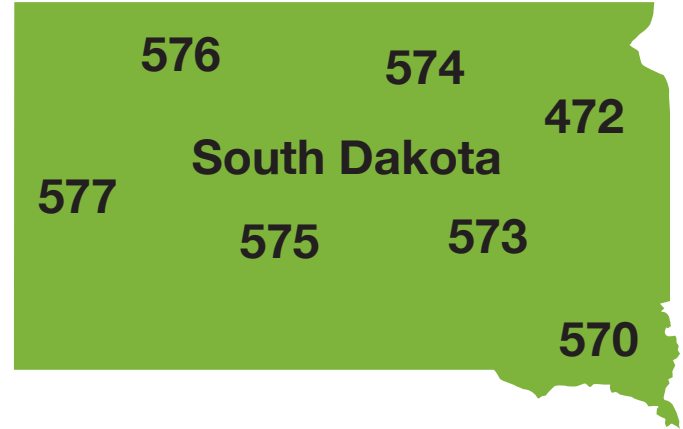


South Dakota | Plan F* Competitive Analysis Grids

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 | 570-577

Area Factor 1 | FEMALE | Zip 577 | 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)	130.25	135.40	145.57	3/1/19
Union Security Insurance Company	117.33	118.26	124.29	7/9/18
Philadelphia American Life Insurance Company	117.89	118.58	124.05	8/1/16
National Health Insurance Company	120.69	124.52	132.34	2/1/19
Great Southern Life Insurance Company	121.41	121.41	127.88	3/4/19
Guarantee Trust Life Insurance Company	121.74	124.40	129.29	1/1/19
Catholic United Financial	122.66	125.28	135.54	4/1/19
Transamerica Life Insurance Company (Direct)	122.99	141.49	154.61	9/1/14
Assured Life Association	124.24	126.89	137.26	3/1/19
Combined Insurance Company of America	125.28	138.34	147.84	12/1/18

Area Factor 1 | MALE | Zip 577 | 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)	149.80	155.72	167.40	3/1/19
Philadelphia American Life Insurance Company	129.68	130.44	136.45	8/1/16
Transamerica Life Insurance Company (Direct)	134.85	156.56	172.45	9/1/14
Union Security Insurance Company	134.93	136.00	142.94	7/9/18
Guarantee Trust Life Insurance Company	136.35	139.33	144.81	1/1/19
Catholic United Financial	137.38	140.32	151.81	4/1/19
National Health Insurance Company	138.73	143.12	152.14	2/1/19
Great Southern Life Insurance Company	139.62	139.62	147.06	3/4/19
Globe Life and Accident Insurance Company	140.00	166.00	181.00	4/1/19
Equitable National Life Insurance Company	141.84	142.95	150.23	2/1/19

* 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

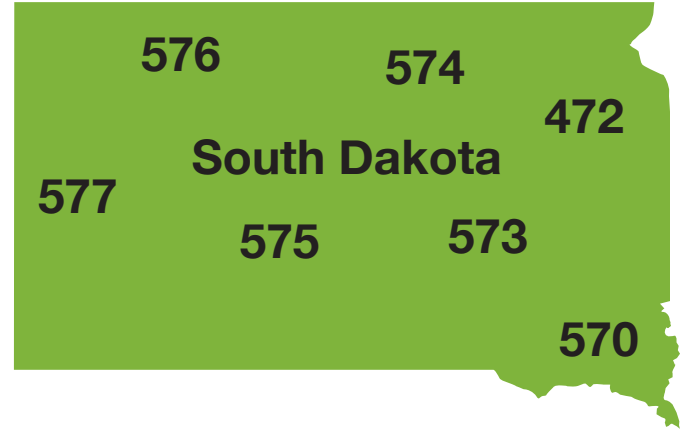
or federal Medicare program. Source of Premium Rates: CSG Actuarial data feed

South Dakota | 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 | 570-577

Area Factor 1 | FEMALE | Zip 577 | 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)	103.42	108.01	117.09	3/1/19
Philadelphia American Life Insurance Company	83.19	84.84	92.23	8/1/16
Catholic United Financial	85.64	87.47	94.63	4/1/19
Assured Life Association	86.09	87.81	94.98	3/1/19
Heartland National Life Insurance Company	87.65	87.65	91.78	6/1/19
Central States Health and Life Co. of Omaha	89.90	89.90	96.95	3/1/19
Union Security Insurance Company	90.47	91.65	97.18	7/9/18
Equitable National Life Insurance Company	93.61	94.84	100.57	2/1/19
Combined Insurance Company of America	94.57	104.37	111.58	12/1/18
National Health Insurance Company	95.39	98.42	104.56	2/1/19

Area Factor 1 | MALE | Zip 577 | 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)	118.94	124.22	134.66	3/1/19
Philadelphia American Life Insurance Company	91.51	93.33	101.45	8/1/16
Catholic United Financial	95.92	97.97	105.99	4/1/19
Assured Life Association	99.02	100.97	109.22	3/1/19
Heartland National Life Insurance Company	100.80	100.80	105.54	6/1/19
Central States Health and Life Co. of Omaha	103.38	103.38	111.52	3/1/19
Union Security Insurance Company	104.03	105.39	111.76	7/9/18
Equitable National Life Insurance Company	105.19	106.55	113.00	2/1/19
Combined Insurance Company of America	108.76	120.02	128.32	12/1/18
National Health Insurance Company	109.68	113.11	120.22	2/1/19

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Source of Premium Rates: CSG Actuarial data feed