



Liberty Bankers Life

Insurance Company

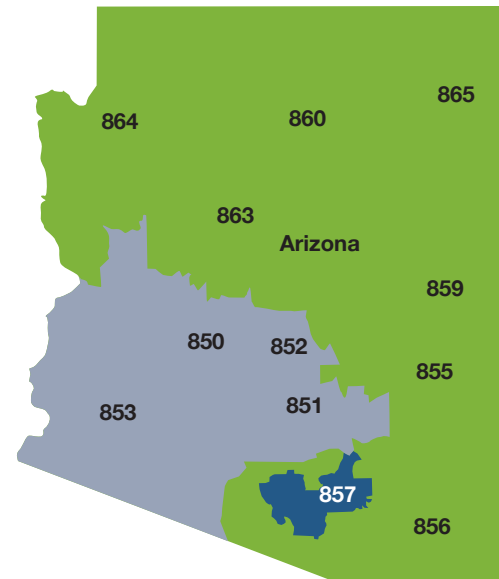
Arizona | Plan F*

Competitive Analysis Grids

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Issue Age
GI Requirement(s)	No Requirement
Special Enrollment Rules	None
HHD Percent & Definition	11% Roommate**
e-App	Yes
e-Contracting	Yes

** Reside with one to three persons 18 years old or older for the past 12 months.



Area Factor 1	854-856, 858-865
Area Factor 2	857
Area Factor 3	850-853

Area Factor 1 | FEMALE | Zip 856 | As of 9/1/2019

Carrier Name	Discounted Rate**			Effective Date
	65	68	70	
Liberty Bankers Life Insurance Company (No Tob/Nicotine & w/i Preferred Ht/Wt Range)	126.06	127.96	131.82	3/1/19
Aetna Health and Life Insurance Company	111.63	116.51	122.01	8/23/19
Amerigroup Insurance Company	119.79	147.44	166.86	7/1/19
Great Southern Life Insurance Company	120.50	120.50	124.33	6/3/19
Equitable National Life Insurance Company	121.40	124.26	129.99	2/1/19
Humanadental Insurance Company (Value/Household)	123.00	143.09	156.49	1/1/19
Lumico Life Insurance Company	124.69	127.80	134.22	8/1/19
Puritan Life Insurance Company of America	125.31	125.31	128.40	2/1/19
Pan American Life Insurance Company	125.32	125.58	131.22	8/1/18
Universal Fidelity Life Insurance Company	126.22	136.45	145.87	4/1/18

Area Factor 1 | MALE | Zip 856 | As of 9/1/2019

Carrier Name	Discounted Rate**			Effective Date
	65	68	70	
Liberty Bankers Life Insurance Company (No Tob/Nicotine & w/i Preferred Ht/Wt Range)	144.98	147.15	151.60	3/1/19
Aetna Health and Life Insurance Company	128.36	134.02	140.29	8/23/19
Amerigroup Insurance Company	129.77	157.95	178.98	7/1/19
Blue Cross Blue Shield of Arizona, Inc. (Bluevalue)	132.67	155.16	170.90	4/1/19
Equitable National Life Insurance Company	137.95	141.21	147.72	2/1/19
Great Southern Life Insurance Company	138.58	138.58	142.98	6/3/19
Lumico Life Insurance Company	139.57	143.14	150.26	8/1/19
Humanadental Insurance Company (Value/Household)	141.58	164.65	180.04	1/1/19
AARP - Unitedhealthcare of Arizona, Inc. (Standard/Household)	142.55	164.60	179.30	4/1/19
Puritan Life Insurance Company of America	144.03	144.03	147.60	2/1/19

* Important Note: Plan F is only available to Medicare beneficiaries who are eligible for Medicare prior to 1/1/2020.

** Rates are net of household discounts. Carrier selection is based on Age 65 rates and includes the top 9 carriers plus Liberty Bankers. For agent use only. Not for use with consumers. Certain exclusions and limitations may apply. All products are not available in all areas. These are sample rates. Some products may be subject to underwriting. Tobacco rates may be higher. Rates are subject to change. Not affiliated with the United States government or federal Medicare program. Source of Premium Rates: CSG Actuarial data feed



Liberty Bankers Life

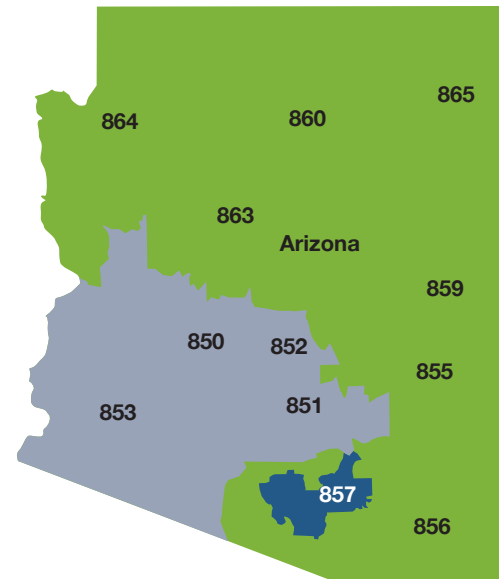
Insurance Company

Arizona | Plan G Competitive Analysis Grids

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Issue Age
GI Requirement(s)	No Requirement
Special Enrollment Rules	None
HHD Percent & Definition	11% Roommate*
e-App	Yes
e-Contracting	Yes

* Reside with one to three persons 18 years old or older for the past 12 months.



Area Factor 1	854-856, 858-865
Area Factor 2	857
Area Factor 3	850-853

Area Factor 1 | FEMALE | Zip 856 | As of 9/1/2019

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
Liberty Bankers Life Insurance Company (No Tob/Nicotine & w/i Preferred Ht/Wt Range)	103.96	105.01	107.64	3/1/19
Humanadental Insurance Company (Value/Household)	96.34	112.14	122.68	1/1/19
Everest Reinsurance Company	96.63	99.11	104.26	10/1/18
Pan American Life Insurance Company	96.89	97.09	101.45	8/1/18
Great Southern Life Insurance Company	97.51	97.51	100.61	6/3/19
Aetna Health and Life Insurance Company	97.99	102.26	107.13	8/23/19
Equitable National Life Insurance Company	98.18	100.49	105.13	2/1/19
Lumico Life Insurance Company	99.27	101.76	106.95	8/1/19
Amerigroup Insurance Company	99.84	124.93	141.02	7/1/19
Catholic Life Insurance	99.86	102.05	110.11	7/1/19

Area Factor 1 | MALE | Zip 856 | As of 9/1/2019

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
Liberty Bankers Life Insurance Company (No Tob/Nicotine & w/i Preferred Ht/Wt Range)	119.57	120.76	123.79	3/1/19
Amerigroup Insurance Company	107.82	134.69	151.52	7/1/19
Humanadental Insurance Company (Value/Household)	110.91	129.06	141.16	1/1/19
Everest Reinsurance Company	111.12	113.98	119.89	10/1/18
Lumico Life Insurance Company	111.13	113.92	119.73	8/1/19
Pan American Life Insurance Company	111.37	111.59	116.61	8/1/18
AARP - Unitedhealthcare of Arizona, Inc. (Standard/Household)	111.57	128.89	140.44	4/1/19
Equitable National Life Insurance Company	111.57	114.20	119.46	2/1/19
Catholic Life Insurance	111.85	114.30	123.32	7/1/19
Great Southern Life Insurance Company	112.14	112.14	115.70	6/3/19

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Source of Premium Rates: CSG Actuarial data feed