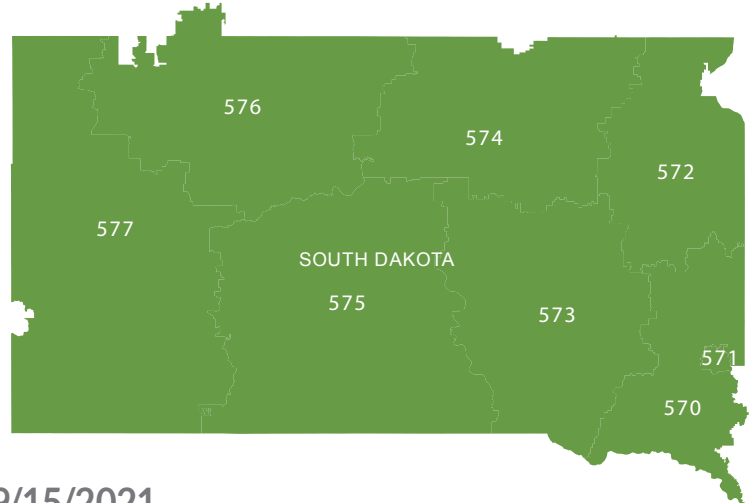


SOUTH DAKOTA | Plan F

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Issue 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: 370-385

Area Factor 1 | FEMALE | Zip 577 | As of 9/15/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
SBLI USA Life Insurance Company	103.75	109.14	114.97	9/15/21
American Financial Security Life Insurance Company	106.03	106.03	112.81	1/8/21
Manhattan Life Assurance Company of America	114.92	117.02	124.85	7/15/20
Nassau Life Insurance Company	116.08	118.43	125.77	7/1/21
Physicians Life Insurance Company	117.28	117.28	126.54	7/1/21
Cigna National Health Insurance Company	117.84	126.91	133.33	5/10/21
United States Fire Insurance Company	118.03	122.68	129.66	7/12/21
Elips Life Insurance Company	119.09	119.09	126.35	6/14/21
Great Southern Life Insurance Company	119.63	119.63	126.00	8/1/21
Accendo Insurance Company	121.35	123.35	129.01	4/9/21

Area Factor 1 | MALE | Zip 577 | As of 9/15/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
SBLI USA Life Insurance Company	119.31	125.51	132.22	9/15/21
American Financial Security Life Insurance Company	121.95	121.95	129.73	1/8/21
Physicians Life Insurance Company	129.62	129.62	139.86	7/1/21
Cigna National Health Insurance Company	130.81	140.87	148.00	5/10/21
Manhattan Life Assurance Company of America	132.13	134.54	143.61	7/15/20
Elips Life Insurance Company	133.39	133.39	141.53	6/14/21
Nassau Life Insurance Company	133.42	136.13	144.56	7/1/21
United States Fire Insurance Company	135.54	141.12	148.95	7/12/21
Great Southern Life Insurance Company (Americo)	137.58	137.58	144.90	8/1/21
Accendo Insurance Company	139.55	141.83	148.35	4/9/21

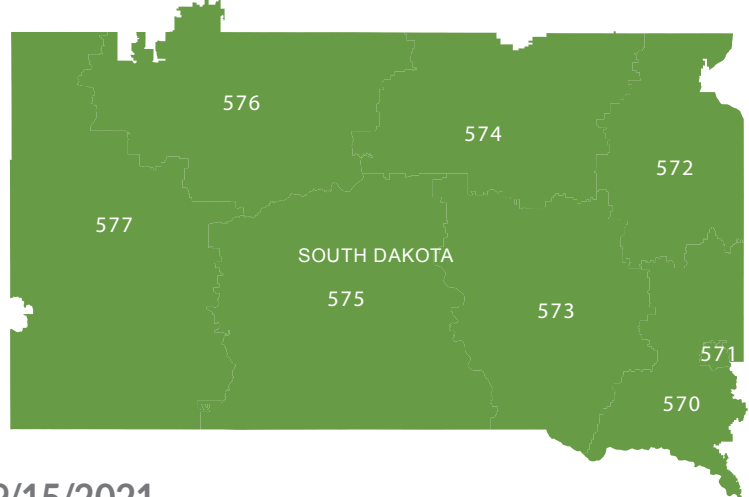
*Rates are net of household discounts. Carrier selection is based on Age 65 rates and includes the top 9 carriers plus SBLI USA. For agent use only. Not for use with consumers. Certain exclusions and limitations may apply. All products are not available in all areas. These are sample rates. Some products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

SOUTH DAKOTA | Plan G

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Issue 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: 370-385

