

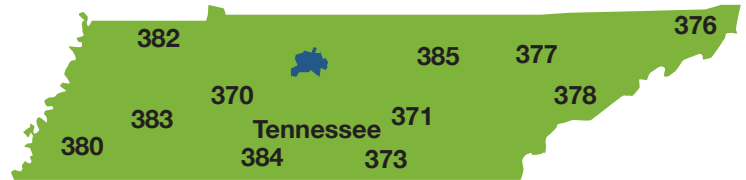
Tennessee | Plan F*

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	370-371, 373-374, 376-385
Area Factor 2	372, 375

Area Factor 1 | FEMALE | Zip 370 | 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)	132.59	137.82	148.16	5/1/19
Southern Guaranty Insurance Company	108.14	110.13	117.97	7/2/18
Continental Life Insurance Company of Brentwood, Tennessee (Aetna)	108.84	110.00	115.50	8/23/19
Farm Bureau Health Plans	110.87	137.12	155.06	7/1/19
New Era Life Insurance Company of the Midwest	111.19	113.51	118.04	1/1/17
United World Life Insurance Company	111.96	113.97	118.00	8/23/19
National Health Insurance Company	116.00	119.69	127.21	2/1/19
Lumico Life Insurance Company	117.02	120.50	127.80	8/1/19
Great Southern Life Insurance Company	117.21	117.21	123.47	8/5/19
Pan American Life Insurance Company	117.26	117.26	125.39	8/20/18

Area Factor 1 | MALE | Zip 370 | 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)	152.48	158.49	170.39	5/1/19
Farm Bureau Health Plans	110.87	137.12	155.06	7/1/19
New Era Life Insurance Company of the Midwest	122.31	124.86	129.85	1/1/17
Southern Guaranty Insurance Company	124.36	126.64	135.67	7/2/18
Continental Life Insurance Company of Brentwood, Tennessee (Aetna)	125.18	126.50	132.85	8/23/19
United World Life Insurance Company	128.75	131.06	135.70	8/23/19
Lumico Life Insurance Company	131.05	134.92	143.14	8/1/19
Guarantee Trust Life Insurance Company	133.02	135.92	141.28	8/1/18
National Health Insurance Company	133.35	137.56	146.24	2/1/19
Pan American Life Insurance Company	134.78	134.78	144.13	8/20/18

* 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

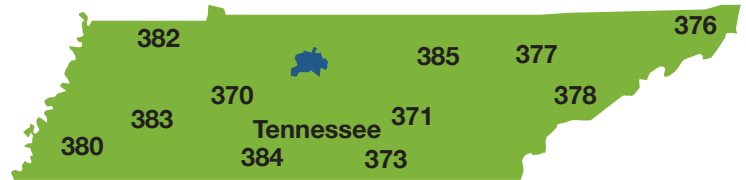
Tennessee | Plan G

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	370-371, 373-374, 376-385
Area Factor 2	372, 375

Area Factor 1 | FEMALE | Zip 370 | 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)	105.27	109.95	119.18	5/1/19
Southern Guaranty Insurance Company	84.91	86.91	93.93	7/2/18
Pan American Life Insurance Company	87.70	87.70	94.59	8/20/18
Everest Reinsurance Company	87.93	90.03	97.60	12/1/18
Western United Life Assurance Company	89.12	92.37	99.11	4/1/19
Central States Health and Life Co. of Omaha	89.90	89.90	96.95	3/1/19
Farm Bureau Health Plans	90.05	108.37	122.10	7/1/19
National Guardian Life Insurance Company	90.49	90.49	95.66	6/11/18
Lumico Life Insurance Company	90.51	93.23	98.88	8/1/19
New Era Life Insurance Company of the Midwest	91.04	93.28	97.76	1/1/17

Area Factor 1 | MALE | Zip 370 | 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)	121.07	126.44	137.07	5/1/19
Farm Bureau Health Plans	90.05	108.37	122.10	7/1/19
Southern Guaranty Insurance Company	97.65	99.94	108.02	7/2/18
New Era Life Insurance Company of the Midwest	100.15	102.61	107.54	1/1/17
Everest Reinsurance Company	100.24	102.63	111.27	12/1/18
Pan American Life Insurance Company	100.80	100.80	108.73	8/20/18
Lumico Life Insurance Company	101.37	104.39	110.74	8/1/19
Western United Life Assurance Company	102.45	106.25	113.92	4/1/19
Humana Insurance Company	102.97	109.26	114.79	7/1/18
AARP Medicare Supplement Plans, Insured by Unitedhealthcare (Standard/Household)	103.02	119.04	129.72	1/1/19

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Source of Premium Rates: CSG Actuarial data feed

09/11/19