

Date: October 17, 2008
To: All Agents and BGAs
Re: New Military Disclosure Form Requirement

As you are probably aware, due to the predatory practices of certain insurance solicitors on military installations, the congress passed the “Military Personnel Financial Services Act” in September of 2006. Most of the states have adopted this regulation with minor differences. Protective Life companies are aware that there are relatively few applications received by the home office on active duty military personnel. For those instances that we do receive an application on an active duty military member, there are certain requirements that must be met.

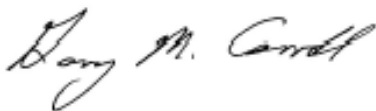
In order to facilitate these requirements, we have developed a Military Disclosure Form to be completed, signed, and submitted with any application on an active duty military member. This form is found in Download Forms & Software in the Agent/BGA Center under Supplemental Forms.

In addition, if that active duty member was solicited on a military institution, the Defense Department requires that active duty members be given a DD Form 2885. That form is to left with the member. The active duty member may or may not complete the form at their discretion. The agent is not to receive the original or copy of the DD-2885. This form is also posted in the Agent/BGA Center at www.westcoastlife.com.

There is a memo posted in the Agent/BGA Center at www.westcoastlife.com regarding this regulation under the Compliance section should you require more detailed information.

Should you need more detailed information than provided on the web site, you may contact the Compliance Officer for the Life and Annuity Division.

Respectfully,



Gary M. Carroll JD
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If you wish to be removed from our communication list, please call 1-800-366-9378 x4592.

