

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

To All U.S. Financial Life General Agents

From Darlene Robertson, Chief Underwriter

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RE Important USFL Underwriting Updates

Please note the following updates to underwriting regarding:

- *Kidney Transplants*
- *Build*
- *Personal Income Multipliers*

Kidney Transplants

USFL has always underwritten kidney transplant recipients based on two key factors; cause of the kidney disease and current kidney function tests. We still look at these two factors, in fact, statistics show the better mortality are with those where there was no prior kidney disease or diabetes.

In the past, some of these types of cases which may have been offered at Standard may now be a decline based on this mortality information.

Build & Personal Income Multipliers

Following are tables highlighting two areas found in the USFL Field Underwriting Guide that have been revised. Effective immediately personal income multipliers have been increased and build has been modified.

We are in the process of developing a combined AXA/USFL Field Underwriting Guide that should be ready in the next few months. In the meantime, those using the original Field Guide should be aware these pages are no longer relevant. Overall, the medical conditions section remains the same.

**PERSONAL INSURANCE -
Income Replacement**

<u>Age</u>	<u>Income Multiplier</u>
18 to 45	25
46 to 55	20
56 to 60	15
61 to 65	10
66 to 75	5

USFL Height and Build Chart

<u>HEIGHT</u>	<u>BEST CASE</u>	<u>WORST CASE</u>
5' 0	203	>235
5' 1	210	>245
5' 2	217	>255
5' 3	224	>260
5' 4	231	>270
5' 5	238	>280
5' 6	246	>285
5' 7	253	>295
5' 8	261	>305
5' 9	269	>315
5' 10	276	>320
5' 11	284	>330
6' 0	293	>340
6' 1	301	>350
6' 2	309	>360
6' 3	318	>370
6' 4	326	>380
6' 5	335	>390
6' 6	344	>400



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