

## MICHIGAN | Plan F

### PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	Disabled and ESRD
Special Enrollment Rules	Disabled and ESRD
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: 490-499

Area Factor 2: 486-489

Area Factor 3: 480-485

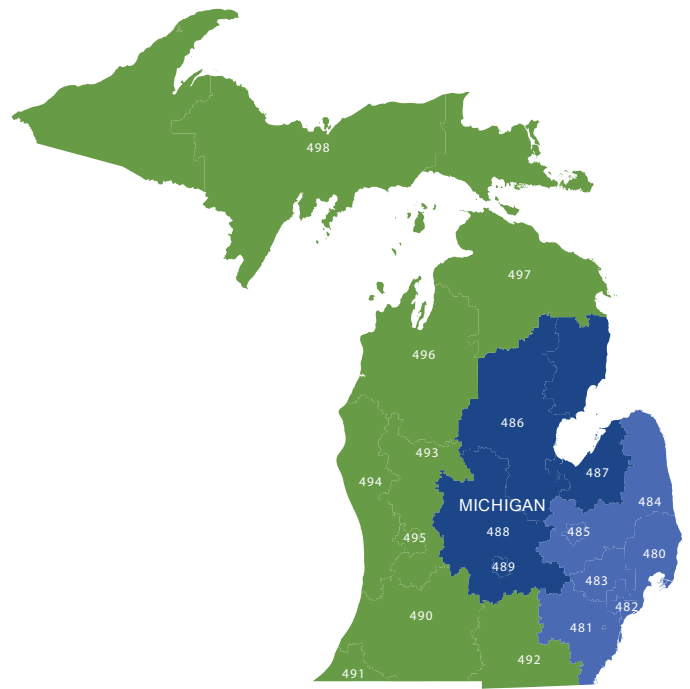
### Area Factor 1 | FEMALE | Zip 490 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
<b>SBLI USA Life Insurance Company</b>	<b>104.03</b>	<b>109.43</b>	<b>115.28</b>	<b>8/16/21</b>
Cigna National Health Insurance Company	103.64	114.25	121.19	5/10/21
United World Life Insurance Company	105.63	109.50	117.26	9/1/20
Elips Life Insurance Company	111.02	111.02	117.70	6/14/21
Federal Life Insurance Company	111.06	113.43	122.70	10/22/20
Royal Arcanum	111.10	112.77	117.90	5/25/21
Nassau Life Insurance Company	112.53	116.57	121.73	7/1/21
Independence American Insurance Company	112.72	114.12	122.04	7/16/20
Manhattan Life Assurance Company	114.69	116.78	124.62	7/1/21
Accendo Insurance Company	115.11	116.27	122.06	3/1/21

### Area Factor 1 | MALE | Zip 490 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
<b>SBLI USA Life Insurance Company</b>	<b>119.63</b>	<b>125.85</b>	<b>132.57</b>	<b>8/16/21</b>
Cigna National Health Insurance Company	115.05	126.82	135.32	5/10/21
United World Life Insurance Company	120.42	124.83	133.67	9/1/20
Elips Life Insurance Company	124.30	124.30	131.85	6/14/21
Federal Life Insurance Company	124.38	127.04	137.43	10/22/20
Royal Arcanum	127.77	129.68	135.59	5/25/21
Nassau Life Insurance Company	129.34	134.00	139.92	7/1/21
Independence American Insurance Company	129.63	131.24	140.35	7/16/20
Manhattan Life Assurance Company	131.90	134.38	143.37	7/1/21
Accendo Insurance Company	132.38	133.74	140.33	3/1/21

\*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.



# MICHIGAN | Plan G

## PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	Disabled and ESRD
Special Enrollment Rules	Disabled and ESRD
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: 490-499

