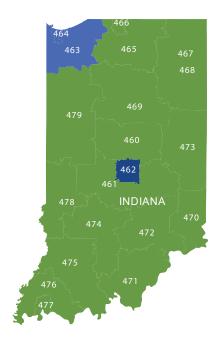


INDIANA | Plan F

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: 460-461, 465-479

Area Factor 2: 462

Area Factor 3: 463-464

Area Factor 1 | **FEMALE** | Zip 461 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective
	65	68	70	Date
SBLI USA Life Insurance Company	98.81	103.94	109.49	8/16/21
Physicians Life Insurance Company	96.40	96.40	104.00	7/1/21
American Financial Security Life Insurance Company	106.03	106.03	112.81	1/8/21
Accendo Insurance Company	108.81	112.61	121.28	3/1/21
Elips Life Insurance Company	109.85	113.15	120.04	6/14/21
Nassau Life Insurance Company	110.19	114.15	119.20	7/1/21
Manhattan Life Assurance Company	110.27	112.29	119.81	7/1/20
Independence American Insurance Company	111.84	113.21	121.08	8/27/20
United States Fire Insurance Company	112.29	116.87	123.29	6/1/20
Great Southern Life Insurance Company	113.98	113.98	120.05	10/1/20

Area Factor 1 | MALE | Zip 461 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective
	65	68	70	Date
SBLI USA Life Insurance Company	113.63	119.53	125.92	8/16/21
Physicians Life Insurance Company	106.54	106.54	114.94	7/1/21
Members Health Insurance Company	115.50	144.50	163.00	5/1/20
American Financial Security Life Insurance Company	121.95	121.95	129.73	1/8/21
Elips Life Insurance Company	123.05	126.72	134.49	6/14/21
Accendo Insurance Company	125.15	129.52	139.55	3/1/21
Nassau Life Insurance Company	126.66	131.22	137.02	7/1/20
Manhattan Life Assurance Company	126.87	129.19	137.79	7/1/20
Independence American Insurance Company	128.60	130.20	139.24	8/27/20
United States Fire Insurance Company	129.11	134.31	141.89	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.

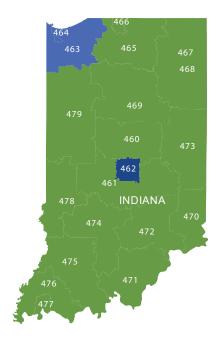


INDIANA | Plan G

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: 460-461, 465-479

Area Factor 2: 462

Area Factor 3: 463-464

Area Factor 1 | **FEMALE** | Zip 461 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective
	65	68	70	Date
SBLI USA Life Insurance Company	90.71	90.71	90.94	8/16/21
Physicians Life Insurance Company	84.60	84.60	91.28	7/1/21
Independence American Insurance Company	86.38	88.96	95.45	8/27/20
Manhattan Life Assurance Company	90.67	90.98	97.11	7/1/20
American Financial Security Life Insurance Company	91.37	91.37	98.04	1/8/21
Elips Life Insurance Company	92.47	92.47	98.19	6/4/21
United States Fire Insurance Company	93.30	93.30	98.88	7/1/21
New Era Life Insurance Company	93.39	95.70	100.30	10/1/20
National Guardian Life Insurance Company	93.57	93.57	98.93	2/1/21
Accendo Insurance Company	93.92	97.21	104.73	3/1/21

Area Factor 1 | MALE | Zip 461 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective
	65	68	70	Date
SBLI USA Life Insurance Company	104.32	104.32	104.58	8/16/21
Physicians Life Insurance Company	93.50	93.50	100.88	7/1/21
Independence American Insurance Company	99.35	102.30	109.77	8/27/20
Members Health Insurance Company	102.00	126.75	142.50	5/1/20
New Era Life Insurance Company	102.74	105.27	110.33	10/1/20
United Insurance Company	103.44	106.57	113.06	7/1/20
Elips Life Insurance Company	103.62	103.62	110.00	6/4/21
Manhattan Life Assurance Company	104.31	104.62	111.67	7/1/20
American Financial Security Life Insurance Company	105.08	105.08	112.75	1/8/21
Federal Life Insurance Company	105.35	107.43	116.21	11/20/20

^{*}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.



INDIANA | 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: 460-461, 465-479

Area Factor 2: 462

Area Factor 3: 463-464

Area Factor 1 | **FEMALE** | Zip 461 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective
	65	68	70	Date
SBLI USA Life Insurance Company	66.15	68.19	72.92	8/16/21
American Financial Security Life Insurance Company	69.57	69.57	73.65	1/8/21
Accendo Insurance Company	70.49	72.99	78.80	3/1/21
Independence American Insurance Company	70.61	73.48	77.12	8/27/20
Union Security Insurance Company	70.78	74.11	79.15	2/1/21
Cigna National Health Insurance Company	70.87	77.43	82.14	6/15/20
Manhattan Life Assurance Company	71.53	73.47	78.04	7/1/20
The Capitol Life Insurance Company	71.63	76.15	81.68	8/1/21
Elips Life Insurance Company	71.79	73.99	78.46	6/14/21
United States Fire Insurance Company	72.77	74.86	79.44	6/1/20

Area Factor 1 | MALE | Zip 461 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective
	65	68	70	Date
SBLI USA Life Insurance Company	76.08	78.42	83.86	8/16/21
Cigna National Health Insurance Company	78.67	85.95	91.17	6/15/20
American Financial Security Life Insurance Company	80.00	80.00	84.70	1/8/21
Members Health Insurance Company	80.00	100.75	112.75	5/1/20
Elips Life Insurance Company	80.44	82.79	87.85	6/14/21
Accendo Insurance Company	81.09	83.96	90.61	3/1/21
Independence American Insurance Company	81.20	84.50	88.69	8/27/20
Union Security Insurance Company	81.39	85.22	91.02	2/1/21
Manhattan Life Assurance Company	82.23	84.47	89.67	7/1/20
Federal Life Insurance Company	82.26	82.90	89.73	11/20/20

^{*}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.