

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

<b>To</b>	<b>ALL USFL General Agents</b>
<b>From</b>	<b>U.S. Financial Life Insurance</b>
<b>Date</b>	<b>September 25, 2006</b>
<b>RE</b>	<b>Revised Nova and SuperNova Interest Rates – New Rate 4%</b>

Effective October 1, 2006, U.S. Financial Life's Nova and SuperNova UL products will have a 25 basis point reduction in the current interest rate credited to new and existing funds. The new interest rate for these products will be 4.00%.

Please notify your associates and brokers of these changes and encourage them to update the current rate on the Nova and SuperNova UL illustration software. To do this, follow these simple steps:

1. Click on "Settings/Interest Rates" from the Task Bar.
2. Click on "Interest Rates."
3. Type "4.00" for each product.
4. Click "OK."

USFL utilizes a portfolio method with the Nova and SuperNova products, and therefore applies the same interest rate to all monies within all policies of the same type. This means whether the client buys the policy on September 1, 2006 or November 1, 2006, the credited interest rate on funds within the policy will be the same. There is no reason to request a special policy date to lock in the interest rate. The current rate is not guaranteed for the first policy year or for any period of time.

If you have any questions regarding the revised interest rates, please contact Financial Markets, Inc.



***Financial Markets, Inc.***

**800-888-2829**

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