



COMPLIANCE RELATED INFORMATION

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

To	U.S. Financial Life Insurance Co. General Agents and Producers
From	Bonnie Householder, Vice President
Date	March 19, 2007
RE	Financial Supplement II, form 180-6014 (2007), or state variation

What's New:

Financial Supplement II, form 180-6014 (2007), or state variation, must be completed and submitted with all life insurance applications if the Proposed Insured is age 65 or older and the sum of the face amounts of all life insurance applications that will be underwritten concurrently with U.S. Financial (USFL) AXA Equitable, and/or any other affiliated company, equals or exceeds \$2 million.

When:

Effective Monday, March 19, 2007, form 180-6014 (2007), or state variations, will be required with New Business applications that are signed and dated March 19, 2007 or later.

Highlights:

A new Financial Supplement II must be completed for all life insurance applications if the Proposed Insured is age 65 or older and the sum of the face amounts of all life insurance applications that will be concurrently underwritten with AXA Equitable, USFL, and/or any other affiliated company, equals or exceeds \$2 million. The age criterion for the Financial Supplement II on New Business applications will be based on the Proposed Insured's issue age; however, the attained age of the insured will be used for requests to increase the face amount on existing policies. At the underwriter's discretion, completion of the Financial Supplement II form may also be required in other cases.

New Forms Availability:

Effective March 19, 2007, form 180-6014 (2007), or state variation, will be available in approved jurisdictions (see below) on our website, www.fm-inc.com.

State Availability:

Business applications that are signed and dated March 19, 2007 or later will require form 180-6014 (2007), or state variations, effective Monday March 19, 2007, in approved jurisdictions (see below), at the prescribed age and amount limits. The Financial Supplement II must be received before the application can be approved and the policy issued. The new Financial Supplement II (please note form numbers) is approved in the following jurisdictions to date:

180-6014 (2007): AL, AK, AZ, AR, CA, CO, CT, DE, DC, HI, ID, IN, IA, KS, KY, MI, MO, NE, NM, NC, OH, OK, PA, RI, and UT;

180-6014 FL(2007): FL only;

180-6014 LA (2007): LA only;

180-6014 ME(2007): ME only; and

180-6014 SD(2007): SD only.



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