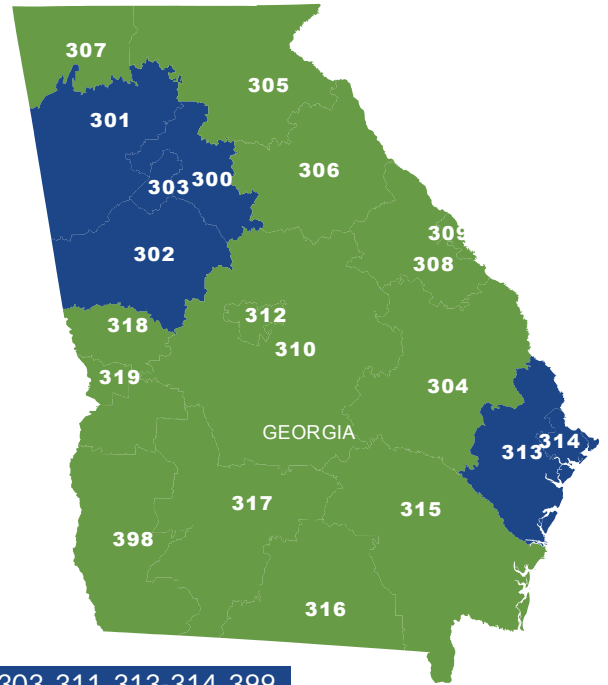


## GEORGIA | Plan F

### 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: 304-310, 312, 315-319, 398**

**Area Factor 2: 300-303, 311, 313-314, 399**

### Area Factor 1 | FEMALE | Zip 305 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
<b>SBLI USA Life Insurance Company</b>	<b>125.18</b>	<b>125.18</b>	<b>130.19</b>	<b>8/16/21</b>
Accendo Insurance Company	116.19	120.06	124.57	3/1/21
Elips Life Insurance Company	122.98	122.98	128.40	6/14/21
Independence American Insurance Company	123.42	125.76	130.10	7/16/20
Aetna Health Insurance Company	123.87	128.05	132.93	3/1/21
Humana Insurance Company (Achieve)	124.07	126.08	130.10	10/1/20
Manhattan Life Assurance Company of America	125.08	127.94	132.45	7/1/20
Federal Life Insurance Company	125.68	127.74	134.97	10/1/20
Great Southern Life Insurance Company	126.68	145.68	150.31	9/1/20
Pekin Life Insurance Company	127.02	130.39	137.13	4/1/21

### Area Factor 1 | MALE | Zip 305 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
<b>SBLI USA Life Insurance Company</b>	<b>143.96</b>	<b>143.96</b>	<b>149.72</b>	<b>8/16/21</b>
Accendo Insurance Company	133.67	138.04	143.27	3/1/21
Elips Life Insurance Company	137.79	137.79	143.80	6/14/21
Federal Life Insurance Company	140.76	143.08	151.17	10/1/20
Independence American Insurance Company	141.93	144.63	149.61	7/16/20
Aetna Health Insurance Company	142.46	147.34	152.84	3/1/21
Humana Insurance Company (Achieve)	142.72	145.03	149.64	10/1/20
Manhattan Life Assurance Company of America	143.84	147.09	152.28	7/1/20
Great Southern Life Insurance Company	145.68	145.68	150.31	9/1/20
Pekin Life Insurance Company	146.15	149.90	157.66	4/1/21

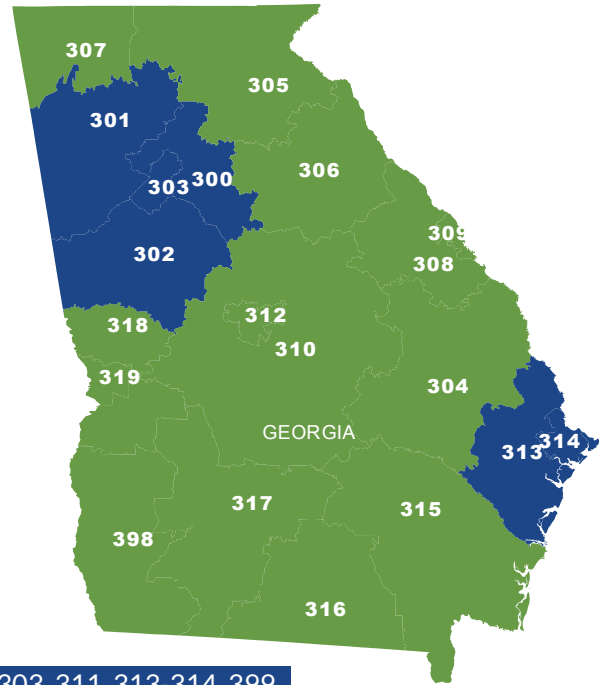
\* Rates are net of household discounts. Carrier selection is based on Age 65 rates and includes the top 9 carriers plus SBLI USA. For agent use only. Not for use with consumers. Certain exclusions and limitations may apply. All products are not available in all areas. These are sample rates. Some products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

