

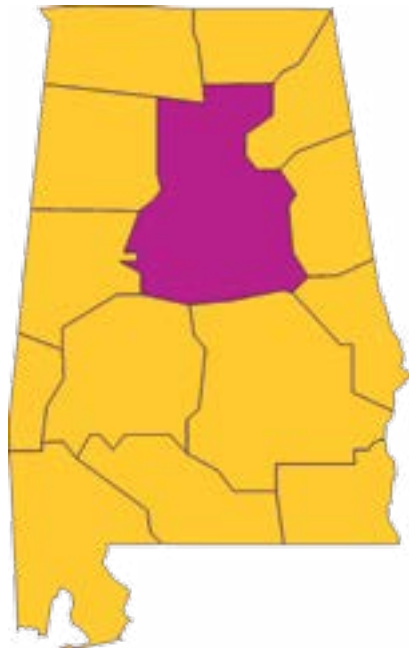
Cigna Medicare Supplement Solutions.

**COMPETITIVE  
RATE ANALYSIS  
2013**



**Cigna Medicare Supplement Solutions®**  
 Insured by American Retirement Life Insurance Company

# ALABAMA



- 353-370
- 350-352

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>112.43</b>	<b>131.24</b>	<b>152.88</b>	<b>2/4/2013</b>
Philadelphia American	116.25	128.03	154.01	5/1/2013
Combined Ins Co	117.42	134.02	162.30	7/1/2012
American Continental	117.70	133.36	153.27	6/1/2013
CSI	125.33	147.08	176.08	2/1/2013
Manhattan Life	126.42	139.08	166.42	1/1/2012
AFLAC	126.80	147.41	170.03	10/1/2012
Sterling Investors	128.17	150.75	180.33	5/1/2013
Medico	129.02	143.56	168.83	10/1/2012
United Healthcare	134.87	279.25	279.25	4/1/2013

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>96.75</b>	<b>114.83</b>	<b>135.61</b>	<b>2/4/2013</b>
American Continental	102.96	117.79	137.61	6/1/2013
Philadelphia American	103.39	113.87	136.96	5/1/2013
CSI	106.50	125.00	149.67	2/1/2013
Sterling Investors	108.58	129.17	153.42	5/1/2013
GPM Life	110.01	121.10	138.21	10/1/2012
Heartland National Life	111.86	132.46	155.26	1/1/2013
AFLAC	113.12	132.17	153.42	10/1/2012
Manhattan Life	113.50	125.00	149.67	1/1/2012
United of Omaha	117.08	130.12	152.74	1/1/2013

Premium rates shown are current as of 6/1/2013 for all companies. Check the Outline of Coverage for most current rate. Comparison rates for competitors were provided by CSG Actuarial, LLC.

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# ALABAMA

## AREA 2

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>123.31</b>	<b>143.95</b>	<b>167.68</b>	<b>2/4/2013</b>
Combined Ins Co	122.22	139.50	168.94	7/1/2012
American Continental	130.03	147.36	169.43	6/1/2013
Philadelphia American	130.95	144.21	173.48	5/1/2013
Medico	135.55	150.83	177.38	10/1/2012
AFLAC	140.51	163.30	188.33	10/1/2012
Heartland National Life	149.50	173.33	200.46	1/1/2013
State Farm	154.27	181.64	210.54	10/1/2012
GPM Life	155.24	170.81	194.56	10/1/2012
United of Omaha	157.00	174.49	204.83	1/1/2013

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>106.11</b>	<b>125.94</b>	<b>148.73</b>	<b>2/4/2013</b>
American Continental	113.79	130.11	152.11	6/1/2013
Philadelphia American	116.46	128.26	154.28	5/1/2013
GPM Life	118.81	130.78	149.27	10/1/2012
Heartland National Life	123.76	146.55	171.77	1/1/2013
AFLAC	125.37	146.44	169.96	10/1/2012
United of Omaha	131.88	146.57	172.05	1/1/2013
Thrivent Financial	154.58	173.39	197.51	1/1/2013
UCT	161.49	192.06	224.64	5/1/2013
Philadelphia American	126.00	126.00	126.00	6/1/2011

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**Cigna Medicare Supplement Solutions®**  
 Insured by Loyal American Life Insurance Company

# ALASKA



## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>Loyal</b>	<b>126.94</b>	<b>148.18</b>	<b>172.61</b>	<b>6/12/2013</b>
United Healthcare	125.02	259.00	259.00	4/1/2013
AFLAC	125.82	146.27	168.71	12/3/2012
Globe Life	128.86	153.41	177.78	2/1/2012
Humana	129.02	148.06	171.64	2/1/2012
Blue Cross Blue Shield	133.00	163.00	203.00	1/1/2013
Humana	133.76	153.49	177.94	12/1/2012
Transamerica	137.00	165.00	207.00	2/1/2013
Mutual of Omaha	141.87	168.18	195.64	4/15/2012
State Farm	144.50	170.17	197.11	10/1/2012

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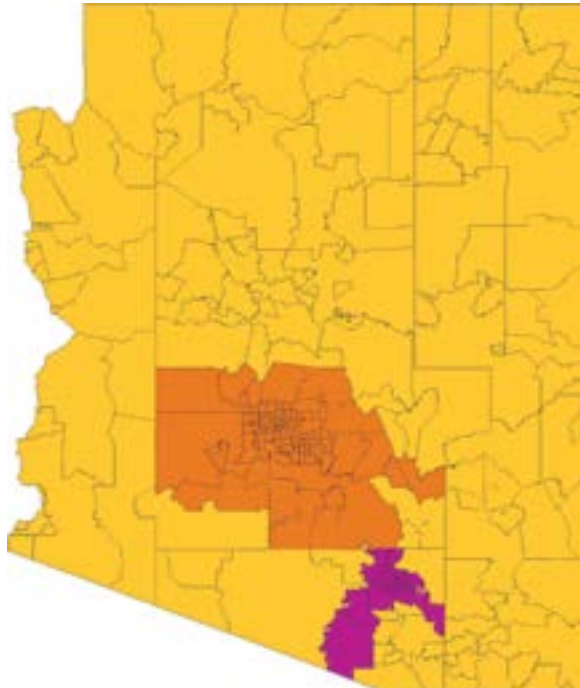
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# ARIZONA



- 854-856, 858-865, 853 not in Maricopa county
- 857
- 850-852, 853 in Maricopa county

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>120.27</b>	<b>136.25</b>	<b>154.52</b>	<b>5/22/2013</b>
AFLAC	109.33	121.28	138.89	8/15/2012
Everence	116.88	129.84	146.06	12/1/2012
ARLIC	120.27	136.25	154.52	5/22/2013
CSI	120.42	134.17	151.25	2/1/2013
Manhattan Life	120.83	134.92	161.17	1/1/2012
American Continental	120.95	130.28	140.53	7/1/2011
State Mutual	122.83	136.92	154.33	6/1/2012
New Era of MW	124.20	126.11	143.88	4/1/2013
Combined Ins Co	125.56	136.51	153.77	2/1/2013

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>104.53</b>	<b>118.42</b>	<b>134.30</b>	<b>5/22/2013</b>
AFLAC	93.60	104.30	120.02	8/15/2012
GPM Life	100.71	106.54	114.19	10/1/2012
CSI	102.33	114.08	128.58	2/1/2013
Everence	102.85	114.18	128.49	12/1/2012
New Era of MW	103.53	111.19	121.59	4/1/2013
State Mutual	104.50	118.75	132.42	6/1/2012
Manhattan Life	104.83	117.08	139.83	1/1/2012
Forethought Life	105.10	115.89	139.73	10/1/2012
Columbian Mutual	106.31	112.38	120.12	9/1/2012

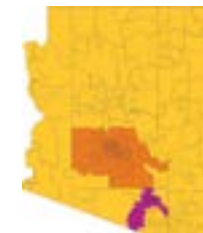
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## ARIZONA

### AREA 2

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>138.77</b>	<b>157.21</b>	<b>178.29</b>	<b>5/22/2013</b>
AFLAC	119.81	132.88	152.15	8/15/2012
Everence	130.63	145.11	163.24	12/1/2012
Combined Ins Co	132.78	144.36	162.60	2/1/2013
New Era of MW	136.62	138.72	158.27	4/1/2013
Forethought Life	142.75	157.41	189.78	10/1/2012
CSI	143.25	159.67	179.92	2/1/2013
Manhattan Life	145.00	161.92	193.42	1/1/2012
American Continental	147.94	159.35	171.93	7/1/2011
State Mutual	148.33	165.42	186.42	6/1/2012

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>120.61</b>	<b>136.64</b>	<b>154.96</b>	<b>5/22/2013</b>
AFLAC	102.60	114.30	131.51	8/15/2012
GPM Life	110.78	117.19	125.61	10/1/2012
New Era of MW	113.88	122.31	133.75	4/1/2013
Everence	114.95	127.61	143.61	12/1/2012
Forethought Life	115.61	127.48	153.70	10/1/2012
Assured Life	121.11	145.97	159.35	9/1/2012
CSI	121.75	135.75	153.00	2/1/2013
Manhattan Life	125.83	140.50	167.83	1/1/2012
State Mutual	126.17	143.42	160.00	6/1/2012

### AREA 3

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>154.19</b>	<b>174.68</b>	<b>198.10</b>	<b>5/22/2013</b>
AFLAC	130.28	144.48	165.41	8/15/2012
Combined Ins Co	144.33	156.91	176.74	2/1/2013
Oxford Life	178.10	196.80	220.40	1/1/2012
Royal Neighbors	187.84	202.92	219.33	8/1/2012
Equitable Life	194.42	213.59	233.59	2/25/2013
American Republic	225.28	254.65	291.02	6/1/2013
Standard Life	261.08	276.06	304.19	1/1/2013

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>134.01</b>	<b>151.82</b>	<b>172.17</b>	<b>5/22/2013</b>
AFLAC	111.60	124.31	142.99	8/15/2012
Royal Neighbors	150.52	162.77	175.76	8/1/2012
Standard Life	192.76	203.82	224.59	1/1/2013

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# ARKANSAS



■ 716-719, 723-729  
■ 720-722

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>148.05</b>	<b>148.05</b>	<b>148.05</b>	<b>4/12/2013</b>
Old Surety	125.00	125.00	125.00	1/1/2013
Philadelphia American	132.35	132.35	132.35	6/1/2011
Qualchoice	135.78	135.78	135.78	7/1/2011
Bankers Fidelity	138.00	138.00	138.00	6/1/2010
United National	139.70	139.70	139.70	10/1/2011
Blue Cross Blue Shield	140.00	140.00	140.00	1/1/2013
United Teacher	140.15	140.15	140.15	6/1/2010
CSI	141.50	141.50	141.50	3/28/2012
Manhattan Life	143.42	143.42	143.42	1/1/2013

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>128.67</b>	<b>128.67</b>	<b>128.67</b>	<b>4/12/2013</b>
Philadelphia American	113.40	113.40	113.40	6/1/2011
GPM Life	114.18	114.18	114.18	10/1/2012
Assured Life	116.85	116.85	116.85	9/1/2012
Bankers Fidelity	117.00	117.00	117.00	6/1/2010
United Teacher	119.49	119.49	119.49	6/1/2010
United National	122.68	122.68	122.68	10/1/2011
Qualchoice	122.76	122.76	122.76	7/1/2011
Gerber Life	126.28	126.28	126.28	9/1/2012
Medico	126.67	126.67	126.67	2/1/2013

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# ARKANSAS

## AREA 2

Plan F				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>171.61</b>	<b>171.61</b>	<b>171.61</b>	<b>4/12/2013</b>
Old Surety	140.00	140.00	140.00	1/1/2013
Qualchoice	146.00	146.00	146.00	7/1/2011
Philadelphia American	147.06	147.06	147.06	6/1/2011
CSI	153.42	153.42	153.42	3/28/2012
Bankers Fidelity	154.00	154.00	154.00	6/1/2010
Manhattan Life	156.33	156.33	156.33	1/1/2013
Blue Cross Blue Shield	157.60	157.60	157.60	1/1/2013
Assured Life	158.53	158.53	158.53	9/1/2012
United National	162.41	162.41	162.41	10/1/2011

Plan G				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>149.15</b>	<b>149.15</b>	<b>149.15</b>	<b>4/12/2013</b>
Philadelphia American	126.00	126.00	126.00	6/1/2011
Assured Life	127.28	127.28	127.28	9/1/2012
GPM Life	127.88	127.88	127.88	10/1/2012
Bankers Fidelity	131.00	131.00	131.00	6/1/2010
Qualchoice	132.00	132.00	132.00	7/1/2011
Reserve National	137.10	137.10	137.10	1/4/2012
United Teacher	139.41	139.41	139.41	6/1/2010
Gerber Life	141.43	141.43	141.43	9/1/2012
United National	142.62	142.62	142.62	10/1/2011

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# CALIFORNIA



- 932-939, 950-961
- 919-925, 930-931, 940-949
- 900-918, 926-928

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>Loyal</b>	<b>127.27</b>	<b>148.57</b>	<b>173.06</b>	<b>Pending</b>
Everence	121.44	145.12	168.56	12/1/2012
Stonebridge	121.58	135.17	159.89	8/1/2012
Aetna	124.99	148.15	176.25	1/1/2013
Health Net	125.00	151.00	187.00	7/1/2012
Globe Life	126.39	147.95	174.53	2/1/2012
United Healthcare	127.39	148.66	219.56	4/1/2013
Sterling Life	129.98	151.49	181.14	10/21/2011
Humana	135.18	156.33	184.89	8/1/2011
Oxford Life	136.70	156.10	183.80	1/1/2011

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>Loyal</b>	<b>109.75</b>	<b>130.26</b>	<b>153.83</b>	<b>Pending</b>
Everence	110.40	132.24	154.40	12/1/2012
Aetna	110.84	131.06	157.74	1/1/2013
Stonebridge	111.44	123.90	146.55	8/1/2012
Health Net	115.00	139.00	172.00	7/1/2012
AFLAC	125.07	145.79	169.44	1/1/2013
United of Omaha	129.06	153.42	178.48	2/1/2013
Blue Cross Blue Shield	130.48	153.07	186.36	3/1/2013
Gerber Life	132.62	152.25	172.22	9/13/2012
Transamerica	135.00	164.00	203.00	1/1/2012

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# CALIFORNIA

## AREA 2

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>Loyal</b>	<b>140.67</b>	<b>164.21</b>	<b>191.28</b>	<b>Pending</b>
Everence	127.77	152.68	177.34	12/1/2012
Health Net	132.00	159.00	198.00	7/1/2012
Aetna	132.46	156.99	186.74	1/1/2013
Stonebridge	137.13	152.46	180.34	8/1/2012
United Healthcare	141.44	165.02	243.62	4/1/2013
Sterling Life	142.02	165.32	197.27	10/21/2011
Globe Life	146.81	168.28	195.21	2/1/2012
AFLAC	147.44	171.39	197.79	1/1/2013
Oxford Life	151.10	172.40	203.10	1/1/2011

## AREA 3

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>Loyal</b>	<b>167.47</b>	<b>195.49</b>	<b>227.72</b>	<b>Pending</b>
Aetna	139.93	165.82	197.22	1/1/2013
Everence	140.42	167.80	194.89	12/1/2012
Sterling Life	142.88	166.18	198.02	10/21/2011
Health Net	144.00	173.00	215.00	7/1/2012
Globe Life	153.76	175.14	202.07	2/1/2012
United Healthcare	153.85	179.47	264.87	4/1/2013
Stonebridge	162.58	180.76	213.81	8/1/2012
State Farm	163.62	192.61	223.21	10/1/2012
Oxford Life	168.10	191.90	226.00	1/1/2011

