

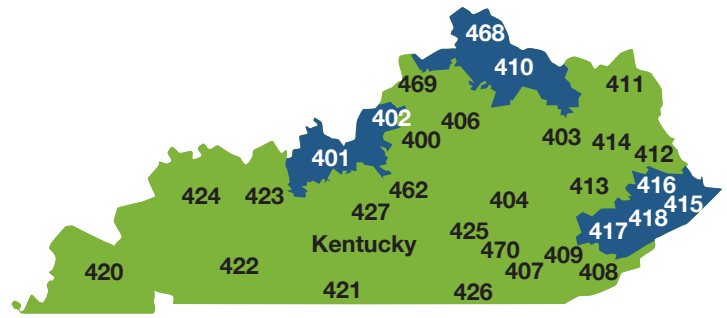
## Kentucky | Plan F\*

### 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.



|                      |                                       |
|----------------------|---------------------------------------|
| <b>Area Factor 1</b> | <b>400, 403-409, 411-414, 419-428</b> |
| <b>Area Factor 2</b> | <b>401-402, 410, 415-418</b>          |

#### Area Factor 1 | FEMALE | Zip 427 | As of 9/1/2019

| Carrier Name  | Discounted Rate** |               |               | Effective Date |
|---|-------------------|---------------|---------------|----------------|
|   | 65                | 68            | 70            |                |
| <b>Liberty Bankers Life Insurance Company<br/>(No Tob/Nicotine &amp; w/i Preferred Ht/Wt Range)</b> | <b>126.07</b>     | <b>131.04</b> | <b>140.89</b> | <b>3/1/19</b>  |
| Southern Guaranty Insurance Company   | 115.86            | 116.78        | 123.60        | 8/1/18         |
| Greek Catholic Union of the USA   | 115.92            | 118.09        | 122.42        | 8/13/18        |
| Pan American Life Insurance Company   | 117.26            | 117.26        | 125.39        | 8/1/18         |
| Prosperity Life Group   | 117.89            | 117.89        | 122.60        | 9/1/18         |
| Assured Life Association  | 118.39            | 120.92        | 130.80        | 4/1/18         |
| Union Security Insurance Company  | 120.00            | 120.95        | 127.12        | 7/9/18         |
| Great Southern Life Insurance Company   | 120.96            | 120.96        | 127.41        | 8/5/19         |
| Pekin Life Insurance Company  | 121.63            | 123.04        | 128.15        | 6/1/19         |
| Lumico Life Insurance Company   | 123.06            | 126.71        | 134.45        | 8/1/19         |

#### Area Factor 1 | MALE | Zip 427 | As of 9/1/2019

| Carrier Name  | Discounted Rate** |               |               | Effective Date |
|---|-------------------|---------------|---------------|----------------|
|   | 65                | 68            | 70            |                |
| <b>Liberty Bankers Life Insurance Company<br/>(No Tob/Nicotine &amp; w/i Preferred Ht/Wt Range)</b> | <b>144.99</b>     | <b>150.70</b> | <b>162.02</b> | <b>3/1/19</b>  |
| Prosperity Life Group   | 132.46            | 132.46        | 137.75        | 9/1/18         |
| Southern Guaranty Insurance Company   | 133.25            | 134.31        | 142.15        | 8/1/18         |
| Greek Catholic Union of the USA   | 133.31            | 135.79        | 140.79        | 8/13/18        |
| Pan American Life Insurance Company   | 134.78            | 134.78        | 144.13        | 8/1/18         |
| Assured Life Association  | 136.14            | 139.06        | 150.42        | 4/1/18         |
| Lumico Life Insurance Company   | 137.87            | 141.98        | 150.66        | 8/1/19         |
| Union Security Insurance Company  | 138.00            | 139.10        | 146.18        | 7/9/18         |
| (Anthem) Anthem Health Plans of Kentucky, Inc. (Innovative)   | 138.83            | 153.84        | 164.76        | 1/1/19         |
| Great Southern Life Insurance Company   | 139.10            | 139.10        | 146.52        | 8/5/19         |

