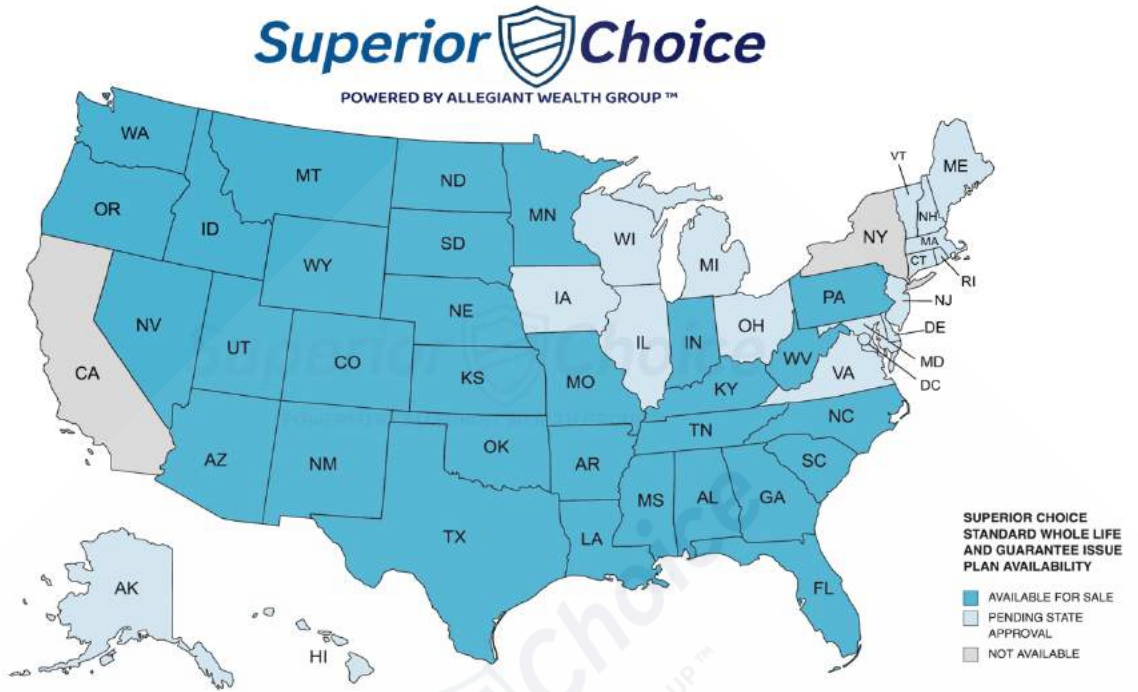


Current state approval map:



CICA LIFE PRODUCTS AVAILABLE FOR SALE

State	Guarantee Issue	Guarantee Issue [Spanish]	Whole Life	Whole Life Spanish
Alabama	X		X	
Alaska				
Arizona	X	X	X	X
Arkansas	X		X	
California				
Colorado	X		X	
Connecticut				
District of Columbia				
Delaware				
Florida	X	X	X	X
Georgia	X	X	X	X
Hawaii				
Idaho	X		X	
Illinois				
Indiana	X		X	
Iowa				
Kansas	X		X	
Kentucky	X		X	
Louisiana	X		X	
Maine				
Maryland				
Massachusetts				
Michigan				
Minnesota	X		X	
Mississippi	X		X	
Missouri	X		X	
Montana	X		X	
Nebraska	X		X	
Nevada	X		X	
New Hampshire				
New Jersey				
New Mexico	X		X	
New York				
North Carolina	X		X	
North Dakota	X		X	
Ohio				
Oklahoma	X		X	
Oregon	X		X	
Pennsylvania	X		X	
Puerto Rico				
Rhode Island				
South Carolina	X	X	X	X
South Dakota	X		X	
Tennessee	X		X	
Texas	X	X	X	X
Utah	X		X	
Vermont				
Virginia				
Washington	X		X	
West Virginia	X		X	
Wisconsin				
Wyoming	X		X	

X = Available for Sale
= Coming Soon
= Obtaining License
= Not Licensed in State