



Financial Markets, Inc.  
PO Box 3980  
Rapid City, SD 57709

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Dear Producer:

We have just been informed that effective July 20, 2007, U.S. Financial Life Insurance Company (USFL) will discontinue writing any new policies.

If you are working on any cases that you had intended to submit to USFL, we must have the formal application at Financial Markets, Inc., no later than July 18, 2007. This will allow us time to submit the paperwork to USFL. All applications must be received at USFL's home office in Cincinnati by July 20, 2007 in good order to be considered for underwriting. USFL will not make any exceptions to the July 20 deadline.

While USFL will no longer accept new business after July 20, this decision does not impact in-force policies. Existing coverage will continue for clients; the terms and conditions of their policies will remain in place. While existing USFL policies will continue to be supported with service, in the coming months, USFL will be exploring the most feasible location and options for maintaining service.

Although we are disappointed that USFL will no longer accept new business, we work with a number of carriers and have other options we can offer to meet your clients' needs. Please call Financial Markets, Inc. for recommendations for your clients who are seeking impaired risk underwriting.

As always, if you have any questions, please call your Marketing Representative at Financial Markets, Inc. Should we be notified of any additional information regarding USFL, we will be certain to pass on the information.

Sincerely,

Financial Markets, Inc.  
**800-888-2829**  
[www.fm-inc.com](http://www.fm-inc.com)