



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

<b>To</b>	<b>Agents Representing U.S. Financial Life</b>
<b>From</b>	<b>U.S. Financial Life Insurance Co.</b>
<b>Date</b>	<b>May 14, 2007</b>
<b>RE</b>	<b>New Minimum Commission Check Size - \$250.00</b>

Earlier this year U.S. Financial changed from paying commissions twice each month to a weekly commission cycle.

Effective June 1, 2007 U.S. Financial will begin to produce commission checks and statements only when the commission credit is \$250.00 or higher. Presently, the minimum commission check is \$75.00.

To prevent active brokers from having to wait too long before receiving their smaller checks, U.S. Financial will clear the accounts twice each year. In June and December, the Company will produce checks for all active brokers with credit balances equal to \$10.00 or higher. In no case will checks be issued for amounts below \$10.00.

The last \$75 minimum check commission cycle will run Friday, June 1, 2007. The \$10 - \$75 commission checks and statements will be attached to the commission checks and statements that are generated on the first \$250 cycle (June 8), which will be mailed to the BGA's from our office on Monday June 11.

For more than 17 years USFL has successfully provided life insurance protection for people with medical health histories. USFL is poised to assist you in the no lapse guarantee UL case market. You and your brokers can confidently recommend USFL for those health history clients seeking strong guarantees and premium flexibility.



***Financial Markets, Inc.***

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