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>Loyal</b>	<b>121.30</b>	<b>143.97</b>	<b>170.03</b>	<b>Pending</b>
Everence	116.15	139.13	162.44	12/1/2012
Aetna	117.48	138.89	167.14	1/1/2013
Health Net	121.00	146.00	182.00	7/1/2012
Stonebridge	125.69	139.75	165.30	8/1/2012
AFLAC	131.97	153.82	178.76	1/1/2013
Transamerica	145.00	176.00	217.00	1/1/2012
Family Life	148.92	177.17	210.33	10/1/2012
Gerber Life	149.86	172.04	194.60	9/13/2012
Blue Cross Blue Shield	154.01	180.62	219.81	3/1/2013

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>Loyal</b>	<b>144.41</b>	<b>171.39</b>	<b>202.41</b>	<b>Pending</b>
Aetna	124.11	146.71	176.53	1/1/2013
Everence	127.65	152.90	178.52	12/1/2012
Health Net	132.00	159.00	198.00	7/1/2012
Stonebridge	149.02	165.68	195.97	8/1/2012
United of Omaha	160.95	191.32	222.57	2/1/2013
AFLAC	163.74	190.77	221.62	1/1/2013
United American	166.00	205.00	240.00	6/1/2010
Transamerica	173.00	210.00	260.00	1/1/2012
Gerber Life	175.06	200.97	227.33	9/13/2012

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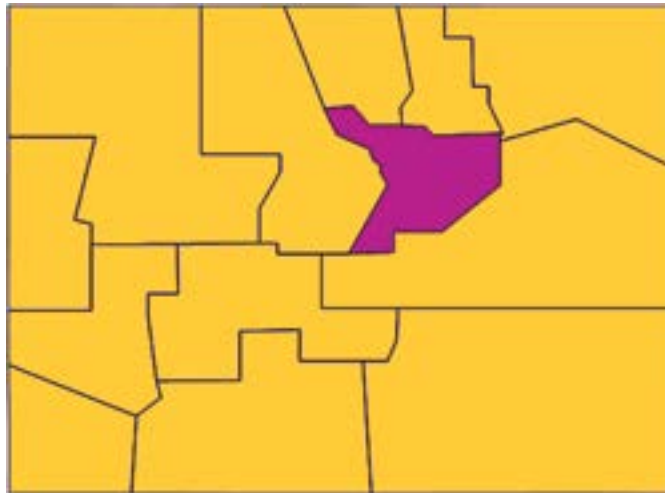
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# COLORADO



803-816  
 800-802

## AREA 1

Plan F				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>116.78</b>	<b>136.32</b>	<b>158.80</b>	<b>6/12/2013</b>
CSI	118.08	138.58	165.92	2/1/2013
Blue Cross Blue Shield	126.81	149.63	193.19	2/1/2013
United Healthcare	127.21	263.50	263.50	1/1/2013
UCT	129.93	153.10	180.09	12/1/2012
Medico	130.33	147.49	176.02	5/1/2013
Aetna	135.47	160.21	190.18	1/1/2013
Heartland National Life	137.25	159.11	184.06	2/1/2013
Sentinel Security	138.60	159.06	181.26	10/15/2012
GPM Life	139.08	152.98	174.11	10/15/2011

Plan G				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>97.62</b>	<b>115.86</b>	<b>136.83</b>	<b>6/12/2013</b>
CSI	100.33	117.75	141.00	2/1/2013
GPM Life	108.07	118.93	135.61	10/15/2011
Assured Life	110.54	126.86	144.66	11/1/2012
Royal Neighbors	113.29	129.53	148.11	8/1/2011
UCT	114.34	134.73	158.48	12/1/2012
Heartland National Life	116.79	138.26	161.97	2/1/2013
Blue Cross Blue Shield	117.80	140.62	184.18	2/1/2013
Medico	118.81	130.86	151.63	5/1/2013
State Mutual	119.67	142.42	169.00	7/1/2012

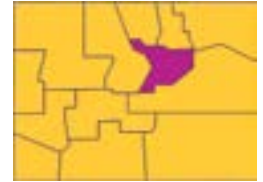
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# COLORADO

## AREA 2

Plan F				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>129.48</b>	<b>151.14</b>	<b>176.06</b>	<b>5/21/2013</b>
Medico	137.01	155.06	185.05	5/1/2013
United Healthcare	137.06	283.75	283.75	1/1/2013
UCT	138.05	162.67	191.35	12/1/2012
CSI	139.75	164.08	196.42	2/1/2013
Blue Cross Blue Shield	141.63	167.08	215.65	2/1/2013
Aetna	142.60	168.64	200.19	1/1/2013
Sentinel Security	152.48	174.97	199.39	10/15/2012
GPM Life	152.99	168.28	191.52	10/15/2011
Heartland National Life	153.49	177.93	205.83	2/1/2013

Plan G				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>108.24</b>	<b>128.46</b>	<b>151.71</b>	<b>5/21/2013</b>
CSI	118.83	139.42	166.92	2/1/2013
GPM Life	118.88	130.83	149.17	10/15/2011
UCT	121.48	143.15	168.39	12/1/2012
Assured Life	121.59	139.55	159.12	11/1/2012
Royal Neighbors	123.45	141.19	161.44	8/1/2011
Medico	124.90	137.57	159.40	5/1/2013
Heartland National Life	130.61	154.61	181.13	2/1/2013
Blue Cross Blue Shield	131.59	157.04	205.61	2/1/2013
State Mutual	132.08	157.08	186.42	7/1/2012

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# CONNECTICUT



060-069

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>Loyal</b>	<b>233.66</b>	<b>233.66</b>	<b>233.66</b>	<b>Pending</b>
Transamerica	194.00	194.00	194.00	2/1/2012
United Healthcare	214.50	214.50	214.50	1/1/2013
Blue Cross Blue Shield	229.02	229.02	229.02	1/1/2013
USAA	243.27	243.27	243.27	1/16/2013
Humana	247.63	247.63	247.63	11/1/2012
Globe Life	248.50	248.50	248.50	1/16/2013
Omaha Insurance	252.00	252.00	252.00	6/1/2013
Humana	259.65	259.65	259.65	9/1/2012
Equitable Life	270.84	270.84	270.84	3/4/2013

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>Loyal</b>	<b>203.28</b>	<b>203.28</b>	<b>203.28</b>	<b>Pending</b>
Transamerica	181.00	181.00	181.00	2/1/2012
Blue Cross Blue Shield	199.55	199.55	199.55	1/1/2013
GPM Life	221.28	221.28	221.28	10/1/2012
Omaha Insurance	226.80	226.80	226.80	6/1/2013
Humana	236.54	236.54	236.54	11/1/2012
United American	322.00	322.00	322.00	1/1/2013
Colonial Penn	388.43	388.43	388.43	11/26/2012
American Progressive	397.04	397.04	397.04	10/10/2012

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# DISTRICT OF COLUMBIA



■ 200, 202-205

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>Loyal</b>	<b>132.98</b>	<b>155.24</b>	<b>180.83</b>	<b>6/12/2013</b>
Transamerica	125.00	147.00	184.00	1/1/2012
United Healthcare	125.02	259.00	259.00	4/1/2013
Globe Life	130.18	154.55	180.07	2/1/2012
AFLAC	130.82	152.08	175.40	1/1/2013
Humana	148.48	170.40	197.53	6/1/2010
Mutual of Omaha	166.71	190.58	220.28	5/1/2013
United American	184.00	217.00	245.00	2/15/2013
Bankers Fidelity	203.00	227.00	255.00	12/1/2011
Blue Cross Blue Shield	268.00	286.00	301.00	1/1/2013

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>Loyal</b>	<b>114.43</b>	<b>135.82</b>	<b>160.40</b>	<b>6/12/2013</b>
Transamerica	115.00	140.00	172.00	1/1/2012
AFLAC	116.72	136.36	158.27	1/1/2013
Bankers Fidelity	141.00	166.00	199.00	12/1/2011
United American	171.00	204.00	232.00	2/15/2013
Blue Cross Blue Shield	248.00	265.00	279.00	1/1/2013

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# DELAWARE



197-199

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>139.03</b>	<b>162.29</b>	<b>189.05</b>	<b>4/17/2013</b>
Globe Life	132.99	156.14	184.30	1/1/2012
AFLAC	136.17	158.28	182.54	1/1/2013
United Healthcare	138.70	287.12	287.12	4/1/2013
Blue Cross Blue Shield	141.51	182.90	236.69	1/1/2013
Bankers Fidelity	157.00	174.00	197.00	7/1/2012
Transamerica	158.00	185.00	231.00	4/1/2012
Everence	158.86	169.14	179.34	6/1/2010
Continental Life	158.94	178.26	204.92	8/1/2011
Gerber Life	165.00	189.33	213.61	9/13/2012

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>119.64</b>	<b>141.99</b>	<b>167.69</b>	<b>4/17/2013</b>
Bankers Fidelity	109.00	129.00	153.00	7/1/2012
AFLAC	121.50	141.93	164.73	1/1/2013
GPM Life	127.96	142.24	165.35	10/1/2012
Continental Life	139.19	157.52	184.01	8/1/2011
Gerber Life	143.24	164.43	186.00	9/13/2012
Transamerica	145.00	174.00	214.00	4/1/2012
Family Life	153.17	182.33	216.42	9/1/2012
Stonebridge	154.01	171.24	198.13	2/1/2012
Sterling Life	161.05	181.21	205.49	3/1/2013

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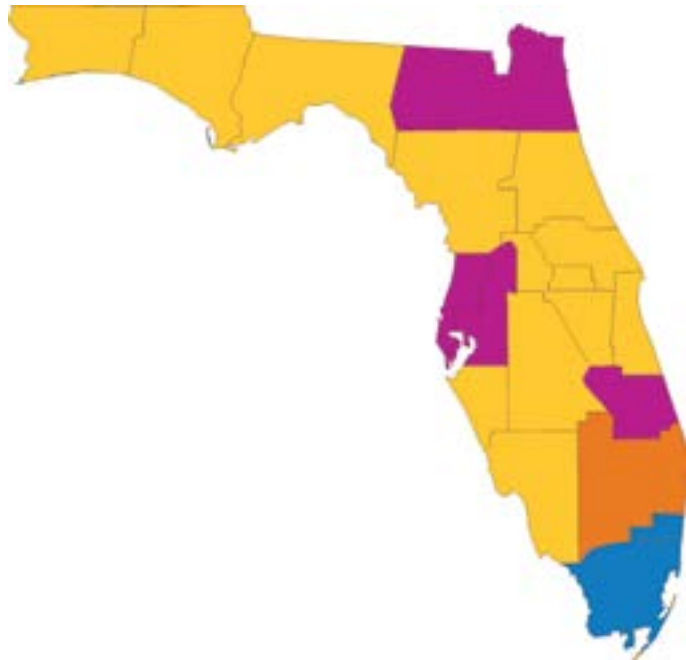
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# FLORIDA



- 320-321, 323-329, 338-339, 341-345, 347-348
- 322, 335-337, 346, 349
- 334
- 330-333

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>174.62</b>	<b>197.83</b>	<b>224.35</b>	<b>Pending</b>
USAA	157.25	181.22	202.98	8/1/2011
Stonebridge	166.42	187.18	211.31	7/1/2012
Blue Cross Blue Shield	169.60	188.70	214.70	1/1/2013
Transamerica	170.96	195.24	212.99	12/1/2012
United Healthcare	181.00	202.00	220.00	1/1/2013
Gerber Life	181.36	195.48	214.60	3/1/2013
Aetna	181.40	197.08	215.90	3/1/2013
Colonial Penn	188.85	206.81	226.26	1/1/2012
State Mutual	195.58	209.25	231.42	8/1/2012

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>157.17</b>	<b>178.05</b>	<b>201.92</b>	<b>Pending</b>
Stonebridge	153.78	172.96	195.25	7/1/2012
Blue Cross Blue Shield	157.80	176.90	202.90	1/1/2013
Transamerica	157.88	183.10	202.72	12/1/2012
Gerber Life	167.21	181.66	201.02	3/1/2013
Aetna	170.81	186.46	205.29	3/1/2013
Colonial Penn	174.23	192.03	211.43	1/1/2012
GPM Life	180.74	195.68	217.32	9/1/2012
State Mutual	183.17	195.92	216.58	8/1/2012
Columbian Mutual	185.43	200.76	222.95	9/1/2012

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## FLORIDA

### AREA 2

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>188.19</b>	<b>213.20</b>	<b>241.78</b>	<b>Pending</b>
USAA	177.65	204.85	229.33	8/1/2011
Blue Cross Blue Shield	180.00	200.20	227.70	1/1/2013
Stonebridge	181.40	204.02	230.32	7/1/2012
Transamerica	191.07	218.21	238.05	12/1/2012
United Healthcare	192.00	214.25	233.50	1/1/2013
Gerber Life	192.24	207.21	227.47	3/1/2013
Aetna	199.54	216.79	237.49	3/1/2013
Colonial Penn	207.72	227.47	248.88	1/1/2012
Humana	219.85	234.53	250.44	6/1/2012

### AREA 3

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>232.28</b>	<b>263.14</b>	<b>298.42</b>	<b>Pending</b>
Colonial Penn	226.43	247.96	271.30	1/1/2012
Gerber Life	235.77	254.13	278.98	3/1/2013
Stonebridge	241.31	271.40	306.39	7/1/2012
Sterling Investors	243.67	264.75	295.58	7/1/2012
Globe Life	246.50	274.00	294.00	8/5/2012
USAA	246.84	284.58	318.75	8/1/2011
United American	252.00	283.00	314.00	9/1/2012
Aetna	253.96	275.91	302.26	3/1/2013
Blue Cross Blue Shield	255.60	284.40	323.40	1/1/2013

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>169.37</b>	<b>191.88</b>	<b>217.61</b>	<b>Pending</b>
Blue Cross Blue Shield	167.40	187.60	215.20	1/1/2013
Stonebridge	167.62	188.52	212.83	7/1/2012
Transamerica	176.45	204.64	226.57	12/1/2012
Gerber Life	177.24	192.56	213.08	3/1/2013
Aetna	187.89	205.11	225.82	3/1/2013
Colonial Penn	191.64	211.21	232.56	1/1/2012
Sterling Investors	202.08	222.42	252.67	7/1/2012
GPM Life	202.43	219.16	243.40	9/1/2012
Columbian Mutual	207.68	224.85	249.70	9/1/2012

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>209.05</b>	<b>236.83</b>	<b>268.58</b>	<b>Pending</b>
Colonial Penn	208.89	230.23	253.51	1/1/2012
Gerber Life	217.37	236.16	261.33	3/1/2013
Sterling Investors	218.92	240.92	273.75	7/1/2012
Stonebridge	222.98	250.79	283.12	7/1/2012
Blue Cross Blue Shield	237.70	266.50	305.50	1/1/2013
United American	239.00	270.00	301.00	9/1/2012
Aetna	239.13	261.04	287.41	3/1/2013
GPM Life	249.42	270.04	299.90	9/1/2012
Columbian Mutual	255.89	277.05	307.67	9/1/2012

