

**West Coast Life Insurance Company Interest Rate History
As of April 1, 2006**

YEAR	QUARTER	INDIVIDUAL UL RATE	EXCEL UL RATE	EXCEL 2000 RATE	GOLDEN LEGACY PROTECTOR	GOLDEN LEGACY PROTECTOR II	GOLDEN LEGACY PROTECTOR III	GOLDEN LEGACY PROTECTOR IV	LIFESPAN GOLD 120 UL	LIFETIME GOLD 120 UL	LIFETIME ADVANTAGE UL	LIFETIME PLATINUM 120 UL LP&SP
1991	1st	8.25										
	2nd	8.25										
	3rd	8.25										
	4th	8.25										
1992 1	1st	8.00										
	2nd	7.75										
	3rd	7.75										
	4th	7.50										
1993	1st	7.00										
	2nd	6.50										
	3rd	6.50										
	4th	6.50										
1994	1st	6.25										
	2nd	6.25										
	3rd	6.25										
	4th	6.25										
1995	1st	6.50										
	2nd	6.50										
	3rd	6.50										
	4th	6.50										
1996	1st	6.25										
	2nd	6.00										
	3rd	6.00										
	4th	6.00										
1997	1st	6.00										
	2nd	6.00										
	3rd	6.00										
	4th	6.00										
1998	1st	6.00	6.50									
	2nd	6.00	6.50									
	3rd	6.00	6.25		6.25							
	4th	6.00	6.25		6.25							
1999	1st	6.00	6.25		6.25							
	2nd	6.00	6.25		6.25							
	3rd	6.00	6.25		6.25							
	4th	5.75	6.15		6.15							

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2000	1st	5.75	6.15		6.15							
	2nd	5.75	6.15		6.15							
	3rd	5.75	6.15	6.00	6.15							
	4th	5.75	6.15	6.00	6.15							
2001	1st	5.75	6.15	6.00	6.15							
	2nd	5.75	6.00	6.00	6.15							
	3rd	5.75	6.00	6.00	6.15							
	4th	5.75	6.00	6.00	6.00							
2002	1st	5.75	6.00	6.00	6.00	5.75						
	2nd	5.75	6.00	6.00	6.00	5.75						
	3rd	5.75	6.00	6.00	6.00	5.75						
	4th	5.75	6.00	6.00	6.00	5.75						
2003	1st	5.25	5.75	5.75	5.50	5.50			5.75			
	2nd	5.25	5.75	5.50	5.25	5.25			5.50			
	3rd	5.25	5.75	5.50	5.25	5.25			5.50			
	4th	5.25	5.65	5.50	5.15	5.00	5.00		5.35			
2004	1st	5.05	5.50	5.25	5.00	5.00	5.00		5.25	5.25		
	2nd	5.05	5.40	5.15	5.00	5.00	5.00	5.00	5.15	5.15		
	3rd	5.05	5.40	5.15	5.00	5.00	5.00	5.00	5.00	5.00	5.10	
	4th	5.05	5.40	5.15	5.00	5.00	5.00	5.00	5.00	5.00	5.10	
2005	1st	5.05	5.40	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.10	
	2nd	5.05	5.40	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.10	5.00
	3rd	4.60	5.20	4.85	4.80	4.30	4.30	4.80	4.85	4.85	4.90	4.00
	4th	4.60	5.20	4.85	4.80	4.30	4.30	4.80	4.85	4.85	4.90	4.00
2006	1st	4.60	5.20	4.85	4.80	4.30	4.30	4.80	4.85	4.85	4.90	4.00
	2nd	4.60	5.20	4.85	4.80	4.30	4.30	4.80	4.85	4.85	4.90	4.00
	3rd											
	4th											

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