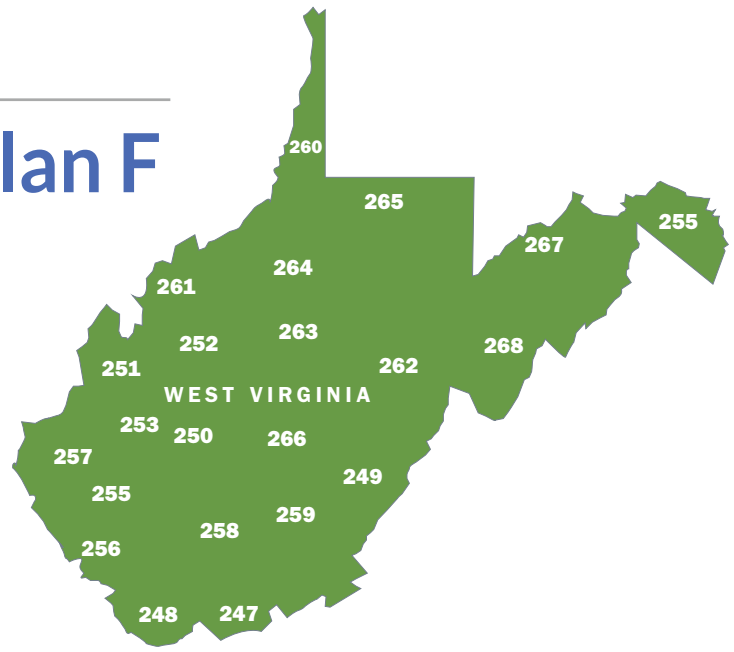


WEST VIRGINIA | Plan F

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	NA
Special Enrollment Rules	NA
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: 247-269

Area Factor 1 | FEMALE | Zip 254 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
SBLI USA Life Insurance Company	107.59	107.59	113.34	8/16/21
Central States Health and Life Co. of Omaha	114.39	114.39	121.90	8/1/21
Independence American Insurance Company	114.96	116.36	124.41	7/16/20
Atlantic Coast Life Insurance Company	115.04	116.06	122.23	3/15/21
Great Southern Life Insurance Company	116.04	116.04	122.22	8/1/20
Manhattan Life Assurance Company of America	116.09	118.57	125.47	7/1/20
United States Fire Insurance Company	116.87	121.52	128.34	6/7/21
Accendo Insurance Company	120.34	122.57	128.15	5/28/21
The Capitol Life Insurance Company	121.29	121.29	126.48	8/1/21
United Insurance Company of America	123.31	127.00	134.72	6/19/19

Area Factor 1 | MALE | Zip 254 | As of 8/16/2021

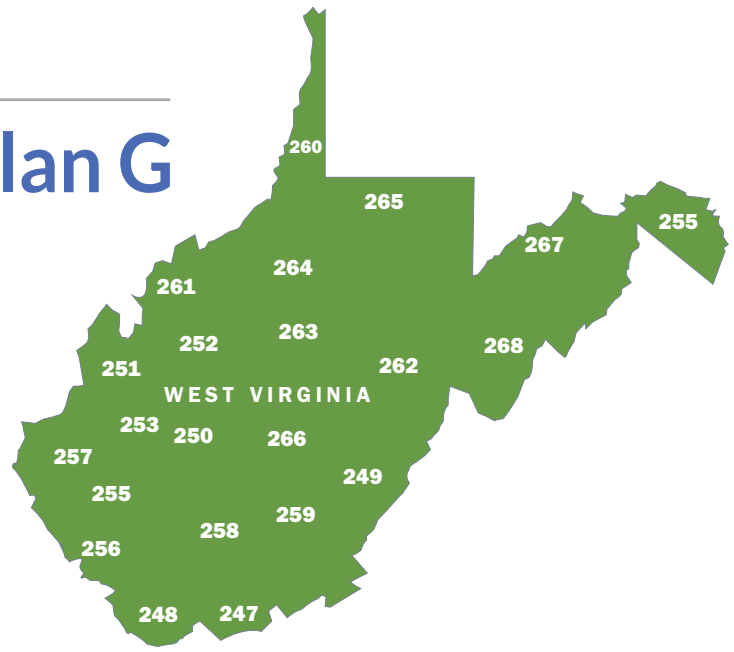
Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
SBLI USA Life Insurance Company	123.73	123.73	130.34	8/16/21
Central States Health and Life Co. of Omaha	131.52	131.22	140.19	8/1/21
Independence American Insurance Company	132.16	133.78	143.08	7/16/20
Atlantic Coast Life Insurance Company	132.23	133.41	140.50	3/15/21
Great Southern Life Insurance Company	133.45	133.45	140.55	8/1/20
Manhattan Life Assurance Company of America	133.45	136.31	144.30	7/1/20
United States Fire Insurance Company	134.22	139.73	147.47	6/7/21
United Insurance Company of America	135.61	139.74	148.20	6/19/19
Accendo Insurance Company	138.40	140.97	147.36	5/28/21
The Capitol Life Insurance Company	139.48	139.48	145.45	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.