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# FLORIDA

## AREA 4

Plan F				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>325.52</b>	<b>368.78</b>	<b>418.22</b>	<b>Pending</b>
Globe Life	269.00	299.00	321.00	8/5/2012
Sterling Investors	271.75	295.33	329.75	7/1/2012
United American	275.00	309.00	342.00	9/1/2012
Gerber Life	281.11	303.00	332.63	3/1/2013
Colonial Penn	282.78	309.71	338.88	1/1/2012
Aetna	290.24	315.33	345.44	3/1/2013
Liberty National	300.40	342.44	382.38	7/1/2011
Mutual of Omaha	353.73	384.04	417.45	3/1/2012
GPM Life	377.28	407.73	450.85	9/1/2012

Plan G				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>292.97</b>	<b>331.91</b>	<b>376.40</b>	<b>Pending</b>
Sterling Investors	244.17	268.75	305.33	7/1/2012
Gerber Life	259.17	281.57	311.58	3/1/2013
Colonial Penn	260.87	287.55	316.65	1/1/2012
United American	261.00	294.00	328.00	9/1/2012
Aetna	273.30	298.34	328.46	3/1/2013
GPM Life	347.02	375.71	417.25	9/1/2012
State Mutual	353.42	378.00	417.92	8/1/2012
Columbian Mutual	356.03	385.46	428.06	9/1/2012
Forethought Life	423.36	458.38	509.07	3/1/2013

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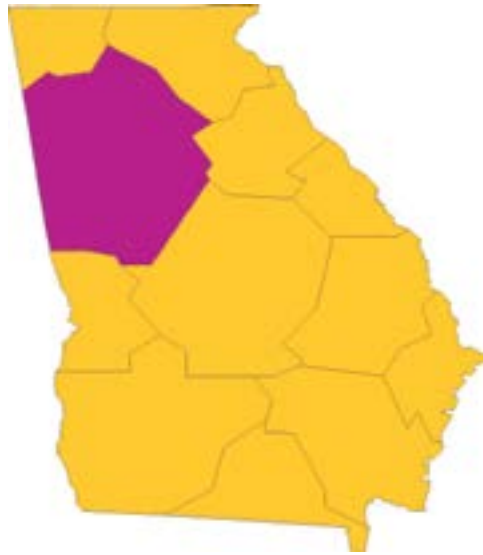
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# GEORGIA



- 304-310, 312-319
- 300-303, 311, 399

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>126.44</b>	<b>143.24</b>	<b>162.44</b>	<b>Pending</b>
New Era of MW	122.08	134.43	161.70	1/1/2013
Continental Life	123.45	139.03	150.02	4/1/2013
AFLAC	124.13	137.67	157.62	10/1/2012
Madison National	137.79	152.94	170.56	11/1/2010
CSI	138.00	149.25	168.17	4/1/2013
Humana	140.94	153.70	168.75	2/1/2012
Physicians Mutual	141.65	158.86	185.20	1/1/2013
Aetna	142.88	158.57	173.38	1/1/2013
Sterling Life	145.07	165.28	181.71	1/1/2013

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>109.89</b>	<b>124.49</b>	<b>141.18</b>	<b>Pending</b>
New Era of MW	99.26	109.32	131.49	1/1/2013
AFLAC	106.32	118.43	136.25	10/1/2012
Continental Life	109.71	124.78	137.36	4/1/2013
CSI	117.25	126.83	143.00	4/1/2013
Forethought Life	125.48	132.87	142.58	10/1/2012
Physicians Mutual	125.58	140.85	164.20	1/1/2013
GPM Life	126.16	133.53	142.99	10/1/2012
Madison National	126.50	140.79	157.61	11/1/2010
Sterling Investors	126.67	144.00	160.58	9/1/2012

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# GEORGIA

## AREA 2

Plan F				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>151.11</b>	<b>171.19</b>	<b>194.14</b>	<b>Pending</b>
AFLAC	138.97	154.11	176.40	10/1/2012
New Era of MW	141.73	156.10	187.77	1/1/2013
CSI	144.75	156.50	176.42	4/1/2013
Continental Life	145.61	164.02	177.01	4/1/2013
Madison National	147.62	163.86	182.73	11/1/2010
Aetna	148.60	164.91	180.32	1/1/2013
Sterling Life	152.73	174.00	191.30	1/1/2013
Physicians Mutual	157.39	176.51	205.78	1/1/2013
Humana	159.94	174.42	191.50	2/1/2012

Plan G				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>131.11</b>	<b>148.78</b>	<b>168.73</b>	<b>Pending</b>
Continental Life	129.45	147.19	162.10	4/1/2013
Physicians Mutual	132.55	148.68	173.31	1/1/2013
Forethought Life	133.01	140.84	151.13	10/1/2012
GPM Life	134.99	142.88	153.00	10/1/2012
Madison National	136.34	151.73	169.87	11/1/2010
Aetna	138.42	157.85	182.61	1/1/2013
Sterling Life	138.79	158.64	175.16	1/1/2013
Royal Neighbors	138.94	150.11	162.19	2/1/2013
Sterling Investors	140.00	159.17	177.50	9/1/2012

Premium rates shown are current as of 6/1/2013 for all companies. Check the Outline of Coverage for most current rate. Comparison rates for competitors were provided by CSG Actuarial, LLC.

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**Cigna Medicare Supplement Solutions®**  
 Insured by Loyal American Life Insurance Company

# HAWAII



■ 967-968

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>Loyal</b>	<b>120.89</b>	<b>141.12</b>	<b>164.39</b>	<b>Pending</b>
Transamerica	117.00	151.00	199.00	2/1/2013
AFLAC	124.41	137.79	157.85	11/1/2012
State Farm	126.39	148.83	172.46	10/1/2012
United Healthcare	126.84	262.75	262.75	4/1/2013
Humana	131.15	150.48	174.43	3/1/2013
Mutual of Omaha	155.31	184.15	214.22	1/1/2013
Globe Life	157.81	188.52	214.83	2/1/2012
Sentinel Security	159.55	183.07	208.54	10/8/2012

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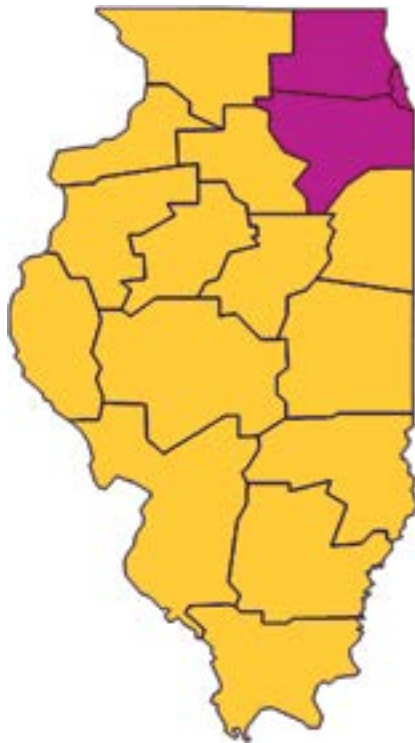
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# ILLINOIS



- 609-629
- 600-608

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>108.81</b>	<b>127.01</b>	<b>147.95</b>	<b>3/20/2013</b>
AFLAC	109.98	127.99	147.56	10/1/2012
Combined Ins Co	110.55	126.18	152.81	9/1/2012
Pekin	115.97	144.55	187.55	11/1/2012
CSI	116.67	137.00	164.00	1/1/2012
American Continental	117.37	131.61	151.36	2/1/2013
Mutual of Omaha	118.90	134.97	160.48	4/1/2013
Manhattan Life	120.58	136.25	161.08	4/1/2013
Medico	120.85	136.77	163.22	1/1/2013
Heartland National Life	121.73	141.08	163.20	9/1/2012

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>93.63</b>	<b>111.12</b>	<b>131.23</b>	<b>3/20/2013</b>
AFLAC	92.75	108.41	126.42	10/1/2012
Mutual of Omaha	93.92	106.61	126.77	4/1/2013
American Continental	95.63	108.21	126.45	4/1/2013
CSI	99.17	116.42	139.42	2/1/2013
Pekin	101.20	126.17	164.22	1/1/2012
Heartland National Life	103.53	122.60	143.69	3/1/2013
Assured Life	104.19	119.45	134.91	1/1/2013
Forethought Life	105.48	116.08	132.37	9/1/2012
State Mutual	107.17	127.42	151.42	10/1/2012

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# ILLINOIS

## AREA 2

Plan F				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>134.19</b>	<b>156.65</b>	<b>182.47</b>	<b>3/20/2013</b>
Pekin	122.34	152.50	197.86	11/1/2012
Combined Ins Co	125.24	142.95	173.12	9/1/2012
Mutual of Omaha	131.95	149.78	178.10	4/1/2013
CSI	135.17	158.58	189.92	2/1/2013
Heartland National Life	137.12	158.92	183.83	1/1/2013
CSA Fraternal Life	138.04	156.22	187.69	7/1/2011
American Continental	140.86	157.94	181.59	4/1/2013
AFLAC	141.47	164.55	189.63	10/1/2012
Manhattan Life	142.25	160.75	190.08	1/1/2013

Plan G				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>115.48</b>	<b>137.05</b>	<b>161.86</b>	<b>3/20/2013</b>
Mutual of Omaha	104.23	118.32	140.68	4/1/2013
Pekin	106.76	133.11	173.25	3/1/2013
American Continental	114.79	129.86	151.77	4/1/2013
CSI	114.83	134.83	161.42	2/1/2013
Heartland National Life	116.62	138.10	161.86	1/1/2013
Assured Life	117.60	134.85	152.32	9/1/2012
Philadelphia American	118.37	125.35	150.77	1/1/2013
Forethought Life	119.19	131.17	149.58	10/1/2012
AFLAC	119.40	139.47	162.54	10/1/2012

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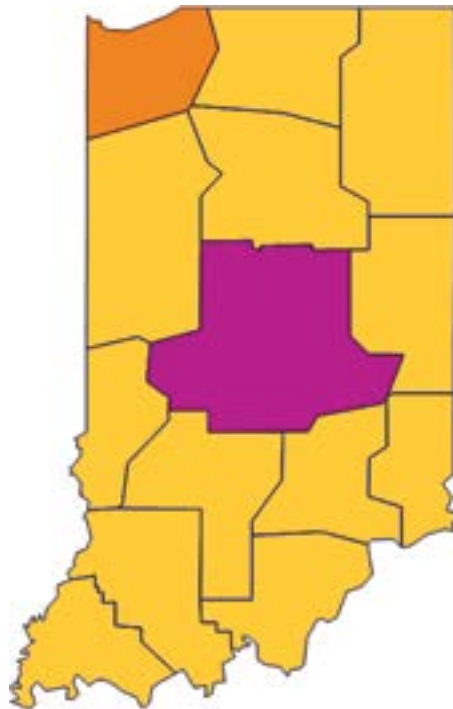
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# INDIANA



- 465-479
- 460-462
- 463-464

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>107.60</b>	<b>125.60</b>	<b>146.31</b>	<b>5/15/2013</b>
CSI	114.25	134.08	160.58	2/1/2013
Pekin	114.67	142.83	185.28	3/1/2013
Forethought Life	116.78	133.98	152.49	10/1/2012
Combined Ins Co	117.96	134.64	163.06	4/1/2013
AFLAC	118.06	137.05	157.69	12/1/2012
Manhattan Life	118.75	133.58	159.83	1/1/2012
State Mutual	119.42	140.33	167.92	10/1/2012
Philadelphia American	119.71	127.41	150.13	1/1/2013
Medico	120.00	135.80	162.07	9/1/2012

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>92.59</b>	<b>109.89</b>	<b>129.78</b>	<b>5/15/2013</b>
Gerber Life	92.70	106.40	120.36	8/1/2012
Forethought Life	92.80	106.50	121.44	10/1/2012
CSI	97.11	113.99	136.47	3/1/2013
Philadelphia American	99.12	109.17	124.02	1/1/2013
AFLAC	99.90	116.41	135.40	12/1/2012
Pekin	99.99	124.70	162.33	3/1/2013
Bankers Fidelity	100.00	118.00	141.00	8/1/2012
State Mutual	101.08	120.33	142.75	10/1/2012
United of Omaha	102.84	119.67	140.78	8/1/2012

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# INDIANA

## AREA 2

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>120.89</b>	<b>141.12</b>	<b>164.39</b>	<b>5/15/2013</b>
Pekin	121.42	151.23	196.18	3/1/2013
Forethought Life	123.79	142.02	161.64	10/1/2012
Gerber Life	130.01	149.18	168.32	8/1/2012
AFLAC	130.86	151.91	174.79	12/1/2012
Philadelphia American	131.68	140.15	165.14	1/1/2013
Heartland National Life	134.58	156.04	180.50	2/1/2013
Oxford Life	134.90	155.60	182.10	1/1/2011
CSI	135.17	158.58	189.92	2/1/2013
Combined Ins Co	135.41	154.55	187.17	4/1/2013

## AREA 3

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>139.03</b>	<b>162.29</b>	<b>189.05</b>	<b>5/15/2013</b>
Pekin	128.16	159.63	207.08	3/1/2013
Forethought Life	136.63	156.76	178.41	10/1/2012
Oxford Life	142.20	164.00	191.90	1/1/2011
Gerber Life	145.95	167.48	188.96	8/1/2012
AFLAC	150.78	175.03	201.39	12/1/2012
GPM Life	152.61	167.85	191.04	10/1/2012
Heartland National Life	155.83	180.67	209.00	2/1/2013
Everence	156.82	167.95	180.11	6/1/2010
Humana	162.52	186.51	216.21	12/1/2011

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>104.03</b>	<b>123.47</b>	<b>145.82</b>	<b>5/15/2013</b>
Gerber Life	98.26	112.79	127.58	8/1/2012
Forethought Life	98.37	112.89	128.73	10/1/2012
Pekin	105.87	132.03	171.88	3/1/2013
Philadelphia American	109.03	120.09	136.42	1/1/2013
GPM Life	109.50	120.51	137.40	10/1/2012
AFLAC	110.74	129.03	150.08	12/1/2012
Bankers Fidelity	112.00	132.00	158.00	8/1/2012
CSI	114.87	134.83	161.42	3/1/2013
United of Omaha	119.48	139.03	163.55	8/1/2012

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>119.64</b>	<b>141.99</b>	<b>167.69</b>	<b>5/15/2013</b>
Forethought Life	108.58	124.61	142.08	10/1/2012
Gerber Life	110.31	126.62	143.23	8/1/2012
Pekin	111.75	139.37	181.43	3/1/2013
GPM Life	122.93	135.29	154.25	10/1/2012
AFLAC	127.59	148.67	172.92	12/1/2012
Heartland National Life	138.69	164.27	192.59	2/1/2013
Royal Neighbors	138.94	158.85	181.76	12/1/2012
Thrivent Financial	145.23	162.86	185.52	5/1/2013
Standard Life	153.31	155.82	166.90	3/1/2013

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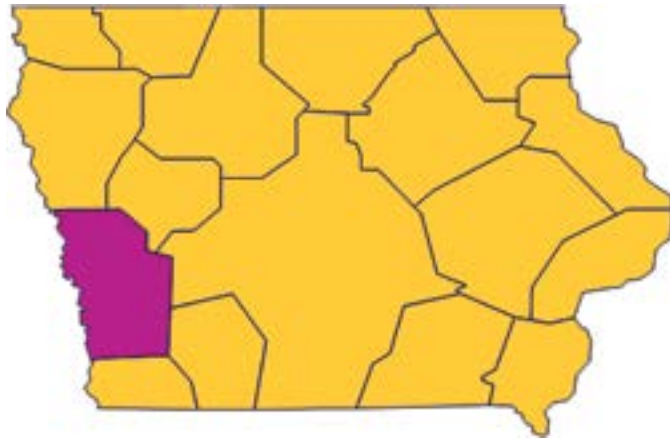
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# IOWA