## GEORGIA | 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: 304-310, 312, 315-319, 398**

**Area Factor 2: 300-303, 311, 313-314, 399**

### Area Factor 1 | FEMALE | Zip 305 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
<b>SBLI USA Life Insurance Company</b>	<b>107.23</b>	<b>107.23</b>	<b>107.23</b>	<b>8/16/21</b>
Independence American Insurance Company	101.65	103.59	107.16	7/16/20
Accendo Insurance Company	102.80	106.31	110.32	3/1/21
Elips Life Insurance Company	102.96	102.96	107.43	6/14/21
Manhattan Life Assurance Company	102.99	104.55	107.72	7/1/20
Federal Life Insurance Company	103.49	105.19	111.14	10/1/20
Mutual Of Omaha Insurance Company	104.73	107.47	110.85	4/1/21
Humana Insurance Company (Achieve)	105.66	107.37	110.79	10/1/20
United States Fire Insurance Company	106.64	106.64	111.06	7/1/21
Union Security Insurance Company	107.30	107.30	110.52	2/1/21

### Area Factor 1 | MALE | Zip 305 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
<b>SBLI USA Life Insurance Company</b>	<b>123.31</b>	<b>123.31</b>	<b>123.31</b>	<b>8/16/21</b>
Elips Life Insurance Company	115.28	115.28	120.26	6/14/21
Federal Life Insurance Company	115.91	117.81	124.48	10/1/20
Independence American Insurance Company	116.91	119.13	123.24	7/16/20
Accendo Insurance Company	118.20	122.21	126.94	3/1/21
Manhattan Life Assurance Company	118.50	120.27	123.84	7/1/20
Mutual Of Omaha Insurance Company	120.44	123.59	127.48	4/1/21
Humana Insurance Company (Achieve)	121.54	123.51	127.44	10/1/20
United States Fire Insurance Company	122.52	122.52	127.71	7/1/21
United Insurance Company	122.83	125.01	129.50	6/10/19

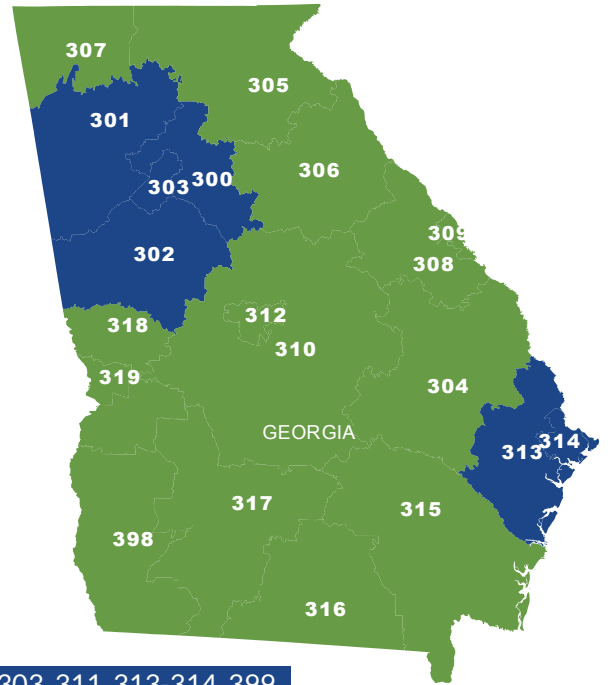
\* Rates are net of household discounts. Carrier selection is based on Age 65 rates and includes the top 9 carriers plus SBLI USA. For agent use only. Not for use with consumers. Certain exclusions and limitations may apply. All products are not available in all areas. These are sample rates. Some products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

## GEORGIA | 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: 304-310, 312, 315-319, 398**

**Area Factor 2: 300-303, 311, 313-314, 399**

### Area Factor 1 | FEMALE | Zip 305 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
<b>SBLI USA Life Insurance Company</b>	<b>77.55</b>	<b>79.88</b>	<b>84.67</b>	<b>8/16/21</b>
Union Security Insurance Company	77.27	80.36	84.80	2/1/21
Manhattan Life Assurance Company of America	78.12	81.21	85.71	7/1/20
Elips Life Insurance Company	78.32	80.66	84.18	6/14/21
Accendo Insurance Company	78.65	82.45	86.03	3/1/21
The Capitol Life Insurance Company	79.27	82.44	87.00	8/1/21
Mutual of Omaha Insurance Company	79.27	81.35	83.91	4/1/21
Independence American Insurance Company	79.77	81.29	84.54	7/16/20
Federal Life Insurance Company	80.16	81.47	86.09	10/1/20
Philadelphia American Life Insurance Company	80.92	82.36	85.11	6/1/21

### Area Factor 1 | MALE | Zip 305 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
<b>SBLI USA Life Insurance Company</b>	<b>89.19</b>	<b>91.86</b>	<b>97.38</b>	<b>8/16/21</b>
Elips Life Insurance Company	87.70	90.42	94.30	6/14/21
Union Security Insurance Company	88.86	92.41	97.52	2/1/21
Federal Life Insurance Company	89.78	91.26	96.42	10/1/20
Manhattan Life Assurance Company of America	89.81	93.46	98.58	7/1/20
Accendo Insurance Company	90.40	94.78	98.93	3/1/21
The Capitol Life Insurance Company	91.15	94.80	100.05	8/1/21
Mutual of Omaha Insurance Company	91.16	93.55	96.49	4/1/21
Philadelphia American Life Insurance Company	91.45	93.06	96.18	6/1/21
Independence American Insurance Company	91.74	93.48	97.22	7/16/20

\* 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.