

| GTL Health Products |                     |                     |                       |                    |                                     |                                 |   |                                       |                            |
|---------------------|---------------------|---------------------|-----------------------|--------------------|-------------------------------------|---------------------------------|---|---------------------------------------|----------------------------|
|                     | Hospital Indemnity  | Medicare Supplement | Short-Term Care       |                    | Cancer, Heart Attack & Stroke       |                                 |   | Accident Plan                         |                            |
| States              | Adv Plus **         | Plans A, F, G, N**  | Recover Cash (NH/ALF) | Home Health Care** | Critical CASH (2)* / Critical Care* | Schedule of Benefits / Lump Sum | NEW Cancer, Heart Attack & Stroke Insurance** | SBSA iGAP Guaranteed Issue Accident** | SBSA 24 Hr Accident Plan * |
| Alabama             | 1 - Yes             | Yes                 | Yes                   | Yes                | 2 - Yes                             | No                              | Yes   | Yes                                   | Yes                        |
| Alaska              | No                  | No                  | Yes                   | Yes                | 2 - Yes                             | No                              | Yes - D/V                                     | No                                    | No                         |
| Arizona             | 1 - Yes-OP          | Yes                 | No                    | Yes                | 2 - Yes                             | No                              | Yes   | Yes                                   | Yes                        |
| Arkansas            | 1 - Yes             | No                  | Yes                   | Yes                | 2 - Yes                             | No                              | Yes   | Yes                                   | Yes                        |
| California          | No                  | No                  | No                    | No                 | No                                  | No                              | No  | No                                    | Yes                        |
| Colorado            | Yes•●               | No                  | No                    | Yes - CA,DV        | 2 - Yes                             | No                              | Yes - CO                                      | No                                    | Yes                        |
| Connecticut         | 1 - Yes - 7         | No                  | Yes** - See Bro;R     | No                 | No                                  | No                              | Yes   | No                                    | No                         |
| Delaware            | 1 - Yes             | No                  | Yes                   | Yes - CA           | 2 - Yes                             | No                              | Yes   | Yes                                   | No                         |
| District of Col.    | No                  | No                  | Yes                   | Yes - DV           | 2 - Yes                             | No                              | Yes   | Yes                                   | Yes                        |
| Florida             | 1 - Yes - FL        | No                  | No                    | No                 | No                                  | No                              | No  | No                                    | No                         |
| Georgia             | 1 - Yes;DV; CR      | Yes                 | Yes                   | Yes - DV           | No                                  | Sched of Ben                    | Yes-No ROP,D/V                                | Yes                                   | Yes                        |
| Hawaii              | 1 - Yes             | No                  | No                    | Yes                | 2 - Yes-60                          | No                              | Yes   | Yes                                   | No                         |
| Idaho               | Yes - ♦             | Yes                 | Yes-180               | Yes -DV,ID         | 2 - Yes                             | No                              | Yes - D/V,30 Day                              | No                                    | Yes                        |
| Illinois            | 1 - Yes             | Yes                 | Yes                   | Yes                | 2 - Yes                             | No                              | Yes   | Yes                                   | Yes                        |
| Indiana             | 1 - Yes             | Yes                 | No                    | Yes                | 2 - Yes                             | No                              | Yes   | No                                    | Yes                        |
| Iowa                | 1 - Yes-OP          | Yes                 | Yes                   | Yes                | 2 - Yes                             | No                              | Yes   | Yes                                   | Yes                        |
| Kansas              | 1 - Yes - 4         | Yes                 | No                    | No                 | 2 - Yes-NH                          | No                              | Yes - D/V                                     | No                                    | No                         |
| Kentucky            | 1 - Yes●            | Yes - + Plan C      | Yes                   | Yes - KY           | 2 - Yes                             | No                              | Yes   | No                                    | Yes                        |
| Louisiana           | 1 - Yes             | No                  | Yes                   | Yes                | Yes-NH                              | No                              | Yes   | Yes                                   | No                         |
| Maine               | 1 - Yes             | No                  | No                    | No                 | 2 - Yes                             | No                              | Yes   | No                                    | No                         |
| Maryland            | Yes ● , NGI         | Yes - + Plan F+     | No                    | Yes-DV,CA,ROP      | 2 - Yes□                            | No                              | Yes-No ROP,D/V                                | No                                    | No                         |
| Massachusetts       | Yes•LS-H●           | No                  | No                    | No                 | No                                  | No                              | No  | Yes - No Multilife                    | No                         |
| Michigan            | 1 - Yes             | Yes                 | Yes                   | Yes                | 2 - Yes                             | No                              | Yes   | No                                    | Yes                        |
