

At a Glance

The United States Life Insurance Company

Established in 1850, The United States Life Insurance Company of New York is one of our nation's oldest life insurance companies. It has been able to thrive for this long because of its commitment to providing affordable life insurance and excellent customer service to policyholders. For more than 150 years, the United States Life Insurance Company has been dedicated to helping clients live with peace of mind that comes from having their assets, as well as their families, well-protected.

Key Facts About United States Life

(As of 6/30/2008)

- Has origins going back to 1850
- Over 1 million policies in force
- General account assets of \$5.4 billion and surplus of \$0.4 billion — significantly in excess of minimum regulatory requirements
- Fixed income assets had an average credit rating of A
- 95% of the fixed income portfolio are investment-grade quality
- United States Life maintains investment-grade financial strength ratings
- United States Life's exposure to subprime assets is \$0.4 billion, the majority of which are rated AAA and AA

United States Life Financial Strength Ratings as of September 17, 2008

Agency	Rating	Descriptor	Definition
Standard & Poor's	A+	Strong	"An insurer rated "A" has STRONG financial security characteristics, but is somewhat more likely to be affected by adverse business conditions than are insurers with higher ratings."
Moody's Investor Service	Aa3	Excellent	"Insurance companies rated Aa offer excellent financial security. Together with the Aaa group, they constitute what are generally known as high-grade companies."
Fitch Ratings	AA -	Very Strong	"Denote a very low expectation of ceased or interrupted payments. They indicate very strong capacity to meet policyholder and contract obligations on a timely basis. This capacity is not significantly vulnerable to foreseeable events."
A.M. Best Company	A	Excellent	"Assigned to companies that have, in our opinion, an excellent ability to meet their ongoing insurance obligations"