

| GTL Health Products |                             |  |                       |                    |                    |                             |                                     |   |                                       |                           |                           | GTL Life Product |
|---------------------|-----------------------------|--|-----------------------|--------------------|--------------------|-----------------------------|-------------------------------------|---|---------------------------------------|---------------------------|---------------------------|------------------|
|                     | Hospital Indemnity          | Medicare Supplement                    | Short-Term Care       |                    |                    | CANCER                      | Cancer, Heart Attack & Stroke       |   | Accident Plan                         |                           | Graded Life Final Expense |                  |
| States              | Adv Plus & Adv Plus ELITE** | Plans A, (F), G, N**<br>New 2020 Plans | Recover Cash (NH/ALF) | Home Health Care** | Home Care Secure** | NEW PRECISION CARE CANCER** | Critical CASH (2)* / Critical Care* | Cancer, Heart Attack & Stroke Insurance** | SBSA iGAP Guaranteed Issue Accident** | SBSA 24 Hr Accident Plan* | Heritage Plan**           |                  |
| Alabama             | E - Yes                     | Yes                                    | Yes                   | Yes                | Yes                | Yes                         | 2 - Yes                             | Yes                                       | Yes                                   | Yes                       | Yes                       |                  |
| Alaska              | No                          | No                                     | Yes                   | Yes                | No                 | Yes                         | 2 - Yes                             | Yes - D/V                                 | No                                    | No                        | Yes                       |                  |
| Arizona             | E - Yes                     | Yes                                    | No                    | Yes                | Yes                | Yes                         | 2 - Yes                             | Yes                                       | Yes                                   | Yes                       | Yes                       |                  |
| Arkansas            | E - Yes                     | No                                     | Yes                   | Yes                | Yes                | Yes                         | 2 - Yes                             | Yes                                       | Yes                                   | Yes                       | Yes                       |                  |
| California          | No                          | No                                     | No                    | No                 | No                 | No                          | No                                  | No  | No                                    | Yes                       | No                        |                  |
| Colorado            | Yes•●                       | Yes-Plan C                             | No                    | Yes - CA,DV        | Yes                | Yes - CO                    | 2-Yes(No Portal)                    | Yes - CO                                  | No                                    | Yes                       | Yes                       |                  |
| Connecticut         | E - Yes - 7                 | No                                     | Yes** - New Bro; R    | No                 | No                 | Yes                         | No                                  | Yes                                       | No                                    | No                        | Yes                       |                  |
| Delaware            | # - Yes                     | Yes                                    | Yes                   | Yes - CA           | No                 | Yes                         | 2 - Yes                             | Yes                                       | Yes                                   | No                        | Yes                       |                  |
| District of Col.    | No                          | No                                     | Yes                   | Yes - DV           | No                 | No                          | 2 - Yes                             | Yes                                       | Yes                                   | Yes                       | Yes                       |                  |
| Florida             | # - Yes - FL                | No                                     | No                    | No                 | No                 | Yes - FL                    | No                                  | No  | No                                    | No                        | Yes                       |                  |
| Georgia             | E - Yes: DV;CR              | Yes                                    | Yes                   | Yes - DV           | Yes                | Yes - No ROP                | No                                  | Yes-No ROP,D/V                            | Yes                                   | Yes                       | Yes                       |                  |
| Hawaii              | E - Yes                     | No                                     | No                    | Yes                | No                 | Yes                         | 2 - Yes-60                          | Yes                                       | Yes                                   | No                        | Yes                       |                  |
| Idaho               | Yes - •                     | Yes                                    | Yes-180               | Yes -DV,ID         | No                 | No                          | 2 - Yes                             | No  | No                                    | Yes                       | Yes                       |                  |
| Illinois            | E - Yes                     | Yes                                    | Yes                   | Yes                | Yes                | Yes                         | 2 - Yes                             | Yes                                       | Yes                                   | Yes                       | Yes                       |                  |
| Indiana             | 1 - Yes                     | Yes                                    | No                    | Yes                | Yes                | Yes                         | 2 - Yes                             | Yes                                       | No                                    | Yes                       | Yes                       |                  |
| Iowa                | E - Yes                     | Yes                                    | Yes                   | Yes                | Yes                | Yes                         | 2 - Yes                             | Yes                                       | Yes                                   | Yes                       | Yes                       |                  |
| Kansas              | E - Yes - 4                 | Yes                                    | No                    | Yes                | No                 | Yes                         | 2 - Yes-NH                          | Yes - D/V                                 | No                                    | No                        | Yes                       |                  |
| Kentucky            | E - Yes                     | Yes - Plan C                           | Yes                   | Yes - KY           | Yes                | Yes                         | 2 - Yes                             | Yes                                       | No                                    | Yes                       | Yes                       |                  |
| Louisiana           | E - Yes                     | No                                     | Yes                   | Yes                | Yes                | Yes                         | Yes-NH                              | Yes                                       | Yes                                   | No                        | Yes                       |                  |
| Maine               | # - Yes                     | No                                     | No                    | No                 | No                 | Yes                         | 2 - Yes                             | Yes                                       | No                                    | No                        | Yes                       |                  |
| Maryland            | E - Yes:DV,SNF,W            | Yes - Plan F+                          | No                    | Yes-DV,CA,ROP      | No                 | Yes - No ROP                | 2 - Yes□                            | Yes-No ROP,D/V                            | No                                    | No                        | Yes                       |                  |
| Massachusetts       | Yes•LS-H●                   | No                                     | No                    | No                 | No                 | No                          | No                                  | No  | Yes                                   | No                        | Yes                       |                  |
| Michigan            | E - Yes                     | Yes                                    | Yes                   | Yes                | Yes                | Yes-No Wellness             | 2 - Yes                             | Yes - CA, I                               | No                                    | Yes                       | Yes                       |                  |
