

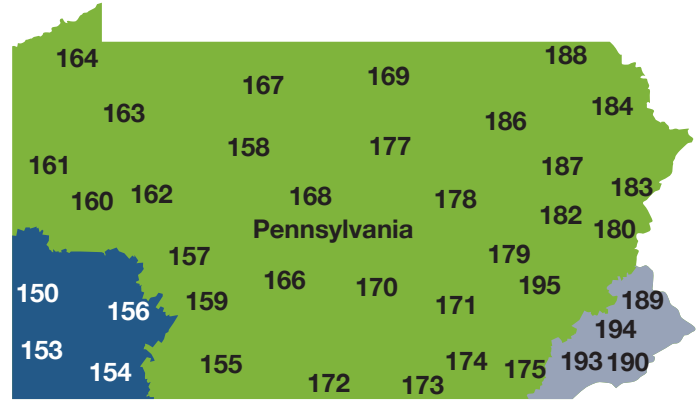
## Pennsylvania | Plan F\*

### 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	11% Spousal**
e-App	Yes
e-Contracting	Yes

\*\* Reside with another adult with whom you are in legal relationship with for 12 months.



<b>Area Factor 1</b>	<b>155, 157-188, 195-196</b>
<b>Area Factor 2</b>	<b>150-154, 156</b>
<b>Area Factor 3</b>	<b>189-194</b>

#### Area Factor 1 | FEMALE | Zip 170 | As of 9/1/2019

Carrier Name	Discounted Rate**			Effective Date
	65	68	70	
<b>Liberty Bankers Life Insurance Company (No Tob/Nicotine &amp; w/i Preferred Ht/Wt Range)</b>	<b>131.64</b>	<b>131.64</b>	<b>139.41</b>	<b>6/1/19</b>
Lumico Life Insurance Company	117.10	120.59	127.87	1/1/19
Southern Guaranty Insurance Company	117.97	120.12	128.69	9/13/18
Erie Family Life Insurance Company	119.22	127.05	132.57	3/1/19
Shenandoah Life Insurance Company	123.09	125.72	135.99	4/1/19
Prosperity Life Group	123.31	123.31	124.64	10/1/18
Great Southern Life Insurance Company	124.10	124.10	130.70	3/4/19
Renaissance Life & Health Insurance Company of America	126.27	131.98	143.35	8/28/17
Union Security Insurance Company	126.66	127.67	134.18	9/17/18
Continental Life Insurance Company of Brentwood, Tennessee (Aetna)	127.20	128.67	134.95	6/1/19

#### Area Factor 1 | MALE | Zip 170 | As of 9/1/2019

Carrier Name	Discounted Rate**			Effective Date
	65	68	70	
<b>Liberty Bankers Life Insurance Company (No Tob/Nicotine &amp; w/i Preferred Ht/Wt Range)</b>	<b>151.38</b>	<b>151.38</b>	<b>160.32</b>	<b>6/1/19</b>
Lumico Life Insurance Company	131.13	135.08	143.29	1/1/19
AARP Medicare Supplement Plans, Insured by Unitedhealthcare (Standard/Household)	133.99	154.73	168.56	1/1/19
Physicians Mutual Insurance Company	134.62	140.46	152.82	4/1/18
Southern Guaranty Insurance Company	135.65	138.14	147.99	9/13/18
Erie Family Life Insurance Company	137.13	146.17	152.46	3/1/19
Prosperity Life Group	138.56	138.56	140.05	10/1/18
Capital Blue Cross	138.90	157.00	169.60	1/1/19
USAA Life Insurance Company	139.40	151.13	163.37	6/1/16
New Era Life Insurance Company of the Midwest	140.72	145.39	149.78	1/1/19

\* 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.

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

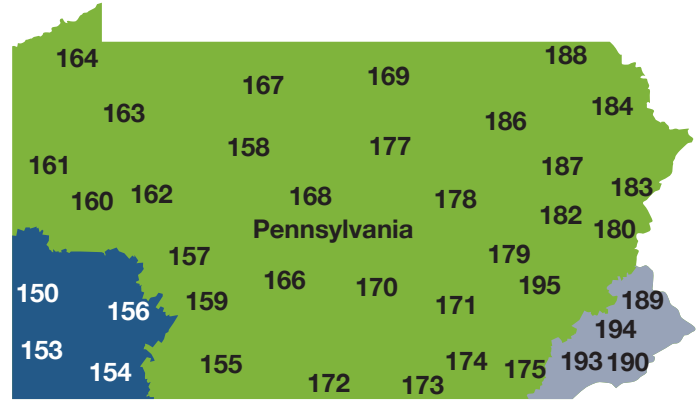
## Pennsylvania | Plan G

### 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	11% Spousal
e-App	Yes
e-Contracting	Yes

\* Reside with another adult with whom you are in legal relationship with for 12 months.



<b>Area Factor 1</b>	<b>155, 157-188, 195-196</b>
<b>Area Factor 2</b>	<b>150-154, 156</b>
<b>Area Factor 3</b>	<b>189-194</b>

#### Area Factor 1 | FEMALE | Zip 170 | As of 9/1/2019

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
<b>Liberty Bankers Life Insurance Company (No Tob/Nicotine &amp; w/i Preferred Ht/Wt Range)</b>	<b>106.55</b>	<b>106.55</b>	<b>113.77</b>	<b>6/1/19</b>
Southern Guaranty Insurance Company	92.41	94.58	102.23	9/13/18
Lumico Life Insurance Company	94.93	97.80	103.85	1/1/19
Erie Family Life Insurance Company	96.41	103.41	108.32	3/1/19
Heartland National Life Insurance Company	96.45	96.45	101.37	6/1/19
Pan American Life Insurance Company	96.47	96.47	104.05	8/6/18
Atlantic Coast Life Insurance Company	97.01	97.01	102.02	5/1/19
Everest Reinsurance Company	97.08	99.39	107.75	12/1/18
Union Security Insurance Company	97.66	98.94	104.91	9/17/18
Shenandoah Life Insurance Company	98.01	99.93	108.11	4/1/19

#### Area Factor 1 | MALE | Zip 170 | As of 9/1/2019

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
<b>Liberty Bankers Life Insurance Company (No Tob/Nicotine &amp; w/i Preferred Ht/Wt Range)</b>	<b>122.53</b>	<b>122.53</b>	<b>130.83</b>	<b>6/1/19</b>
AARP Medicare Supplement Plans, Insured by Unitedhealthcare (Standard/Household)	105.38	121.76	132.68	1/1/19
Southern Guaranty Insurance Company	106.27	108.77	117.57	9/13/18
Lumico Life Insurance Company	106.41	109.50	116.25	1/1/19
Everest Reinsurance Company	110.67	113.32	122.84	12/1/18
Pan American Life Insurance Company	110.88	110.88	119.60	8/6/18
Erie Family Life Insurance Company	110.91	118.90	124.57	3/1/19
Heartland National Life Insurance Company	110.93	110.93	116.57	6/1/19
Atlantic Coast Life Insurance Company	111.50	111.50	117.27	5/1/19
Union Security Insurance Company	112.31	113.78	120.64	9/17/18

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