



10290 Alliance Road • Cincinnati, OH 45242 • PH 513.686.2000 • FAX 513.686.2270 • www.usfli.com

Fair Competition Guidelines

Agents must base all sales presentations and recommendations on the strengths of U.S. Financial Life Insurance Co.'s products and services and not on disparagement of a competitor, a competitor's financial condition or a competitor's products or services.

Agents cannot provide a false or inaccurate depiction of a competitor's financial condition or a competitor's products or services (including its claims practices or customer service) or furnish incomplete information regarding the competitor's financial condition.

Agents may not condition the sale of one product or service on the purchase of a separate product or service or otherwise force a prospect or client to purchase products or services. It is unlawful for the Company or its Agents to take advantage of a strong position with respect to one product to force the purchase of a second, separate product or service. Tie-in sales are best avoided by offering distinct products separately and marketing each on its own merits.

Agents may not suggest or imply to a supplier that our patronage depends on the supplier becoming a client or on the supplier continuing to purchase products from the Company.