| Minnesota           | E - Yes:SNF,DV,LS           | No                                     | No                    | No                 | No                 | No                          | 2 - Yes-NH-□                        | Yes - CA,DV                               | No                                    | No                        | Yes                       |                  |
| Mississippi         | E - Yes; \$6.00 fee         | Yes                                    | Yes                   | Yes                | Yes                | Yes                         | 2 - Yes                             | Yes                                       | Yes                                   | Yes                       | Yes                       |                  |
| Missouri            | E - Yes: DV,W               | No                                     | Yes-340               | Yes - DV           | Yes                | Yes - 30 Day                | 2 - Yes-W                           | Yes - D/V,30 Day                          | No                                    | Yes                       | Yes                       |                  |
| Montana             | E - Yes: W                  | Yes                                    | Yes                   | Yes - CA           | No                 | No                          | 2 - Yes-W                           | Yes - MT,30 Day                           | No                                    | No                        | Yes                       |                  |
| Nebraska            | E - Yes                     | Yes                                    | Yes                   | Yes                | Yes                | Yes                         | 2 - Yes                             | Yes                                       | Yes                                   | Yes                       | Yes                       |                  |
| Nevada              | E - Yes                     | Yes                                    | Yes                   | Yes                | No                 | Yes                         | 2 - Yes                             | Yes                                       | Yes                                   | No                        | Yes                       |                  |
| New Hampshire       | No                          | No                                     | Yes-180               | No                 | No                 | No                          | No                                  | No  | No                                    | No                        | Yes                       |                  |
| New Jersey          | Yes - NJ,NGI                | No                                     | No                    | No                 | No                 | No                          | 2 - Yes□-W                          | No  | No                                    | No                        | Yes                       |                  |
| New Mexico          | # - Yes - DV                | No                                     | Yes                   | No                 | No                 | Yes                         | 2 - Yes                             | Yes - D/V                                 | No                                    | Yes                       | Yes                       |                  |
| North Carolina      | E - Yes P                   | Yes - Plan D                           | Yes                   | Yes - NC           | Yes                | Yes                         | 2 - Yes                             | Yes - NC                                  | No                                    | No                        | Yes                       |                  |
| North Dakota        | E - Yes: DV                 | Yes - Plan C                           | No                    | No                 | No                 | Yes-No 20Yr ROP             | 2 - Yes                             | Yes-No 20Yr ROP                           | No                                    | Yes                       | Yes                       |                  |
| Ohio                | E - Yes                     | Yes                                    | Yes                   | Yes                | Yes                | Yes                         | 2 - Yes                             | Yes - DV                                  | Yes                                   | Yes                       | Yes                       |                  |
| Oklahoma            | E - Yes                     | Yes                                    | Yes                   | Yes                | Yes                | Yes                         | 2 - Yes                             | Yes                                       | Yes                                   | Yes                       | Yes                       |                  |
| Oregon              | #-Yes- No21, DV             | No                                     | Yes                   | Yes - DV           | No                 | Yes                         | 2 - Yes                             | Yes                                       | No                                    | No                        | Yes                       |                  |
| Pennsylvania        | E - Yes: 31                 | Yes - Plan B                           | Yes-R                 | Yes - ASH,ROP      | Yes                | Yes - No ROP                | No                                  | Yes-No ROP                                | Yes                                   | Yes                       | Yes                       |                  |
| Rhode Island        | E - Yes: LS                 | No                                     | Yes                   | Yes                | No                 | Yes                         | No                                  | Yes                                       | No                                    | No                        | Yes                       |                  |
| South Carolina      | E - Yes                     | Yes                                    | Yes                   | Yes                | Yes                | Yes                         | 2 - Yes                             | Yes                                       | Yes                                   | No                        | Yes                       |                  |
| South Dakota        | E - Yes: SH                 | Yes                                    | No                    | Yes-DV,CA,ROP      | No                 | Yes - 30 Day                | 2 - Yes-W,NH                        | Yes - 30 Day                              | No                                    | No                        | Yes                       |                  |
| Tennessee           | E - Yes: DV                 | Yes                                    | Yes-R                 | Yes-DV,CA,ROP      | Yes-No3%InflRdr    | Yes - TN                    | 2 - Yes                             | Yes - TN                                  | No                                    | Yes                       | Yes                       |                  |
| Texas               | E - Yes: 31                 | Yes                                    | No                    | Yes - ASH,TX       | Yes                | Yes - No ROP                | 2 - Yes-ROP                         | Yes - No ROP                              | Yes                                   | Yes                       | Yes                       |                  |
| Utah                | #-Yes-OP,No1/3/6,NGI        | Yes                                    | No                    | No                 | No                 | Yes                         | No                                  | Yes                                       | No                                    | No                        | Yes                       |                  |
| Vermont             | No                          | No                                     | No                    | No                 | No                 | Yes - No ROP                | No                                  | Yes-D/V,CA,ROP                            | No                                    | No                        | Yes                       |                  |
| Virginia            | Yes•LS                      | Yes-No Eapp                            | Yes                   | No                 | No                 | No                          | No                                  | No  | Yes                                   | Yes                       | Yes                       |                  |
| Washington          | #Yes-Snf,No21,LS,Dv,Ca      | No                                     | No                    | No                 | No                 | Yes                         | 2 - Yes                             | Yes - WA                                  | No                                    | No                        | Yes                       |                  |
| West Virginia       | E - Yes                     | Yes                                    | Yes                   | Yes                | No                 | Yes                         | 2 - Yes                             | Yes                                       | Yes                                   | Yes                       | Yes                       |                  |
| Wisconsin           | E - Yes                     | Yes-See Brochure                       | No                    | No                 | No                 | Yes                         | 2 - Yes                             | Yes                                       | Yes                                   | Yes                       | Yes                       |                  |
| Wyoming             | E - Yes                     | No                                     | Yes                   | Yes - CA           | No                 | No                          | 2 - Yes                             | No  | Yes                                   | Yes                       | Yes                       |                  |

