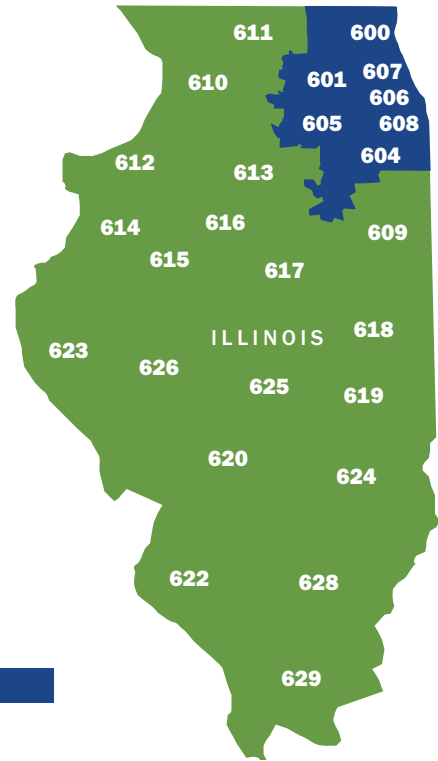


ILLINOIS | Plan F

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	Disabled and ESRD
Special Enrollment Rules	Disabled
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: 609-629

Area Factor 2: 600-608

Area Factor 1 | FEMALE | Zip 610 | As of 9/15/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
SBLI USA Life Insurance Company	99.78	104.97	110.58	9/15/21
Magna Insurance Company	104.13	108.60	113.80	2/25/21
American Financial Security Life Insurance Company	106.03	106.03	112.81	1/8/21
Independence American Insurance Company	106.66	107.98	115.48	6/8/20
Physicians life Insurance Company	108.93	108.93	117.54	7/1/21
Nassau Life Insurance Company	109.12	113.05	118.05	9/1/21
Elips Life Insurance Company	109.85	109.85	116.52	6/14/21
Royal Arcanum	111.14	112.80	117.94	4/19/21
Central States Health and Life Co. of Omaha	111.52	112.13	113.46	3/1/21
Omaha Insurance Company	112.28	114.36	118.50	5/25/01

Area Factor 1 | MALE | Zip 610 | As of 9/15/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
SBLI USA Life Insurance Company	114.75	120.71	127.17	9/15/21
Magna Insurance Company	119.75	124.89	130.87	2/25/21
Physicians life Insurance Company	120.39	120.39	129.90	7/1/21
American Financial Security Life Insurance Company	121.95	121.95	129.73	1/8/21
Independence American Insurance Company	122.65	124.18	132.80	6/8/20
Elips Life Insurance Company	123.05	123.05	130.53	6/14/21
Nassau Life Insurance Company	125.43	129.94	135.69	9/1/21
State Mutual Insurance Company	126.08	129.80	137.71	6/1/20
Federal Life Insurance Company	126.54	126.65	134.99	10/28/20
Omaha Insurance Company	126.88	129.23	133.90	5/25/21

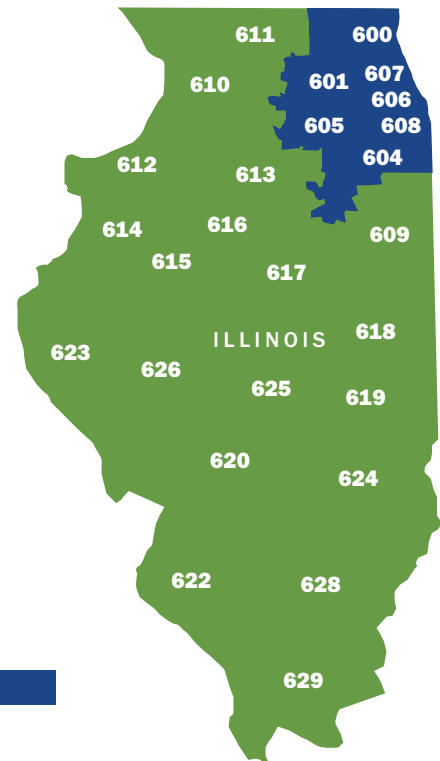
*Rates are net of household discounts. Carrier selection is based on Age 65 rates and includes the top 9 carriers plus SBLI USA. For agent use only. Not for use with consumers. Certain exclusions and limitations may apply. All products are not available in all areas. These are sample rates. Some products 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.