WEST VIRGINIA | Plan G

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	NA
Special Enrollment Rules	NA
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: 247-269

Area Factor 1 | FEMALE | Zip 254 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
SBLI USA Life Insurance Company	96.12	96.12	96.36	8/16/21
Independence American Insurance Company	90.79	90.94	95.12	7/16/20
Manhattan Life Assurance Company of America	91.21	93.30	99.58	7/1/20
United States Fire Insurance Company	94.62	94.62	100.36	6/7/21
Atlantic Coast Life Insurance Company	94.81	94.81	99.70	3/15/21
United Insurance Company of America	95.04	97.91	103.88	6/19/19
Heartland National Life Insurance Company	95.69	95.69	97.92	6/1/21
The Capitol Life Insurance Company	96.74	96.74	101.74	8/1/21
Erie Family Life Insurance Company	96.82	103.78	108.74	1/1/21
Union Security Insurance Company	97.85	99.12	105.11	2/1/21

Area Factor 1 | MALE | Zip 254 | As of 8/16/2021

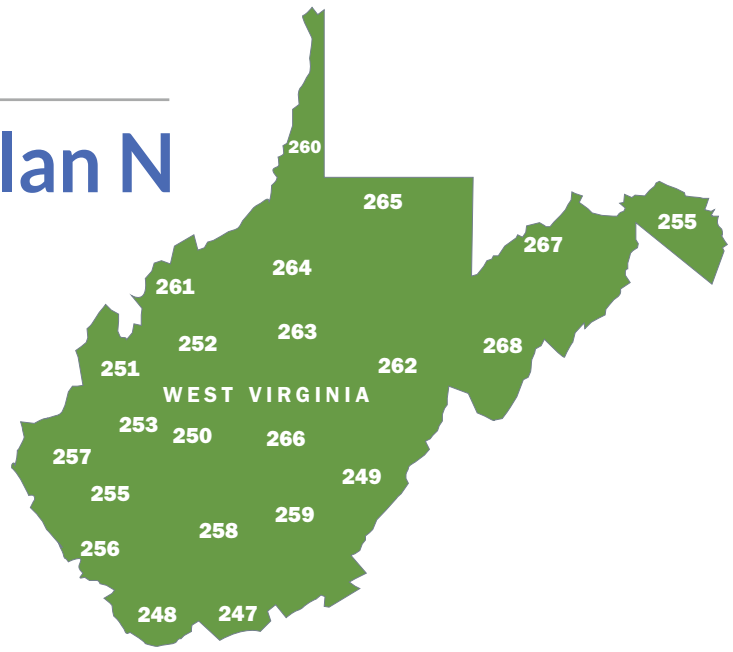
Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
SBLI USA Life Insurance Company	110.53	110.53	110.81	8/16/21
Independence American Insurance Company	104.42	104.58	109.38	7/16/20
United Insurance Company of America	104.55	107.71	114.26	6/19/19
Manhattan Life Assurance Company of America	105.01	107.34	114.54	7/1/20
United States Fire Insurance Company	108.88	108.88	115.47	6/7/21
Atlantic Coast Life Insurance Company	108.98	108.98	114.60	3/15/21
Heartland National Life Insurance Company	110.04	110.04	112.62	6/1/21
The Capitol Life Insurance Company	111.26	111.26	117.00	8/1/21
Erie Family Life Insurance Company	111.35	119.40	125.09	1/1/21
AARP Medicare Supplement Plans, insured by UnitedHealthcare	111.66	111.66	124.29	6/1/21

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WEST VIRGINIA | Plan N

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	NA
Special Enrollment Rules	NA
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: 247-269

Area Factor 1 | FEMALE | Zip 254 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
SBLI USA Life Insurance Company	69.85	71.99	76.99	8/16/21
The Capitol Life Insurance Company	69.73	74.13	79.50	8/1/21
Manhattan Life Assurance Company of America	70.75	74.16	78.74	7/1/20
Independence American Insurance Company	71.04	73.90	78.86	7/16/20
Accendo Insurance Company	72.21	75.36	81.09	5/28/21
United States Fire Insurance Company	73.39	75.63	80.13	6/7/21
Union Security Insurance Company	73.76	77.23	82.49	2/1/21
Heartland National Life Insurance Company	74.04	74.04	77.34	6/1/21
Great Southern Life Insurance Company	76.23	76.23	80.80	8/1/21
Atlantic Coast Life Insurance Company	76.72	76.72	80.49	3/15/21

Area Factor 1 | MALE | Zip 254 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
SBLI USA Life Insurance Company	80.32	82.79	88.54	8/16/21
The Capitol Life Insurance Company	80.19	85.25	91.43	8/1/21
Manhattan Life Assurance Company of America	81.37	85.25	90.60	7/1/20
Independence American Insurance Company	81.72	85.05	90.71	7/16/20
Accendo Insurance Company	83.02	86.67	93.27	5/28/21
United States Fire Insurance Company	84.47	86.95	92.22	6/7/21
Union Security Insurance Company	84.83	88.82	94.86	2/1/21
Heartland National Life Insurance Company	85.15	85.15	88.94	6/1/21
Great Southern Life Insurance Company	87.66	87.66	92.92	8/1/20
Atlantic Coast Life Insurance Company	88.18	88.18	92.52	3/15/21

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