

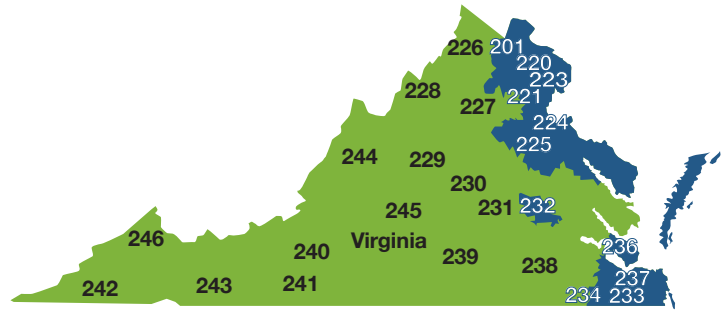
Virginia | Plan F*

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 50 years old or older for the past 12 months.



Area Factor 1	226-231, 238-246
Area Factor 2	201, 220-225, 232-237

Area Factor 1 | FEMALE | Zip 245 | 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)	105.49	105.49	109.17	11/1/18
Great Southern Life Insurance Company	103.86	103.86	109.38	8/5/19
The Manhattan Life Insurance Company	107.50	111.83	120.19	11/1/18
Renaissance Life & Health Insurance Company of America	107.55	112.42	122.10	1/28/19
Pan American Life Insurance Company	108.70	108.70	116.23	2/25/19
National Health Insurance Company	108.97	112.43	119.50	10/15/18
Lumico Life Insurance Company	109.97	113.76	121.90	6/3/19
Prosperity Life Group	110.80	110.80	111.12	5/6/19
Everest Reinsurance Company	111.09	113.16	121.57	10/1/18
Guarantee Trust Life Insurance Company	111.33	113.75	118.24	3/15/19

Area Factor 1 | MALE | Zip 245 | 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)	121.32	121.32	125.54	11/1/18
Great Southern Life Insurance Company	119.43	119.43	125.79	8/5/19
Renaissance Life & Health Insurance Company of America	123.63	129.22	140.36	1/28/19
The Manhattan Life Insurance Company	123.64	128.55	138.16	11/1/18
Guarantee Trust Life Insurance Company	124.68	127.41	132.42	3/15/19
Lumico Life Insurance Company	124.92	129.34	138.49	6/3/19
Pan American Life Insurance Company	124.94	124.94	133.61	2/25/19
National Health Insurance Company	125.27	129.23	137.37	10/15/18
Prosperity Life Group	125.92	125.92	126.27	5/6/19
Everest Reinsurance Company	126.64	129.00	138.59	10/1/18

* 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

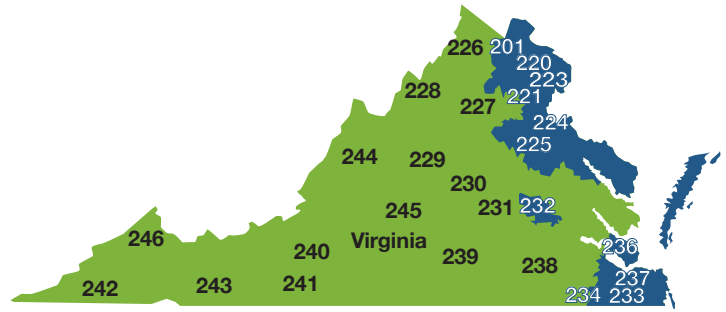
Virginia | Plan G

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 50 years old or older for the past 12 months.



Area Factor 1 | 226-231, 238-246

Area Factor 2 | 201, 220-225, 232-237

Area Factor 1 | FEMALE | Zip 245 | 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)	84.82	84.82	88.11	11/1/18
Individual Assurance Company, Life, Health & Accident	78.72	82.21	89.12	8/1/18
Everest Reinsurance Company	78.83	80.72	87.51	10/1/18
Pan American Life Insurance Company	81.30	81.30	87.69	2/25/19
Atlantic Coast Life Insurance Company	81.65	81.65	85.86	5/1/19
Central States Health and Life Co. of Omaha	81.76	81.76	88.11	5/1/19
The Manhattan Life Insurance Company	81.91	85.58	92.69	11/1/18
Union Security Insurance Company	82.65	83.73	88.79	3/4/19
Lumico Life Insurance Company	83.39	86.25	92.37	6/3/19
(Anthem) Anthem VA/NV	83.60	101.65	110.20	9/1/19

Area Factor 1 | MALE | Zip 245 | 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)	97.54	97.54	101.33	11/1/18
(Anthem) Anthem VA/NV	88.35	109.25	118.75	9/1/19
Everest Reinsurance Company	89.87	92.02	99.76	10/1/18
Individual Assurance Company, Life, Health & Accident	90.53	94.55	102.48	8/1/18
Pan American Life Insurance Company	93.44	93.44	100.79	2/25/19
Atlantic Coast Life Insurance Company	93.85	93.85	98.69	5/1/19
Central States Health and Life Co. of Omaha	94.00	94.00	101.37	5/1/19
The Manhattan Life Insurance Company	94.16	98.34	106.62	11/1/18
Lumico Life Insurance Company	94.70	98.04	105.01	6/3/19
Union Security Insurance Company	95.05	96.29	102.11	3/4/19

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Source of Premium Rates: CSG Actuarial data feed