- 500-514, 516-529
- 515

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>99.13</b>	<b>115.72</b>	<b>134.80</b>	<b>2/4/2013</b>
EPIC	89.19	106.34	127.76	1/1/2011
United Teacher	94.07	105.81	126.63	6/1/2010
Aetna	97.71	109.62	126.12	6/1/2013
Continental Life	97.71	109.62	126.12	6/1/2013
CSI	99.42	111.75	133.92	3/1/2013
AFLAC	101.84	118.45	136.68	10/1/2012
State Mutual	102.50	120.50	144.25	6/1/2012
Omaha Insurance	103.67	116.36	135.21	4/20/2013
Philadelphia American	105.05	111.81	129.80	1/1/2013

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>85.31</b>	<b>101.25</b>	<b>119.57</b>	<b>2/4/2013</b>
United Teacher	81.54	92.48	109.79	6/1/2010
Omaha Insurance	83.97	94.25	109.52	4/20/2013
Forethought Life	84.45	96.93	110.52	10/1/2012
Aetna	85.63	96.88	113.20	6/1/2013
Continental Life	85.63	96.88	113.20	6/1/2013
State Mutual	86.92	103.25	122.75	6/1/2012
Philadelphia American	88.11	97.04	109.43	1/1/2013
GPM Life	88.30	97.19	110.92	10/1/2012
AFLAC	90.81	106.17	123.30	10/1/2012

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# Cigna Medicare Supplement Solutions®

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## IOWA

### AREA 2

Plan F				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>114.85</b>	<b>134.07</b>	<b>156.17</b>	<b>2/4/2013</b>
EPIC	97.30	116.02	139.38	1/1/2011
CSI	111.17	124.92	149.67	3/1/2013
Omaha Insurance	113.10	126.94	147.51	4/20/2013
State Mutual	113.17	133.00	159.25	6/1/2012
AFLAC	113.51	131.98	152.27	10/1/2012
Manhattan Life	114.58	129.50	153.08	1/1/2013
United Teacher	118.20	132.94	159.10	6/1/2010
Sterling Investors	119.17	140.08	167.58	6/1/2013
Philadelphia American	120.81	128.58	149.27	1/1/2013

Plan G				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>98.83</b>	<b>117.30</b>	<b>138.53</b>	<b>2/4/2013</b>
Omaha Insurance	91.61	102.82	119.48	4/20/2013
Forethought Life	93.74	107.59	122.68	10/1/2012
State Mutual	95.92	114.00	135.50	6/1/2012
GPM Life	98.01	107.88	123.12	10/1/2012
United of Omaha	99.06	115.26	138.86	9/1/2012
Bankers Fidelity	100.00	118.00	141.00	8/1/2012
Sterling Investors	100.92	120.00	142.67	6/1/2013
AFLAC	101.24	118.32	137.38	10/1/2012
Philadelphia American	101.33	111.60	125.84	1/1/2013

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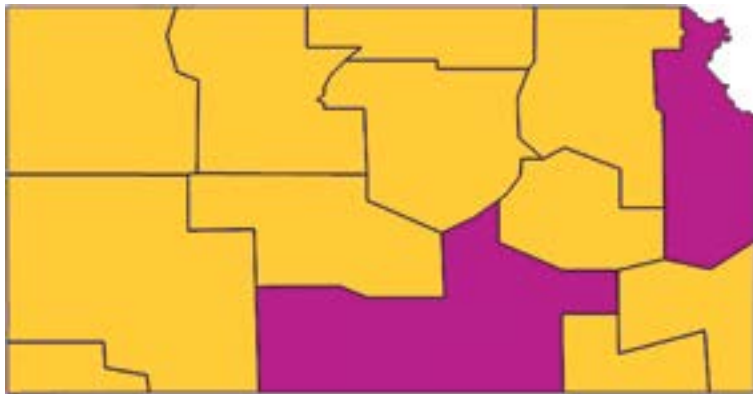
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# KANSAS



- 663-671, 673-679
- 660-662, 672

## AREA 1

Plan F				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>116.00</b>	<b>135.41</b>	<b>157.73</b>	<b>7/10/2013</b>
American Continental	117.12	131.45	151.11	7/1/2012
Old Surety	117.49	133.05	148.04	1/1/2013
CSI	122.83	144.16	172.66	10/5/2011
Christian Fidelity	124.15	142.78	166.57	11/1/2011
Heartland National Life	129.37	150.00	173.47	1/1/2013
AFLAC	136.47	158.63	182.93	1/1/2013
Family Life	137.17	161.17	193.00	8/1/2012
Medico	137.46	152.85	179.75	5/1/2013
Sentinel Security	139.36	159.92	182.24	10/1/2012

Plan G				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>99.82</b>	<b>118.47</b>	<b>139.91</b>	<b>7/10/2013</b>
Bankers Fidelity	100.00	118.00	141.00	7/1/2012
American Continental	102.63	116.12	135.61	7/1/2012
Forethought Life	112.82	124.16	141.58	10/1/2012
GPM Life	113.95	125.43	143.16	10/1/2012
Heartland National Life	114.30	135.22	158.55	1/1/2013
KSKJ	118.75	141.17	167.75	12/1/2012
State Mutual	119.67	142.42	169.17	6/1/2012
Family Life	121.00	144.00	171.00	8/1/2012
United National	121.10	136.67	161.54	3/1/2013

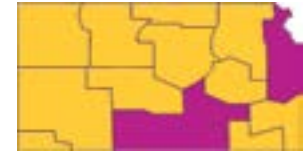
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# KANSAS

## AREA 2

Plan F				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>122.10</b>	<b>142.53</b>	<b>166.03</b>	<b>7/10/2013</b>
Christian Fidelity	133.47	153.49	179.07	11/1/2011
CSI	140.41	164.83	197.33	10/5/2011
American Continental	140.61	157.77	181.34	7/1/2012
Heartland National Life	143.75	166.67	192.75	1/1/2013
Family Life	151.67	178.17	213.33	8/1/2012
AFLAC	151.85	176.47	203.48	1/1/2013
Medico	154.18	171.44	201.61	5/1/2013
Sentinel Security	154.69	177.51	202.29	10/1/2012
State Mutual	156.08	183.50	219.50	6/1/2012

Plan G				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>105.07</b>	<b>124.71</b>	<b>147.27</b>	<b>7/10/2013</b>
Bankers Fidelity	118.00	139.00	165.00	7/1/2012
American Continental	123.12	139.28	162.77	7/1/2012
Forethought Life	125.23	137.82	157.15	10/1/2012
Royal Neighbors	125.53	143.44	164.18	9/1/2012
GPM Life	126.49	139.23	158.91	10/1/2012
Heartland National Life	127.00	150.25	176.17	1/1/2013
KSKJ	131.25	156.08	185.42	12/1/2012
State Mutual	132.17	157.25	186.83	6/1/2012
Family Life	133.67	159.17	189.00	8/1/2012

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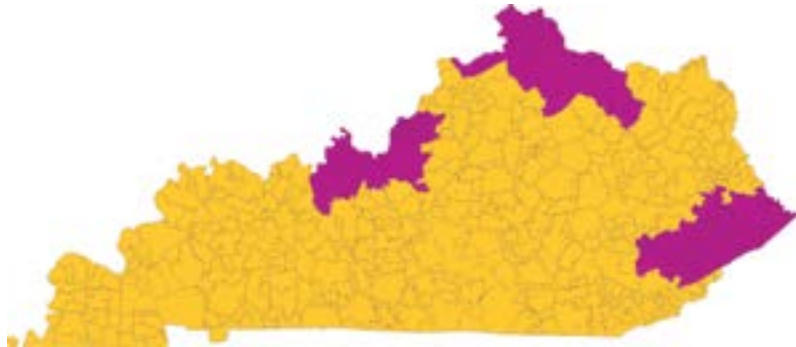
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# KENTUCKY



- 400-401, 403-409, 411-414, 419-428
- 401-402, 410, 415-418

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>110.01</b>	<b>128.42</b>	<b>149.59</b>	<b>2/20/2013</b>
Physicians Mutual	105.05	121.20	146.30	1/1/2013
Bankers Fidelity	111.00	131.00	157.00	7/1/2012
Combined Ins Co	111.78	127.59	154.52	9/1/2012
CSI	112.67	132.25	158.33	2/1/2013
Omaha Insurance	119.98	137.10	169.41	3/1/2013
State Mutual	121.25	142.50	170.50	7/1/2012
AFLAC	122.66	142.62	164.50	1/1/2013
Medico	123.74	140.03	167.12	8/1/2012
Forethought Life	124.62	137.07	156.01	10/1/2012

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>94.67</b>	<b>112.36</b>	<b>132.69</b>	<b>2/20/2013</b>
Forethought Life	93.60	103.01	117.45	10/1/2012
Bankers Fidelity	94.00	111.00	133.00	7/1/2012
CSI	95.75	112.42	134.58	2/1/2013
GPM Life	96.59	106.33	121.35	10/1/2012
Omaha Insurance	100.79	115.16	142.29	3/1/2013
American Continental	100.96	114.29	133.61	6/1/2013
State Mutual	102.67	122.08	145.08	7/1/2012
AFLAC	109.43	127.86	148.43	1/1/2013
UCT	114.52	127.14	149.88	8/1/2012

Premium rates shown are current as of 6/1/2013 for all companies. Check the Outline of Coverage for most current rate. Comparison rates for competitors were provided by CSG Actuarial, LLC.

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# KENTUCKY

## AREA 2

Plan F				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>120.89</b>	<b>141.12</b>	<b>164.39</b>	<b>2/20/2013</b>
Physicians Mutual	110.58	127.58	154.00	1/1/2013
Combined Ins Co	116.87	133.39	161.54	9/1/2012
Bankers Fidelity	118.00	139.00	165.00	7/1/2012
CSI	122.67	144.00	172.42	2/1/2013
Omaha Insurance	127.98	146.24	180.70	3/1/2013
State Mutual	128.08	150.58	180.17	7/1/2012
Medico	130.16	147.31	175.80	8/1/2012
AFLAC	134.86	156.77	180.79	1/1/2013
Forethought Life	137.08	150.78	171.61	10/1/2012

Plan G				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>104.03</b>	<b>123.47</b>	<b>145.82</b>	<b>2/20/2013</b>
Bankers Fidelity	100.00	118.00	141.00	7/1/2012
Forethought Life	102.96	113.31	129.20	10/1/2012
CSI	104.25	122.42	146.58	2/1/2013
GPM Life	106.25	116.96	133.49	10/1/2012
Omaha Insurance	107.51	122.84	151.78	3/1/2013
State Mutual	108.50	129.00	153.33	7/1/2012
AFLAC	120.33	140.57	163.15	1/1/2013
UCT	121.68	135.09	159.25	8/1/2012
American Continental	123.45	139.61	163.27	6/1/2013

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# LOUISIANA



- 705-706, 709-714
- 700-704, 707-708

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>112.43</b>	<b>131.24</b>	<b>152.88</b>	<b>2/20/2013</b>
New Era	112.64	124.05	149.22	12/15/2012
CSI	118.92	139.58	167.17	2/1/2013
Combined Ins Co	120.99	138.09	167.24	4/1/2013
American Continental	121.62	136.45	156.77	1/1/2013
Heartland National Life	123.13	142.71	165.07	1/1/2013
State Mutual	124.33	146.08	174.83	7/1/2012
Sterling Investors	125.58	147.67	176.67	7/1/2012
United of Omaha	127.22	148.04	178.38	1/1/2013
Medico	127.38	141.74	166.69	10/1/2012

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>96.75</b>	<b>114.83</b>	<b>135.61</b>	<b>2/20/2013</b>
New Era	92.89	102.30	123.07	12/15/2012
United of Omaha	104.35	121.42	146.28	1/1/2013
State Mutual	105.33	125.17	148.75	7/1/2012
Sterling Investors	106.42	126.50	150.33	7/1/2012
American Continental	106.46	120.54	140.86	1/1/2013
Heartland National Life	108.75	128.70	150.85	1/1/2013
Forethought Life	109.54	120.54	137.45	10/1/2012
Bankers Fidelity	112.00	132.00	158.00	7/1/2012
GPM Life	112.16	123.45	140.91	10/1/2012

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# LOUISIANA

## AREA 2

Plan F				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>145.07</b>	<b>169.35</b>	<b>197.27</b>	<b>2/20/2013</b>
New Era	118.13	130.11	156.49	12/15/2012
American Continental	132.61	148.86	171.01	1/1/2013
United of Omaha	136.53	158.87	191.43	1/1/2013
CSI	144.00	169.00	202.33	2/1/2013
Sentinel Security	145.14	166.55	189.80	10/8/2012
Madison National	148.87	168.43	192.47	11/1/2010
Manhattan Life	149.50	169.00	199.75	1/1/2013
State Mutual	150.50	176.83	211.58	7/1/2012
Heartland National Life	151.11	175.14	202.59	1/1/2013

Plan G				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>124.84</b>	<b>148.16</b>	<b>174.98</b>	<b>2/20/2013</b>
New Era	97.43	107.29	129.07	12/15/2012
United of Omaha	111.99	130.30	156.99	1/1/2013
American Continental	116.12	131.45	153.61	1/1/2013
State Mutual	127.50	151.50	180.08	7/1/2012
Sterling Investors	128.83	153.17	181.92	7/1/2012
Forethought Life	130.35	143.44	163.57	10/1/2012
AFLAC	130.91	152.88	178.13	10/1/2012
Assured Life	132.86	152.38	172.01	5/1/2013
GPM Life	133.47	146.90	167.68	10/1/2012

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# MAINE



039-049

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>Loyal</b>	<b>183.12</b>	<b>183.12</b>	<b>183.12</b>	<b>7/10/2013</b>
Transamerica	151.00	151.00	151.00	2/1/2013
AFLAC	162.77	162.77	162.77	1/1/2013
Harvard Pilgrim	169.00	169.00	169.00	1/1/2013
United Healthcare	171.75	171.75	171.75	4/1/2013
Globe Life	173.38	173.38	173.38	5/15/2012
Blue Cross Blue Shield	183.88	183.88	183.88	1/1/2013
USAA	194.65	194.65	194.65	1/1/2012
United of Omaha	198.28	198.28	198.28	1/1/2013
Humana	207.80	207.80	207.80	11/1/2012

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>Loyal</b>	<b>159.15</b>	<b>159.15</b>	<b>159.15</b>	<b>7/10/2013</b>
Transamerica	140.00	140.00	140.00	2/1/2013
AFLAC	147.19	147.19	147.19	1/1/2013
GPM Life	173.07	173.07	173.07	10/1/2012
Blue Cross Blue Shield	173.66	173.66	173.66	1/1/2013
United of Omaha	183.41	183.41	183.41	1/1/2013
Colonial Penn	224.03	224.03	224.03	1/1/2013
United American	273.00	273.00	273.00	1/1/2012

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# MARYLAND



206-219

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>151.12</b>	<b>176.40</b>	<b>205.49</b>	<b>Pending</b>
CSI	147.01	172.53	206.59	1/13/2012
Continental Life	149.19	167.35	192.42	6/1/2013
Physicians Mutual	149.88	168.09	203.53	1/1/2013
Manhattan Life	150.58	170.25	201.17	1/1/2013
United Healthcare	156.77	324.25	324.25	1/1/2013
Everence	157.30	167.48	177.58	6/1/2010
Omaha Insurance	163.50	179.85	207.10	3/1/2013
Aetna	164.15	194.10	230.43	1/1/2013
Globe Life	167.75	197.41	232.78	6/15/2012