Area Factor 1 | FEMALE | Zip 577 | As of 9/15/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
SBLI USA Life Insurance Company	94.21	94.21	94.44	9/15/21
Philadelphia American Life Insurance Company	87.36	89.08	96.84	1/1/21
Manhattan Life Assurance Company of America	90.67	90.98	97.11	7/15/20
American Financial Security Life Insurance Company	91.37	91.37	98.04	1/8/21
Elips Life Insurance Company	93.64	93.64	99.36	6/14/21
United States Fire Insurance Company	95.55	95.55	101.37	7/12/21
Catholic United Financial	96.22	98.27	106.32	5/1/21
Heartland National Life Insurance Company	96.52	96.52	98.78	6/1/21
The Capitol Life Insurance Company	97.86	97.86	102.90	8/1/21
Physicians Life Insurance Company	100.60	100.60	108.53	7/1/21

Area Factor 1 | MALE | Zip 577 | As of 9/15/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
SBLI USA Life Insurance Company	108.34	108.34	108.61	9/15/21
Philadelphia American Life Insurance Company	96.09	97.99	106.53	1/1/21
Manhattan Life Assurance Company of America	104.31	104.62	111.67	7/15/20
Elips Life Insurance Company	104.79	104.79	111.24	6/14/21
American Financial Security Life Insurance Company	105.08	105.08	112.75	1/8/21
Catholic United Financial	107.77	110.06	119.08	5/1/21
United States Fire Insurance Company	109.97	109.97	116.64	7/12/21
Heartland National Life Insurance Company	111.00	111.00	113.59	6/1/21
Physicians Life Insurance Company	111.17	111.17	119.96	7/1/21
The Capitol Life Insurance Company	112.53	112.53	118.34	8/1/21

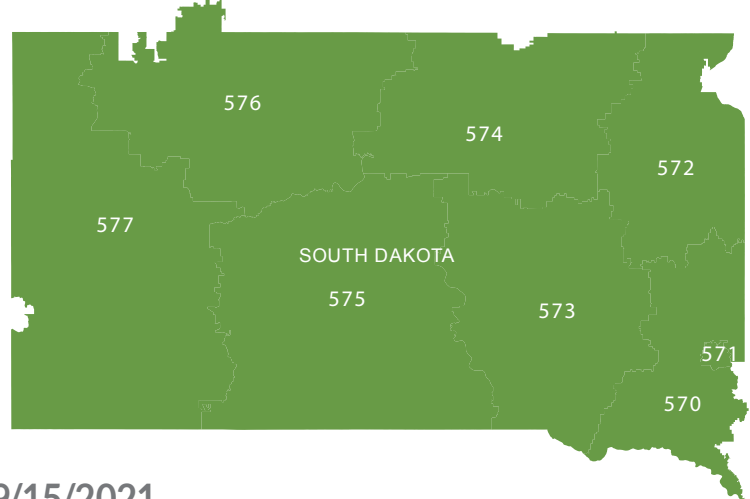
*Rates are net of household discounts. Carrier selection is based on Age 65 rates and includes the top 9 carriers plus SBLI USA. For agent use only. Not for use with consumers. Certain exclusions and limitations may apply. All products are not available in all areas. These are sample rates. Some products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

SOUTH DAKOTA | Plan N

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Issue 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: 370-385

Area Factor 1 | FEMALE | Zip 577 | As of 9/15/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
SBLI USA Life Insurance Company	68.10	70.19	75.07	9/15/21
American Financial Security Life Insurance Company	69.57	69.57	73.65	1/8/21
The Capitol Life Insurance Company	70.53	74.98	80.41	8/1/21
Manhattan Life Assurance Company of America	72.30	74.16	78.74	7/15/20
Elips Life Insurance Company	73.04	75.24	79.78	6/14/21
United States Fire Insurance Company	73.39	75.56	80.13	7/12/21
Union Security Insurance Company	73.76	77.23	82.49	2/1/21
Accendo Insurance Company	74.00	77.08	82.95	4/9/21
Great Southern Life Insurance Company (Americo)	74.14	74.14	78.59	8/1/21
Cigna National Health Insurance Company	74.22	79.92	83.98	5/10/21

Area Factor 1 | MALE | Zip 577 | As of 9/15/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
SBLI USA Life Insurance Company	78.32	80.72	86.33	9/15/21
American Financial Security Life Insurance Company	80.00	80.00	84.70	1/8/21
The Capitol Life Insurance Company	81.11	86.22	92.48	8/1/21
Elips Life Insurance Company	81.76	84.26	89.32	6/14/21
Cigna National Health Insurance Company	82.38	88.72	93.21	5/10/21
Manhattan Life Assurance Company of America	83.07	85.32	90.60	7/15/20
Philadelphia American Life Insurance Company	83.93	85.79	92.80	1/1/21
United States Fire Insurance Company	84.39	86.88	92.07	7/12/21
Union Security Insurance Company	84.83	88.82	94.86	2/1/21
Accendo Insurance Company	85.10	88.61	95.42	4/9/21

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