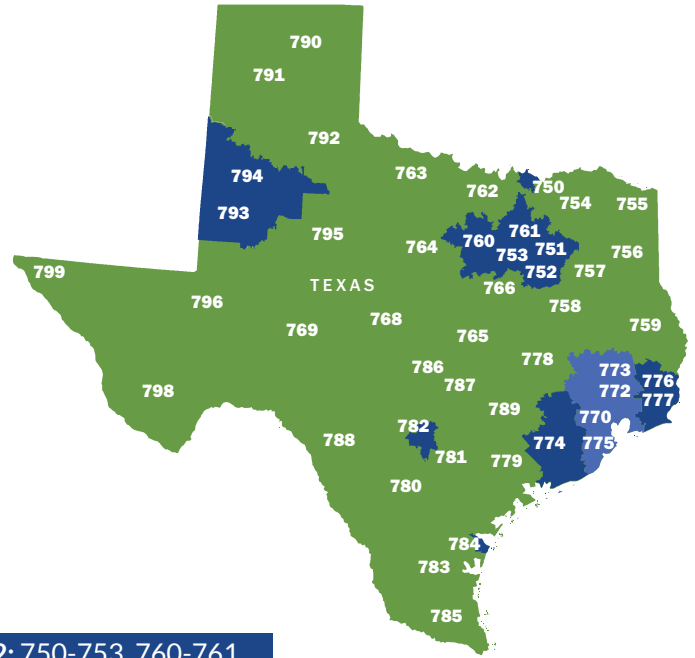


## TEXAS | Plan F

### 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:** 733, 739, 754-759, 762-769, 778-781, 783-792, 795-799, 885

**Area Factor 2:** 750-753, 760-761, 774, 776-777, 782, 793-794

**Area Factor 3:** 770-773, 775

### Area Factor 1 | FEMALE | Zip 785 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
<b>SBLI USA Life Insurance Company</b>	<b>98.44</b>	<b>103.55</b>	<b>109.09</b>	<b>8/16/21</b>
Magna Insurance Company	102.93	115.44	120.97	2/28/21
American Financial Security Life Insurance Company	103.63	115.15	122.50	1/8/21
Independence American Insurance Company	104.51	116.45	120.01	8/27/20
Nassau Life Insurance Company	105.76	117.82	123.04	1/16/20
Elips Life Insurance Company	107.65	126.08	133.75	6/14/21
Manhattan Life Assurance Company of America	107.80	118.00	125.92	7/15/20
Accendo Insurance Company	110.61	129.95	136.45	3/1/21
Humana Insurance Company (Achieve)	111.84	128.16	132.29	1/1/21
Atlantic Coast Life Insurance Company	113.28	128.73	134.21	3/15/21

### Area Factor 1 | MALE | Zip 785 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
<b>SBLI USA Life Insurance Company</b>	<b>113.20</b>	<b>119.09</b>	<b>125.45</b>	<b>8/16/21</b>
Magna Insurance Company	127.29	132.75	139.11	2/28/21
Independence American Insurance Company	127.71	132.33	136.37	8/27/20
Nassau Life Insurance Company	130.73	135.43	141.42	1/16/20
American Financial Security Life Insurance Company	132.42	132.42	140.88	1/8/21
Manhattan Life Assurance Company of America	133.33	135.75	144.83	7/15/20
Elips Life Insurance Company	137.00	141.17	149.83	6/14/21
Central States Health and Life	140.25	141.00	142.67	3/1/21
United States Fires Insurance Company	141.67	147.42	155.58	7/1/21
The Capitol Life Insurance Company	143.98	143.98	150.14	1/1/20

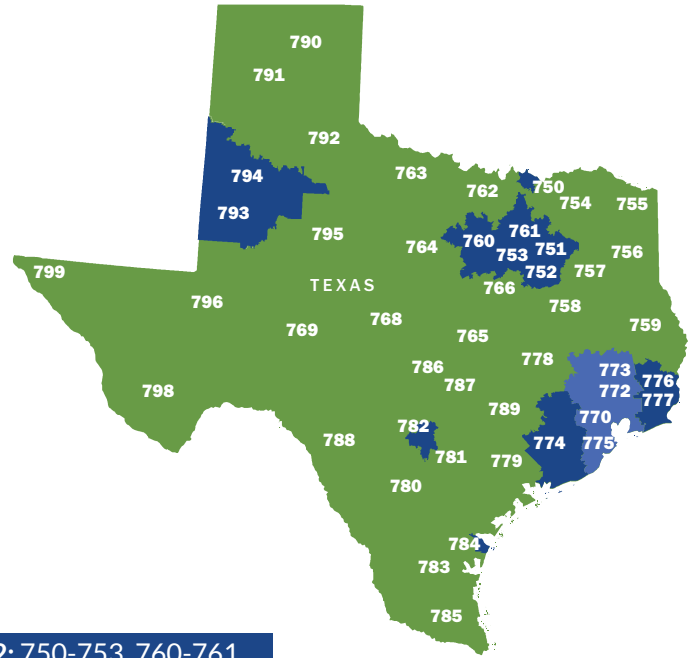
\*Rates are net of household discounts. Carrier selection is based on Age 65 rates and includes the top 9 carriers plus SBLI USA. For agent use only. Not for use with consumers. Certain exclusions and limitations may apply. All products are not available in all areas. These are sample rates. Some products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

## TEXAS | 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:** 733, 739, 754-759, 762-769, 778-781, 783-792, 795-799, 885

