

***The SET Health and Welfare Benefits Program
can be marketed in the following States:***

Alabama
Arkansas
Arizona
Colorado
Georgia
Idaho
Illinois
Indiana
Iowa
Kansas
Kentucky
Louisiana
Michigan
Mississippi
Missouri

Montana
Nebraska
Nevada
New Mexico
Ohio
Oklahoma
Pennsylvania
Tennessee
Texas
Utah
Virginia
West Virginia
Wisconsin
Wyoming

***PRIOR APPROVAL from ABAS is necessary
to market the Program in the following States:***

Alaska
Delaware
Florida *(50+ employees only)*
Maine
Maryland
Massachusetts
Minnesota
New Hampshire

North Carolina *(50+ employees only)*
North Dakota
Oregon
Rhode Island
South Dakota
Vermont
Washington
Washington, D.C.

The program is NOT AVAILABLE in the following States:

California, Connecticut, Hawaii, New Jersey, New York, South Carolina