| Minnesota           | Yes•●               | No                  | No                    | No                 | 2 - Yes-NH-□                        | Lump Sum                        | No  | No                                    | No                         |
| Mississippi         | 1 - Yes-SNF         | Yes                 | Yes                   | Yes                | 2 - Yes                             | No                              | Yes   | Yes                                   | Yes                        |
| Missouri            | 1 - Yes - 5         | No                  | Yes-340               | Yes - DV           | 2 - Yes-W                           | No                              | Yes - D/V,30 Day                              | No                                    | Yes                        |
| Montana             | 1 - Yes             | Yes                 | Yes                   | Yes - CA           | 2 - Yes-W                           | No                              | Yes - MT,30 Day                               | No                                    | No                         |
| Nebraska            | 1 - Yes             | Yes                 | Yes                   | Yes                | 2 - Yes                             | Sched of Ben                    | Yes   | Yes                                   | Yes                        |
| Nevada              | 1 - Yes             | Yes                 | Yes                   | Yes                | 2 - Yes                             | No                              | Yes   | Yes                                   | No                         |
| New Hampshire       | No                  | No                  | Yes-180               | No                 | No                                  | No                              | No  | No                                    | No                         |
| New Jersey          | Yes - NJ,NGI        | No                  | No                    | No                 | 2 - Yes□-W                          | Lump Sum                        | No  | No                                    | No                         |
| New Mexico          | 1 - Yes; DV         | No                  | Yes                   | No                 | 2 - Yes                             | No                              | Yes - D/V                                     | No                                    | Yes                        |
| North Carolina      | 1 - Yes P           | Yes - + Plan D      | Yes                   | Yes - NC           | 2 - Yes                             | Sched of Ben                    | Yes   | No                                    | No                         |
| North Dakota        | 1 - Yes, DV         | Yes - + Plan C      | No                    | No                 | 2 - Yes                             | No                              | Yes - No 20Yr                                 | No                                    | Yes                        |
| Ohio                | 1-Yes-OP,H,No 21    | Yes                 | Yes                   | Yes                | Yes                                 | No                              | Yes   | Yes                                   | Yes                        |
| Oklahoma            | 1 - Yes             | Yes                 | Yes                   | Yes                | 2 - Yes                             | No                              | Yes   | Yes                                   | Yes                        |
| Oregon              | 1-Yes;No21,H,OP,DV  | No                  | Yes                   | Yes                | 2 - Yes                             | No                              | Yes   | No                                    | No                         |
| Pennsylvania        | 1-Yes-6, NGI, No 21 | Yes - + Plan B      | Yes-R                 | Yes - ASH,ROP      | No                                  | No                              | Yes-No ROP                                    | Yes                                   | Yes                        |
| Rhode Island        | Yes•●               | No                  | Yes                   | Yes                | No                                  | No                              | Yes   | No                                    | No                         |
| South Carolina      | 1 - Yes ; No 3/6    | Yes                 | Yes                   | Yes                | 2 - Yes                             | No                              | Yes   | Yes                                   | No                         |
| South Dakota        | 1-Yes - P, SH       | Yes                 | No                    | No                 | 2 - Yes-W,NH                        | No                              | Yes - 30 Day                                  | No                                    | No                         |
| Tennessee           | 1 - Yes; DV         | Yes                 | Yes-R                 | Yes-DV,CA,ROP      | 2 - Yes                             | No                              | Yes - TN                                      | No                                    | Yes                        |
| Texas               | 1 - Yes - No 21     | No                  | No                    | No                 | 2 - Yes-ROP                         | No                              | Yes   | Yes                                   | Yes                        |
| Utah                | 1-Yes-OP,No 3/6     | Yes                 | Yes                   | Yes - UT           | No                                  | No                              | Yes   | No                                    | No                         |
| Vermont             | No                  | No                  | No                    | No                 | No                                  | No                              | Yes-D/V,CA,ROP                                | No                                    | No                         |
| Virginia            | Yes•LS              | Yes                 | Yes                   | No                 | No                                  | No                              | No  | Yes - No Multilife                    | Yes                        |
| Washington          | 1 - Yes-No 21/LS/DV | No                  | No                    | No                 | 2 - Yes                             | No                              | No  | No                                    | No                         |
| West Virginia       | 1 - Yes             | Yes                 | Yes                   | Yes                | 2 - Yes                             | No                              | Yes   | Yes                                   | Yes                        |
| Wisconsin           | 1 - Yes-0, 65       | No                  | No                    | No                 | 2 - Yes                             | No                              | Yes   | Yes                                   | Yes                        |
| Wyoming             | 1 - Yes             | No                  | Yes                   | Yes                | 2 - Yes                             | No                              | Yes   | Yes                                   | Yes                        |