**Area Factor 2:** 750-753, 760-761, 774, 776-777, 782, 793-794

**Area Factor 3:** 770-773, 775

### Area Factor 1 | FEMALE | Zip 785 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
<b>SBLI USA Life Insurance Company</b>	<b>88.92</b>	<b>88.92</b>	<b>89.14</b>	<b>8/16/21</b>
Independence American Insurance Company	87.03	94.88	98.28	8/27/20
Magna Insurance Company	87.92	94.54	99.20	2/25/21
Manhattan Life Assurance Company of America	88.65	95.58	102.08	7/15/20
American Financial Security Life Insurance Company	89.29	99.22	106.46	1/8/21
Elips Life Insurance Company	89.83	102.08	108.33	6/14/21
Oxford Life Insurance Company	91.36	99.31	107.00	6/15/20
Accendo Insurance Company	91.90	108.04	113.45	3/1/21
The Capitol Life Insurance Company	92.87	99.87	105.02	1/1/20
Philadelphia American Life Insurance	93.28	99.24	102.62	11/1/20

### Area Factor 1 | MALE | Zip 785 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
<b>SBLI USA Life Insurance Company</b>	<b>102.26</b>	<b>102.26</b>	<b>102.51</b>	<b>8/16/21</b>
Independence American Insurance Company	106.36	107.82	111.68	8/27/20
Magna Insurance Company	108.72	108.72	114.08	2/25/21
Philadelphia American Life Insurance Company	109.17	109.17	112.88	11/1/20
Manhattan Life Assurance Company of America	109.67	109.92	117.33	7/15/20
USAA Life Insurance Company	111.86	123.42	131.58	9/1/20
Oxford Life Insurance Company	112.19	112.19	120.88	6/15/20
United Insurance Company of American	112.42	115.82	122.87	2/25/20
Universal Fidelity Life Insurance Company	113.19	113.19	120.21	8/1/20
American Financial Security Life Insurance Company	114.10	114.10	122.43	1/8/21

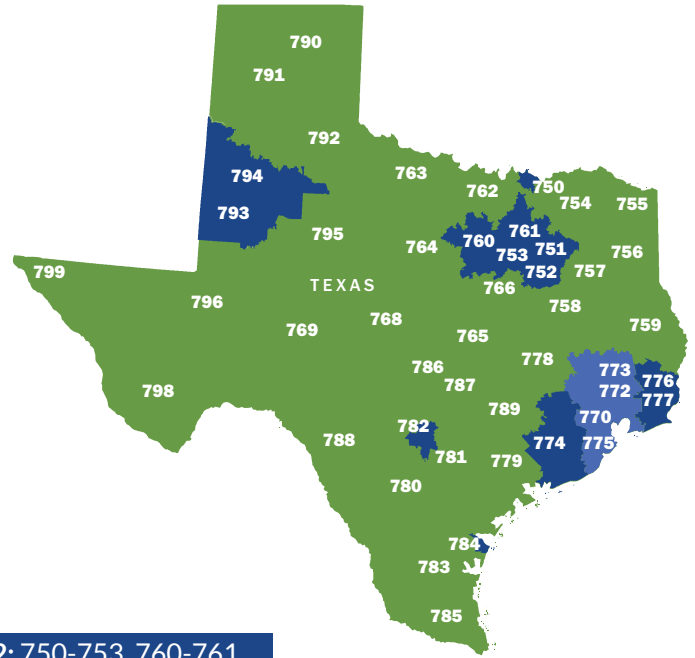
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## TEXAS | Plan N

### 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:** 733, 739, 754-759, 762-769, 778-781, 783-792, 795-799, 885

**Area Factor 2:** 750-753, 760-761, 774, 776-777, 782, 793-794

**Area Factor 3:** 770-773, 775

### Area Factor 1 | FEMALE | Zip 785 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
<b>SBLI USA Life Insurance Company</b>	<b>65.09</b>	<b>67.09</b>	<b>71.75</b>	<b>8/16/21</b>
Magna Insurance Company	66.92	75.33	80.97	2/25/21
American Financial Security Life Insurance Company	67.98	75.54	79.98	1/8/21
Independence American Insurance Company	68.19	74.22	79.16	8/27/20
Manhattan Life Assurance Company of America	69.90	77.17	82.00	7/15/20
The Capitol Life Insurance Company	70.27	80.32	86.15	1/1/20
Elips Life Insurance Company	70.69	82.83	87.75	6/14/21
Atlantic Coast Life Insurance Company	71.74	81.53	85.04	3/15/21
Universal Fidelity Life Insurance Company	71.89	77.31	81.89	8/1/20
Philadelphia American Life Insurance Company	72.55	78.61	81.33	11/1/20

### Area Factor 1 | MALE | Zip 785 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
<b>SBLI USA Life Insurance Company</b>	<b>74.85</b>	<b>77.15</b>	<b>82.51</b>	<b>8/16/21</b>
Magna Insurance Company	82.75	86.63	93.11	2/25/21
Independence American Insurance Company	83.33	84.34	89.95	8/27/20
Manhattan Life Assurance Company of America	86.42	88.83	94.25	7/15/20
Universal Fidelity Life Insurance Company	86.59	86.59	91.72	8/1/20
American Financial Security Life Insurance Company	86.87	86.87	91.98	1/8/21
The Capitol Life Insurance Company	86.89	92.37	99.07	1/1/20
Philadelphia American Life Insurance Company	87.23	88.83	91.90	11/1/20
Elips Life Insurance Company	90.00	92.75	98.33	6/14/21
Aetna Health Insurance Company	90.21	93.38	100.96	2/1/21

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