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>130.04</b>	<b>154.34</b>	<b>182.27</b>	<b>Pending</b>
Bankers Fidelity	125.00	147.00	176.00	9/1/2012
GPM Life	130.55	143.67	163.82	10/1/2012
Continental Life	130.70	147.77	172.85	6/1/2013
Physicians Mutual	132.87	149.03	180.44	1/1/2013
Omaha Insurance	137.34	151.08	173.96	3/1/2013
Gerber Life	150.46	172.71	195.35	1/1/2013
Aetna	151.04	178.56	214.87	1/1/2013
Thrivent Financial	154.58	173.39	197.51	3/1/2013
Transamerica	159.00	192.00	239.00	1/1/2013

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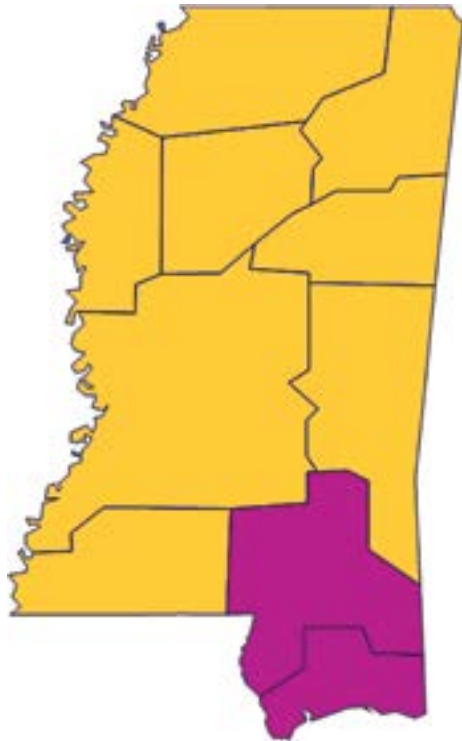
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# MISSISSIPPI



■ 386-393, 396-397

■ 394-395

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>107.60</b>	<b>125.60</b>	<b>146.31</b>	<b>2/20/2013</b>
Universal Fidelity	107.18	121.86	136.55	1/1/2012
Philadelphia American	109.62	120.73	145.23	8/1/2012
American Continental	110.29	123.70	142.19	8/1/2012
Combined Ins Co	112.06	127.90	154.90	8/1/2012
CSI	116.67	137.00	164.00	4/1/2013
Manhattan Life	119.42	134.92	159.50	1/1/2013
AFLAC	120.62	140.34	161.78	10/1/2012
Heartland National Life	122.19	141.67	163.84	4/1/2013
State Mutual	123.83	145.58	174.25	7/1/2012

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>92.59</b>	<b>109.89</b>	<b>129.78</b>	<b>2/20/2013</b>
Universal Fidelity	89.44	101.69	114.03	1/1/2012
Philadelphia American	90.50	99.66	119.88	8/1/2012
American Continental	96.63	109.29	127.70	8/1/2012
Assured Life	96.75	110.89	126.30	9/1/2012
Bankers Fidelity	98.00	116.00	138.00	9/1/2011
CSI	99.17	116.42	139.42	4/1/2013
Heartland National Life	101.15	119.78	140.39	4/1/2013
AFLAC	101.76	118.91	138.63	10/1/2012
Omaha Insurance	102.25	107.01	124.25	10/1/2012

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# MISSISSIPPI

## AREA 2

Plan F				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>114.85</b>	<b>134.07</b>	<b>156.17</b>	<b>2/20/2013</b>
American Continental	116.12	130.20	149.69	8/1/2012
Philadelphia American	116.39	128.19	154.19	8/1/2012
Universal Fidelity	119.31	135.65	152.01	1/1/2012
Combined Ins Co	120.44	137.46	166.48	8/1/2012
Manhattan Life	120.75	136.42	161.33	1/1/2013
CSI	129.00	151.42	181.25	4/1/2013
State Mutual	130.50	153.33	183.58	7/1/2012
Blue Cross Blue Shield	134.29	171.49	202.43	1/1/2013
AFLAC	134.40	156.33	180.18	10/1/2012

Plan G				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>98.83</b>	<b>117.30</b>	<b>138.53</b>	<b>2/20/2013</b>
Philadelphia American	96.08	105.81	127.29	8/1/2012
Universal Fidelity	99.56	113.21	126.94	1/1/2012
American Continental	101.71	115.04	134.45	8/1/2012
Bankers Fidelity	104.00	122.00	146.00	9/1/2011
Assured Life	109.20	125.18	142.59	9/1/2012
CSI	109.67	128.67	154.08	4/1/2013
State Mutual	110.58	131.42	156.25	7/1/2012
AFLAC	113.42	132.50	154.43	10/1/2012
Omaha Insurance	115.89	121.28	140.81	10/1/2012

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# MISSOURI



- 634-639, 642-658
- 630-633, 640-641

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>146.88</b>	<b>166.40</b>	<b>188.70</b>	<b>5/15/2013</b>
Old Surety	138.22	155.14	169.51	1/1/2013
Oxford Life	143.30	158.50	176.90	1/1/2011
Combined Ins Co	149.52	162.56	183.11	6/1/2012
AFLAC	150.25	166.59	190.67	12/1/2012
Manhattan Life	156.42	172.00	205.67	1/1/2012
Mutual of Omaha	157.09	166.94	188.98	2/1/2013
Humana	162.74	177.47	194.84	10/1/2011
Forethought Life	167.10	181.72	205.59	10/1/2012
UCT	167.33	174.31	197.50	8/1/2012

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>130.72</b>	<b>148.09</b>	<b>167.95</b>	<b>5/15/2013</b>
AFLAC	128.75	143.37	164.87	12/1/2012
Pekin	132.23	139.00	145.17	3/1/2013
GPM Life	132.76	143.56	158.99	10/1/2012
Mutual of Omaha	133.53	141.90	160.63	2/1/2013
Forethought Life	138.94	151.08	170.93	10/1/2012
Bankers Fidelity	140.00	155.00	176.00	5/1/2013
Manhattan Life	142.17	156.50	187.17	1/1/2012
UCT	142.21	149.41	167.92	8/1/2012
Gerber Life	148.53	163.38	175.27	9/1/2012

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# MISSOURI

## AREA 2

Plan F				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>168.91</b>	<b>191.36</b>	<b>217.01</b>	<b>5/15/2013</b>
Oxford Life	156.90	173.50	193.70	1/1/2011
Humana	163.74	178.57	196.06	10/1/2011
Combined Ins Co	170.31	185.15	208.56	6/1/2012
Humana	173.18	188.01	205.49	11/1/2011
AFLAC	173.93	192.82	220.64	12/1/2012
Manhattan Life	179.92	197.83	236.50	1/1/2012
Mutual of Omaha	180.19	191.49	216.77	2/1/2013
UCT	185.92	193.67	219.44	8/1/2012
State Farm	186.49	218.19	241.14	10/1/2012

Plan G				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>150.33</b>	<b>170.31</b>	<b>193.14</b>	<b>5/15/2013</b>
Pekin	146.30	153.78	160.62	3/1/2013
AFLAC	149.09	165.98	190.83	12/1/2012
Mutual of Omaha	153.17	162.77	184.26	2/1/2013
Bankers Fidelity	155.00	174.00	194.00	5/1/2013
GPM Life	156.66	169.40	187.61	10/1/2012
UCT	158.01	166.01	186.58	8/1/2012
Manhattan Life	163.50	180.00	215.25	1/1/2012
Forethought Life	163.95	178.27	201.70	10/1/2012
Sterling Life	170.06	194.38	214.62	1/1/2013

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# MONTANA



■ 590-599

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>113.25</b>	<b>132.20</b>	<b>153.99</b>	<b>2/25/2013</b>
Everence	107.59	128.59	149.38	12/1/2012
CSI	114.91	134.91	161.58	11/16/2011
Old Surety	116.27	136.40	163.17	1/1/2013
Combined Ins Co	116.75	133.26	161.40	5/1/2013
Medico	116.96	131.50	158.47	10/1/2012
AFLAC	119.67	139.18	160.67	10/1/2012
New West	123.00	143.00	172.00	6/1/2013
Assured Life	123.24	141.29	159.30	9/1/2012
Manhattan Life	123.92	140.08	165.58	3/26/2013

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>97.45</b>	<b>115.66</b>	<b>136.59</b>	<b>2/25/2013</b>
Everence	96.60	115.71	135.10	12/1/2012
Assured Life	96.85	111.01	125.37	9/1/2012
Bankers Fidelity	100.00	118.00	141.00	10/1/2012
AFLAC	107.08	124.87	145.17	10/1/2012
KSKJ	108.50	129.17	153.33	12/1/2012
United of Omaha	109.37	123.43	145.92	1/1/2013
American Continental	109.62	124.12	145.03	6/1/2013
State Mutual	110.17	131.00	155.75	7/1/2012
Royal Neighbors	118.95	136.03	155.60	8/1/2012

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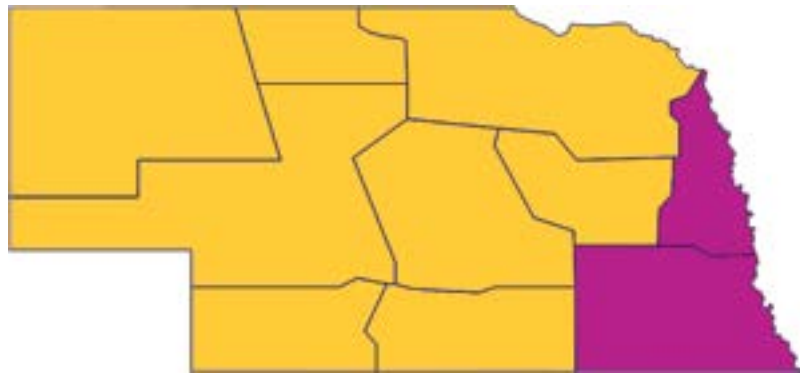
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# NEBRASKA



- 682-684, 686-693
- 680-681, 685

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>99.13</b>	<b>115.72</b>	<b>134.80</b>	<b>3/20/2013</b>
American Continental	97.88	109.87	126.28	10/1/2011
AFLAC	99.29	115.59	133.29	8/15/2012
CSI	105.33	123.58	148.00	10/4/2011
State Mutual	109.42	128.58	153.83	7/1/2012
Philadelphia American	109.94	117.01	136.06	1/1/2013
Manhattan Life	111.67	126.33	149.25	1/1/2013
Heartland National Life	111.93	129.73	150.07	2/1/2013
Medico	112.01	126.76	151.28	7/1/2012
United of Omaha	113.61	132.19	159.27	1/1/2013

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>85.31</b>	<b>101.25</b>	<b>119.57</b>	<b>3/20/2013</b>
AFLAC	83.71	97.87	114.17	8/15/2012
American Continental	85.72	97.04	113.37	10/1/2011
Bankers Fidelity	87.00	103.00	123.00	9/1/2012
United of Omaha	88.69	103.21	124.34	1/1/2013
Philadelphia American	89.94	99.06	114.29	1/1/2013
State Mutual	92.67	110.25	130.92	7/1/2012
GPM Life	92.92	102.29	116.74	10/1/2012
Forethought Life	94.03	103.48	117.99	10/1/2012
Assured Life	94.09	108.01	122.11	1/1/2013

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# NEBRASKA

## AREA 2

Plan F				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>111.22</b>	<b>129.83</b>	<b>151.24</b>	<b>3/20/2013</b>
American Continental	108.79	122.03	140.28	10/1/2011
AFLAC	108.94	126.79	146.18	8/15/2012
CSI	113.50	133.25	159.50	10/4/2011
Manhattan Life	119.33	135.00	159.50	1/1/2013
United of Omaha	120.20	139.85	168.50	1/1/2013
State Mutual	122.92	144.50	172.83	7/1/2012
Medico	123.54	139.81	166.85	7/1/2012
Heartland National Life	125.92	145.95	168.82	2/1/2013
Philadelphia American	126.43	134.56	156.47	1/1/2013

Plan G				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>95.71</b>	<b>113.59</b>	<b>134.15</b>	<b>3/20/2013</b>
AFLAC	91.87	107.38	125.23	8/15/2012
United of Omaha	93.84	109.19	131.55	1/1/2013
American Continental	95.21	107.79	125.95	10/1/2011
GPM Life	97.57	107.40	122.58	10/1/2012
Bankers Fidelity	98.00	116.00	138.00	9/1/2012
Forethought Life	103.43	113.83	129.79	10/1/2012
Philadelphia American	103.43	113.92	131.43	1/1/2013
State Mutual	104.08	123.83	147.08	7/1/2012
Assured Life	106.32	122.05	137.99	1/1/2013

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# NEVADA



893-897  
 889-892

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>120.89</b>	<b>141.12</b>	<b>164.39</b>	<b>2/25/2013</b>
Medico	125.17	141.63	168.97	8/1/2012
Transamerica	130.00	155.00	194.00	3/1/2012
Sterling Investors	131.92	155.17	185.50	5/1/2012
CSI	134.75	150.83	179.67	3/1/2013
American Continental	134.95	151.44	174.10	6/1/2013
AFLAC	136.40	158.54	182.85	10/1/2012
United Healthcare	137.97	285.62	285.62	4/1/2013
Mutual of Omaha	138.00	149.50	177.48	10/3/2012
Royal Neighbors	139.46	159.43	182.32	9/1/2011

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>104.03</b>	<b>123.47</b>	<b>145.82</b>	<b>2/25/2013</b>
Mutual of Omaha	107.64	116.61	138.43	10/3/2012
Sterling Investors	111.75	132.92	157.92	5/1/2012
Royal Neighbors	111.76	127.84	146.17	9/1/2011
Bankers Fidelity	112.00	132.00	158.00	8/1/2012
CSI	114.50	128.25	152.75	3/1/2013
American Continental	118.20	133.78	156.35	6/1/2013
Heartland National Life	119.00	140.92	165.17	1/1/2013
Transamerica	119.00	141.00	177.00	3/1/2012
UCT	120.02	133.24	157.07	9/1/2012

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# NEVADA

## AREA 2

Plan F				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>126.94</b>	<b>148.18</b>	<b>172.61</b>	<b>2/25/2013</b>
Medico	156.46	177.04	211.22	8/1/2012
Transamerica	157.00	187.00	234.00	3/1/2012
Sentinel Security	159.78	183.32	208.82	7/1/2012
Sterling Investors	161.50	189.92	227.17	5/1/2012
American Continental	161.94	181.76	208.92	6/1/2013
AFLAC	165.94	192.81	222.31	10/1/2012
Heartland National Life	167.90	194.60	225.10	1/1/2013
CSI	168.42	188.58	224.58	3/1/2013
Mutual of Omaha	170.09	184.26	218.75	10/3/2012

Plan G				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>109.23</b>	<b>129.64</b>	<b>153.11</b>	<b>2/25/2013</b>
Bankers Fidelity	130.00	151.00	181.00	8/1/2012
Mutual of Omaha	132.67	143.72	170.62	10/3/2012
Gerber Life	134.56	154.46	174.72	6/1/2012
Forethought Life	135.56	149.20	170.12	10/1/2012
Sterling Investors	136.83	162.75	193.42	5/1/2012
American Continental	141.86	160.52	187.59	6/1/2013
Heartland National Life	142.80	169.10	198.20	1/1/2013
Transamerica	143.00	170.00	213.00	3/1/2012
CSI	143.17	160.33	190.92	3/1/2013

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# NEW HAMPSHIRE



030-038

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>154.19</b>	<b>174.68</b>	<b>198.10</b>	<b>Pending</b>
Genworth	143.78	154.85	167.10	6/20/2011
Harvard Pilgrim	166.00	187.00	209.00	1/1/2013
Equitable Life	171.67	185.34	207.84	3/19/2012
Globe Life	180.50	205.00	225.00	1/1/2013
United Healthcare	181.75	304.37	335.12	1/1/2013
Humana	183.52	200.13	219.73	1/1/2012
USAA	184.45	199.24	211.14	6/1/2011
GPM Life	188.77	206.28	228.86	1/1/2013
Blue Cross Blue Shield	191.23	212.28	236.93	1/1/2013

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>134.01</b>	<b>151.82</b>	<b>172.17</b>	<b>Pending</b>
Genworth	127.78	139.03	153.02	6/20/2011
GPM Life	148.05	161.77	179.48	1/1/2013
United of Omaha	162.45	182.57	204.22	1/1/2013
Gerber Life	168.05	184.87	198.29	1/1/2013
Colonial Penn	176.85	204.83	238.88	1/1/2013
Blue Cross Blue Shield	178.87	198.58	221.65	1/1/2013
United American	212.00	228.00	243.00	1/1/2013
Philadelphia American	140.09	154.28	178.16	10/1/2012
United of Omaha	144.04	167.58	201.91	3/1/2013

Premium rates shown are current as of 6/1/2013 for all companies. Check the Outline of Coverage for most current rate. Comparison rates for competitors were provided by CSG Actuarial, LLC.

