

| | GTL Health Products | | | | | | | | | | | GTL Life Products | | |
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| | Hospital Indemnity | Medicare Supplement | Short-Term Care Plans | | | CRITICAL ILLNESS | CANCER | Cancer, Heart Attack & Stroke | | Accident Plans | | Individual Term Life | Graded WL Final Expense | WL w_Living Benefits |
| States | Adv Plus**, Adv Plus ELITE** & Indemnity Plus Elite** | Plans A, (F), G, N** 2020 Plans | NEW Recover Cash (NH/ALF/HHC)** | Home Health Care** | Home Care Secure** | Critical Provider Plus** | PRECISION CARE CANCER** | Critical CASH (2)* / Critical Care* | Cancer, Heart Attack & Stroke Insurance** | SBSA IGAP Guaranteed Issue Accident** | SBSA 24 Hr Accident Plan* | Turbo Term** Instant Issue | Heritage Life** | GTL Life Select** |
| Alabama | E - Yes | Yes | Yes | Yes - 3 | Yes | Yes | Yes | 2 - Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Alaska | No | No | Yes | Yes | No | No | Yes | 2 - Yes | Yes - D/V | No | No | Yes | Yes | Yes |
| Arizona | E - Yes | Yes | YES - NEW STATE | Yes - 3 | Yes | Yes | Yes | 2 - Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Arkansas | E - Yes | No | Yes | Yes - 3 | Yes | Yes | Yes | 2 - Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| California | No | No | No | No | No | No | No | No | No | No | Yes | No | Yes | No |
| Colorado | Yes+● | Yes-Plan C | YES - NEW STATE | Yes - CA,DV | Yes | Yes | Yes - CO | No | Yes - CO | No | Yes | Yes | Yes | Yes |
| Connecticut | E - Yes - 7 | No | Yes-Own Version;R | No | No | No | Yes | No | Yes | No | No | Yes | Yes | Yes |
| Delaware | # - Yes | Yes | Yes | Yes - 3 | No | Yes | Yes | 2 - Yes | Yes | Yes | No | Yes | Yes | Yes |
| District of Col. | No | No | Yes | Yes - DV | No | No | No | 2 - Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Florida | E - Yes - FL | No | No | No | No | Yes | Yes - FL | No | No | No | No | Yes | Yes | Yes |
| Georgia | E - Yes: DV;CR | Yes | Yes - R | Yes-3-DV,ROP | Yes | Yes | Yes - No ROP | No | Yes-No ROP,D/V | Yes | Yes | Yes | Yes | Yes |
| Hawaii | E - Yes | No | YES - NEW STATE | Yes 3 | No | No | Yes | 2 - Yes-60 | Yes | Yes | No | Yes | Yes | Yes |
| Idaho | Yes - ● | ON HOLD | Yes - 180 | Yes -DV,ID | No | No | No | 2 - Yes | No | No | Yes | Yes | Yes | Yes |
| Illinois | E - Yes | Yes | Yes | Yes - 3 | Yes | Yes | Yes | 2 - Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Indiana | 1 - Yes | Yes | No | Yes | Yes | Yes | Yes | 2 - Yes | Yes | No | Yes | Yes | Yes | Yes |
| Iowa | E - Yes | Yes | Yes | Yes - 3 | Yes | Yes | Yes | 2 - Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Kansas | E - Yes - 4 | Yes | No | Yes | Yes | Yes | Yes | 2 - Yes-NH | Yes - D/V | No | No | Yes | Yes | Yes |
| Kentucky | E - Yes | Yes - Plan C | No | Yes - KY | Yes | Yes - CPP | Yes | 2 - Yes | Yes | No | Yes | Yes | Yes | Yes |
| Louisiana | E - Yes | No | Yes | Yes | Yes | Yes | Yes | Yes-NH | Yes | Yes | No | Yes | Yes | Yes |
| Maine | # - Yes | No | No | No | No | No | Yes | 2 - Yes | Yes | No | No | Yes | Yes | Yes |
| Maryland | E - Yes:DV,SNF,W | Yes - Plan F+ | YES - NEW STATE | Yes-DV,CA,ROP | No | No | Yes - No ROP | 2 - Yes□ | Yes-No ROP,D/V | No | No | Yes | Yes | Yes |
| Massachusetts | Yes+LS-H● | No | No | No | No | No | No | No | No | Yes | No | Yes | Yes | Yes |
| Michigan | E - Yes | Yes | Yes | Yes | Yes | Yes - CPP | Yes-No Wellness | 2 - Yes | Yes - CA, I | No | Yes | Yes | Yes | Yes |
| Minnesota | E - Yes:SNF,DV,LS | No | No | No | No | No | No | 2 - Yes-NH-□ | Yes - CA,DV | No | No | Yes | Yes | Yes |
| Mississippi | E - Yes; \$6.00 fee | Yes | Yes | Yes | Yes | Yes | Yes | 2 - Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Missouri | E - Yes: DV,W | No | Yes-340 | Yes - DV | Yes | Yes-CPP,30Dys | Yes - 30 Day | 2 - Yes-W | Yes - D/V,30 Day | No | Yes | Yes | Yes | Yes |
| Montana | E - Yes: W | Yes | Yes | Yes - CA | No | Yes | No | 2 - Yes-W | Yes - MT,30 Day | No | No | Yes | Yes | Yes |
| Nebraska | E - Yes | Yes | Yes | Yes - 3 | Yes | Yes | Yes | 2 - Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Nevada | E - Yes | Yes | Yes | Yes - 3 | No | No | Yes | 2 - Yes | Yes | Yes | No | Yes | Yes | Yes |
| New Hampshire | No | No | Yes-180 | No | No | No | No | No | No | No | No | Yes | Yes | Yes |
| New Jersey | Yes - NJ ,No G.I. | No | No | No | No | No | No | 2 - Yes□-W | No | No | No | Yes | Yes | Yes |
| New Mexico | # - Yes - DV | No | Yes-Prev. version | No | No | No | Yes | 2 - Yes | Yes - D/V | No | Yes | Yes | Yes | Yes |
| North Carolina | E - Yes P | Yes - Plan D | Yes - P | Yes - 3 - NC | Yes | Yes - NC | Yes | 2 - Yes | Yes - NC | No | No | Yes | Yes | Yes |
| North Dakota | E - Yes: DV | Yes - Plan C | No | No | No | No | Yes-No 20Yr ROP | 2 - Yes | Yes-No 20Yr ROP | No | Yes | Yes | Yes | Yes |
| Ohio | E - Yes;G.I. to 67 | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes - DV | Yes | Yes | Yes | Yes | Yes |
| Oklahoma | E - Yes | Yes | Yes | Yes - 3 | Yes | Yes | Yes | 2 - Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Oregon | #-Yes- No21, DV | No | Yes | Yes - DV | No | No | Yes | 2 - Yes | Yes | No | No | Yes | Yes | Yes |
| Pennsylvania | E - Yes: 31 | Yes - Plan B | Yes-R | Yes - ASH,ROP | Yes | No | Yes - No ROP | No | Yes-No ROP | Yes | Yes | Yes | Yes | Yes |
| Rhode Island | E - Yes: LS | No | Yes | Yes | No | No | Yes | No | Yes | No | No | Yes | Yes | Yes |
| South Carolina | E - Yes | Yes | Yes | Yes | Yes | Yes | Yes | 2 - Yes | Yes | Yes | No | Yes | Yes | Yes |
| South Dakota | E - Yes: SH | Yes | YES - NEW STATE | Yes | No | No | Yes - 30 Day | 2 - Yes-W,NH | Yes - 30 Day | No | No | Yes | Yes | Yes |
| Tennessee | E - Yes: DV | Yes | Yes-R | Yes-DV,CA,ROP | Yes-No3%InflRdr | Yes - CPP | Yes - TN | 2 - Yes | Yes - TN | No | Yes | Yes | Yes | Yes |
| Texas | E - Yes: 31 | Yes | YES - NEW STATE | Yes-3-ASH;TX | Yes | Yes - CPP | Yes - No ROP | 2 - Yes-ROP | Yes - No ROP | Yes | Yes | Yes | Yes | Yes |
| Utah | E - Yes - No G.I. | Yes | No | No | No | No | Yes | No | Yes | No | No | Yes | Yes | Yes |
| Vermont | No | No | No | No | No | No | Yes - No ROP | No | Yes-D/V,CA,ROP | No | No | Yes | Yes | Yes |
| Virginia | E - Yes: DV,LS | Yes-No Eapp | Yes-Prev. version | No | No | Yes | No | No | No | Yes | Yes | Yes | Yes | Yes |
| Washington | #Yes-Snf,No21,LS,Dv,Ca | No | No | No | No | No | Yes | 2 - Yes | Yes - WA | No | No | Yes | Yes | Yes |
| West Virginia | E - Yes | Yes | Yes | Yes - 3 | No | Yes | Yes | 2 - Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Wisconsin | E - Yes | Yes-See Brochure | No | No | No | Yes | Yes | 2 - Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Wyoming | E - Yes | No | Yes | Yes - 3; CA | No | No | No | 2 - Yes | No | Yes | Yes | Yes | Yes | Yes |

