### PRODUCT HIGHLIGHTS:

<table>
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<tr>
<th>Premium Rating Rule</th>
<th>Attained Age</th>
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<tr>
<td>GI Requirement(s)</td>
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<tr>
<td>HHD Percent &amp; Definition</td>
<td>7% Roommate*</td>
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<tr>
<td>e-App</td>
<td>Yes</td>
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<td>e-Contracting</td>
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* Reside with one to three persons 18 years old or older for the past 12 months; or reside with your legal spouse, or validly recognized civil union or domestic partner.

### Area Factor 1 | **FEMALE** | Zip 212 | As of 2/1/2017

<table>
<thead>
<tr>
<th>Carrier Name</th>
<th>Discounted Rate*</th>
<th>Proj. Rate Change</th>
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<tbody>
<tr>
<td>Liberty Bankers</td>
<td>147.69 153.52 165.05</td>
<td>1.00 1.00 1.00</td>
<td>11/1/16 11/1/16 11/1/16</td>
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<tr>
<td>CareFirst BlueCross BlueShield (Level 1)</td>
<td>136.80 158.40 173.70</td>
<td>1.00 1.00 1.00</td>
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<tr>
<td>Greek Catholic Union of the USA</td>
<td>149.22 155.11 166.08</td>
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<tr>
<td>Western Catholic Union</td>
<td>150.68 153.90 166.48</td>
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<tr>
<td>American National Life Insurance Company of Texas (Two-Party Rates)</td>
<td>153.97 159.71 169.27</td>
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<tr>
<td>Americo Financial Life and Annuity Insurance Company</td>
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<tr>
<td>Humana Insurance Company (Value)</td>
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<tr>
<td>Physicians Mutual Insurance Company</td>
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### Area Factor 1 | **MALE** | Zip 212 | As of 2/1/2017

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<tr>
<td>Liberty Bankers</td>
<td>169.85 176.55 189.80</td>
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<td>Western Catholic Union</td>
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<td>160.28 166.51 179.77</td>
<td>1.05 1.05 1.05</td>
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* Rates are net of household discounts. A projected rate increase of 5% on plan F and 4% on Plan G has been applied for carriers with effective dates on or before 6/1/2016.

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Source of Premium Rates: CSG Actuarial data feed
Maryland | Plan G
State Competitiveness Grids

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<td>Liberty Bankers</td>
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<td>Bankers Fidelity Life Insurance Company (Preferred)</td>
<td>130.56 142.17 153.78</td>
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<td>4/1/16</td>
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<td>137.65 140.36 151.83</td>
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<td>American National Life Insurance Company of Texas (Two-Party Rates)</td>
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<td>Western Catholic Union</td>
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