



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

To	ALL USFL General Agents
From	U.S. Financial Life Insurance Co.
Date	December 18, 2006
RE	U.S. Financial Life - RightLife™ UL Current Interest Rate, New rate: 4.50%

U.S. Financial Life Insurance Announces Current Interest Rate

Revised RightLife™ UL Current Interest Rate, New rate: 4.50%

Effective 1/1/07 the new Current Interest Rate for RightLife™ UL is 4.5%. The new Current Interest Rate will be credited on all premiums received in the Home Office on 1/1/07 and after. RightLife UL utilizes a New Money, Investment Year interest rate credited to the unloaned Policy Value based on current market rates.

Variable Loan Interest Rates - The new Variable Loan rate is 5.97%. Interest on a loan accrues daily at an adjustable loan interest rate. U.S. Financial will fix the rate at the beginning of each policy year. The maximum loan interest rate for a policy year shall be the greater of (1) the "Published Monthly Average," as defined below, for the calendar month that ends two months before the date the rate is fixed or (2) the current interest rate credited to the unloaned Policy Value plus 1%. "Published Monthly Average" means the Moody's Corporate Bond Yield Average- Monthly Average Corporates published by Moody's Investors Service, Inc., or any successor thereto.

WELIS Illustration System - The WELIS System has a feature by which the user will get updated versions, state approvals and interest rates automatically. Simply by starting the system on or after January 1, 2007 the system will begin checking to see if an update is available. The user needs only to accept the update and the Current Interest Rate will be updated to reflect the new rate. This update will also change the minimum face amount to \$250,000 for both RightTerm™ and RightLife™ UL.

The credited interest rates for U.S. Financial's other in force UL products are as follows:

- Uniflex, Valu 1 and Hercules are at 4.5%
- Ultimate terms 10-15-20, Valu 2 and 3, Atlas, SuperValu, SUL and Nova are at 4.0%.

For more than 16 years USFL has successfully provided life insurance protection for people with medical health histories. Today, as part of AXA Partners, USFL is poised to assist you in the no lapse guarantee UL case market. Our financial strength and AXA affiliation allow you and your brokers to confidently recommend USFL for those clients seeking strong guarantees and premium flexibility.



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