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

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E = Advantage Plus Elite; Guaranteed Issue up to AGE 70 (OH to 67; No G.I. in UT)

□-No ROP Rider Approved

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

●Original Riders (& %) (Ambulance, SNF: 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 AVAILABLE - see brochure for details

2-CRITICAL CASH APPROVED

3-NEW Short Term Home Health Care with T-Care Caregiver Benefits

4-AMB,L/S 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 after the Benefit Period chosen

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 Option; Skilled Nursing Facility text

180-days max Ben Period Option;ID-NoElimPeriods,No Infl Rider;NH-no52 w

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

CA-Critical Accident Rider not available

CO,WA-NoCritAccident,IntensiveCare,DV/Riders; CO P-Care-No Wellness

CR-No L/S Cancer Recurrence Rider

DV-Dental/Vision Rider Not Available

FL-SBSA Assoc. for HIP & PCare; FL is Indemnity Plus Elite

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

No G.I. - No Guaranteed Issue between 64 1/2 up to 68

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-Ex Condition Age 65 & over;12 months for CPPlus

NH-No Nursing Home or Assisted Living Facility

NJ-No Riders, 31-Day Benefit Period, Daily Benefit \$40-\$250. No G.I.

P-No Pre-existing Condition

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

R-No base Restoration of Benefits; CT: HHC,CG & Rx in base-own product-see Brochure

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

SH-No Short Duration Hospital Stay Benefit

TN-No ICU, Critical Acc,ROPorD/V/Riders;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; For Adv Plus Elite in MO & MT-No WP on Cancer riders

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

CPP-Riders:No AME-KY,MI,MO,TN,TX; No ROP-TN;No ASH-MI,MO RV 10/1/2023