



Liberty Bankers Life

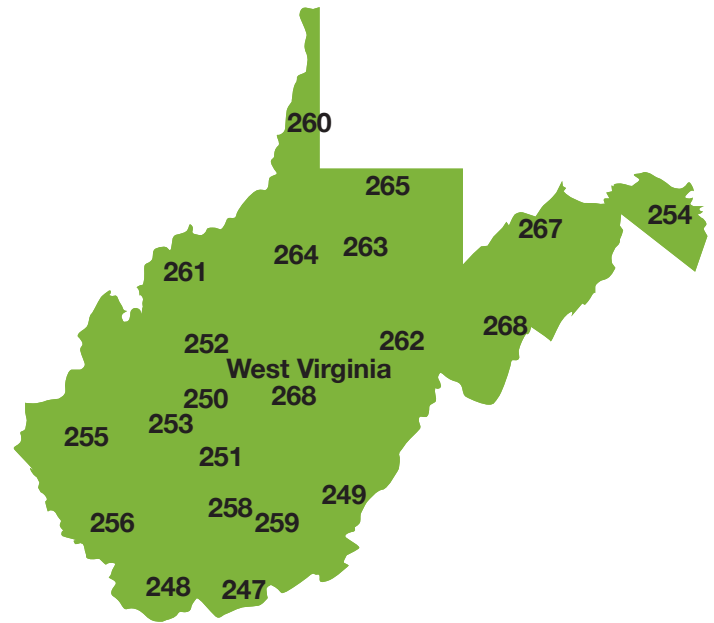
Insurance Company

West 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 18 years old or older for the past 12 months.



Area Factor 1 | 247-268

Area Factor 1 | FEMALE | Zip 265 | 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)	123.55	123.55	127.86	10/1/18
Guarantee Trust Life Insurance Company	112.05	114.50	119.01	1/1/19
Prosperity Life Group	112.95	112.95	117.61	2/1/19
Great Southern Life Insurance Company	116.04	116.04	122.22	6/3/19
Puritan Life Insurance Company of America	116.85	119.19	127.31	6/1/18
Union Security Insurance Company	117.33	118.26	124.29	7/9/18
Thrivent Financial for Lutherans	119.38	124.09	133.40	3/1/19
Lumico Life Insurance Company	119.43	122.99	130.50	1/1/19
American National Life Insurance Company of Texas	119.81	124.27	131.71	4/1/19
American Continental Insurance Company (Aetna)	120.08	121.23	126.97	8/1/19

Area Factor 1 | MALE | Zip 265 | 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)	142.08	142.08	147.04	10/1/18
Guarantee Trust Life Insurance Company	125.50	128.23	133.28	1/1/19
Prosperity Life Group	128.35	128.35	133.65	2/1/19
Great Southern Life Insurance Company	133.45	133.45	140.55	6/3/19
Puritan Life Insurance Company of America	134.38	137.08	146.40	6/1/18
Union Security Insurance Company	134.93	136.00	142.94	7/9/18
American National Life Insurance Company of Texas	136.17	140.65	149.58	4/1/19
AARP Medicare Supplement Plans, Insured by Unitedhealthcare (Standard/Household)	136.65	157.80	171.90	1/1/19
Thrivent Financial for Lutherans	137.29	142.70	153.42	3/1/19
Lumico Life Insurance Company	137.33	141.36	149.96	1/1/19

* 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



Liberty Bankers Life

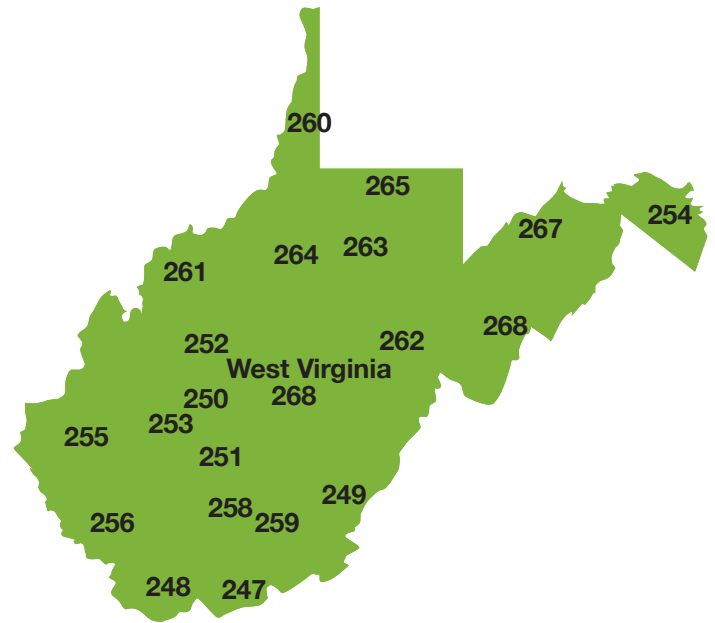
Insurance Company

West 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 18 years old or older for the past 12 months.



Area Factor 1 | 247-268

Area Factor 1 | FEMALE | Zip 265 | 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)	98.51	98.51	102.32	10/1/18
Puritan Life Insurance Company of America	87.73	89.94	96.93	6/1/18
Atlantic Coast Life Insurance Company	88.51	88.51	93.07	2/14/19
Lumico Life Insurance Company	88.74	91.37	96.95	1/1/19
Heartland National Life Insurance Company	89.55	89.55	93.77	6/1/19
Csi Life Insurance Company	90.36	90.36	100.44	8/1/18
Union Security Insurance Company	90.47	91.65	97.18	7/9/18
Guarantee Trust Life Insurance Company	91.85	93.86	97.65	1/1/19
Prosperity Life Group	92.16	92.16	94.09	2/1/19
Shenandoah Life Insurance Company	92.20	92.20	94.76	4/1/19

Area Factor 1 | MALE | Zip 265 | 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)	113.30	113.30	117.68	10/1/18
Puritan Life Insurance Company of America	100.89	103.44	111.46	6/1/18
Atlantic Coast Life Insurance Company	101.73	101.73	106.98	2/14/19
Lumico Life Insurance Company	101.99	105.01	111.52	1/1/19
Guarantee Trust Life Insurance Company	102.88	105.12	109.37	1/1/19
Heartland National Life Insurance Company	102.98	102.98	107.83	6/1/19
AARP Medicare Supplement Plans, Insured by Unitedhealthcare (Standard/Household)	103.75	119.88	130.63	1/1/19
Csi Life Insurance Company	103.92	103.92	115.47	8/1/18
Union Security Insurance Company	104.03	105.39	111.76	7/9/18
Prosperity Life Group	104.72	104.72	106.92	2/1/19

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Source of Premium Rates: CSG Actuarial data feed