

West Coast Life Ins Co

Group Affiliation: Protective Life Group
Address: 2801 Highway 280 South
 Birmingham AL 35223
Phone: 205-268-1000

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

Ratings

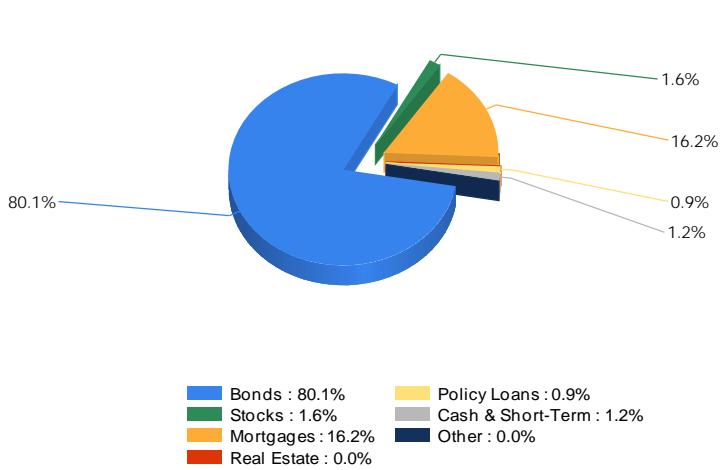
A.M. Best Company(Best's Rating, 15 ratings)	A+ (2)
Standard & Poor's(Fin. Strength, 20 ratings)	AA- (4)
Moody's(Fin. Strength, 21 ratings)	A2 (6)
Fitch Ratings(Fin. Strength, 21 ratings)	A (6)
Comdex Ranking(Percentile in Rated Companies)	87

Assets & Liabilities

Total Admitted Assets	4,210,251
Total Liabilities	3,738,497
Separate Accounts	66,709
Total Surplus & AVR	503,636
As % of General Account Assets	12.2%

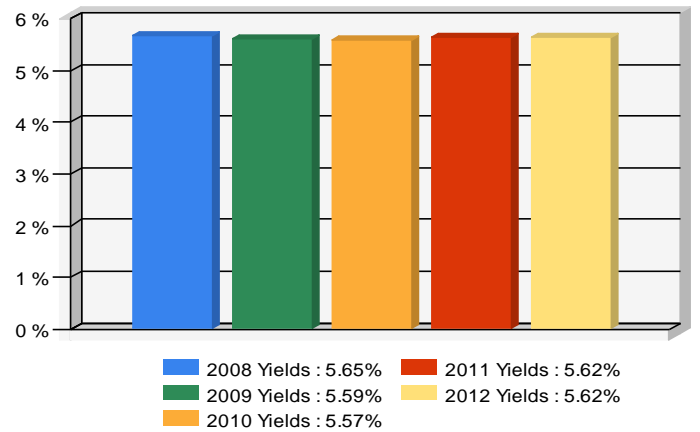
Invested Asset Distribution

Total Invested Assets 4,000,284



5 Year Investment Yields

5 Year Average 5.61%



Net yield on mean invested assets

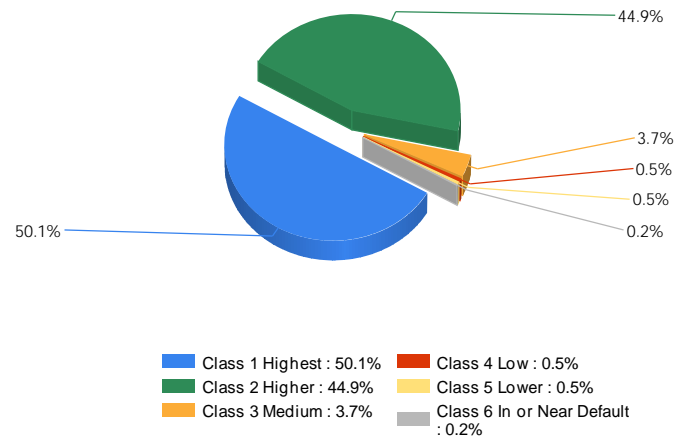
Bond Quality

Non-Performing Assets

Bonds In or Near Default	1.3%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	<u>0.0%</u>
Total Non-Performing Assets/Surplus & AVR	1.3%
As a Percent of Invested Assets	0.2%

Income & Earnings

Total Income	-111,510
Net Premiums Written	-574,330
Earnings Before Dividends and Taxes	65,495
Net Operating Earnings	-63,926



Distribution of bond classes

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Data for Year-End 2012 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of May 14, 2013.

Presented by: Michael Layne, Bank Compensation Group Inc., 108 South Railroad Avenue, Suite 5, Ashland, VA 23005 Phone: 804-334-8813 Email: mlyne@bankcompensationgroup.com