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# NEW JERSEY



070-089

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>Loyal</b>	<b>154.75</b>	<b>180.64</b>	<b>210.42</b>	<b>6/12/2013</b>
Philadelphia American	162.58	173.03	208.14	10/1/2012
Family Life	163.33	191.92	229.83	10/1/2012
AFLAC	164.21	190.81	220.00	1/1/2013
Stonebridge	164.29	182.66	211.36	6/1/2012
United Healthcare	164.80	340.75	340.75	1/1/2013
United of Omaha	167.49	194.86	234.78	3/1/2013
Blue Cross Blue Shield	168.52	219.16	256.54	1/1/2013
Manhattan Life	169.58	191.67	226.58	1/1/2013
Aetna	172.20	202.89	242.97	9/1/2012

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>Loyal</b>	<b>133.16</b>	<b>158.04</b>	<b>186.64</b>	<b>6/12/2013</b>
Philadelphia American	140.09	154.28	178.16	10/1/2012
United of Omaha	144.04	167.58	201.91	3/1/2013
Family Life	145.33	173.00	205.33	10/1/2012
Continental Life	146.52	160.10	192.51	3/4/2013
AFLAC	146.56	171.15	198.56	1/1/2013
Forethought Life	149.97	165.03	188.15	1/1/2013
Stonebridge	151.71	168.67	195.18	6/1/2012
Gerber Life	153.36	176.05	199.14	8/1/2012
Genworth	153.94	174.26	203.50	7/1/2012

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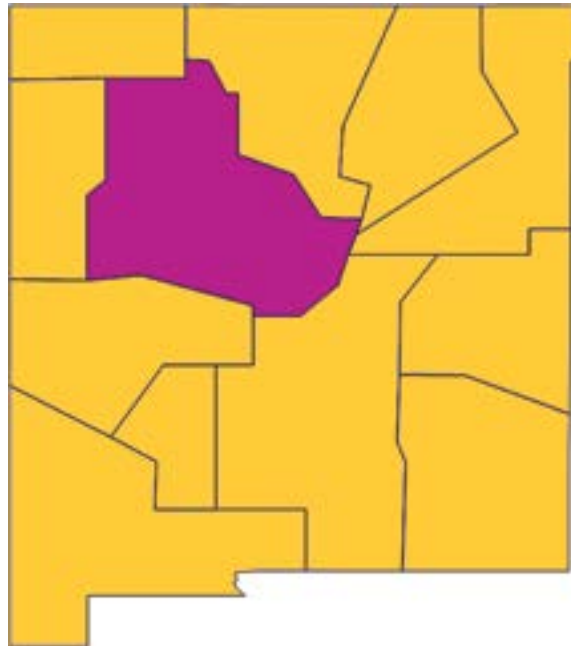
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# NEW MEXICO



870, 872-885  
 871

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>101.55</b>	<b>118.54</b>	<b>138.09</b>	<b>2/4/2013</b>
Old Surety	91.78	104.28	114.42	1/1/2013
State Mutual	98.67	116.00	138.83	9/1/2012
CSI	106.00	124.41	149.00	12/4/2011
AFLAC	107.23	124.70	143.88	11/1/2012
Medico	109.26	123.65	147.56	12/1/2012
Manhattan Life	112.25	126.92	150.00	1/1/2013
American Continental	112.62	126.28	145.19	11/1/2012
Sentinel Security	113.90	130.70	148.94	10/1/2012
Sterling Investors	114.67	134.83	161.33	11/1/2012

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>87.39</b>	<b>103.72</b>	<b>122.49</b>	<b>2/4/2013</b>
State Mutual	83.67	99.42	118.17	9/1/2012
AFLAC	95.63	111.78	129.80	11/1/2012
Sterling Investors	97.17	115.50	137.25	11/1/2012
United World	97.22	110.49	128.55	1/1/2013
United National	98.57	111.25	130.38	10/15/2011
American Continental	98.63	111.54	130.45	11/1/2012
Gerber Life	99.46	114.16	129.13	2/1/2013
Philadelphia American	103.53	111.19	130.10	3/1/2013
Bankers Fidelity	104.00	122.00	146.00	10/1/2011

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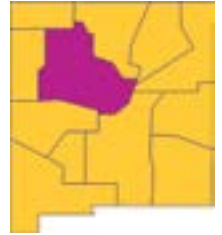
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# NEW MEXICO

## AREA 2

Plan F				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>110.01</b>	<b>128.42</b>	<b>149.59</b>	<b>2/4/2013</b>
State Mutual	109.67	128.92	154.25	9/1/2012
CSI	114.50	134.33	160.83	12/4/2011
AFLAC	119.22	138.61	159.89	11/1/2012
Medico	122.50	138.64	165.45	12/1/2012
Manhattan Life	122.58	138.50	163.75	1/1/2013
Sterling Investors	127.42	149.83	179.25	11/1/2012
Philadelphia American	128.99	137.29	158.27	3/1/2013
United National	132.85	147.94	170.80	10/15/2011
American Continental	133.78	149.94	172.43	11/1/2012

Plan G				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>94.67</b>	<b>112.36</b>	<b>132.69</b>	<b>2/4/2013</b>
State Mutual	92.92	110.50	131.25	9/1/2012
AFLAC	106.34	124.27	144.27	11/1/2012
Sterling Investors	107.92	128.33	152.50	11/1/2012
Philadelphia American	113.88	122.31	143.11	3/1/2013
Bankers Fidelity	114.00	135.00	161.00	10/1/2011
United National	114.14	128.81	150.97	10/15/2011
American Continental	117.12	132.45	154.85	11/1/2012
Gerber Life	117.36	134.71	152.38	2/1/2013
Family Life	119.33	142.00	168.67	11/1/2012

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# NORTH CAROLINA



■ 270-289

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>112.43</b>	<b>131.24</b>	<b>152.88</b>	<b>4/3/2013</b>
American Continental	109.37	122.70	141.11	9/1/2011
CSI	111.83	131.25	157.08	2/1/2013
State Mutual	111.92	131.50	157.33	7/1/2012
Sterling Investors	115.00	135.25	161.83	6/1/2012
AFLAC	115.54	134.44	154.99	10/1/2012
Combined Ins Co	115.77	132.13	160.02	5/1/2013
Manhattan Life	117.83	133.17	157.33	4/1/2013
Oxford Life	119.00	136.50	159.20	9/1/2010
USAA	124.61	145.35	173.23	9/1/2012

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>96.75</b>	<b>114.83</b>	<b>135.61</b>	<b>4/3/2013</b>
United of Omaha	94.56	101.33	116.04	1/1/2013
State Mutual	94.75	112.67	133.83	7/1/2012
CSI	95.00	111.50	133.50	2/1/2013
American Continental	95.80	108.46	126.70	9/1/2011
GPM Life	95.87	105.50	127.44	10/1/2012
AFLAC	97.45	113.89	132.79	10/1/2012
Sterling Investors	97.50	115.92	137.75	6/1/2012
Forethought Life	98.26	108.14	123.31	10/1/2012
Columbian Mutual	107.15	120.60	137.63	12/1/2012

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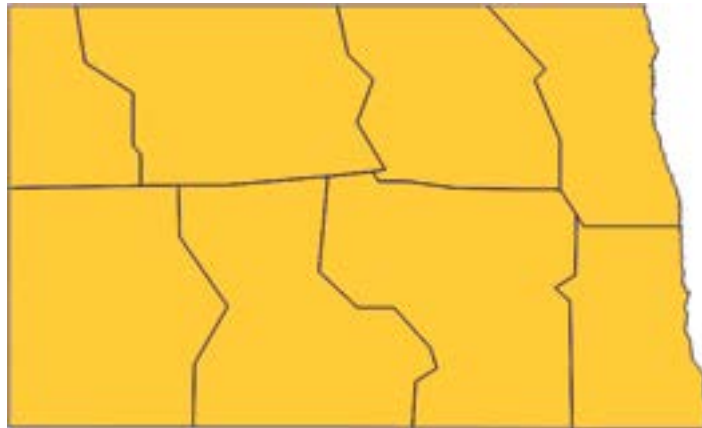
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# NORTH DAKOTA



■ 580-588

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>117.27</b>	<b>136.89</b>	<b>159.46</b>	<b>4/12/2013</b>
United National	109.02	121.95	142.48	3/1/2012
CSI	110.83	130.08	155.75	12/15/2011
Omaha Insurance	116.53	130.34	156.09	2/1/2013
Blue Cross Blue Shield	117.10	134.10	158.60	1/1/2013
ARLIC	117.27	136.89	159.46	4/12/2013
Equitable Life	117.50	137.17	159.59	3/25/2013
American Continental	119.70	134.20	154.27	9/1/2011
Sanford	119.83	140.66	171.60	7/1/2012
Humana	121.58	139.52	161.74	5/1/2012

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>100.91</b>	<b>119.77</b>	<b>141.44</b>	<b>4/12/2013</b>
Omaha Insurance	94.39	105.57	126.44	2/1/2013
United World	95.65	108.73	126.48	9/1/2012
GPM Life	96.52	107.28	122.32	10/1/2012
United National	98.53	111.20	131.44	3/1/2012
Forethought Life	99.36	109.34	124.68	10/1/2012
AFLAC	103.76	121.26	140.78	1/1/2013
Bankers Fidelity	104.00	122.00	146.00	11/1/2011
State Mutual	104.08	123.83	147.00	8/1/2012
Sterling Investors	104.33	124.08	147.42	5/1/2012

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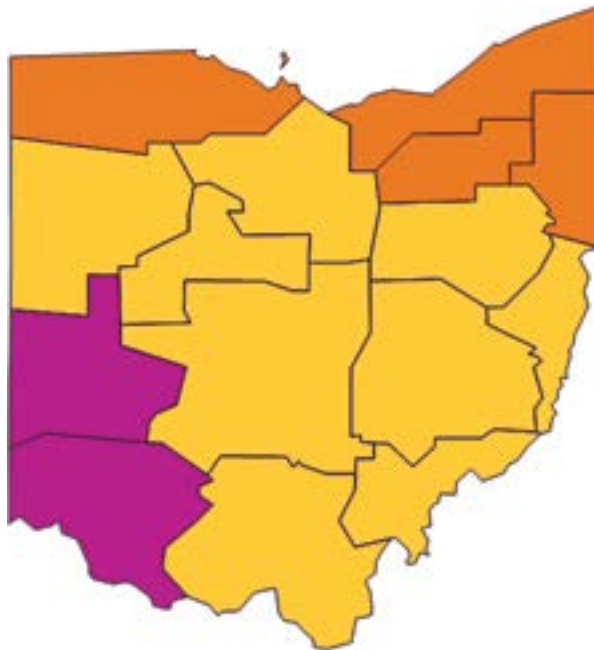
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# OHIO



- 430-435, 437-439, 446-449, 455-458
- 450-454, 459
- 436, 440-445

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>120.59</b>	<b>140.77</b>	<b>163.98</b>	<b>4/17/2013</b>
Manhattan Life	118.58	130.42	155.92	1/1/2012
CSI	120.58	143.33	172.16	10/1/2011
Medico	126.32	142.96	170.61	9/1/2012
UCT	126.49	140.53	167.67	4/1/2012
Omaha Insurance	128.02	145.09	173.53	6/1/2013
AFLAC	128.92	149.87	172.85	11/1/2012
Forethought Life	133.66	147.01	167.32	10/1/2012
USAA	133.96	156.23	186.49	4/1/2013
KSKJ	137.33	161.33	193.17	11/1/2012

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>98.83</b>	<b>117.30</b>	<b>138.53</b>	<b>4/17/2013</b>
Pekin	95.93	109.55	121.18	3/1/2013
GPM Life	99.12	109.11	124.53	10/1/2012
Philadelphia American	99.48	109.55	131.79	11/1/2012
Forethought Life	100.85	110.98	126.55	10/1/2012
Omaha Insurance	103.59	117.40	140.42	6/1/2013
Manhattan Life	107.75	118.58	141.83	1/1/2012
UCT	107.92	119.76	141.05	4/1/2012
Medico	108.17	119.14	138.05	9/1/2012
Family Life	112.17	133.50	158.42	11/1/2012

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## OHIO

### AREA 2

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>126.94</b>	<b>148.18</b>	<b>172.61</b>	<b>4/17/2013</b>
Manhattan Life	124.50	136.92	163.75	1/1/2012
CSI	126.91	150.83	181.25	10/1/2011
Omaha Insurance	135.55	153.63	183.74	6/1/2013
UCT	136.32	151.46	180.71	4/1/2012
AFLAC	139.10	161.68	186.45	11/1/2012
KSKJ	145.00	170.33	203.92	11/1/2012
CSA Fraternal Life	145.61	164.79	197.98	1/25/2011
State Mutual	146.50	172.25	206.08	6/1/2012
Forethought Life	147.03	161.71	184.05	10/1/2012

### AREA 3

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>133.29</b>	<b>155.59</b>	<b>181.24</b>	<b>4/17/2013</b>
Manhattan Life	137.58	151.25	180.83	1/1/2012
CSI	140.91	167.41	201.16	10/1/2011
UCT	141.95	157.71	188.16	4/1/2012
AFLAC	149.28	173.49	200.05	11/1/2012
Forethought Life	153.71	169.06	192.42	10/1/2012
CSA Fraternal Life	155.11	175.54	210.90	1/25/2011
Pekin	155.87	178.61	200.84	11/1/2012
Omaha Insurance	156.63	177.53	212.32	6/1/2013
KSKJ	160.25	188.25	225.42	11/1/2012

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>104.03</b>	<b>123.47</b>	<b>145.82</b>	<b>4/17/2013</b>
Pekin	101.57	115.99	128.30	3/1/2013
Philadelphia American	105.34	116.01	139.54	11/1/2012
GPM Life	109.04	120.03	136.99	10/1/2012
Omaha Insurance	109.68	124.31	148.68	6/1/2013
Forethought Life	110.94	122.08	139.21	10/1/2012
Manhattan Life	113.17	124.50	148.92	1/1/2012
UCT	116.32	129.08	152.02	4/1/2012
Family Life	118.33	140.92	167.17	11/1/2012
KSKJ	118.75	141.17	167.75	11/1/2012

