



# Liberty Bankers Life

Insurance Company

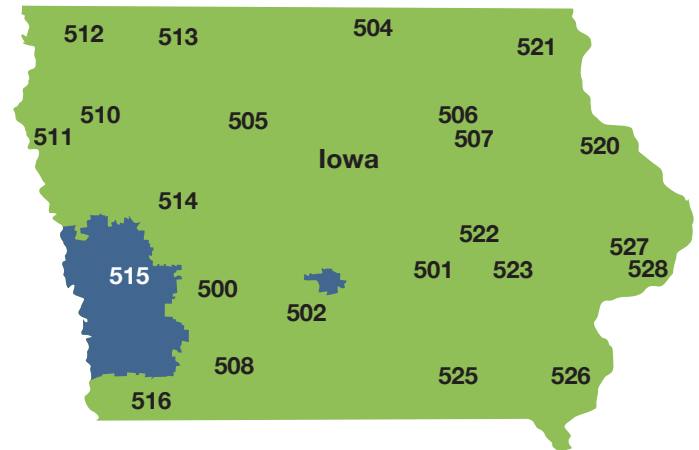
## Iowa | Plan F\*

### Competitive Analysis Grids

### PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	No Requirement
Special Enrollment Rules	None
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** | 500-502, 504-514, 516-529

**Area Factor 2** | 503, 515

### Area Factor 1 | FEMALE | Zip 502 | As of 9/1/2019

Carrier Name	Discounted Rate**			Effective Date
	65	68	70	
<b>Liberty Bankers Life Insurance Company</b> <b>(No Tob/Nicotine &amp; w/i Preferred Ht/Wt Range)</b>	<b>113.24</b>	<b>113.24</b>	<b>117.18</b>	<b>9/1/18</b>
Aetna Health Insurance Company	99.24	100.31	105.27	7/19/19
Great Southern Life Insurance Company	103.20	103.20	108.69	3/4/19
Equitable National Life Insurance Company	104.14	104.95	110.29	2/1/19
Puritan Life Insurance Company of America	104.72	106.82	114.10	9/1/18
Pan American Life Insurance Company	105.53	105.53	112.86	7/1/18
Shenandoah Life Insurance Company	105.78	108.05	116.88	4/1/19
Union Security Insurance Company	107.45	107.45	112.92	7/9/18
State Mutual Insurance Company	107.74	110.92	117.70	7/1/19
Cigna Health and Life Insurance Company	108.35	108.35	112.79	10/1/18

### Area Factor 1 | MALE | Zip 502 | As of 9/1/2019

Carrier Name	Discounted Rate**			Effective Date
	65	68	70	
<b>Liberty Bankers Life Insurance Company</b> <b>(No Tob/Nicotine &amp; w/i Preferred Ht/Wt Range)</b>	<b>130.23</b>	<b>130.23</b>	<b>134.76</b>	<b>9/1/18</b>
Aetna Health Insurance Company	114.11	115.34	121.08	7/19/19
Humanadental Insurance Company (Value)	118.60	131.66	143.47	4/1/19
Great Southern Life Insurance Company	118.68	118.68	125.00	3/4/19
Equitable National Life Insurance Company	119.76	120.70	126.84	2/1/19
Prosperity Life Group	119.95	119.95	119.98	9/20/18
Puritan Life Insurance Company of America	120.44	122.86	131.22	9/1/18
State Mutual Insurance Company	120.58	124.25	131.82	7/1/19
Pan American Life Insurance Company	121.30	121.30	129.72	7/1/18
Shenandoah Life Insurance Company	121.59	124.20	134.34	4/1/19

\* 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



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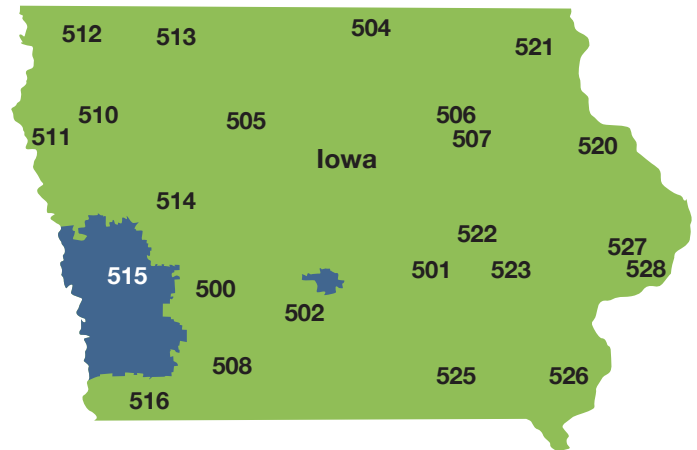
## Iowa | Plan G

### Competitive Analysis Grids

### PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	No Requirement
Special Enrollment Rules	None
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** | 500-502, 504-514, 516-529

**Area Factor 2** | 503, 515

### Area Factor 1 | FEMALE | Zip 502 | 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>89.39</b>	<b>89.39</b>	<b>92.86</b>	<b>9/1/18</b>
Heartland National Life Insurance Company	78.00	78.00	83.71	6/1/19
Shenandoah Life Insurance Company	78.01	79.55	86.06	4/1/19
Individual Assurance Company, Life, Health & Accident	78.34	81.82	88.68	8/1/18
Puritan Life Insurance Company of America	78.63	80.61	86.87	9/1/18
Pan American Life Insurance Company	78.92	78.92	85.14	7/1/18
The Manhattan Life Insurance Company	80.37	83.93	90.98	9/1/18
Union Security Insurance Company	80.69	80.69	85.56	7/9/18
Everest Reinsurance Company	80.73	82.65	89.60	10/1/18
Equitable National Life Insurance Company	81.56	82.63	87.61	2/1/19

### Area Factor 1 | MALE | Zip 502 | 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>102.80</b>	<b>102.80</b>	<b>106.79</b>	<b>9/1/18</b>
Shenandoah Life Insurance Company	89.67	91.43	98.92	4/1/19
Heartland National Life Insurance Company	89.70	89.70	96.27	6/1/19
Individual Assurance Company, Life, Health & Accident	90.09	94.09	101.99	8/1/18
Puritan Life Insurance Company of America	90.42	92.70	99.90	9/1/18
Pan American Life Insurance Company	90.72	90.72	97.85	7/1/18
Humanadental Insurance Company (Value)	91.64	101.72	110.86	4/1/19
Everest Reinsurance Company	92.03	94.23	102.15	10/1/18
The Manhattan Life Insurance Company	92.30	96.32	104.55	9/1/18
State Mutual Insurance Company	92.33	95.06	100.97	7/1/19

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Source of Premium Rates: CSG Actuarial data feed