



Liberty Bankers Life

Insurance Company

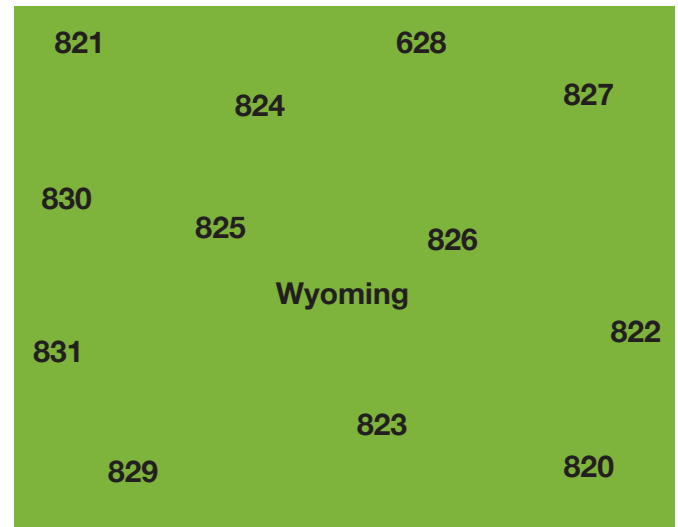
Wyoming | Plan F*

Competitive Analysis Grids

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	No Requirement
Special Enrollment Rules	None
HHD Percent & Definition	11% 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 | 820-831, 834

Area Factor 1 | FEMALE | Zip 831 | 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)	120.07	124.81	134.18	6/1/19
Renaissance Life & Health Insurance Company of America	114.54	119.73	130.04	12/17/18
Great Southern Life Insurance Company	116.52	116.52	125.15	8/5/19
Assured Life Association	118.33	120.85	130.73	3/1/19
National Health Insurance Company	120.69	124.52	132.34	4/1/19
American National Life Insurance Company of Texas	123.32	127.92	135.58	11/1/18
National Guardian Life Insurance Company	125.04	125.04	131.04	7/23/18
Mutual of Omaha Insurance Company	125.12	128.62	135.63	6/28/19
Humanadental Insurance Company (Value)	125.36	130.34	140.17	9/1/18
Bankers Fidelity Life Insurance Company (Preferred)	125.53	130.52	140.39	1/1/19

Area Factor 1 | MALE | Zip 831 | 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)	138.08	143.53	154.30	6/1/19
Renaissance Life & Health Insurance Company of America	131.66	137.62	149.47	12/17/18
AARP Medicare Supplement Plans, Insured by Unitedhealthcare (Standard/Household)	132.07	152.52	166.15	1/1/19
Great Southern Life Insurance Company	134.00	134.00	143.91	8/5/19
Assured Life Association	136.07	138.98	150.34	3/1/19
Transamerica Life Insurance Company (Direct)	138.14	160.38	176.66	9/1/14
National Health Insurance Company	138.73	143.12	152.14	4/1/19
American National Life Insurance Company of Texas	140.17	144.78	153.97	11/1/18
National Guardian Life Insurance Company	140.50	140.50	147.24	7/23/18
Bankers Fidelity Life Insurance Company (Preferred)	140.59	146.18	157.23	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



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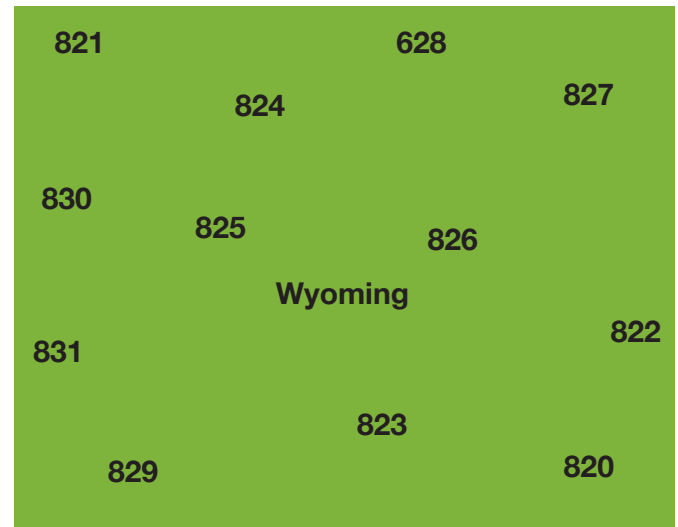
Wyoming | Plan G

Competitive Analysis Grids

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	No Requirement
Special Enrollment Rules	None
HHD Percent & Definition	11% 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 | 820-831, 834

Area Factor 1 | FEMALE | Zip 831 | 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)	95.33	99.57	107.93	6/1/19
Renaissance Life & Health Insurance Company of America	85.80	89.68	97.46	12/17/18
Atlantic Coast Life Insurance Company	87.32	87.32	91.82	5/1/19
Central States Health and Life Co. of Omaha	87.88	87.88	94.78	3/1/19
Assured Life Association	91.35	93.14	100.76	3/1/19
Great Southern Life Insurance Company	93.18	93.18	98.98	8/5/19
Mutual of Omaha Insurance Company	95.24	98.67	105.52	6/28/19
National Health Insurance Company	95.39	98.42	104.56	4/1/19
Western United Life Assurance Company	96.02	99.58	106.79	2/1/19
Gpm Health and Life Insurance Company	97.16	99.07	107.17	9/1/19

Area Factor 1 | MALE | Zip 831 | 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)	109.63	114.50	124.11	6/1/19
Renaissance Life & Health Insurance Company of America	98.62	103.09	112.03	12/17/18
Atlantic Coast Life Insurance Company	100.36	100.36	105.55	5/1/19
Central States Health and Life Co. of Omaha	101.06	101.06	108.96	3/1/19
AARP Medicare Supplement Plans, Insured by Unitedhealthcare (Standard/Household)	103.16	119.20	129.89	1/1/19
Assured Life Association	105.06	107.12	115.87	3/1/19
Great Southern Life Insurance Company	107.16	107.16	113.82	8/5/19
Mutual of Omaha Insurance Company	109.53	113.47	121.36	6/28/19
National Health Insurance Company	109.68	113.11	120.22	4/1/19
National Guardian Life Insurance Company	109.84	109.84	116.11	7/23/18

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Source of Premium Rates: CSG Actuarial data feed