

## Important Information Regarding Replacements

State regulations have changed the way replacements must be handled. As you know, replacement forms must **always** accompany an application when a replacement is being considered.

**When an application is received and indicates an intention to replace an inforce policy, it can only be processed if a completed, signed, and dated replacement form appropriate to the state of sale is included.**

If the replacement form is **missing, incomplete, or the intention to replace is unclear**, the application will be forwarded to our **Exception Handling Desk**. The BGA of record will be immediately contacted regarding the missing information or discrepancy. The application can only be held for five days awaiting outstanding information.

**Effective Wednesday, September 26<sup>th</sup>**, any applications indicating possible replacement without the appropriate and completed replacement forms must be returned to the BGA, once the five-day deadline has been reached. On that day, a letter will be mailed to the proposed insured and owner advising of the situation, and returning any money that was submitted. The BGA will receive copies of these letters at the time they are sent. A sample of the letter follows this bulletin.

We understand that this new procedure may inconvenience you, but it is important for us to remain in compliance with state regulations so that we may continue to provide you with the quality products and service you have come to expect from West Coast Life. **Please help us to avoid as many delays as possible by ensuring that your agents obtain all required forms at the time the application is signed.**

Replacement forms are not required in Alaska, Connecticut, District of Columbia, North Dakota, and Texas. However, Texas has recently passed legislation that will require replacement forms in that state January 1, 2008. Please note that for TeleLife<sup>SM</sup> applications, the replacement form procedure has not changed.

### **Questions?**

Contact the Underwriting Call Center @ 800-833-7561



September 25, 2007

**Proposed Insured's Name**  
**Address**  
**City and State, Zip**

Dear **Proposed Insured's Name**,

Thank you for giving us the opportunity to consider your application for life insurance. Unfortunately, we are not able to process your application at this time.

On your application it is indicated that you wish to replace an inforce policy. In order to comply with state regulations we must ask that a replacement form be filled out and completed. Without this information, we are unable to process your application and have no alternative but to return the application to your representative without processing.

If you wish to pursue this application, please contact your representative, **Agent Name** so that he/she may assist you with your life insurance needs.

We have enclosed the check submitted with the application for the amount of **\$Dollar Amount**.

Sincerely,

Marilyn Reed  
Vice President, Underwriting and Policy Issue

cc: