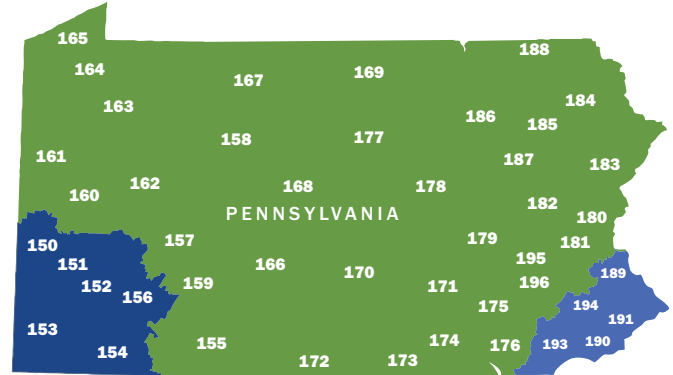


## PENNSYLVANIA | Plan F

### 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: 155, 157-188, 195-196** | **Area Factor 2: 150-154, 156** | **Area Factor 3: 189-194**

### Area Factor 1 | FEMALE | Zip 170 | As of 9/15/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
<b>SBLI USA Life Insurance Company</b>	<b>108.21</b>	<b>113.84</b>	<b>119.92</b>	<b>9/15/21</b>
Central States Health and Life Co. of Omaha	114.31	114.31	121.90	9/1/20
Nassau Life Insurance Company	115.14	120.34	127.80	4/1/20
Manhattan Life Assurance Company of America	116.55	118.73	126.63	11/13/20
Independence American Insurance Company	117.72	119.18	127.46	8/27/20
United States Fire Insurance Company (A Crum & Forster Company)	119.04	123.84	130.82	7/1/21
Accendo Insurance Company (a CVS company and Aetna affiliate)	120.27	121.56	127.65	3/1/21
Great Southern Life Insurance Company (Americo)	121.67	121.67	128.14	11/1/20
United of Omaha Life Insurance Company	122.17	124.12	128.03	6/24/21
Federal Life Insurance Company	122.24	122.36	130.41	1/22/21

### Area Factor 1 | MALE | Zip 170 | As of 9/15/2021

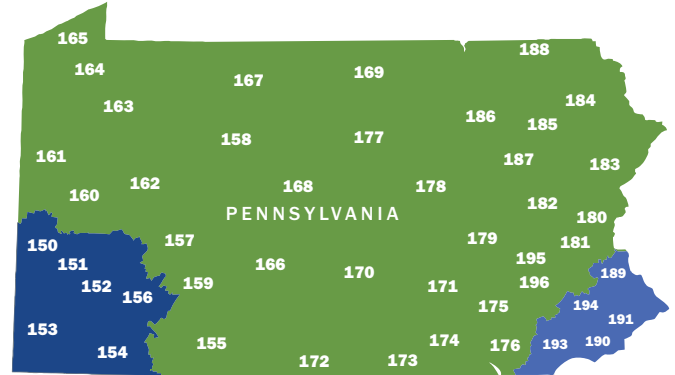
Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
<b>SBLI USA Life Insurance Company</b>	<b>124.45</b>	<b>130.91</b>	<b>137.91</b>	<b>9/15/21</b>
Nassau Life Insurance Company	129.37	135.21	143.59	4/1/20
Central States Health and Life Co. of Omaha	131.43	131.43	140.19	9/1/20
Manhattan Life Assurance Company of America	134.07	136.47	145.70	11/13/20
Independence American Insurance Company	135.38	137.07	146.58	8/27/20
United States Fire Insurance Company (A Crum & Forster Company)	136.78	142.29	150.26	7/1/21
Federal Life Insurance Company	136.91	137.03	146.07	1/22/21
Accendo Insurance Company (a CVS company and Aetna affiliate)	138.26	139.83	146.78	3/1/21
Lumico Life Insurance Company	139.10	139.10	147.56	3/1/21
Great Southern Life Insurance Company (Americo)	139.92	139.92	147.36	11/1/20

\*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.