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

\*\*-e-application process available via GTL Agent Portal,tablets,mobile devices

E = Advantage Plus Elite

□-No ROP Rider Approved

◆-Issue ages 64 1/2-85 in CO,ID,MA,VA; MA Max Ben is \$500

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

#-2018-2021 Adv Plus 1-Day Ben; Riders-Critical Accident,Amb,2 SNF's;\$750 Max-See Bro's

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

2-CRITICAL CASH APPROVED

2020 MSup MACRA changes-all new MSup forms/no plan C/ F/F+ for eligibles after 1/1/2020

4-AMB,LS Hospital,CA & Ambulatory Surgical Riders Only;OWN DV POLICY

7-Amb, SNF, LSH Riders Only; OWN D/V POLICY

31 - Initial \$15/day for 31 Days for the remainder of the Benefit Period

60-Issue age 60-84

FOR AGENT USE ONLY-Not intended to be distributed to public/used as a consumer solicitation.

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-NoCritAccident,IntensiveCare,D/VRiders; CO P-Care-No Wellness

CR-No L/S Cancer Recurrence Rider

DV-Dental/Vision Rider Not Available

FL-SBSA Assoc.forHIP&PCare;Indemnity Plus;No21DayBen;OwnModeFactor

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 Riders

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-No21-DayBenefitPeriod;TX,WA-Initial31dayBaseBenefit-\$10,TX-\$15

No 3/6-No 3 & 6-Day Benefit Period; in UT No 1, 3 or 6

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-Outpatient Surgical Rider in UT - ages 65-85

P-No Pre-existing Condition

SNF-SkilledNursing Riders Not Available;MD,OH,TX-NoOption2

R-Does not have Restoration of Benefits

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

SH-No Short Duration Hospital Stay Benefit

TN-No ICU,Critical Acc,ROPorD/VRiders;Precision Care-no ROP,No Wellness

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

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

W-No waiting periods; In MO, MT - No WP on Cancer riders

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

12/8/2021