

U.S. Financial Life Insurance Company • 10290 Alliance Road • Cincinnati

To	ALL USFL General Agents
From	U.S. Financial Life Insurance
Date	November 30, 2006
RE	USFL Announces New Jersey & Oregon Approval of RightLife™

RightLife™ Available in New Jersey & Oregon Beginning November 30, 2006!

(New Jersey approval does not yet include Waiver of Deductions)

The application must be signed by December 15, 2006 and received in the Home Office by December 30, 2006 to be processed as Nova or SuperNova.

State Approvals: (See attached)

New Jersey and Oregon approved RightLife with both GPT and CVAT. State approvals are posted to the USFL Web site at www.usfli.com. RightLife with the Guideline Premium Test definition is now available in 46 states. The remaining states in which the product was filed but not yet approved are IL, MA and PA. It was not filed in MT and NY. Only thirty states have approved RightLife with the Cash Value Accumulation Test definition.

Age 75 Maximum Issue Age and New \$250,000 Minimum Face Amount for all Products:

Nova, SuperNova, RightTerm and RightLife will have a maximum Issue Age of 75 and a \$250,000 minimum face beginning 1-01-07. RightLife will no longer have banded rates except for term conversions. (Band One rates will only apply to Term Conversions with face amounts of \$50,000 to \$249,999, while Band Two rates apply to all face amounts of \$250,000 and above).

Illustration Software:

A new version (1.4.0) of the WELIS illustration system will be available for download from the USFL web site on December 4, 2006. This version will add New Jersey and Oregon to the State Drop Down list. This version also includes the Cash Value Accumulation Test (CVAT) definition of life insurance.



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Thank you for choosing U.S. Financial Life, we value your business. For more information on pending case status or other updates, please visit our Web site at www.fm-inc.usfli.com. We look forward to earning more of your business.