\*e-application process available via GTL Agent Portal only

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□-No ROP Rider Approved

♦-Issue ages 64 1/2-85; MA Max Ben is \$500

●Original Riders (Ambulance, SNF, AD&D;refer to state rate sheets)

0-Issue Ages 0-85

1-NEW RIDERS APPROVED (D/V, Short Stay,Cancer-see state for details)

2-CRITICAL CASH APPROVED

4-Short Stay, AMB, L/S Hospital Riders Only;DV POLICY

5-No Cancer, D/V, OS Riders; No 21-Day Benefit

6-6 month restoration

7-Short Stay,AMB,SNF,L/S Hospital Riders Only; No 21 day; D/V POLICY

60-Issue age 60-84

65-Skilled Nursing Facility Rider Not Available for 65 & over

340-days is the max for Benefit Period Options

180-days is the max for Benefit Period Options

ASH-Accident&Sickness Hosp Rider-\$15/day for remainder of 31 days

CA-Critical Accident Rider not available

CO-No Crit Accident, Intensive Care, D/V Riders

CR-No L/S Cancer Recurrence Rider

DV-Dental/Vision Rider Not Available

FL-Association Indemnity Plus; No 21-Day Benefit

H-Lump Sum Hospital Rider Not Available

I-Intensive Care Rider Not Available

ID-280 Day Max Ben; ASHRider-\$40/day for remainder of 31 days

KY-Plan B & C only; Ages 56-85; No Riders Available

LS-No Lump Sum Cancer

L-No Lump Sum Cancer or Out Patient Surgical Rider

MT-Unisex Rates

NGI- No Guarantee Issue between 64 1/2 - 65 1/2

No 21-No 21-Day Benefit Period

No 3/6-No 3 & 6-Day Benefit Period

NC - No Pre-Existing Condition Age 65 and over

NH-No Nursing Home or Assisted Living Facility

NJ-No Riders; 31-Day Benefit Period; Daily Benefit \$40-\$250; NGI

OP-No Out Patient Surgical Rider

P-No Pre-existing Condition; In SD-12 month Pre-existing Condition

SNF-Skilled Nursing Facility Rider Not Available

R-Does not have Restoration of Benefits

ROP-Special ROPRiderIssue Ages;VTCancer,MD,PA,TN HHC-No ROP

SH-Short Duration Hospital Stay Rider Not Available

TN - No ICU, Critical Accident, ROP or D/V Riders

UT - STHHC - 10 day benefit period on the ASLB Rider

W-No waiting period

30 Day-30 Day Initial Bnft Period-10% of LS Benefits/Riders