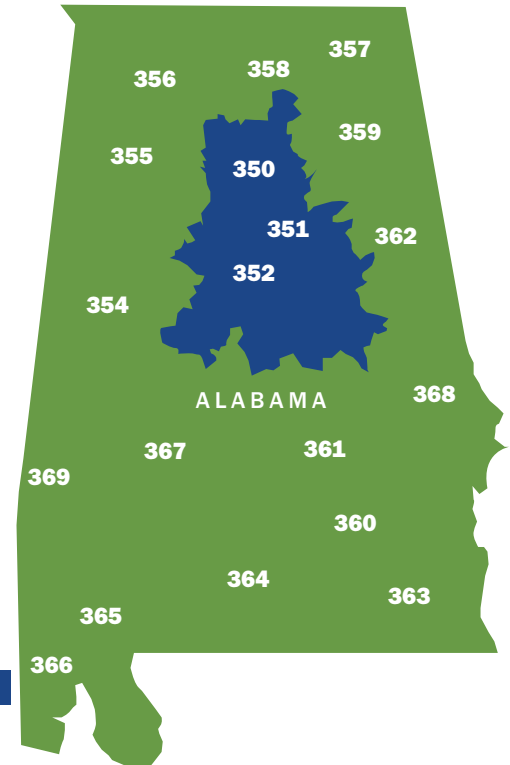


ALABAMA | Plan F

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	N/A
Special Enrollment Rules	N/A
HHD Percent & Definition	7% Roommate*
e-App	Yes

*Reside with one person 18 years old or older for the past 12 months; or reside with your legal spouse.



Area Factor 1: 353-369

Area Factor 2: 350-352

Area Factor 1 | FEMALE | Zip 356 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
S.USA Life Insurance Company	108.56	114.20	120.30	8/16/21
American Financial Security Life Insurance Company	112.06	112.06	119.22	1/8/21
Cigna National Health Insurance Company	112.85	119.75	125.81	4/26/21
Omaha Insurance Company	115.20	117.27	121.42	8/1/20
Nassau Life Insurance Company	115.32	119.47	124.75	7/1/21
Independence American Insurance Company	116.48	117.92	126.10	7/16/20
Physicians Life Insurance Company	117.28	117.28	126.54	7/1/21
Lumico Life Insurance Company	118.73	118.73	125.94	3/1/21
United States Fire Insurance Company (A Crum & Forster Company)	118.88	123.69	130.59	7/1/21
Shenandoah Life Insurance Company	120.69	123.26	133.34	5/1/21

Area Factor 1 | MALE | Zip 356 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
S.USA Life Insurance Company	124.84	131.33	138.35	8/16/21
Cigna National Health Insurance Company	125.26	132.92	139.65	4/26/21
American Financial Security Life Insurance Company	128.88	128.88	137.10	1/8/21
Physicians Life Insurance Company	129.62	129.62	139.86	7/1/21
Omaha Insurance Company	130.17	132.51	137.20	8/1/20
Nassau Life Insurance Company	132.56	137.33	143.40	1/16/20
Independence American Insurance Company	133.94	135.61	145.03	7/16/20
Lumico Life Insurance Company	135.62	135.62	143.91	3/1/21
Federal Life Insurance Company	136.57	136.70	145.70	7/1/21
United States Fire Insurance Company	136.63	142.21	150.12	7/1/21

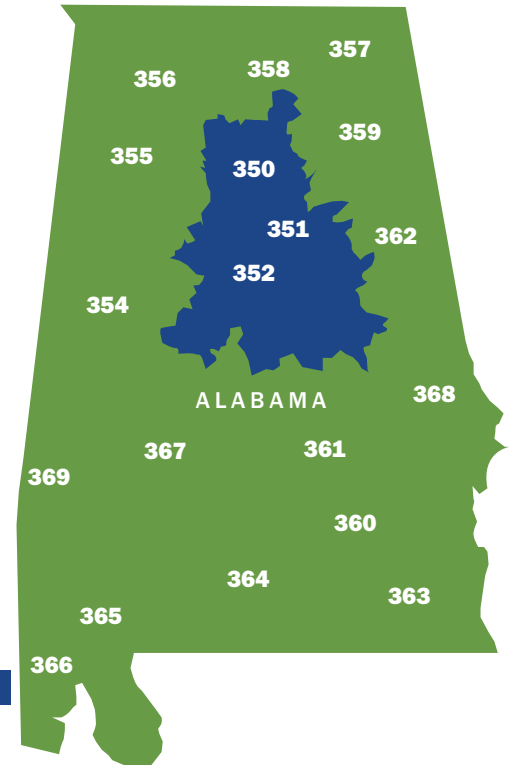
*Rates are net of household discounts. Carrier selection is based on Age 65 rates and includes the top 9 carriers plus SBLI USA. For agent use only. Not for use with consumers. Certain exclusions and limitations may apply. All products are not available in all areas. These are sample rates. Some products may be subject to underwriting. Tobacco rates may be higher. Rates are subject to change. Not affiliated with the United States government or federal Medicare program. Source of Premium Rates: CSG Actuarial data feed.