Area Factor 2: 486-489

Area Factor 3: 480-485

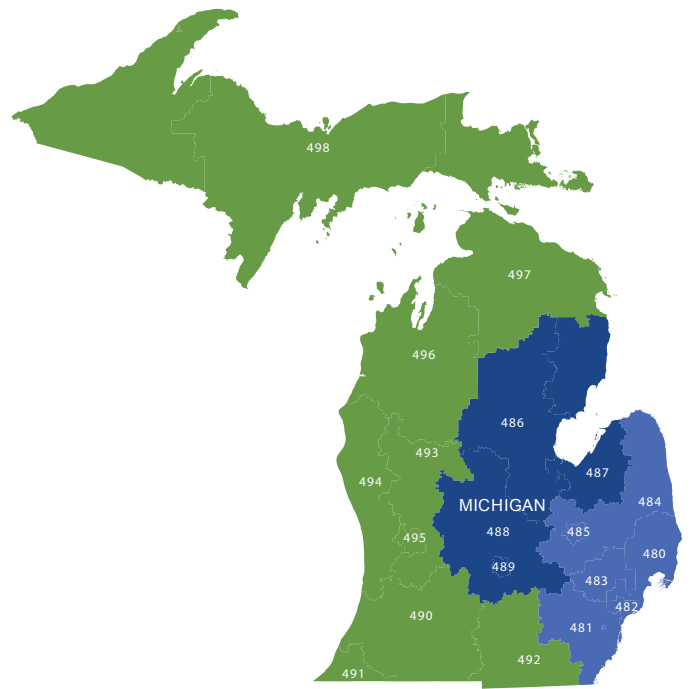
### Area Factor 1 | FEMALE | Zip 490 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
<b>SBLI USA Life Insurance Company</b>	<b>94.68</b>	<b>94.68</b>	<b>94.91</b>	<b>8/16/21</b>
Philadelphia American Life Insurance Company	91.58	93.38	101.02	1/1/21
Independence American Insurance Company	91.84	91.95	96.20	7/16/20
Elips Life Insurance Company	94.52	94.52	100.32	6/14/21
Royal Arcanum	94.72	95.52	97.93	5/25/21
Continental Life Insurance Company ( Aetna )	95.28	96.29	101.10	3/1/21
United Insurance Company of America	96.05	98.95	104.97	6/18/20
United States Fire Insurance company	96.09	96.09	101.83	7/1/21
Manhattan Life Assurance Company	96.56	96.87	103.46	7/1/21
The Capitol Life Insurance Company	96.72	96.72	101.71	8/1/21

### Area Factor 1 | MALE | Zip 490 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
<b>SBLI USA Life Insurance Company</b>	<b>108.88</b>	<b>108.88</b>	<b>109.15</b>	<b>8/16/21</b>
Philadelphia American Life Insurance Company	100.73	102.73	111.11	1/1/21
Independence American Insurance Company	105.62	105.75	110.63	7/16/20
United Insurance Company of America	105.64	108.84	115.46	6/18/20
Elips Life Insurance Company	105.82	105.82	112.34	6/14/21
Royal Arcanum	108.93	109.85	112.63	5/25/21
Cigna National Health Insurance Company	109.51	109.51	116.86	5/10/21
Continental Life Insurance Company	109.61	110.70	116.27	3/1/21
United States Fire Insurance company	110.51	110.51	117.18	7/1/21
Manhattan Life Assurance Company	111.13	111.44	118.88	7/1/21

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# MICHIGAN | Plan N

## PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	Disabled and ESRD
Special Enrollment Rules	Disabled and ESRD
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: 490-499**

**Area Factor 2: 486-489**

**Area Factor 3: 480-485**

### Area Factor 1 | FEMALE | Zip 490 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
<b>SBLI USA Life Insurance Company</b>	<b>69.65</b>	<b>71.79</b>	<b>76.78</b>	<b>8/16/21</b>
Cigna National Health Insurance Company	65.57	72.28	77.13	5/10/21
Independence American Insurance Company	71.85	74.77	78.47	7/16/20
The Capitol Life Insurance Company	72.14	76.68	82.24	8/1/21
Elips Life Insurance Company	72.38	74.65	79.12	6/14/21
Continental Life Insurance Company ( Aetna )	72.51	75.06	81.11	3/1/21
Royal Arcanum	72.80	74.48	78.11	5/25/21
Great Southern Life Insurance Company	73.31	73.31	77.70	8/1/21
Manhattan Life Assurance Company	73.62	75.63	80.37	7/1/21
Central States Health and Life Company	73.77	73.77	79.44	3/1/21

### Area Factor 1 | MALE | Zip 490 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
<b>SBLI USA Life Insurance Company</b>	<b>80.10</b>	<b>82.56</b>	<b>88.29</b>	<b>8/16/21</b>
Cigna National Health Insurance Company	72.79	80.24	85.62	5/10/21
Elips Life Insurance Company	81.18	83.52	88.66	6/14/21
Independence American Insurance Company	82.63	85.98	90.24	7/16/20
The Capitol Life Insurance Company	82.95	88.19	94.59	8/1/21
Continental Life Insurance Company ( Aetna )	83.35	86.30	93.26	3/1/21
Federal Life Insurance Company	83.46	85.32	92.29	10/22/20
Royal Arcanum	83.73	85.66	89.81	5/25/21
Great Southern Life Insurance Company	84.31	84.31	89.36	8/1/21
Manhattan Life Assurance Company	84.70	87.02	92.37	7/1/21

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