

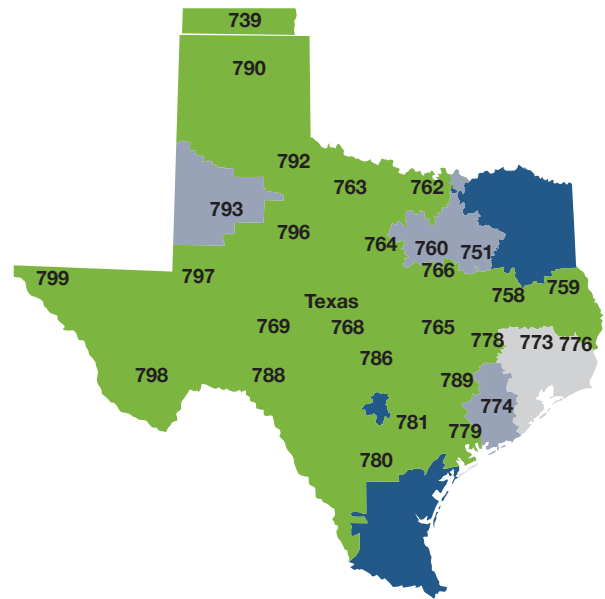


Liberty Bankers Life

Insurance Company

Texas | 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	758-759, 762-769, 778-781, 786-792, 795-799
Area Factor 2	754-757, 782-785
Area Factor 3	750-752, 760-761, 774, 793-794
Area Factor 4	753, 770-773, 775-777

Area Factor 1 | FEMALE | Zip 786 | 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)	126.91	131.92	141.83	10/1/18
Aetna Health Insurance Company	112.55	113.72	119.45	3/1/19
Southern Guaranty Insurance Company	113.26	114.16	120.82	9/13/18
Shenandoah Life Insurance Company	114.34	115.09	124.50	4/1/18
Great Southern Life Insurance Company	114.95	114.95	121.07	3/4/19
Pan American Life Insurance Company	115.96	115.96	124.00	7/1/18
Guarantee Trust Life Insurance Company	116.78	119.33	124.03	1/1/19
Omaha Supplemental Insurance Company	117.19	119.54	124.22	7/29/19
Union Security Insurance Company	118.19	118.19	124.22	9/17/18
Philadelphia American Life Insurance Company	118.42	121.43	127.44	5/1/19

Area Factor 1 | MALE | Zip 786 | 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)	145.95	151.71	163.10	10/1/18
Aetna Health Insurance Company	129.44	130.76	137.35	3/1/19
Southern Guaranty Insurance Company	130.25	131.28	138.95	9/13/18
Philadelphia American Life Insurance Company	130.26	133.58	140.18	5/1/19
Guarantee Trust Life Insurance Company	130.80	133.65	138.92	1/1/19
Shenandoah Life Insurance Company	131.42	132.29	143.11	4/1/18
Great Southern Life Insurance Company	132.20	132.20	139.23	3/4/19
Pan American Life Insurance Company	133.29	133.29	142.53	7/1/18
Omaha Supplemental Insurance Company	133.60	136.27	141.62	7/29/19
Bankers Fidelity Life Insurance Company (Preferred)	134.99	140.36	150.97	9/22/18

* Important Note: Plan F is only available to Medicare beneficiaries who are eligible for Medicare prior to 1/1/2020.

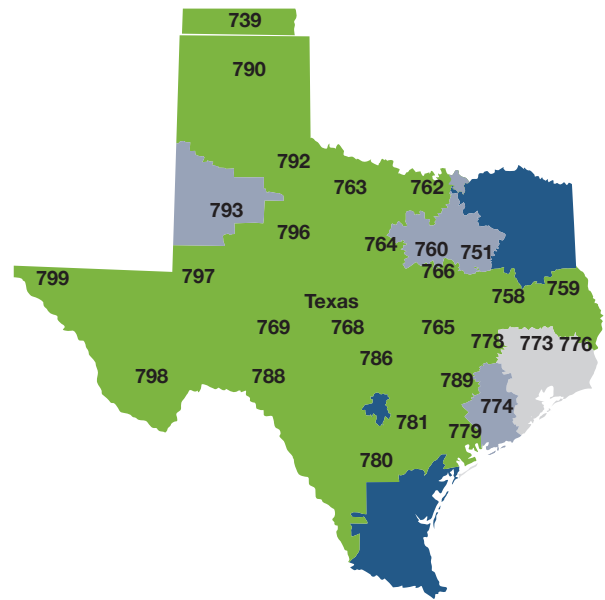
** Rates are net of household discounts. Carrier selection is based on Age 65 rates and includes the top 9 carriers plus Liberty Bankers.

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

Texas | 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	758-759, 762-769, 778-781, 786-792, 795-799
Area Factor 2	754-757, 782-785
Area Factor 3	750-752, 760-761, 774, 793-794
Area Factor 4	753, 770-773, 775-777

Area Factor 1 | FEMALE | Zip 786 | 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)	94.15	98.32	106.58	10/1/18
Omaha Supplemental Insurance Company	86.28	88.35	92.49	7/29/19
Shenandoah Life Insurance Company	86.36	86.79	93.89	4/1/18
Southern Guaranty Insurance Company	86.60	87.72	93.67	9/13/18
Pan American Life Insurance Company	86.73	86.73	93.54	7/1/18
Central States Health and Life Co. of Omaha	86.79	86.79	93.69	3/1/19
Philadelphia American Life Insurance Company	87.62	90.56	96.54	5/1/19
Union Security Insurance Company	88.75	88.75	94.12	9/17/18
Aetna Health Insurance Company	89.54	90.47	94.98	3/1/19
Lumico Life Insurance Company	89.67	92.30	97.95	8/1/19

Area Factor 1 | MALE | Zip 786 | 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)	108.27	113.07	122.57	10/1/18
Philadelphia American Life Insurance Company	96.38	99.63	106.20	5/1/19
Omaha Supplemental Insurance Company	98.36	100.72	105.44	7/29/19
Shenandoah Life Insurance Company	99.27	99.77	107.92	4/1/18
Southern Guaranty Insurance Company	99.59	100.88	107.74	9/13/18
Pan American Life Insurance Company	99.68	99.68	107.51	7/1/18
Central States Health and Life Co. of Omaha	99.90	99.90	107.72	3/1/19
Lumico Life Insurance Company	100.36	103.38	109.74	8/1/19
Catholic Life Insurance	101.91	101.91	106.55	7/1/19
Humana Insurance Company	101.97	107.15	111.48	9/1/18

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Source of Premium Rates: CSG Actuarial data feed