

Important US Financial Announcements!!
Please read this entire notice!

- All products available for sale through US Financial will have a **minimum face amount of \$250,000** effective January 1.
- All products available for sale through US Financial will have a **maximum issue age of 75** effective January 1.
- Age and Amount underwriting requirements will be pre-determined based on the attached chart which will be effective January 1. US Financial will still be ordering all of their requirements.
- RightLife has been approved in New Jersey and Oregon (November 30, 2006). Nova or SuperNova will only be available for applications dated prior to December 15 and received at US Financial by December 30.
- This is a necessary change to enable USFL to adjust products in order to become more competitive.

Please contact your marketing representative at 800-689-5490 if you have any questions.