ALABAMA | Plan G

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	N/A
Special Enrollment Rules	N/A
HHD Percent & Definition	7% Roommate*
e-App	Yes

*Reside with one person 18 years old or older for the past 12 months; or reside with your legal spouse.



Area Factor 1: 353-369

Area Factor 2: 350-352

Area Factor 1 | FEMALE | Zip 356 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
S.USA Life Insurance Company	97.83	97.83	98.08	8/16/21
Independence American Insurance Company	94.91	95.01	99.40	7/16/20
American Financial Security Life Insurance Company	96.57	96.57	103.61	1/8/21
Lumico Life Insurance Company	98.73	101.67	107.88	3/1/21
The Capitol Life Insurance Company	99.48	99.48	104.60	8/1/21
Omaha Insurance Company	99.49	102.68	109.04	8/1/20
United States Fire Insurance Company (A Crum & Forster Company)	99.81	99.81	105.71	7/1/21
United Insurance Company of America	100.04	103.07	109.34	12/11/19
Atlantic Coast Life Insurance Company	100.20	100.20	105.37	3/1/21
Physicians Life Insurance Company	100.60	100.60	108.53	7/1/21

Area Factor 1 | MALE | Zip 356 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
S.USA Life Insurance Company	112.51	112.51	112.79	8/16/21
Independence American Insurance Company	109.15	109.27	114.32	7/16/20
United Insurance Company of America	110.04	113.38	120.27	12/11/19
American Financial Security Life Insurance Company	111.05	111.05	119.16	1/8/21
Physicians Life Insurance Company	111.17	111.17	119.96	7/1/21
Omaha Insurance Company	112.42	116.02	123.22	8/1/20
Lumico Life Insurance Company	112.76	116.09	123.29	3/1/21
The Capitol Life Insurance Company	114.39	114.39	120.30	8/1/21
State Farm Mutual Automobile Insurance	114.41	138.04	151.30	3/1/21
United States Fire Insurance Company	114.69	114.69	121.52	7/1/21

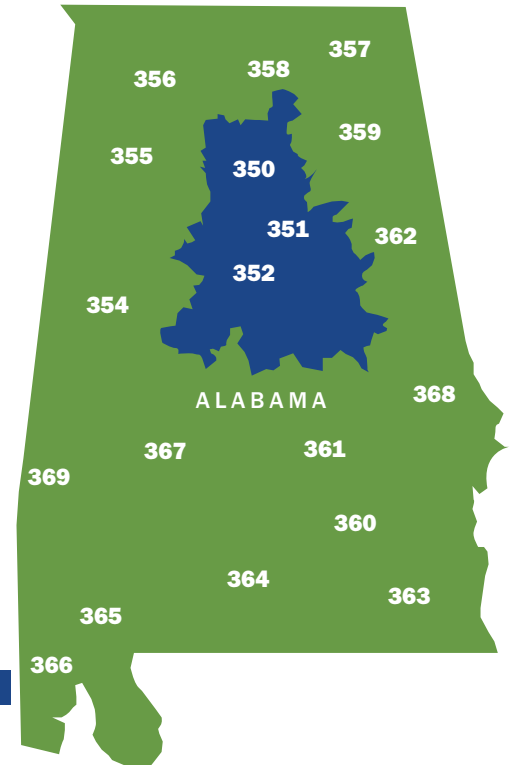
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ALABAMA | Plan N

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	N/A
Special Enrollment Rules	N/A
HHD Percent & Definition	7% Roommate*
e-App	Yes

*Reside with one person 18 years old or older for the past 12 months; or reside with your legal spouse.



Area Factor 1: 353-369

Area Factor 2: 350-352

Area Factor 1 | FEMALE | Zip 356 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
S.USA Life Insurance Company	71.97	74.18	79.34	8/16/21
Cigna National Health Insurance Company	73.07	77.54	81.46	4/26/21
American Financial Security Life Insurance Company	73.52	73.52	77.84	1/8/21
The Capitol Life Insurance Company	73.81	78.47	84.16	8/1/21
Independence American Insurance Company	74.24	77.26	81.08	7/16/20
Omaha Insurance Company	75.33	77.73	82.56	8/1/20
Great Southern Life Insurance Company	75.51	75.51	80.04	8/1/21
Lumico Life Insurance Company	75.95	78.12	82.92	3/1/21
New Era Life Insurance Company	77.29	79.81	84.91	10/1/20
Federal Life Insurance Company	77.63	78.22	84.65	8/7/20

Area Factor 1 | MALE | Zip 356 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
S.USA Life Insurance Company	82.77	85.31	91.24	8/16/21
Cigna National Health Insurance Company	81.11	86.07	90.42	4/26/21
American Financial Security Life Insurance Company	84.54	84.54	89.51	1/8/21
The Capitol Life Insurance Company	84.89	90.24	96.79	8/1/21
Omaha Insurance Company	85.12	87.85	93.29	8/1/20
Independence American Insurance Company	85.38	88.85	93.25	7/16/20
Lumico Life Insurance Company	86.79	89.35	94.78	3/1/21
Great Southern Life Insurance Company	86.84	86.84	92.04	8/1/21
Federal Life Insurance Company	86.94	87.60	94.82	8/7/20
New Era Life Insurance Company	87.34	90.19	95.94	10/1/20

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