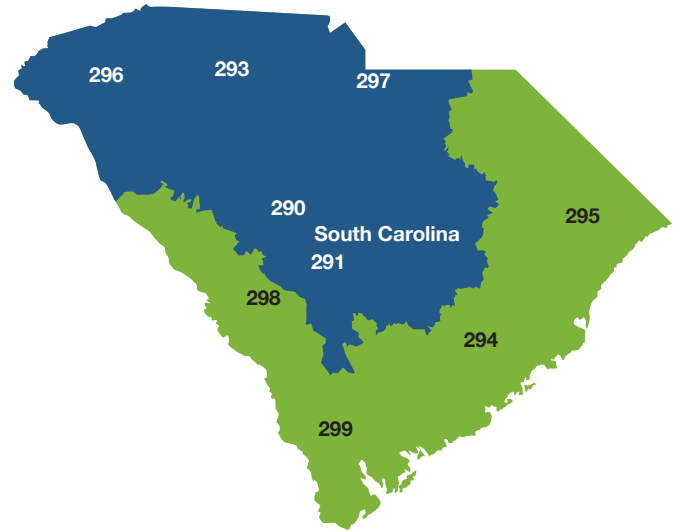




# Liberty Bankers Life

Insurance Company

## South Carolina | 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.

<b>Area Factor 1</b>	<b>290-293, 296-297</b>
<b>Area Factor 2</b>	<b>294-295, 298-299</b>

### Area Factor 1 | FEMALE | Zip 296 | 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>118.08</b>	<b>122.73</b>	<b>131.96</b>	<b>4/1/19</b>
Southern Guaranty Insurance Company	104.42	106.32	113.90	7/2/18
Aetna Health Insurance Company	106.20	107.36	112.71	8/23/19
Members Health Insurance Company	108.00	133.00	150.50	5/1/16
Bluecross and Blueshield of South Carolina	110.45	126.05	137.64	9/1/18
Great Southern Life Insurance Company	111.04	111.04	116.94	3/4/19
Western United Life Assurance Company	111.29	114.78	121.90	9/24/17
National Health Insurance Company	112.49	116.06	123.35	6/18/18
Assured Life Association	112.80	115.22	124.64	5/1/18
Continental Life Insurance Company of Brentwood, Tennessee (Aetna)	113.33	114.73	120.30	10/1/18

### Area Factor 1 | MALE | Zip 296 | 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>135.79</b>	<b>141.15</b>	<b>151.75</b>	<b>4/1/19</b>
Members Health Insurance Company	108.00	133.00	150.50	5/1/16
Southern Guaranty Insurance Company	120.08	122.27	130.99	7/2/18
AARP Medicare Supplement Plans, Insured by Unitedhealthcare (Standard/Household)	120.57	139.26	151.73	1/1/19
Aetna Health Insurance Company	122.16	123.48	129.60	8/23/19
Bluecross and Blueshield of South Carolina	122.72	140.05	152.94	9/1/18
Philadelphia American Life Insurance Company	125.94	128.58	133.75	1/1/19
USAA Life Insurance Company	126.82	137.19	148.24	7/14/18
Great Southern Life Insurance Company	127.69	127.69	134.49	3/4/19
Western United Life Assurance Company	127.94	131.98	140.27	9/24/17

\* 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

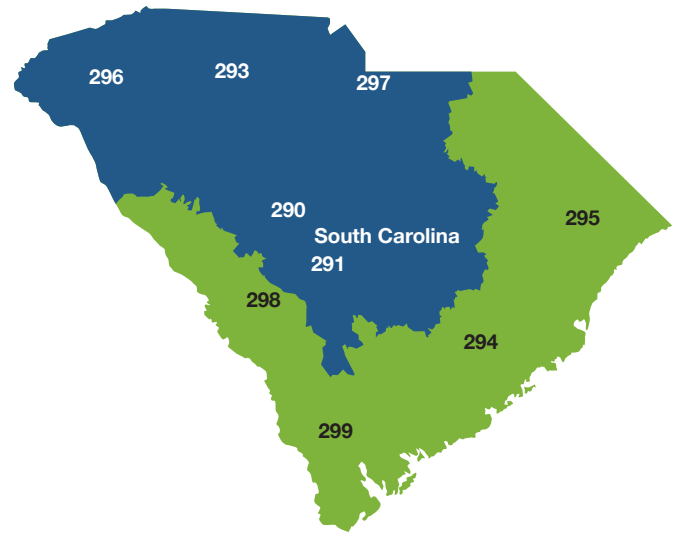
or federal Medicare program. Source of Premium Rates: CSG Actuarial data feed



# Liberty Bankers Life

Insurance Company

## South Carolina | 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.

<b>Area Factor 1</b>	<b>290-293, 296-297</b>
<b>Area Factor 2</b>	<b>294-295, 298-299</b>

### Area Factor 1 | FEMALE | Zip 296 | 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>93.75</b>	<b>97.91</b>	<b>106.14</b>	<b>4/1/19</b>
Southern Guaranty Insurance Company	81.98	83.91	90.70	7/2/18
Assured Life Association	83.77	85.42	92.40	5/1/18
Western United Life Assurance Company	84.09	87.18	93.53	9/24/17
Everest Reinsurance Company	84.12	86.13	93.37	12/1/18
Shenandoah Life Insurance Company	84.56	86.65	93.72	4/1/19
CSI Life Insurance Company	85.33	85.33	94.28	8/1/18
Atlantic Coast Life Insurance Company	85.48	85.48	89.89	2/14/19
Union Security Insurance Company	85.73	85.73	90.91	7/9/18
Pan American Life Insurance Company	85.74	85.74	92.49	7/1/18

### Area Factor 1 | MALE | Zip 296 | 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>107.81</b>	<b>112.59</b>	<b>122.06</b>	<b>4/1/19</b>
AARP Medicare Supplement Plans, Insured by Unitedhealthcare (Standard/Household)	90.04	104.08	113.44	1/1/19
Southern Guaranty Insurance Company	94.29	96.50	104.30	7/2/18
Everest Reinsurance Company	95.90	98.18	106.44	12/1/18
Members Health Insurance Company	96.00	118.75	134.00	5/1/16
Assured Life Association	96.33	98.23	106.27	5/1/18
Lumico Life Insurance Company	96.41	99.27	105.39	8/1/19
Western United Life Assurance Company	96.72	100.36	107.57	9/24/17
Shenandoah Life Insurance Company	97.20	99.60	107.73	4/1/19
CSI Life Insurance Company	98.16	98.16	108.46	8/1/18

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Source of Premium Rates: CSG Actuarial data feed