
AMENDED FILING EXPLANATION

During the second quarter of 2019, the Company identified an error on the previously issued 2018 annual statement regarding policy claims due and accrued (page 3 line 4.1). As a result, the Company amended its filing and the claims liability was adjusted from \$33.3 million to \$10.2 million and current and admitted deferred taxes were adjusted accordingly. The net impact of the correction was an increase to surplus of \$21.7 million, which included a \$2.0 million prior year post tax correction for claims overstated at December 31, 2017. As a result we have amended the following pages in the annual statement page 2,3,4,6,16,17,18,19,22,23.



ANNUAL STATEMENT

For the Year Ended December 31, 2018

of the Condition and Affairs of the

U.S. FINANCIAL LIFE INSURANCE COMPANY

NAIC Group Code.....	968, 968 (Current Period) (Prior Period)	NAIC Company Code.....	84530	Employer's ID Number.....	38-2046096
Organized under the Laws of OH		State of Domicile or Port of Entry	OH	Country of Domicile	US
Incorporated/Organized.....	September 30, 1974	Commenced Business.....	September 30, 1974		
Statutory Home Office	4000 Smith Road, Suite 300 .. Cincinnati .. OH .. US .. 45209 (Street and Number) (City or Town, State, Country and Zip Code)				
Main Administrative Office	525 Washington Boulevard - 35th Floor .. Jersey City .. NJ .. US .. 07310 (Street and Number) (City or Town, State, Country and Zip Code)			201-743-5073	(Area Code) (Telephone Number)
Mail Address	525 Washington Boulevard - Controllers 35th Floor .. Jersey City .. NJ .. US .. 07310 (Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)				
Primary Location of Books and Records	525 Washington Boulevard - Controllers 35th Floor .. Jersey City .. NJ .. US .. 07310 (Street and Number) (City or Town, State, Country and Zip Code)			201-743-5073	(Area Code) (Telephone Number)
Internet Web Site Address					
Statutory Statement Contact	Nicholas Gismondi, Vice President (Name)			201-743-5073	(Area Code) (Telephone Number)
	controllers@axa.us.com (E-Mail Address)				(Extension)
				201-743-5006	(Fax Number)

OFFICERS

Name	Title	Name	Title
1. Anders Björn Malmström	Chairman of the Board	2. Ronald Paul Herrmann	President and Chief Executive Officer
3. Andrea Marie Nitzan	Executive Vice President, Chief Accounting Officer and Controller	4. Dominique Baede	Senior Vice President and Actuary

OTHER

Keith Elliott Floman	Senior Vice President and Appointed Actuary	Robin Matthew Raju #	Senior Vice President and Chief Financial Officer
Anthony Frank Recine	Senior Vice President and Chief Auditor	Denise Tedeschi	Assistant Vice President and Secretary

DIRECTORS OR TRUSTEES

Ronald Paul Herrmann	Anders Bjorn Malmstrom	Kevin Molloy	Robin Matthew Raju #
Brian Ross Winkoff			

State of.....
County of.....

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC *Annual Statement Instructions and Accounting Practices and Procedures* manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

(Signature) Roland Paul Herrmann 1. (Printed Name) President and Chief Executive Officer	(Signature) Andrea Marie Nitzan 2. (Printed Name) Executive Vice President, Chief Accounting Officer and Controller	(Signature) Keith Elliott Floman 3. (Printed Name) Senior Vice President and Appointed Actuary
(Title)	(Title)	(Title)

Subscribed and sworn to before me
This _____ day of _____ February 2019

a. Is this an original filing?
b. If no
1. State the amendment number
2. Date filed
3. Number of pages attached

Yes [] No [X]

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5/14/2019
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