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>109.23</b>	<b>129.64</b>	<b>153.11</b>	<b>4/17/2013</b>
Pekin	107.22	122.44	135.43	3/1/2013
GPM Life	113.99	125.48	143.21	10/1/2012
Forethought Life	115.98	127.63	145.53	10/1/2012
Philadelphia American	117.05	128.90	155.05	11/1/2012
UCT	121.11	134.40	158.29	4/1/2012
Manhattan Life	125.00	137.58	164.50	1/1/2012
Omaha Insurance	126.74	143.65	171.80	6/1/2013
Family Life	130.83	155.75	184.83	11/1/2012
KSKJ	131.25	156.08	185.42	11/1/2012

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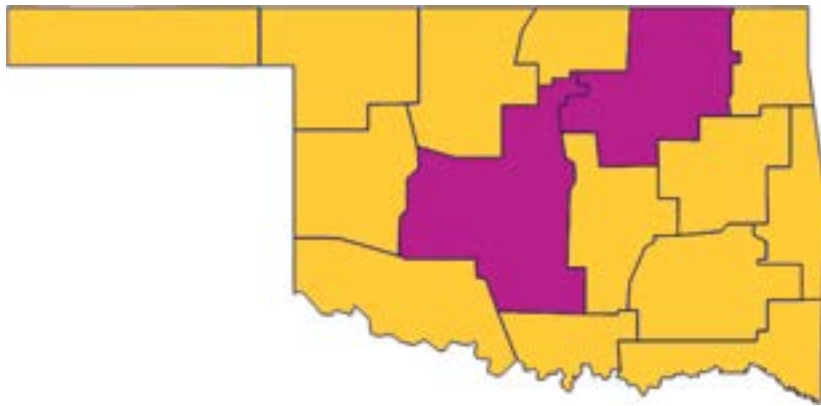
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# OKLAHOMA



732-740, 742-749  
 730-731, 741

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>97.92</b>	<b>114.31</b>	<b>133.16</b>	<b>2/4/2013</b>
Universal Fidelity	92.99	105.72	118.43	1/1/2012
Old Surety	99.13	112.63	123.58	1/1/2013
Combined Ins Co	104.37	119.13	144.27	8/1/2012
CSI	107.66	126.33	151.25	10/1/2011
Heartland National Life	107.81	125.00	144.56	1/1/2013
Philadelphia American	108.05	118.99	143.14	11/1/2012
Omaha Insurance	108.75	117.81	139.20	4/20/2013
Manhattan Life	113.00	127.67	150.92	1/1/2013
Forethought Life	116.95	128.64	146.41	10/1/2012

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>84.27</b>	<b>100.01</b>	<b>118.11</b>	<b>2/4/2013</b>
Universal Fidelity	78.10	88.81	99.47	1/1/2012
Omaha Insurance	88.09	95.43	112.75	4/20/2013
Forethought Life	90.78	99.91	113.92	10/1/2012
Heartland National Life	91.81	108.69	127.37	1/1/2013
GPM Life	92.61	101.94	116.35	10/1/2012
Philadelphia American	95.65	105.34	126.72	11/1/2012
United of Omaha	96.48	112.27	135.26	9/1/2012
Gerber Life	100.30	115.14	130.10	9/1/2012
Bankers Fidelity	103.00	122.00	146.00	5/1/2013

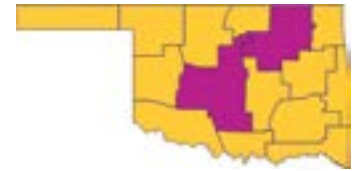
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# OKLAHOMA

## AREA 2

Plan F				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>114.85</b>	<b>134.07</b>	<b>156.17</b>	<b>2/4/2013</b>
Universal Fidelity	104.49	118.79	133.07	1/1/2012
Combined Ins Co	107.94	123.20	149.20	8/1/2012
CSI	112.33	131.83	157.83	10/1/2011
Philadelphia American	118.99	131.05	157.64	11/1/2012
Manhattan Life	121.42	137.17	162.17	1/1/2013
Heartland National Life	123.62	143.33	165.76	1/1/2013
Forethought Life	126.31	138.93	158.12	10/1/2012
Omaha Insurance	126.39	136.92	161.78	4/20/2013
GPM Life	127.29	140.04	159.53	10/1/2012

Plan G				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>98.83</b>	<b>117.30</b>	<b>138.53</b>	<b>2/4/2013</b>
Universal Fidelity	87.76	99.79	111.77	1/1/2012
Forethought Life	98.04	107.90	123.03	10/1/2012
GPM Life	100.01	110.09	125.66	10/1/2012
Omaha Insurance	102.38	110.91	131.04	4/20/2013
Heartland National Life	105.28	124.63	146.06	1/1/2013
Philadelphia American	105.34	116.02	139.55	11/1/2012
Gerber Life	108.33	124.35	140.50	9/1/2012
United of Omaha	112.13	130.47	157.20	9/1/2012
AFLAC	115.07	134.44	156.05	10/1/2012

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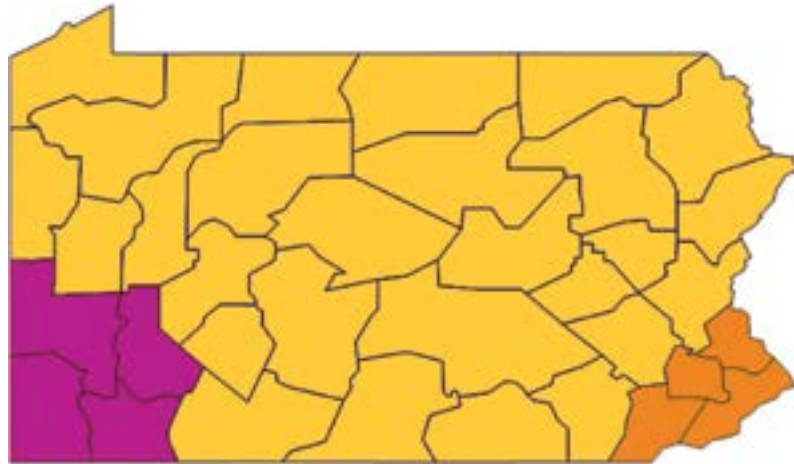
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# PENNSYLVANIA



- 155, 157-188, 195-196
- 150-154, 156
- 189-194

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>119.66</b>	<b>139.68</b>	<b>162.71</b>	<b>5/8/2013</b>
Aetna	123.07	145.53	172.77	1/1/2013
Medico	127.94	144.79	172.79	10/1/2012
CSI	128.08	145.33	174.67	11/1/2012
Forethought Life	131.93	151.35	172.24	10/1/2012
AFLAC	134.68	156.55	180.55	1/23/2013
Family Life	135.00	160.75	193.25	10/1/2012
Madison National	135.14	152.26	172.99	6/1/2010
Standard Security	135.14	152.26	172.99	6/1/2010
United Healthcare	135.78	281.12	281.12	4/1/2013

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>102.97</b>	<b>122.21</b>	<b>144.33</b>	<b>5/8/2013</b>
New Era	104.93	115.56	139.01	7/1/2012
Forethought Life	108.62	124.65	142.11	10/1/2012
KSKJ	111.92	133.17	158.17	12/1/2012
CSI	112.33	127.33	151.00	11/1/2012
Assured Life	113.07	129.64	146.44	8/1/2012
Aetna	114.49	135.36	162.89	1/1/2013
UCT	116.08	128.87	151.92	7/1/2010
Omaha Insurance	118.04	130.54	155.53	3/1/2013
Family Life	118.50	140.75	166.75	10/1/2012

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# PENNSYLVANIA

## AREA 2

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>134.31</b>	<b>156.79</b>	<b>182.64</b>	<b>5/8/2013</b>
Aetna	141.53	167.36	198.69	1/1/2013
CSI	143.58	162.92	195.83	11/1/2012
UCT	150.95	166.17	197.47	7/1/2010
Forethought Life	151.72	174.05	198.08	10/1/2012
Physicians Mutual	152.63	171.19	207.27	1/1/2013
Geisinger	156.38	189.04	228.36	2/1/2013
Family Life	157.00	187.00	224.75	10/1/2012
Medico	157.47	178.20	212.67	10/1/2012
Continental General	159.75	180.14	203.37	1/1/2012

## AREA 3

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>146.52</b>	<b>171.04</b>	<b>199.24</b>	<b>5/8/2013</b>
Geisinger	159.86	193.26	233.45	2/1/2013
Aetna	159.99	189.19	224.60	1/1/2013
CSI	163.00	184.92	222.25	11/1/2012
Medico	165.67	187.49	223.75	10/1/2012
Physicians Mutual	167.89	188.31	228.00	1/1/2013
KSKJ	169.08	198.58	237.75	12/1/2012
Everence	172.17	183.36	194.38	4/1/2013
UCT	172.52	189.91	225.68	7/1/2010
Thrivent Financial	175.45	196.74	224.27	3/1/2013

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>115.58</b>	<b>137.18</b>	<b>162.00</b>	<b>5/8/2013</b>
KSKJ	123.17	146.50	174.00	12/1/2012
New Era	123.54	136.04	163.64	7/1/2012
Forethought Life	124.91	143.35	163.43	10/1/2012
CSI	125.92	142.75	169.25	11/1/2012
UCT	128.29	142.43	167.90	7/1/2010
Physicians Mutual	128.54	144.17	174.57	1/1/2013
Aetna	131.66	155.66	187.32	1/1/2013
Bankers Fidelity	133.00	158.00	188.00	4/1/2013
Omaha Insurance	136.09	150.51	179.31	3/1/2013

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>126.09</b>	<b>149.65</b>	<b>176.73</b>	<b>5/8/2013</b>
KSKJ	129.83	154.50	183.50	12/1/2012
New Era	132.82	146.29	175.97	7/1/2012
Physicians Mutual	142.07	159.35	192.95	1/1/2013
CSI	142.92	162.08	192.17	11/1/2012
Forethought Life	144.46	165.78	189.01	10/1/2012
UCT	146.62	162.78	191.89	7/1/2010
Aetna	148.84	175.97	211.76	1/1/2013
Assured Life	150.06	172.09	194.43	8/1/2012
Bankers Fidelity	152.00	178.00	215.00	4/1/2013

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# RHODE ISLAND



028-029

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>132.98</b>	<b>155.24</b>	<b>180.83</b>	<b>3/20/2013</b>
Globe Life	134.50	162.50	190.00	2/15/2013
United Healthcare	135.24	280.00	280.00	4/1/2013
Continental Life	138.03	154.85	178.01	9/1/2011
AFLAC	138.48	160.96	185.63	1/1/2013
Aetna	144.07	169.74	203.28	9/1/2012
GPM Life	145.76	163.59	192.07	10/1/2012
Transamerica	149.00	175.00	219.00	2/1/2013
Humana	151.08	173.37	200.98	6/1/2010
Mutual of Omaha	152.88	181.24	210.80	5/1/2012

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>114.44</b>	<b>135.82</b>	<b>160.40</b>	<b>3/20/2013</b>
GPM Life	114.03	128.04	150.62	10/1/2012
Continental Life	120.87	136.78	159.94	9/1/2011
AFLAC	123.57	144.34	167.52	1/1/2013
Aetna	130.76	154.63	186.23	9/1/2012
Transamerica	137.00	167.00	205.00	2/1/2013
United American	173.00	207.00	236.00	1/1/2013
Standard Life	198.15	201.39	215.71	3/1/2013

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# SOUTH CAROLINA



- 290-293, 296-297
- 294-295, 298-299

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>105.84</b>	<b>123.55</b>	<b>143.92</b>	<b>2/25/2013</b>
CSI	110.58	129.75	155.33	2/1/2013
Combined Ins Co	110.96	126.64	153.37	3/1/2013
New Era	111.50	122.79	147.70	1/1/2013
Columbian Mutual	115.28	129.68	147.58	11/1/2012
Heartland National Life	119.00	137.92	159.50	4/1/2013
Omaha Insurance	119.17	133.26	161.45	7/28/2012
Manhattan Life	121.00	136.83	161.67	1/1/2013
Aetna	121.28	135.95	156.27	6/1/2013
Aetna	121.59	143.78	170.69	1/1/2013

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>88.43</b>	<b>104.95</b>	<b>123.94</b>	<b>2/25/2013</b>
New Era	88.04	96.97	116.64	1/1/2013
Bankers Fidelity	93.00	109.00	131.00	8/1/2012
GPM Life	93.52	102.95	117.50	7/1/2012
CSI	93.98	110.31	132.07	3/1/2013
Columbian Mutual	95.38	107.34	122.38	11/1/2012
Forethought Life	97.47	107.26	122.30	10/1/2012
Omaha Insurance	100.10	111.94	135.62	7/28/2012
Heartland National Life	101.17	119.83	140.42	4/1/2013
State Mutual	106.25	126.33	150.08	9/1/2012

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# SOUTH CAROLINA

## AREA 2

Plan F				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>115.81</b>	<b>135.18</b>	<b>157.47</b>	<b>2/25/2013</b>
CSI	116.67	137.00	164.00	2/1/2013
Combined Ins Co	117.14	133.69	161.91	3/1/2013
New Era	119.65	131.77	158.51	1/1/2013
Columbian Mutual	126.80	142.65	162.34	11/1/2012
Manhattan Life	129.83	146.75	173.50	1/1/2013
Aetna	130.74	154.60	183.54	1/1/2013
Omaha Insurance	130.75	146.22	177.15	7/28/2012
State Mutual	132.08	155.25	185.75	9/1/2012
American Continental	132.53	148.77	170.93	9/1/2012

Plan G				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>96.75</b>	<b>114.83</b>	<b>135.61</b>	<b>2/25/2013</b>
New Era	94.49	104.06	125.18	1/1/2013
CSI	99.20	116.44	139.41	3/1/2013
GPM Life	102.87	113.25	129.25	7/1/2012
Bankers Fidelity	104.00	122.00	146.00	8/1/2012
Columbian Mutual	104.91	118.07	134.62	11/1/2012
Forethought Life	107.22	117.99	134.53	10/1/2012
Omaha Insurance	109.83	122.83	148.81	7/28/2012
State Mutual	111.83	133.00	158.00	9/1/2012
Heartland National Life	113.08	133.92	156.92	4/1/2013

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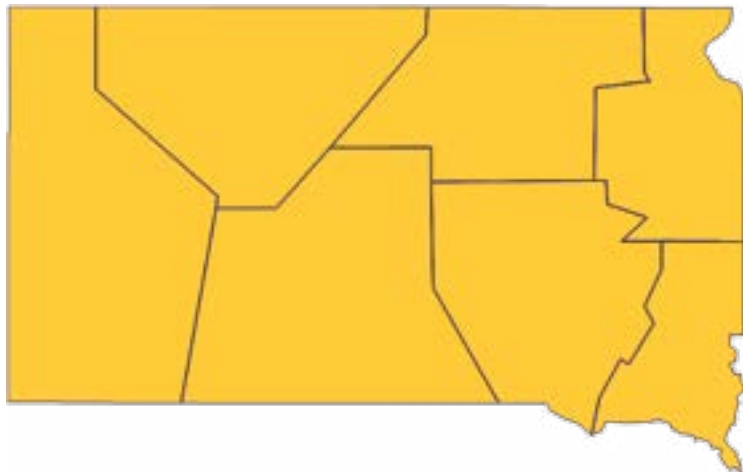
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# SOUTH DAKOTA



