



COMPLIANCE RELATED INFORMATION

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To	U.S. Financial Life Insurance Co. General Agents
From	Bonnie Householder, Vice President
Date	January 24, 2006
RE	Kentucky Replacement Regulations

Effective December 1, 2005, Kentucky adopted the NAIC Model Regulation on Replacements.

The USFL website has been updated to reflect the current requirements in Kentucky for replacement paperwork. There is now one NAIC replacement form – Form A – required of all applications taken in the state of Kentucky where other insurance is in force.

In addition, the Replacement Acknowledgement Form is also required in Kentucky. The Replacement Grid on the USFL website, www.usfli.com, has also been updated to reflect this change.

Please share this information with your brokers and office staff.

Thank you.

Copy: USFL Home Office Staff