

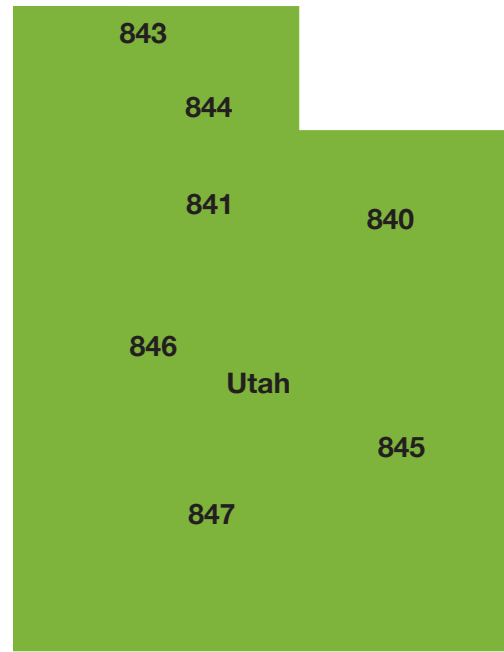
## Utah | Plan F\*

### Competitive Analysis Grids

#### PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	No Requirement
Special Enrollment Rules	None
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 | 840-847**

#### Area Factor 1 | FEMALE | Zip 840 | 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>124.97</b>	<b>124.97</b>	<b>129.33</b>	<b>10/1/18</b>
Great Southern Life Insurance Company	114.73	114.73	120.83	6/3/19
Southern Guaranty Insurance Company	117.17	118.10	124.99	8/1/18
Prosperity Life Group	117.30	117.30	121.24	3/27/19
Greek Catholic Union of the USA	118.18	120.38	124.81	8/13/18
Union Security Insurance Company	120.00	120.95	127.12	7/9/18
Humana Insurance Company	120.26	127.62	134.08	10/1/18
National Health Insurance Company	120.69	124.52	132.34	4/1/19
Thrivent Financial For Lutherans	121.16	125.89	135.25	3/1/19
Pan American Life Insurance Company	121.17	121.17	129.58	7/1/18

#### Area Factor 1 | MALE | Zip 840 | 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>143.72</b>	<b>143.72</b>	<b>148.72</b>	<b>10/1/18</b>
Wmi Mutual Insurance Company	126.00	138.00	146.00	1/1/19
Humana Insurance Company	128.36	136.23	143.11	10/1/18
AARP Medicare Supplement Plans, Insured by Unitedhealthcare (Standard/Household)	131.78	152.18	165.79	1/1/19
Great Southern Life Insurance Company	131.94	131.94	138.96	6/3/19
Prosperity Life Group	132.54	132.54	137.00	3/27/19
Southern Guaranty Insurance Company	134.74	135.81	143.74	8/1/18
Transamerica Life Insurance Company (Direct)	134.85	156.56	172.45	9/1/14
Greek Catholic Union of the USA	135.91	138.44	143.53	8/13/18
Bankers Fidelity Assurance Company (Preferred)	136.42	140.66	148.80	10/5/18

\* 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

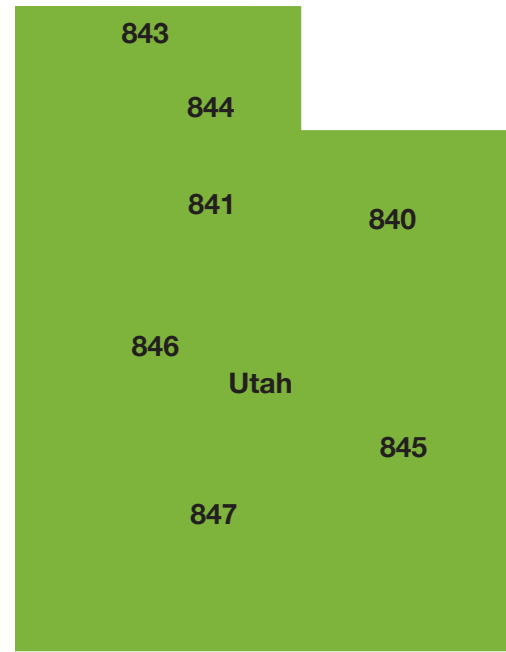
or federal Medicare program. Source of Premium Rates: CSG Actuarial data feed

**Utah | Plan G**  
**Competitive Analysis Grids**

**PRODUCT HIGHLIGHTS:**

Premium Rating Rule	Attained Age
GI Requirement(s)	No Requirement
Special Enrollment Rules	None
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 | 840-847**

**Area Factor 1 | FEMALE | Zip 840 | 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>99.64</b>	<b>99.64</b>	<b>103.49</b>	<b>10/1/18</b>
Southern Guaranty Insurance Company	89.58	90.75	96.91	8/1/18
Greek Catholic Union of the USA	90.18	92.33	96.59	8/13/18
Atlantic Coast Life Insurance Company	90.23	90.23	94.40	6/10/19
Pan American Life Insurance Company	90.62	90.62	97.75	7/1/18
Great Southern Life Insurance Company	91.23	91.23	96.92	6/3/19
Prosperity Life Group	92.46	92.46	95.86	3/27/19
Union Security Insurance Company	92.52	93.73	99.38	7/9/18
Lumico Life Insurance Company	93.15	93.15	98.88	3/4/19
Humana Insurance Company	93.24	98.95	103.95	10/1/18

**Area Factor 1 | MALE | Zip 840 | 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>114.60</b>	<b>114.60</b>	<b>119.04</b>	<b>10/1/18</b>
Humana Insurance Company	99.52	105.62	110.96	10/1/18
Southern Guaranty Insurance Company	103.02	104.36	111.45	8/1/18
Greek Catholic Union of the USA	103.70	106.18	111.08	8/13/18
Atlantic Coast Life Insurance Company	103.72	103.72	108.50	6/10/19
Pan American Life Insurance Company	104.16	104.16	112.35	7/1/18
AARP Medicare Supplement Plans, Insured by Unitedhealthcare (Standard/Household)	104.34	120.56	131.37	1/1/19
Prosperity Life Group	104.48	104.48	108.31	3/27/19
Great Southern Life Insurance Company	104.92	104.92	111.46	6/3/19
Lumico Life Insurance Company	105.86	105.86	112.29	3/4/19

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Source of Premium Rates: CSG Actuarial data feed