ILLINOIS | Plan G

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	Disabled and ESRD
Special Enrollment Rules	Disabled
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: 609-629

Area Factor 2: 600-608

Area Factor 1 | FEMALE | Zip 610 | As of 9/15/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
SBLI USA Life Insurance Company	89.92	89.92	90.15	9/15/21
Independence American Insurance Company	86.90	87.01	91.02	6/8/20
Magna Insurance Company	88.94	88.94	93.32	2/25/21
State Mutual Insurance Company	90.36	93.07	98.73	6/1/20
Elips Life Insurance Company	90.71	90.71	96.28	6/14/21
Royal Arcanum	91.04	91.53	93.04	4/19/21
American Financial Security Life Insurance Company	91.37	91.37	98.04	1/8/21
Omaha Insurance Company	92.22	93.97	97.47	5/25/01
Accendo Insurance Company	92.76	93.77	98.42	3/1/21
Manhattan Life Assurance Company of America	93.00	93.15	99.51	9/1/21

Area Factor 1 | MALE | Zip 610 | As of 9/15/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
SBLI USA Life Insurance Company	103.41	103.41	103.67	9/15/21
Independence American Insurance Company	99.94	100.06	104.69	6/8/20
State Mutual Insurance Company	101.13	104.16	110.59	6/1/20
Elips Life Insurance Company	101.64	101.64	107.87	6/14/21
Magna Insurance Company	102.28	102.28	107.32	2/25/21
Physicians Life Insurance Company	103.27	103.27	111.42	7/1/21
Omaha Insurance Company	104.20	106.18	110.15	5/25/21
Royal Arcanum	104.70	105.26	107.00	4/19/21
American Financial Security Life Insurance Company	105.08	105.08	112.75	1/8/21
Accendo Insurance Company	106.66	107.88	113.18	5/25/21

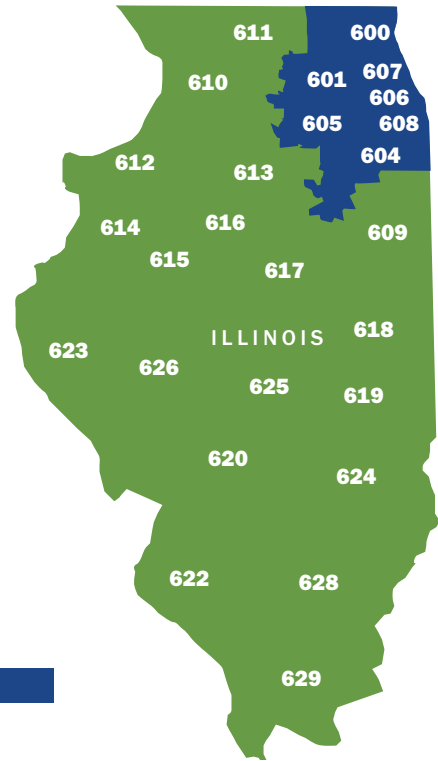
*Rates are net of household discounts. Carrier selection is based on Age 65 rates and includes the top 9 carriers plus SBLI USA. For agent use only. Not for use with consumers. Certain exclusions and limitations may apply. All products are not available in all areas. These are sample rates. Some products 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.

ILLINOIS | Plan N

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	Disabled and ESRD
Special Enrollment Rules	Disabled
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: 609-629

Area Factor 2: 600-608

Area Factor 1 | FEMALE | Zip 610 | As of 9/15/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
SBLI USA Life Insurance Company	66.15	68.19	72.92	9/15/21
Magna Insurance Company	66.80	69.93	75.16	2/25/21
Independence American Insurance Company	67.98	70.75	74.25	6/8/20
American Financial Security Life Insurance Company	69.57	69.57	73.65	1/8/21
Omaha Insurance Company	69.75	72.63	78.36	5/25/21
Elips Life Insurance Company	70.03	72.16	76.48	6/14/21
Aetna Health Insurance Company	70.34	72.90	78.78	3/1/21
The Capitol Life Insurance Company	70.53	74.98	80.41	8/1/21
Union Security Insurance Company	70.78	74.11	79.15	2/1/21
Accendo Insurance Company	70.92	73.50	79.44	3/1/21

Area Factor 1 | MALE | Zip 610 | As of 9/15/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
SBLI USA Life Insurance Company	76.08	78.42	83.86	9/15/21
Magna Insurance Company	76.82	80.42	86.44	2/25/21
Independence American Insurance Company	78.18	81.36	85.39	6/8/20
Elips Life Insurance Company	78.39	80.74	85.65	6/14/21
Omaha Insurance Company	78.83	82.06	88.55	5/25/21
American Financial Security Life Insurance Company	80.00	80.00	84.70	1/8/21
Aetna Health Insurance Company	80.88	83.82	90.63	3/1/21
The Capitol Life Insurance Company	81.11	86.22	92.48	8/1/21
State Mutual Insurance Company	81.30	83.62	88.74	6/1/20
Union Security Insurance Company	81.39	85.22	91.02	2/1/21

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