

## COMPLIANCE RELATED INFORMATION

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

<b>To</b>	U.S. Financial Life Insurance Co. General Agents
<b>From</b>	Bonnie Householder, Vice President
<b>Date</b>	October 11, 2006
<b>RE</b>	New Application – Important Update

Effective October 15, **California and Virginia** will be added to our state approvals of the new USFL application, bringing the number of states to 49. Both have state specific applications. The correct forms are on our website.

The attached state approval grid provides a correct current listing. You may begin using these application forms immediately and the expiration date to submit applications based on the old application will be December 15, 2006.

When Minnesota approves the new application, we will send a notice to you and will update our website.

**U.S. Financial Life Insurance Company  
STATE APPROVAL LIST  
NEW APP**

State	Abbreviation	New App Availability Date	Old App Expiration Date	State Specific
Alabama	AL	June 1, 2006	July 31, 2006	
Alaska	AK	June 1, 2006	July 31, 2006	
Arizona	AZ	June 1, 2006	July 31, 2006	X
Arkansas	AR	June 1, 2006	July 31, 2006	
California	CA	October 15, 2006	December 15, 2006	X
Colorado	CO	June 1, 2006	July 31, 2006	
Connecticut	CT	June 1, 2006	July 31, 2006	X
Delaware	DE	June 1, 2006	July 31, 2006	
District of Columbia	DC	June 1, 2006	July 31, 2006	
Florida	FL	June 1, 2006	July 31, 2006	X
Georgia	GA	July 16, 2006	August 31, 2006	X
Hawaii	HI	June 1, 2006	July 31, 2006	
Idaho	ID	June 1, 2006	July 31, 2006	
Illinois	IL	June 1, 2006	July 31, 2006	X
Indiana	IN	October 1, 2006	November 31, 2006	X
Iowa	IA	June 1, 2006	July 31, 2006	

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Kansas	KS	June 16, 2006	August 15, 2006	X
Kentucky	KY	June 1, 2006	July 31, 2006	X
Louisiana	LA	July 16, 2006	September 15, 2006	X
Maine	ME	June 16, 2006	August 15, 2006	X
Maryland	MD	June 1, 2006	July 31, 2006	X
Massachusetts	MA	September 1, 2006	October 31, 2006	X
Michigan	MI	June 1, 2006	July 31, 2006	X
Minnesota	MN	N/A	N/A	X
Mississippi	MS	June 1, 2006	July 31, 2006	
Missouri	MO	June 1, 2006	July 31, 2006	X
Montana	MT	June 1, 2006	July 31, 2006	
Nebraska	NE	July 1, 2006	August 31, 2006	X
Nevada	NV	June 1, 2006	July 31, 2006	
New Hampshire	NH	June 1, 2006	July 31, 2006	
New Jersey	NJ	July 1, 2006	August 31, 2006	X
New Mexico	NM	June 1, 2006	July 31, 2006	X
North Carolina	NC	June 1, 2006	July 31, 2006	
North Dakota	ND	June 1, 2006	July 31, 2006	X
Ohio	OH	June 1, 2006	July 31, 2006	
Oklahoma	OK	July 1, 2006	August 31, 2006	X
Oregon	OR	June 1, 2006	July 31, 2006	X
Pennsylvania	PA	August 15, 2006	October 15, 2006	X
Rhode Island	RI	June 1, 2006	July 31, 2006	
South Carolina	SC	June 1, 2006	July 31, 2006	
South Dakota	SD	June 1, 2006	July 31, 2006	
Tennessee	TN	June 1, 2006	July 31, 2006	
Texas	TX	June 1, 2006	July 31, 2006	X
Utah	UT	June 1, 2006	July 31, 2006	
Vermont	VT	June 1, 2006	July 31, 2006	X
Virginia	VA	October 15, 2006	December 15, 2006	X
Washington	WA	June 1, 2006	July 31, 2006	X
West Virginia	WV	June 1, 2006	July 31, 2006	
Wisconsin	WI	June 16, 2006	August 15, 2006	X
Wyoming	WY	June 1, 2006	July 31, 2006	X

**NOTE:** "N/A" means the application has been submitted but Not Approved by the state yet.



**Financial Markets, Inc.**

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