



# Liberty Bankers Life

Insurance Company

## Delaware | Plan F\* Competitive Analysis Grids

### PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	ESRD
Special Enrollment Rules	ESRD
HHD Percent & Definition	7% 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 | 197-199

### Area Factor 1 | FEMALE | Zip 199 | As of 9/1/2019

Carrier Name	Discounted Rate**			Effective Date
	65	68	70	
<b>Liberty Bankers Life Insurance Company (No Tob/Nicotine &amp; w/i Preferred Ht/Wt Range)</b>	<b>149.32</b>	<b>155.22</b>	<b>166.86</b>	<b>6/1/19</b>
Sentinel Security Life Insurance Company	136.66	142.85	155.16	6/18/18
AARP Medicare Supplement Plans, Insured by Unitedhealthcare (Standard/Household)	136.94	158.13	172.26	1/1/19
Americo Financial Life and Annuity Insurance Company	140.13	145.71	156.72	10/1/18
Great Southern Life Insurance Company	141.82	141.82	153.00	8/5/19
Globe Life and Accident Insurance Company	144.50	164.50	177.50	8/11/17
Guarantee Trust Life Insurance Company	145.65	148.83	154.69	2/22/19
Reserve National Insurance Company (Preferred)	146.37	152.17	163.71	12/10/14
National Health Insurance Company	146.47	151.12	160.62	5/1/19
Highmark BCBSD, Inc.	147.38	179.97	204.12	7/1/19

### Area Factor 1 | MALE | Zip 199 | As of 9/1/2019

Carrier Name	Discounted Rate**			Effective Date
	65	68	70	
<b>Liberty Bankers Life Insurance Company (No Tob/Nicotine &amp; w/i Preferred Ht/Wt Range)</b>	<b>171.72</b>	<b>178.48</b>	<b>191.89</b>	<b>6/1/19</b>
AARP Medicare Supplement Plans, Insured by Unitedhealthcare (Standard/Household)	136.94	158.13	172.26	1/1/19
Globe Life and Accident Insurance Company	144.50	164.50	177.50	8/11/17
Highmark BCBSD, Inc.	147.38	179.97	204.12	7/1/19
Sentinel Security Life Insurance Company	157.08	164.20	178.34	6/18/18
Americo Financial Life and Annuity Insurance Company	161.16	167.56	180.23	10/1/18
Great Southern Life Insurance Company	163.09	163.09	175.95	8/5/19
Guarantee Trust Life Insurance Company	163.13	166.69	173.25	2/22/19
Reserve National Insurance Company (Preferred)	168.31	175.03	188.23	12/10/14
National Health Insurance Company	168.36	173.69	184.64	5/1/19

\* 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

09/09/19



# Liberty Bankers Life

Insurance Company

## Delaware | Plan G Competitive Analysis Grids



### PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	ESRD
Special Enrollment Rules	ESRD
HHD Percent & Definition	7% 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 | 197-199

### Area Factor 1 | FEMALE | Zip 199 | As of 9/1/2019

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
<b>Liberty Bankers Life Insurance Company (No Tob/Nicotine &amp; w/i Preferred Ht/Wt Range)</b>	<b>119.69</b>	<b>125.00</b>	<b>135.51</b>	<b>6/1/19</b>
Sentinel Security Life Insurance Company	109.26	114.20	124.11	6/18/18
AARP Medicare Supplement Plans, Insured by Unitedhealthcare (Standard/Household)	112.60	130.08	141.73	1/1/19
Equitable National Life Insurance Company	113.21	113.21	117.87	12/11/18
Union Security Insurance Company	115.30	116.80	123.86	7/1/18
Heartland National Life Insurance Company	115.34	115.34	120.76	6/1/19
Great Southern Life Insurance Company	115.68	115.68	123.75	8/5/19
National Health Insurance Company	115.76	119.44	126.90	5/1/19
Americo Financial Life and Annuity Insurance Company	116.01	121.14	131.32	10/1/18
National Guardian Life Insurance Company	117.30	117.30	123.99	7/23/18

### Area Factor 1 | MALE | Zip 199 | As of 9/1/2019

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
<b>Liberty Bankers Life Insurance Company (No Tob/Nicotine &amp; w/i Preferred Ht/Wt Range)</b>	<b>137.65</b>	<b>143.75</b>	<b>155.83</b>	<b>6/1/19</b>
AARP Medicare Supplement Plans, Insured by Unitedhealthcare (Standard/Household)	112.60	130.08	141.73	1/1/19
Bankers Fidelity Life Insurance Company (Preferred)	119.97	130.20	141.36	9/22/18
Highmark BCBS, Inc.	125.35	138.05	165.61	7/1/19
Sentinel Security Life Insurance Company	125.58	131.26	142.65	6/18/18
Globe Life and Accident Insurance Company	128.50	148.50	162.00	8/11/17
Equitable National Life Insurance Company	128.65	128.65	133.95	12/11/18
Transamerica Premier Life Insurance Company	131.05	140.02	148.14	5/1/19
Guarantee Trust Life Insurance Company	132.37	135.25	140.72	2/22/19
Union Security Insurance Company	132.59	134.32	142.43	7/1/18

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Source of Premium Rates: CSG Actuarial data feed

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