

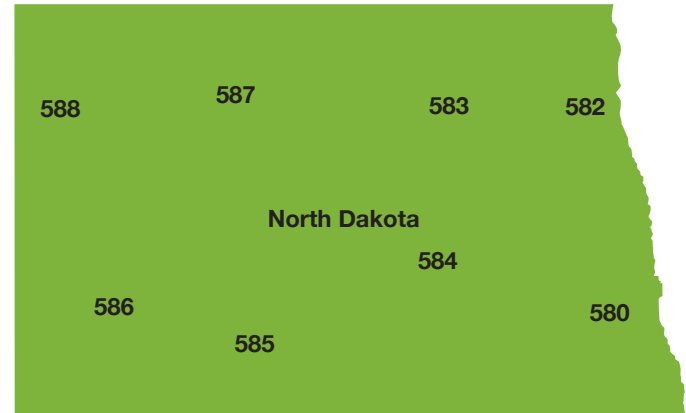
North Dakota | Plan F*

Competitive Analysis Grids

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	No Requirement
Special Enrollment Rules	None
HHD Percent & Definition	7% Spousal**
e-App	Yes
e-Contracting	Yes

** Reside with your legal spouse, or validly recognized civil union or domestic partner and who own or are issued a Medicare supplement policy from Liberty Bankers.



Area Factor 1 | 580-588

Area Factor 1 | FEMALE | Zip 585 | As of 9/1/2019

Carrier Name	Discounted Rate**			Effective Date
	65	68	70	
Liberty Bankers Life Insurance Company (No Tobacco Use/No Nicotine Use)	126.39	126.39	130.80	10/1/18
Union Security Insurance Company	120.85	121.81	128.02	9/17/18
Transamerica Life Insurance Company (Direct)	122.99	141.49	154.61	9/1/14
Catholic United Financial	123.37	126.01	136.32	4/1/19
Assured Life Association	123.43	126.07	136.38	4/1/19
Bankers Fidelity Life Insurance Company	123.92	128.86	138.63	9/7/18
National Health Insurance Company	124.21	128.15	136.20	4/1/19
Western United Life Assurance Company	124.38	128.26	136.24	10/25/17
Humanadental Insurance Company (Value)	124.77	129.71	139.49	4/1/19
Great Southern Life Insurance Company	124.93	124.93	134.23	8/5/19

Area Factor 1 | MALE | Zip 585 | As of 9/1/2019

Carrier Name	Discounted Rate**			Effective Date
	65	68	70	
Liberty Bankers Life Insurance Company (No Tobacco Use/No Nicotine Use)	145.34	145.34	150.41	10/1/18
Transamerica Life Insurance Company (Direct)	134.85	156.56	172.45	9/1/14
Catholic United Financial	138.17	141.13	152.68	4/1/19
Bankers Fidelity Life Insurance Company	138.79	144.32	155.27	9/7/18
Union Security Insurance Company	138.98	140.08	147.22	9/17/18
Guarantee Trust Life Insurance Company	140.49	143.56	149.21	1/1/19
Assured Life Association	141.95	144.98	156.84	4/1/19
National Health Insurance Company	142.77	147.29	156.57	4/1/19
Western United Life Assurance Company	142.98	147.47	156.77	10/25/17
Humanadental Insurance Company (Value)	143.47	149.18	160.42	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.

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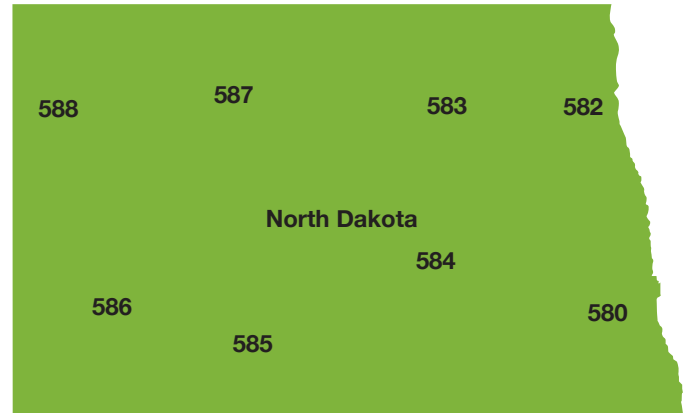
North Dakota | Plan G

Competitive Analysis Grids

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	No Requirement
Special Enrollment Rules	None
HHD Percent & Definition	7% Spousal**
e-App	Yes
e-Contracting	Yes

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Area Factor 1 | 580-588

Area Factor 1 | FEMALE | Zip 585 | As of 9/1/2019

Carrier Name	Discounted Rate**			Effective Date
	65	68	70	
Liberty Bankers Life Insurance Company (No Tobacco Use/No Nicotine Use)	100.78	100.78	104.68	10/1/18
Central States Health and Life Co. of Omaha	88.88	88.88	95.86	3/1/19
Union Security Insurance Company	93.28	94.50	100.21	9/17/18
Catholic United Financial	93.38	95.38	103.17	4/1/19
Assured Life Association	93.51	95.36	103.15	4/1/19
Western United Life Assurance Company	94.00	97.49	104.55	10/25/17
Heartland National Life Insurance Company	95.88	95.88	100.39	6/1/19
Humanadental Insurance Company (Value)	96.39	100.67	109.11	4/1/19
Lumico Life Insurance Company	96.72	96.72	102.60	1/1/19
Equitable National Life Insurance Company	97.04	97.04	101.03	10/1/18

Area Factor 1 | MALE | Zip 585 | As of 9/1/2019

Carrier Name	Discounted Rate**			Effective Date
	65	68	70	
Liberty Bankers Life Insurance Company (No Tobacco Use/No Nicotine Use)	115.90	115.90	120.38	10/1/18
Central States Health and Life Co. of Omaha	102.22	102.22	110.27	3/1/19
Catholic United Financial	104.58	106.82	115.55	4/1/19
Union Security Insurance Company	107.28	108.67	115.24	9/17/18
Assured Life Association	107.53	109.66	118.62	4/1/19
Western United Life Assurance Company	108.11	112.13	120.20	10/25/17
Lumico Life Insurance Company	109.89	109.89	116.55	1/1/19
Equitable National Life Insurance Company	110.27	110.27	114.81	10/1/18
Heartland National Life Insurance Company	110.27	110.27	115.45	6/1/19
Humanadental Insurance Company (Value)	110.85	115.76	125.47	4/1/19

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