\* 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

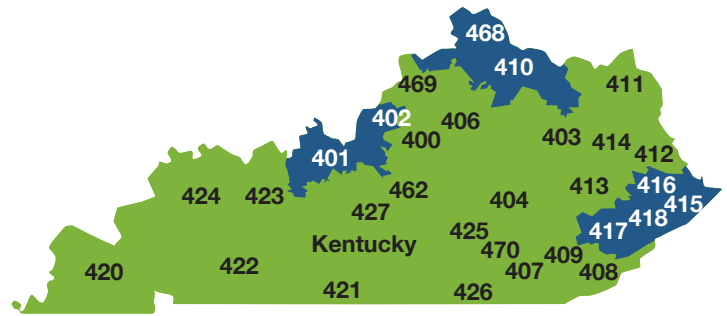
## Kentucky | Plan G

### 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.



|                      |                                       |
|----------------------|---------------------------------------|
| <b>Area Factor 1</b> | <b>400, 403-409, 411-414, 419-428</b> |
| <b>Area Factor 2</b> | <b>401-402, 410, 415-418</b>          |

#### Area Factor 1 | FEMALE | Zip 427 | As of 9/1/2019

| Carrier Name  | Discounted Rate* |               |               | Effective Date |
|---|------------------|---------------|---------------|----------------|
|   | 65               | 68            | 70            |                |
| <b>Liberty Bankers Life Insurance Company<br/>(No Tob/Nicotine &amp; w/i Preferred Ht/Wt Range)</b> | <b>100.09</b>    | <b>104.54</b> | <b>113.32</b> | <b>3/1/19</b>  |
| Pan American Life Insurance Company   | 87.70            | 87.70         | 94.59         | 8/1/18         |
| Assured Life Association  | 88.16            | 89.90         | 97.25         | 4/1/18         |
| Southern Guaranty Insurance Company   | 88.59            | 89.74         | 95.83         | 8/1/18         |
| Shenandoah Life Insurance Company   | 90.97            | 92.76         | 100.34        | 4/1/19         |
| Greek Catholic Union of the USA   | 91.18            | 93.37         | 97.68         | 8/13/18        |
| GPM Health and Life Insurance Company   | 91.64            | 93.44         | 101.07        | 10/1/18        |
| Everest Reinsurance Company   | 91.97            | 94.17         | 102.08        | 11/1/18        |
| Csi Life Insurance Company  | 92.30            | 92.30         | 103.30        | 9/1/18         |
| Union Security Insurance Company  | 92.33            | 93.53         | 99.19         | 7/9/18         |

#### Area Factor 1 | MALE | Zip 427 | As of 9/1/2019

| Carrier Name  | Discounted Rate* |               |               | Effective Date |
|---|------------------|---------------|---------------|----------------|
|   | 65               | 68            | 70            |                |
| <b>Liberty Bankers Life Insurance Company<br/>(No Tob/Nicotine &amp; w/i Preferred Ht/Wt Range)</b> | <b>115.11</b>    | <b>120.22</b> | <b>130.33</b> | <b>3/1/19</b>  |
| Pan American Life Insurance Company   | 100.80           | 100.80        | 108.73        | 8/1/18         |
| Assured Life Association  | 101.39           | 103.38        | 111.84        | 4/1/18         |
| Southern Guaranty Insurance Company   | 101.88           | 103.21        | 110.21        | 8/1/18         |
| Shenandoah Life Insurance Company   | 104.56           | 106.62        | 115.33        | 4/1/19         |
| Everest Reinsurance Company   | 104.85           | 107.35        | 116.38        | 11/1/18        |
| Greek Catholic Union of the USA   | 104.86           | 107.37        | 112.33        | 8/13/18        |
| GPM Health and Life Insurance Company   | 105.37           | 107.45        | 116.23        | 10/1/18        |
| Csi Life Insurance Company  | 106.17           | 106.17        | 118.80        | 9/1/18         |
| Union Security Insurance Company  | 106.18           | 107.57        | 114.07        | 7/9/18         |

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Source of Premium Rates: CSG Actuarial data feed

09/09/19