

| 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             | # - Yes             | Yes                 | Yes                   | Yes                | 2 - Yes                             | No                              | Yes   | Yes                                   | Yes                       |
| Alaska              | No                  | No                  | Yes                   | Yes                | 2 - Yes                             | No                              | Yes - D/V                                     | No                                    | No                        |
| Arizona             | # - Yes-OP          | Yes                 | No                    | Yes                | 2 - Yes                             | No                              | Yes   | Yes                                   | Yes                       |
| Arkansas            | # - 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 Portal)                    | No                              | Yes - CO                                      | No                                    | Yes                       |
| Connecticut         | # - Yes - 7         | No                  | Yes** - See Bro;R     | No                 | No                                  | No                              | Yes   | No                                    | No                        |
| Delaware            | # - 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             | # - Yes - FL        | No                  | No                    | No                 | No                                  | No                              | No  | No                                    | No                        |
| Georgia             | # - Yes;DV;CR       | Yes                 | Yes                   | Yes - DV           | No                                  | Sched of Ben                    | Yes-No ROP,D/V                                | Yes                                   | Yes                       |
| Hawaii              | # - Yes             | No                  | No                    | Yes                | 2 - Yes-60                          | No                              | Yes   | Yes                                   | No                        |
| Idaho               | Yes - +             | Yes                 | Yes-180               | Yes -DV,ID         | 2 - Yes                             | No                              | No  | No                                    | Yes                       |
| Illinois            | # - Yes             | Yes                 | Yes                   | Yes                | 2 - Yes                             | No                              | Yes   | Yes                                   | Yes                       |
| Indiana             | 1 - Yes             | Yes                 | No                    | Yes                | 2 - Yes                             | No                              | Yes   | No                                    | Yes                       |
| Iowa                | # - 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            | # - Yes -SNF        | Yes - + Plan C      | Yes                   | Yes - KY           | 2 - Yes                             | No                              | Yes   | No                                    | Yes                       |
| Louisiana           | # - Yes -SNF        | 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            | # - Yes             | Yes                 | Yes                   | Yes                | 2 - Yes                             | Yes                             | Yes - CA, I                                   | No                                    | Yes                       |
| Minnesota           | Yes+●               | No                  | No                    | No                 | 2 - Yes-NH-□                        | No                              | Yes - CA,DV                                   | No                                    | No                        |
| Mississippi         | # - 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             | # - Yes             | Yes                 | Yes                   | Yes - CA           | 2 - Yes-W                           | No                              | Yes - MT,30 Day                               | No                                    | No                        |
| Nebraska            | # - Yes             | Yes                 | Yes                   | Yes                | 2 - Yes                             | Sched of Ben                    | Yes   | Yes                                   | Yes                       |
| Nevada              | # - 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          | # - Yes - DV        | No                  | Yes                   | No                 | 2 - Yes                             | No                              | Yes - D/V                                     | No                                    | Yes                       |
| North Carolina      | # - Yes P           | Yes - + Plan D      | Yes                   | Yes - NC           | 2 - Yes                             | Sched of Ben                    | Yes   | No                                    | No                        |
| North Dakota        | # - Yes, DV         | Yes - + Plan C      | No                    | No                 | 2 - Yes                             | No                              | Yes - No 2011 ROP                             | No                                    | Yes                       |
| Ohio                | 1-Yes-OP,H, No 21   | Yes                 | Yes                   | Yes                | Yes                                 | No                              | Yes - DV                                      | Yes                                   | Yes                       |
| Oklahoma            | # - Yes             | Yes                 | Yes                   | Yes                | 2 - Yes                             | No                              | Yes   | Yes                                   | Yes                       |
| Oregon              | 1-Yes;No21,H,OP,DV  | No                  | Yes                   | Yes - DV           | 2 - Yes                             | No                              | Yes   | No                                    | No                        |
| Pennsylvania        | #-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        | # - Yes - SH        | Yes                 | No                    | No                 | 2 - Yes-W,NH                        | No                              | Yes - 30 Day                                  | No                                    | No                        |
| Tennessee           | # - Yes; DV         | Yes                 | Yes-R                 | Yes-DV,CA,ROP      | 2 - Yes                             | No                              | Yes - TN                                      | No                                    | Yes                       |
| Texas               | # - Yes - No 21     | Yes                 | No                    | Yes - ASH,TX       | 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                              | Yes - WA                                      | No                                    | No                        |
| West Virginia       | # - Yes             | Yes                 | Yes                   | Yes                | 2 - Yes                             | No                              | Yes   | Yes                                   | Yes                       |
| Wisconsin           | # - Yes-0, 65       | No                  | No                    | No                 | 2 - Yes                             | No                              | Yes   | Yes                                   | Yes                       |
| Wyoming             | # - 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)

#-NEW 2018 Adv Plus 1-Day Ben; Riders-Critical Accident,Amb,2 SNF's;\$750 Max-See Bro's

0-Issue Ages 18-85

1-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 on base & SNF Riders

7-Short Stay,Amb,SNF,Crit Acc Riders Only; No 21 day/Cancer; 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,WA - 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; Own Mode Factors

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; No Rx Benefit; Ages 56-85; Only ROP Rider 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 Outpatient Surgical Rider

P-No Pre-existing Condition

SNF-Skilled Nurs Fac Riders Not Available;LA-No Option2;KY-No Option1

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

TX-Base 360 Day Lifetime Max; no restoration; no ROP

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