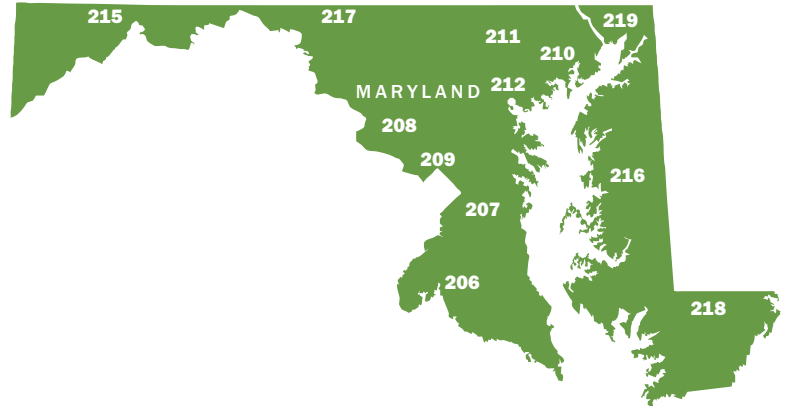


MARYLAND | Plan F

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: 206-219

Area Factor 1 | FEMALE | Zip 212 | As of 9/15/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
SBLI USA Life Insurance Company	140.19	140.89	146.54	9/15/21
Physicians Life Insurance Company	122.31	122.31	131.97	7/1/21
Aetna Health Insurance Company	134.87	136.34	143.16	4/24/20
Cigna National Health Insurance Company	138.48	143.39	151.38	7/12/21
American Financial Security Life Insurance Company	138.57	138.57	147.42	1/8/21
Accendo Insurance Company	139.12	141.40	147.79	6/1/21
Independence American Insurance Company	144.03	145.81	155.94	7/16/20
United States Fire Insurance Company	147.47	153.45	161.89	7/12/21
Philadelphia American Life Insurance Company	147.77	150.93	163.26	1/1/20
Nassau Life Insurance Company	149.11	152.14	161.56	9/1/21

Area Factor 1 | MALE | Zip 212 | As of 9/15/2021

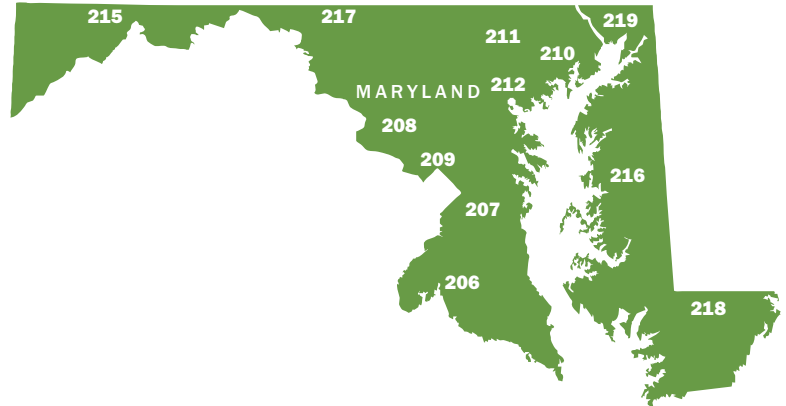
Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
SBLI USA Life Insurance Company	161.21	162.02	168.52	9/15/21
Physicians Life Insurance Company	135.17	135.17	145.85	7/1/21
Cigna National Health Insurance Company	153.72	156.79	168.04	7/12/21
Aetna Health Insurance Company	155.09	156.79	164.61	4/24/20
American Financial Security Life Insurance Company	159.36	159.36	169.54	1/8/21
Accendo Insurance Company	160.03	162.61	169.99	6/1/21
Philadelphia American Life Insurance Company	162.55	166.03	179.59	1/1/20
Independence American Insurance Company	165.64	167.68	179.34	7/16/20
United States Fire Insurance Company	169.56	176.39	186.30	7/12/21
Nassau Life Insurance Company	171.39	174.87	185.71	9/1/21

*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.