# PENNSYLVANIA | 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: 155, 157-188, 195-196** | **Area Factor 2: 150-154, 156** | **Area Factor 3: 189-194**

### Area Factor 1 | FEMALE | Zip 170 | As of 9/15/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
<b>SBLI USA Life Insurance Company</b>	<b>98.36</b>	<b>98.36</b>	<b>98.36</b>	<b>9/15/21</b>
Manhattan Life Assurance Company of America	95.86	96.18	102.60	11/13/20
AARP Medicare Supplement Plans ( United HealthCare )	95.87	95.87	106.74	6/1/21
Independence American Insurance Company	95.92	96.04	100.47	8/27/20
Erie Family Life Insurance Company	100.27	107.55	112.66	1/1/21
Aetna Health Insurance Company	100.78	101.87	106.98	3/1/21
United States Fire Insurance Company (A Crum & Forster Company)	101.83	101.83	107.95	7/1/21
United of Omaha Life Insurance Company	102.13	103.69	106.84	6/24/21
The Capitol Life Insurance Company	102.72	102.72	108.02	8/1/21
Lumico Life Insurance Company	102.76	102.76	109.11	3/1/21

### Area Factor 1 | MALE | Zip 170 | As of 9/15/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
<b>SBLI USA Life Insurance Company</b>	<b>113.11</b>	<b>113.11</b>	<b>114.01</b>	<b>9/15/21</b>
AARP Medicare Supplement Plans ( United HealthCare )	108.29	108.29	120.54	6/1/21
Manhattan Life Assurance Company of America	110.27	110.59	117.95	11/13/20
Independence American Insurance Company	110.32	110.44	115.55	8/27/20
Lumico Life Insurance Company	115.01	115.01	122.13	3/1/21
Erie Family Life Insurance Company	115.35	123.66	129.56	1/1/21
Aetna Health Insurance Company	115.89	117.13	123.02	3/1/21
United States Fire Insurance Company (A Crum & Forster Company)	117.18	117.18	124.15	7/1/21
United of Omaha Life Insurance Company	117.45	119.25	122.87	6/24/21
The Capitol Life Insurance Company	118.13	118.13	124.22	8/1/21

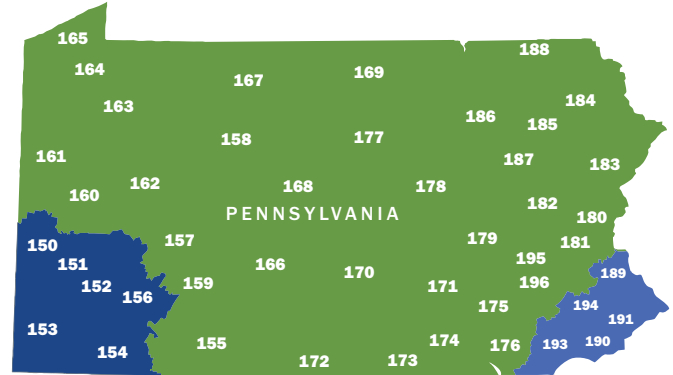
\*Rates are net of household discounts. Carrier selection is based on Age 65 rates and includes the top 9 carriers plus SBLI USA. For agent use only. Not for use with consumers. Certain exclusions and limitations may apply. All products are not available in all areas. These are sample rates. Some products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

## PENNSYLVANIA | 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: 155, 157-188, 195-196** | **Area Factor 2: 150-154, 156** | **Area Factor 3: 189-194**

### Area Factor 1 | FEMALE | Zip 170 | As of 9/15/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
<b>SBLI USA Life Insurance Company</b>	<b>73.52</b>	<b>75.78</b>	<b>81.04</b>	<b>8/1/21</b>
Cigna National Health Insurance Company	73.42	80.21	85.09	9/1/21
United of Omaha Life Insurance Company	73.42	76.32	82.10	6/24/21
Aetna Health Insurance Company	73.98	76.61	82.89	3/1/21
Independence American Insurance Company	75.04	78.09	81.96	8/27/20
Manhattan Life Assurance Company of America	75.63	77.65	82.46	11/13/20
Federal Life Insurance Company	76.02	76.61	82.92	1/22/21
Accendo Insurance Company (a CVS company and Aetna affiliate)	76.36	79.08	85.53	3/1/21
The Capitol Life Insurance Company	76.51	81.33	87.24	8/1/21
Nassau Life Insurance Company	76.59	78.69	84.35	4/1/20

### Area Factor 1 | MALE | Zip 170 | As of 9/15/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
<b>SBLI USA Life Insurance Company</b>	<b>84.55</b>	<b>87.14</b>	<b>93.20</b>	<b>8/1/21</b>
Cigna National Health Insurance Company	81.49	89.03	94.45	9/1/21
United of Omaha Life Insurance Company	84.44	87.77	94.41	6/24/21
Aetna Health Insurance Company	85.05	88.08	95.36	3/1/21
Federal Life Insurance Company	85.16	85.81	92.86	1/22/21
Nassau Life Insurance Company	86.06	88.42	94.77	4/1/20
Independence American Insurance Company	86.29	89.81	94.25	8/27/20
Manhattan Life Assurance Company of America	86.95	89.28	94.78	11/13/20
Accendo Insurance Company (a CVS company and Aetna affiliate)	87.83	90.97	98.35	3/1/21
The Capitol Life Insurance Company	87.98	93.53	100.32	8/1/21

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