Guaranteed Period available, or</li> <li>2) Take all or part of your maturity value in a lump sum (<i>no surrender charges or Market Value Adjustment will apply</i>), or</li> <li>3) You may allocate all or part of your maturity value to one or more of the renewal Guaranteed Periods available at that time and surrender charges and Market Value Adjustment will restart, or</li> <li>4) You may transfer all or part of your maturity value to the one-year renewal period. Money in the one-year renewal period can be withdrawn anytime without surrender charges or Market Value Adjustment, or you can reallocate your money to another Guaranteed Period.</li> </ol> <p><i>The renewal Guaranteed Period cannot extend beyond the Annuity Commencement Date, which is the contract anniversary following the oldest Owner's or Annuitant's 95<sup>th</sup> birthday. You must allocate at least \$2,000 to each Guaranteed Period selected. Please see your contract for more important information about renewals.</i></p>																																																																																																																									



<p><b>Penalty Free Withdrawals</b></p>	<p>After a Guaranteed Period's first anniversary, you may withdraw all or a portion of the interest credited to the Guaranteed Period, during the prior year only, without surrender charge or the Market Value Adjustment.</p> <p>Before you convert your annuity into a series of payments, you may automatically withdraw interest from one or more Guaranteed Period(s) as it accrues on a monthly, quarterly, semi-annual, or annual basis. We will not assess the surrender charge or apply the Market Value Adjustment to interest withdrawals.</p> <p><i>All withdrawals reduce interest earnings due to the interruption of compounding. More frequent withdrawals reduce interest earnings more than annual withdrawals. Withdrawals will reduce the death benefit, contract value, and cash surrender value.</i></p> <p><i>Withdrawals of earnings will be subject to income tax and may be subject to a 10% IRS penalty tax if taken prior to age 59 1/2. Under current tax law, any withdrawal from the contract will be deemed earnings until all earnings attributable to the entire contract value are withdrawn. Only then will a withdrawal reduce principal.</i></p>
<p><b>Nursing Home/Terminal Illness Waiver</b></p>	<p>You may have access to all or part of your contract value without surrender charge or Market Value Adjustment if, after the first contract year, you are confined to a licensed and qualified nursing home for at least 90 days or diagnosed by an approved physician as having a terminal illness that will result in death in 12 months or less. <i>Not available in all states. State variations may apply.</i></p>
<p><b>Annuity Payout Options</b></p>	<p>A variety of annuity payment options are available when the annuity is converted into a series of payments ("annuitized"). These payments can be for life, no matter how long, for a specified period of time, or a combination of both.</p> <p>You may select an annuity payout option or change your selection at least 30 days before the Annuity Commencement Date. If you haven't selected an annuity payout option before this time, your contract will automatically default to the Life Income Option with a 10-year certain period. <i>Please see your contract for more important information about our annuity options.</i></p> <p>You can request that the Annuity Commencement Date, the contract anniversary following the oldest owner's or annuitant's 95<sup>th</sup> birthday, be changed to an earlier time, however you may not select a date that occurs before the maturity date of any existing Guaranteed Period without our consent. Partial annuitizations are not allowed.</p>
<p><b>Market Value Adjustment (MVA)</b></p>	<p>Your annuity includes a Market Value Adjustment (MVA). If you decide to surrender your annuity before the end of the Guarantee Period an MVA will be applied in addition to the applicable surrender charge. The MVA may increase or decrease the surrender value.</p> <p><i>Please see your contract for more important information about the MVA.</i></p>
<p><b>Optional Money Back Guarantee</b></p>	<p>If you elect this optional rider we will guarantee that upon a full surrender of your Guaranteed Period (<i>prior to annuitization</i>), the total proceeds will not be less than your aggregate purchase payments (<i>less any prior withdrawals</i>).</p> <p><i>If you choose the Money Back Guarantee option, your contract may have a lower interest rate than contracts issued on the same date without the Money Back Guarantee.</i></p>

The Sure Advantage Fixed Annuity<sup>SM</sup> is issued by West Coast Life Insurance Company, 343 Sansome Street, San Francisco, CA 94104. Policy form numbers WCL-2151, -2152, -2153, -2154, -2155 (*and state variations thereof*). A flexible premium deferred market value adjusted annuity contract. Product features and availability may vary by state. All benefits and payments are subject to the claims paying ability of West Coast Life Insurance Company.

This Annuity Reference Guide provides only a partial description of the Sure Advantage Fixed Annuity<sup>SM</sup>. Please see the Sure Advantage Fixed Annuity<sup>SM</sup> Product Guide and the Fixed Annuity Disclosure Statement and Acknowledgement Form for additional information. The exact terms of the Sure Advantage Fixed Annuity<sup>SM</sup> are contained in the contract and any attached riders and endorsements, which will control West Coast Life's contractual obligations.



Not a Deposit	Not Insured By Any Federal Government Agency	
Not Bank Guarantee	Not FDIC Insured	May Lose Value