MARYLAND | 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: 206-219

Area Factor 1 | FEMALE | Zip 212 | As of 9/15/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
SBLI USA Life Insurance Company	120.75	120.75	121.05	9/15/21
Physicians Life Insurance Company	103.76	103.76	111.95	7/1/21
Philadelphia American Life Insurance Company	115.90	118.18	127.84	1/1/20
Independence American Insurance Company	117.36	117.49	122.92	7/16/20
American Financial Security Life Insurance Company	119.41	119.41	128.12	1/8/21
Heartland National Life Insurance Company	119.97	119.97	125.61	6/1/21
Lumico Life Insurance Company	122.68	126.40	134.07	3/1/21
Aetna Health Insurance Company	123.64	124.95	131.23	4/24/20
Prosperity Life Group	123.83	123.83	127.42	10/1/20
United States Fire Insurance Company	124.31	124.31	131.75	7/12/21

Area Factor 1 | MALE | Zip 212 | As of 9/15/2021

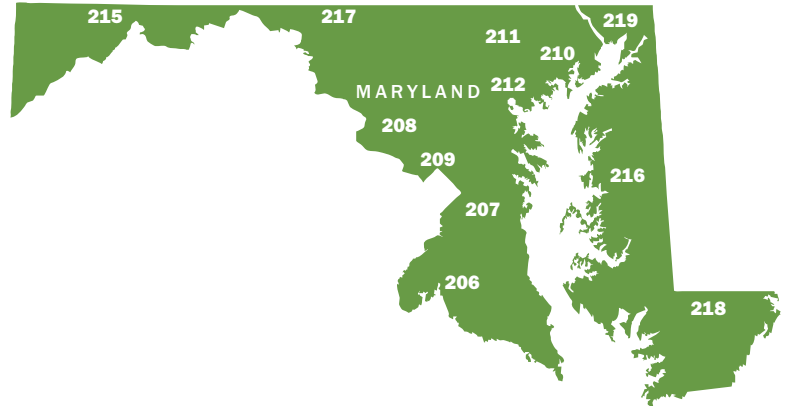
Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
SBLI USA Life Insurance Company	138.86	138.86	139.21	9/15/21
Physicians Life Insurance Company	114.68	114.68	123.74	7/1/21
Philadelphia American Life Insurance Company	127.48	130.00	140.62	1/1/20
Independence American Insurance Company	134.97	135.11	141.36	7/16/20
American Financial Security Life Insurance Company	137.32	137.32	147.34	1/8/21
Heartland National Life Insurance Company	137.97	137.97	144.45	6/1/21
Cigna National Health Insurance Company	139.92	139.92	147.73	7/12/21
Lumico Life Insurance Company	140.12	144.38	153.29	3/1/21
AARP Medicare Supplement Plans, insured by UnitedHealthcare	140.93	140.93	156.24	1/1/21
Aetna Health Insurance Company	142.15	143.70	150.91	4/24/20

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MARYLAND | 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: 206-219

Area Factor 1 | FEMALE | Zip 212 | As of 9/15/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
SBLI USA Life Insurance Company	89.96	92.72	96.73	9/15/21
Aetna Health Insurance Company	88.16	91.26	98.69	4/24/20
Cigna National Health Insurance Company	89.12	92.28	97.42	7/12/21
American Financial Security Life Insurance Company	90.90	90.90	96.25	1/8/21
The Capitol Life Insurance Company	91.24	96.99	104.02	8/1/21
Independence American Insurance Company	91.80	95.53	100.27	7/16/20
Great Southern Life Insurance Company (Americo)	93.25	93.25	98.84	9/1/21
United States Fire Insurance Company	93.46	96.32	102.14	7/12/21
Accendo Insurance Company	95.42	99.43	107.02	6/1/21
Union Security Insurance Company	96.40	100.94	107.80	3/1/21

Area Factor 1 | MALE | Zip 212 | As of 9/15/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
SBLI USA Life Insurance Company	103.45	106.63	111.24	9/15/21
Cigna National Health Insurance	98.94	102.43	108.14	7/12/21
Aetna Health Insurance Company	101.40	104.96	113.48	4/24/20
American Financial Security Life Insurance Company	104.54	104.54	110.69	1/8/21
The Capitol Life Insurance Company	104.93	111.54	119.63	8/1/21
Independence American Insurance Company	105.58	109.87	115.31	7/16/20
Philadelphia American Life Insurance Company	106.69	109.05	117.97	1/1/20
Great Southern Life Insurance Company (Americo)	107.24	107.24	113.67	9/1/21
United States Fire Insurance Company	107.57	110.74	117.41	7/12/21
Accendo Insurance Company	109.75	114.33	123.14	6/1/21

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