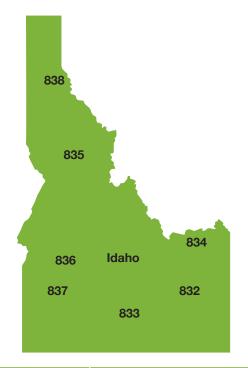


Idaho | Plan F*

Competitive Analysis Grids

PRODUCT HIGHLIGHTS:

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



Area Factor 1 832-838

Area Factor 1 | FEMALE | Zip 836 | As of 9/1/2019

Carrier Name	Disc	Effective		
Carrier Manie	65	68	70	Date
Liberty Bankers Life Insurance Company (No Tob/Nicotine & w/i Preferred Ht/Wt Range)	162.13	162.13	166.29	2/1/19
Transamerica Life Insurance Company (Direct)	126.76	146.46	160.66	9/1/14
Guarantee Trust Life Insurance Company	147.98	155.56	163.75	1/1/19
Cigna Health and Life Insurance Company	151.47	155.91	161.99	10/1/18
GPM Health and Life Insurance Company	153.46	156.83	169.20	10/1/18
National Health Insurance Company	153.77	157.31	164.55	10/15/18
Equitable National Life Insurance Company	154.46	158.10	165.40	10/1/18
Humanadental Insurance Company (Value)	154.86	159.00	167.25	7/1/18
Puritan Life Insurance Company of America	155.38	155.38	159.62	2/1/19
Philadelphia American Life Insurance Company	156.31	159.65	172.69	3/1/16

Area Factor 1 | MALE | Zip 836 | As of 9/1/2019

Carrier Name	Disc	Effective		
	65	68	70	Date
Liberty Bankers Life Insurance Company (No Tob/Nicotine & w/i Preferred Ht/Wt Range)	162.13	162.13	166.29	2/1/19
Transamerica Life Insurance Company (Direct)	126.76	146.46	160.66	9/1/14
Guarantee Trust Life Insurance Company	147.98	155.56	163.75	1/1/19
Cigna Health and Life Insurance Company	151.47	155.91	161.99	10/1/18
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Puritan Life Insurance Company of America	155.38	155.38	159.62	2/1/19
Philadelphia American Life Insurance Company	156.31	159.65	172.69	3/1/16

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

^{*} Rates do not include 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

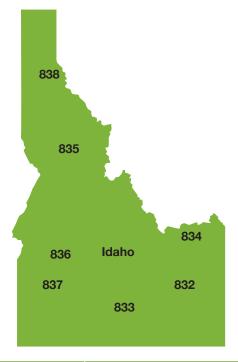


Idaho | Plan G

Competitive Analysis Grids

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Issue Age
Gl Requirement(s)	No Requirement
Special Enrollment Rules	None
HHD Percent & Definition	No HHD*
е-Арр	Yes
e-Contracting	Yes



Area Factor 1 832-838

Area Factor 1 | FEMALE | Zip 836 | As of 9/1/2019

Carrier Name	Discounted Rate*			Effective
Variet Hame	65	68	70	Date
Liberty Bankers Life Insurance Company (No Tob/Nicotine & w/i Preferred Ht/Wt Range)	132.35	132.35	135.76	2/1/19
Transamerica Life Insurance Company (Direct)	116.45	134.55	147.59	9/1/14
Guarantee Trust Life Insurance Company	120.55	126.64	133.33	1/1/19
GPM Health and Life Insurance Company	121.11	123.77	133.53	10/1/18
Philadelphia American Life Insurance Company	121.31	123.70	133.81	3/1/16
Central States Health and Life Co. of Omaha	122.83	122.83	129.58	5/1/19
Equitable National Life Insurance Company	123.79	125.52	128.98	10/1/18
National Health Insurance Company	124.06	126.92	132.65	10/15/18
American National Life Insurance Company of Texas (Two-Party Rates)	125.71	133.30	142.58	4/1/19
Puritan Life Insurance Company of America	126.84	126.84	130.30	2/1/19

Area Factor 1 | MALE | Zip 836 | As of 9/1/2019

Carrier Name	Discounted Rate*			Effective
Valifier Name	65	68	70	Date
Liberty Bankers Life Insurance Company (No Tob/Nicotine & w/i Preferred Ht/Wt Range)	132.35	132.35	135.76	2/1/19
Transamerica Life Insurance Company (Direct)	116.45	134.55	147.59	9/1/14
Guarantee Trust Life Insurance Company	120.55	126.64	133.33	1/1/19
GPM Health and Life Insurance Company	121.11	123.77	133.53	10/1/18
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Puritan Life Insurance Company of America	126.84	126.84	130.30	2/1/19

^{*} 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