

West Coast Life Ins Co

Group Affiliation: Protective Life Corp
Address: 2801 Highway 280 South
 Birmingham AL 35223
Phone: 415-591-8200

Domicile: NE
NAIC Number: 70335
Year Established: 1915
Company Type: Stock

Ratings

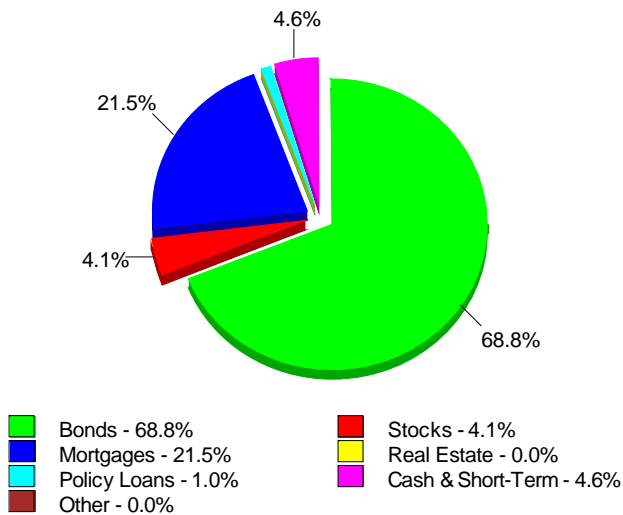
A.M. Best Company(Best's Rating, 15 ratings) A+ (2)
 Standard & Poor's(Financial Strength, 20 ratings) AA- (4)
 Moody's(Financial Strength, 21 ratings) A2 (6)
 Fitch Ratings(Financial Strength, 21 ratings) A (6)
 TheStreet.com(Safety Rating, 16 ratings) C (8)
 Comdex(Percentile in Rated Companies) 87

Assets & Liabilities

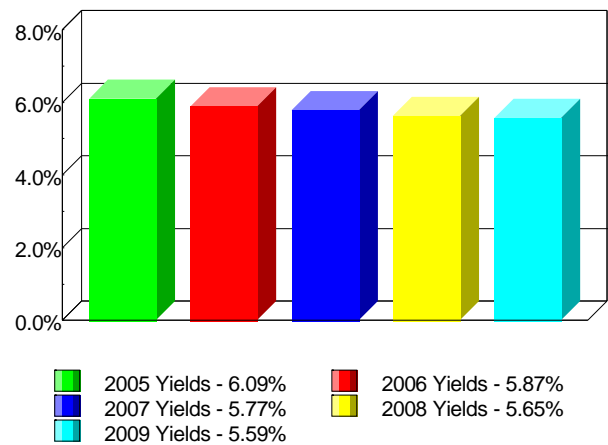
Total Admitted Assets 3,529,519
 Total Liabilities 3,003,902
 Separate Accounts 11,067
 Total Surplus & AVR 529,764
 As % of General Account Assets 15.1%

Invested Assets

Total Invested Assets 3,421,605



Investment Yields



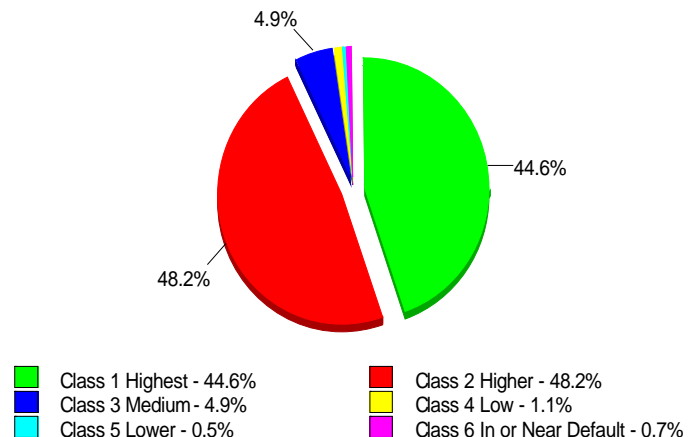
5 Year Average

5.79%

Non-Performing Assets

Bonds In or Near Default 3.2%
 Problem Mortgages 0.0%
 Real Estate Acquired by Foreclosure 0.1%
 Total Non-Performing Assets/Surplus & AVR 3.4%
 As a Percent of Invested Assets 0.5%

Bond Quality



Income & Earnings

Total Income 487,307
 Net Premiums Written 215,182
 Earnings Before Dividends and Taxes -33,884
 Net Operating Earnings -36,760

Data for Year-End 2009 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of May 17, 2010.

Presented by: Rhonda Lewis, Annuity Marketing Services, 3368 Brentwood Dr, Baton Rouge, LA 70809 Phone: 225-930-0315 Email: missy.cobb@annuitymarketing.com