

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

<b>To</b>	ALL USFL General Agents
<b>From</b>	U.S. Financial Life Insurance
<b>Date</b>	August 25, 2006
<b>RE</b>	USFL Announces Texas & Indiana Approval of RightLife™

**RightLife™ Available in Texas & Indiana Beginning September 10, 2006!**

*The application must be signed by September 10, 2006 and received in the Home Office by September 25, 2006 to be processed as Nova or SuperNova.*

In order to receive Nova or SuperNova, the application must be signed *before* RightLife is available in that state.

The WELIS illustration system will trigger an automatic update on August 30. This update will add Texas and Indiana to the State Drop Down list.

State approvals are posted to the USFL Web site at [www.usfli.com](http://www.usfli.com). RightLife is now available in 44 states.

**RightLife** also has the *Right Features*. This new UL product was created to offer multiple death benefit guarantee periods and to allow for short pay or dump-in scenarios (the policyholder may select a premium payment period that is shorter than the Selected Guarantee Period). The **RightLife** series has a \$100,000 minimum face and banded rates. One set of rates for \$100,000 to \$249,999, another for face amounts of \$250,000 and above.

**For more information on RightLife and to download the illustration software (for the first time),  
Visit us on-line at [www.fm-inc.com](http://www.fm-inc.com).**



***Financial Markets, Inc.***

**800-888-2829**

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