

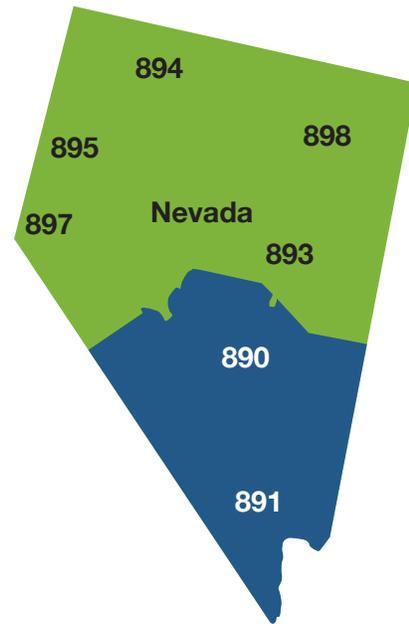
Nevada | Plan F*

Competitive Analysis Grids

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	No Requirement
Special Enrollment Rules	None
HHD Percent & Definition	11% 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	893-898
Area Factor 2	889-892

Area Factor 1 | FEMALE | Zip 894 | 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)	136.88	136.88	142.33	3/1/19
(Anthem) Anthem VA/NV (Innovative)	128.26	141.75	150.75	1/1/19
Pan American Life Insurance Company	130.29	130.29	139.33	6/18/18
Union Security Insurance Company	130.35	131.39	138.09	7/19/18
Prosperity Life Group	131.15	131.15	134.40	3/27/19
Great Southern Life Insurance Company	131.70	131.70	138.74	6/3/19
Philadelphia American Life Insurance Company	132.44	132.44	137.58	12/1/18
Thrivent Financial for Lutherans	132.44	137.61	147.84	3/1/19
AARP Medicare Supplement Plans, Insured by Unitedhealthcare (Standard/Household)	132.66	153.20	166.89	1/1/19
Wmi Mutual Insurance Company	133.00	146.00	154.00	1/1/19

Area Factor 1 | MALE | Zip 894 | 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)	157.42	157.42	163.68	3/1/19
AARP Medicare Supplement Plans, Insured by Unitedhealthcare (Standard/Household)	132.66	153.20	166.89	1/1/19
Wmi Mutual Insurance Company	133.00	146.00	154.00	1/1/19
(Anthem) Anthem VA/NV (Innovative)	138.25	154.56	165.43	1/1/19
Prosperity Life Group	144.13	144.13	147.69	3/27/19
Philadelphia American Life Insurance Company	145.69	145.69	151.34	12/1/18
Humanadental Insurance Company (Value)	147.82	164.09	178.82	8/1/19
Pan American Life Insurance Company	149.76	149.76	160.15	6/18/18
Union Security Insurance Company	149.91	151.10	158.80	7/19/18
Great Southern Life Insurance Company	151.47	151.47	159.55	6/3/19

* 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



Liberty Bankers Life

Insurance Company

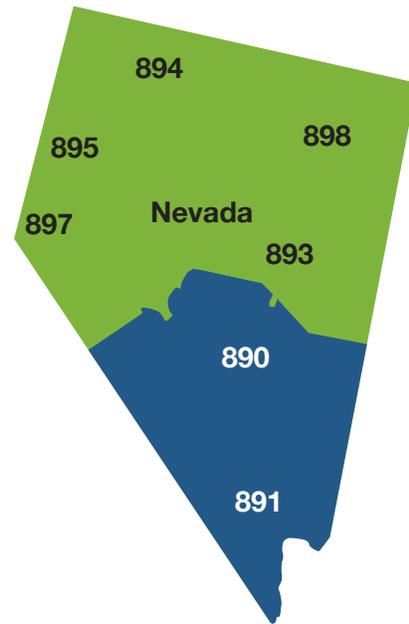
Nevada | Plan G

Competitive Analysis Grids

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	No Requirement
Special Enrollment Rules	None
HHD Percent & Definition	11% 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	893-898
Area Factor 2	889-892

Area Factor 1 | FEMALE | Zip 894 | 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)	109.48	109.48	114.31	3/1/19
Pan American Life Insurance Company	97.44	97.44	105.10	6/18/18
Central States Health and Life Co. of Omaha	99.11	99.11	106.87	3/1/19
Union Security Insurance Company	100.62	101.93	108.10	7/19/18
Lumico Life Insurance Company	101.67	104.69	111.13	1/1/19
Philadelphia American Life Insurance Company	103.19	106.15	112.50	12/1/18
AARP Medicare Supplement Plans, Insured by Unitedhealthcare (Standard/Household)	103.46	119.54	130.27	1/1/19
Thrivent Financial for Lutherans	104.24	108.86	118.02	3/1/19
Prosperity Life Group	104.43	104.43	107.63	3/27/19
Great Southern Life Insurance Company	106.30	106.30	112.92	6/3/19

Area Factor 1 | MALE | Zip 894 | 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)	125.90	125.90	131.46	3/1/19
AARP Medicare Supplement Plans, Insured by Unitedhealthcare (Standard/Household)	103.46	119.54	130.27	1/1/19
Pan American Life Insurance Company	112.00	112.00	120.81	6/18/18
Philadelphia American Life Insurance Company	113.51	116.77	123.76	12/1/18
Central States Health and Life Co. of Omaha	113.92	113.92	122.91	3/1/19
Prosperity Life Group	114.76	114.76	118.27	3/27/19
Union Security Insurance Company	115.72	117.23	124.31	7/19/18
Lumico Life Insurance Company	116.87	120.36	127.71	1/1/19
Humanadental Insurance Company (Value)	118.33	131.34	143.14	8/1/19
(Anthem) Anthem VA/NV (Innovative)	118.82	133.65	143.53	1/1/19

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Source of Premium Rates: CSG Actuarial data feed