

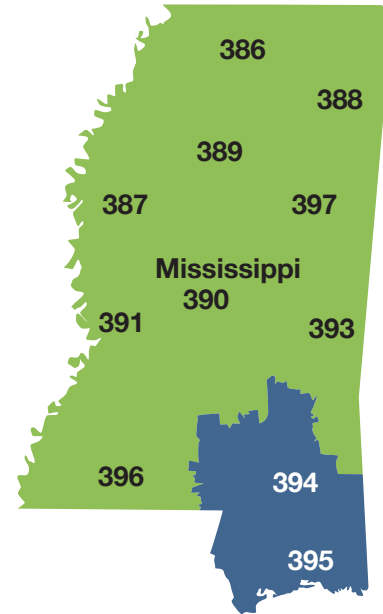
Mississippi | Plan F*

Competitive Analysis Grids

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	Disabled and ESRD
Special Enrollment Rules	Disabled and 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	386-393, 396-397
Area Factor 2	394-395

Area Factor 1 | FEMALE | Zip 386 | 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)	123.38	123.38	127.67	11/1/18
Continental Life Insurance Company of Brentwood, Tennessee (Aetna)	104.03	105.20	110.39	7/19/19
Southern Guaranty Insurance Company	109.38	111.39	119.33	7/2/18
Sentinel Security Life Insurance Company	109.43	114.39	124.23	2/26/18
United World Life Insurance Company	112.54	114.79	119.29	8/23/19
Prosperity Life Group	114.78	114.78	116.10	9/1/19
Western United Life Assurance Company	115.16	118.80	126.24	9/5/17
Great Southern Life Insurance Company	115.57	115.57	121.75	6/3/19
Union Security Insurance Company	115.99	116.91	122.88	7/9/18
National Health Insurance Company	116.00	119.69	127.21	10/15/18

Area Factor 1 | MALE | Zip 386 | 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)	141.89	141.89	146.82	11/1/18
Continental Life Insurance Company of Brentwood, Tennessee (Aetna)	119.61	121.00	126.97	7/19/19
Sentinel Security Life Insurance Company	125.78	131.48	142.80	2/26/18
Southern Guaranty Insurance Company	125.80	128.09	137.23	7/2/18
United World Life Insurance Company	129.42	132.01	137.19	8/23/19
Bankers Fidelity Assurance Company (Preferred)	130.13	147.41	159.20	1/1/19
Guarantee Trust Life Insurance Company	130.88	133.74	139.00	1/1/19
Lumico Life Insurance Company	131.75	135.70	143.91	8/1/19
Prosperity Life Group	132.01	132.01	133.52	9/1/19
Western United Life Assurance Company	132.45	136.63	145.23	9/5/17

* 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

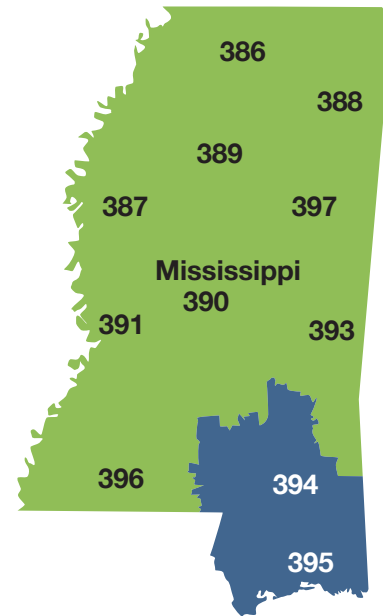
Mississippi | Plan G

Competitive Analysis Grids

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	Disabled and ESRD
Special Enrollment Rules	Disabled and 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	386-393, 396-397
Area Factor 2	394-395

Area Factor 1 | FEMALE | Zip 386 | 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)	100.34	100.34	104.24	11/1/18
Southern Guaranty Insurance Company	85.89	87.91	95.01	7/2/18
Everest Reinsurance Company	85.91	87.96	95.37	12/1/18
Individual Assurance Company, Life, Health & Accident	86.75	90.60	98.21	8/1/18
Pekin Life Insurance Company	86.90	88.30	92.90	5/1/19
Western United Life Assurance Company	87.11	90.28	96.87	9/5/17
Sentinel Security Life Insurance Company	87.25	91.21	99.12	2/26/18
Atlantic Coast Life Insurance Company	87.32	87.32	91.82	5/15/19
Pan American Life Insurance Company	87.70	87.70	94.59	7/1/18
CSI Life Insurance Company	88.19	88.19	98.65	8/1/18

Area Factor 1 | MALE | Zip 386 | 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)	115.40	115.40	119.88	11/1/18
Everest Reinsurance Company	97.93	100.28	108.71	12/1/18
Southern Guaranty Insurance Company	98.77	101.10	109.27	7/2/18
Individual Assurance Company, Life, Health & Accident	99.77	104.20	112.94	8/1/18
Pekin Life Insurance Company	99.97	101.57	106.83	5/1/19
Western United Life Assurance Company	100.13	103.85	111.36	9/5/17
Sentinel Security Life Insurance Company	100.29	104.84	113.93	2/26/18
Atlantic Coast Life Insurance Company	100.36	100.36	105.55	5/15/19
Pan American Life Insurance Company	100.80	100.80	108.73	7/1/18
Csi Life Insurance Company	101.37	101.37	113.46	8/1/18

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Source of Premium Rates: CSG Actuarial data feed