■ 570-577

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>108.81</b>	<b>127.01</b>	<b>147.95</b>	<b>2/4/2013</b>
Combined Ins Co	110.10	125.71	152.24	9/1/2012
CSI	112.08	131.50	157.50	10/31/2011
United of Omaha	112.45	130.83	157.63	1/1/2013
AFLAC	114.89	133.59	154.11	10/1/2012
Medico	119.27	134.98	161.09	6/1/2012
Madison National	120.50	135.69	154.04	11/1/2010
American Continental	120.79	135.45	155.77	6/1/2011
Globe Life	121.00	148.50	169.50	2/15/2013
Royal Neighbors	121.40	138.73	158.60	7/1/2011

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>93.63</b>	<b>111.12</b>	<b>131.23</b>	<b>2/4/2013</b>
United of Omaha	92.10	107.16	129.11	1/1/2013
Royal Neighbors	97.21	111.24	127.18	7/1/2011
Forethought Life	100.12	110.17	125.62	10/1/2012
GPM Life	101.59	111.84	127.64	10/1/2012
AFLAC	102.48	119.76	139.04	10/1/2012
State Mutual	103.42	122.92	146.08	6/1/2012
American Continental	105.79	119.70	139.86	6/1/2011
Madison National	109.48	123.66	140.97	11/1/2010
United National	110.71	124.94	147.67	1/1/2013

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# TENNESSEE



- 370-371, 373-374, 376-385
- 372, 375

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>124.19</b>	<b>124.19</b>	<b>144.66</b>	<b>5/8/2013</b>
TRH	107.29	139.14	178.39	2/1/2013
Combined Ins Co	107.94	123.20	149.20	12/1/2012
Philadelphia American	109.51	120.60	145.06	11/1/2012
CSI	110.58	129.75	155.33	2/1/2013
Bankers Fidelity	111.00	131.00	157.00	7/1/2012
American Continental	116.79	130.95	150.52	6/1/2013
New Era	117.26	124.81	147.01	5/1/2013
AFLAC	118.05	137.36	158.35	11/1/2012
Heartland National Life	118.93	137.84	159.45	1/1/2013

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>108.65</b>	<b>108.65</b>	<b>128.32</b>	<b>5/8/2013</b>
Philadelphia American	92.49	101.86	122.53	11/1/2012
TRH	93.62	121.24	155.27	2/1/2013
Bankers Fidelity	94.00	111.00	133.00	7/1/2012
CSI	94.00	110.33	132.08	2/1/2013
Assured Life	97.66	111.93	127.49	10/1/2012
AFLAC	99.58	116.37	135.68	11/1/2012
Heartland National Life	101.15	119.78	140.39	1/1/2013
New Era	101.65	109.17	126.45	5/1/2013
American Continental	102.21	115.62	135.20	6/1/2013

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# TENNESSEE

## AREA 2

Plan F				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>141.12</b>	<b>141.12</b>	<b>164.39</b>	<b>5/8/2013</b>
Combined Ins Co	110.41	126.02	152.62	12/1/2012
Philadelphia American	121.10	133.37	160.43	11/1/2012
Bankers Fidelity	125.00	147.00	175.00	7/1/2012
New Era	128.99	137.29	161.71	5/1/2013
AFLAC	131.70	153.20	176.57	11/1/2012
Heartland National Life	132.92	154.06	178.20	1/1/2013
United National	139.91	156.50	182.85	11/15/2011
Humana	151.40	173.74	201.41	11/1/2011
Sterling Life	152.94	172.47	196.19	1/1/2013

Plan G				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>123.47</b>	<b>123.47</b>	<b>145.82</b>	<b>5/8/2013</b>
Philadelphia American	102.29	112.65	135.50	11/1/2012
Bankers Fidelity	106.00	125.00	149.00	7/1/2012
AFLAC	111.13	129.82	151.32	11/1/2012
New Era	111.82	120.09	139.10	5/1/2013
Heartland National Life	113.05	133.87	156.91	1/1/2013
United National	120.70	136.22	161.01	11/15/2011
Royal Neighbors	128.03	146.44	167.43	9/1/2012
Sterling Life	138.48	156.60	178.84	1/1/2013
Thrivent Financial	171.44	184.68	199.30	4/1/2013

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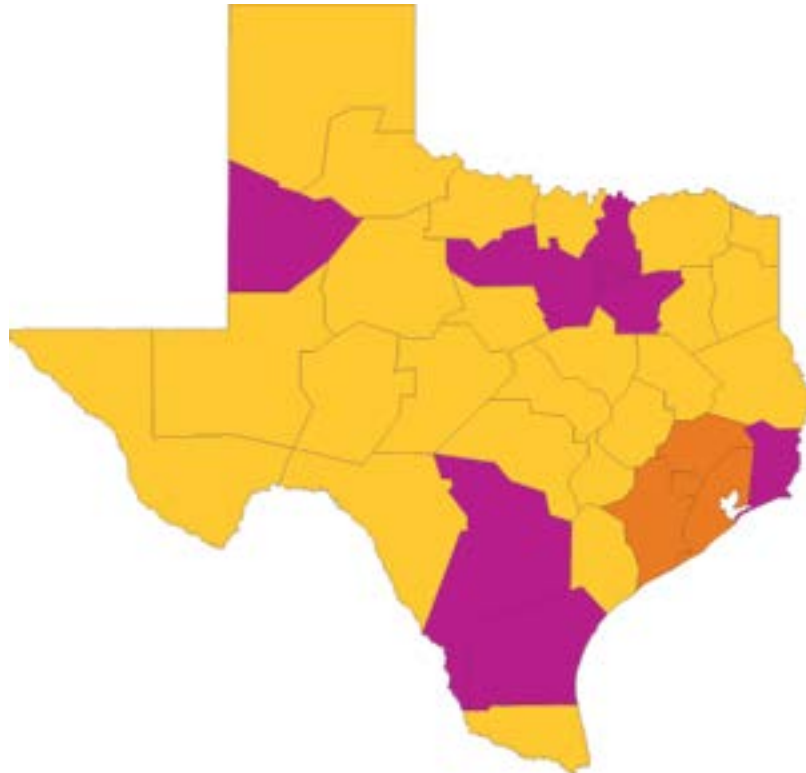
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# TEXAS



- 753-759, 762-769, 778-781, 783, 785-792, 795-799
- 750-752, 760-761, 774, 776-777, 782, 784, 793-794
- 770-773, 775

## AREA 1

Plan F				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>108.81</b>	<b>127.01</b>	<b>147.95</b>	<b>4/3/2013</b>
Oxford Life	106.60	122.10	143.70	1/1/2012
AFLAC	109.02	126.87	146.28	10/1/2012
CSI	116.67	137.00	164.00	2/1/2013
Universal Fidelity	116.75	135.14	157.50	1/1/2013
Old Surety	117.49	133.05	148.04	1/1/2013
Combined Ins Co	117.69	134.33	162.68	11/1/2012
Continental Life	119.04	134.45	154.69	4/1/2013
State Mutual	122.92	144.50	172.83	7/1/2012
Heartland National Life	123.13	142.71	165.07	1/1/2013

Plan G				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>93.63</b>	<b>111.12</b>	<b>131.23</b>	<b>4/3/2013</b>
AFLAC	91.94	107.47	125.32	10/1/2012
New Era of MW	97.29	107.14	128.89	9/1/2012
CSI	99.17	116.42	139.42	2/1/2013
Omaha Insurance	101.11	107.23	124.69	5/4/2013
Forethought Life	101.62	116.62	132.98	11/1/2012
Royal Neighbors	102.79	117.54	134.45	12/1/2012
Bankers Fidelity	103.00	120.00	144.00	7/1/2012
State Mutual	104.08	123.83	147.08	7/1/2012
Continental Life	104.21	118.87	138.94	4/1/2013

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# Cigna Medicare Supplement Solutions.

Insured by American Retirement Life Insurance Company



## TEXAS

### AREA 2

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>130.57</b>	<b>152.41</b>	<b>177.54</b>	<b>4/3/2013</b>
Combined Ins Co	121.54	138.72	168.00	11/1/2012
AFLAC	124.54	144.89	167.01	10/1/2012
Universal Fidelity	130.28	150.87	175.92	1/1/2013
Oxford Life	130.50	149.50	176.00	1/1/2012
Heartland National Life	132.92	154.06	178.20	1/1/2013
Old Surety	135.11	153.01	170.25	1/1/2013
CSI	135.17	158.58	189.92	2/1/2013
Medico	136.03	151.36	178.28	9/1/2011
Manhattan Life	136.75	154.58	182.67	1/1/2013

### AREA 3

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>151.12</b>	<b>176.40</b>	<b>205.49</b>	<b>4/3/2013</b>
Combined Ins Co	127.99	146.09	176.92	11/1/2012
AFLAC	130.51	151.82	174.98	10/1/2012
Oxford Life	140.10	160.40	188.90	1/1/2012
Universal Fidelity	141.55	163.99	191.28	1/1/2013
Medico	143.94	160.16	188.64	9/1/2011
Continental Life	144.03	162.68	187.18	4/1/2013
State Mutual	145.08	170.50	203.92	7/1/2012
Old Surety	146.86	166.31	185.05	1/1/2013
Heartland National Life	146.91	170.27	196.96	1/1/2013

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>112.35</b>	<b>133.35</b>	<b>157.48</b>	<b>4/3/2013</b>
AFLAC	105.07	122.77	143.12	10/1/2012
New Era of MW	107.99	118.93	143.07	9/1/2012
Forethought Life	112.80	129.45	147.61	11/1/2012
Bankers Fidelity	113.00	134.00	160.00	7/1/2012
Heartland National Life	113.05	133.87	156.91	1/1/2013
Omaha Insurance	114.59	121.53	141.32	5/4/2013
CSI	114.83	134.83	161.42	2/1/2013
GPM Life	115.77	127.44	145.45	10/1/2012
State Mutual	117.58	139.92	166.17	7/1/2012

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>130.04</b>	<b>154.34</b>	<b>182.27</b>	<b>4/3/2013</b>
AFLAC	110.12	128.65	149.96	10/1/2012
New Era of MW	118.79	130.83	157.38	9/1/2012
State Mutual	122.83	146.08	173.58	7/1/2012
Bankers Fidelity	124.00	146.00	175.00	7/1/2012
Heartland National Life	124.95	147.96	173.42	1/1/2013
CSI	125.33	147.08	176.08	2/1/2013
Continental Life	126.12	143.86	168.10	4/1/2013
Forethought Life	127.03	145.78	166.23	11/1/2012
Medico	127.17	142.86	170.47	9/1/2011

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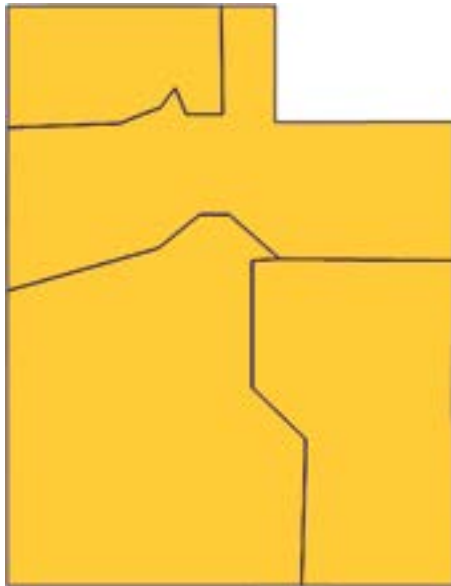
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# UTAH



■ 840-847

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>110.01</b>	<b>128.42</b>	<b>149.59</b>	<b>4/24/2013</b>
CSI	104.83	123.00	147.33	12/9/2011
Medico	113.60	128.56	153.43	7/1/2012
Heartland National Life	115.00	133.33	154.20	1/1/2013
Manhattan Life	117.08	132.33	156.33	1/1/2013
GPM Life	117.33	132.94	153.80	10/1/2012
Forethought Life	121.04	133.14	151.53	10/1/2012
Philadelphia American	122.15	126.11	147.01	2/1/2013
Sterling Investors	122.58	144.17	172.50	6/1/2012
Columbian Mutual	123.65	144.18	174.72	11/1/2012

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>94.67</b>	<b>112.36</b>	<b>132.69</b>	<b>4/24/2013</b>
GPM Life	92.17	104.47	121.08	10/1/2012
Forethought Life	92.95	102.30	116.64	10/1/2012
Columbian Mutual	94.48	110.22	133.82	11/1/2012
Heartland National Life	95.20	112.73	132.13	1/1/2013
Bankers Fidelity	96.00	113.00	135.00	9/1/2012
Philadelphia American	99.12	103.10	119.16	2/1/2013
Royal Neighbors	101.84	116.41	133.14	8/1/2011
Assured Life	102.70	117.73	132.98	10/1/2012
Sterling Investors	103.83	123.50	146.75	6/1/2012

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# VERMONT



050-054, 056-059

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>Loyal</b>	<b>192.94</b>	<b>192.94</b>	<b>192.94</b>	<b>Pending</b>
Transamerica	158.00	158.00	158.00	2/1/2013
GPM Life	161.00	161.00	161.00	12/1/2010
United Healthcare	177.25	177.25	177.25	1/1/2013
AFLAC	184.44	184.44	184.44	1/1/2013
Humana	186.48	186.48	186.48	1/1/2013
Mutual of Omaha	193.72	193.72	193.72	11/1/2012
Humana	205.46	205.46	205.46	1/1/2012
United American	210.00	210.00	210.00	5/16/2011

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# VIRGINIA



- 226-231, 238-246
- 201, 220-225, 232-237

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>94.30</b>	<b>110.08</b>	<b>128.22</b>	<b>Pending</b>
State Mutual	87.25	102.58	122.75	1/1/2012
Family Life	91.92	107.92	129.25	8/1/2012
American Continental	92.13	103.38	118.79	6/1/2011
CSI	98.67	115.83	138.71	8/13/2012
Physicians Mutual	103.13	115.66	140.04	1/1/2013
Forethought Life	109.86	120.83	137.53	10/1/2012
GPM Life	110.89	121.96	138.81	10/1/2012
Equitable Life	116.17	135.67	157.84	2/11/2013
Medico	116.36	131.68	157.15	5/1/2013

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>81.14</b>	<b>96.31</b>	<b>113.74</b>	<b>Pending</b>
State Mutual	73.92	87.92	104.42	1/1/2012
American Continental	80.72	91.30	106.71	6/1/2011
Family Life	81.75	97.33	115.58	8/1/2012
Forethought Life	86.99	95.73	109.16	10/1/2012
GPM Life	87.08	95.82	109.27	10/1/2012
United of Omaha	88.24	102.67	123.70	11/1/2012
Physicians Mutual	89.32	100.20	121.32	1/1/2013
Gerber Life	89.69	102.92	116.14	12/1/2012
Bankers Fidelity	94.00	111.00	133.00	8/1/2012

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# VIRGINIA

## AREA 2

Plan F				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>113.64</b>	<b>132.66</b>	<b>154.53</b>	<b>Pending</b>
American Continental	103.63	116.29	133.70	6/1/2011
Physicians Mutual	116.87	131.08	158.71	1/1/2013
State Mutual	117.92	138.58	165.83	1/1/2012
CSI	118.91	139.59	167.16	8/13/2012
Forethought Life	123.04	135.33	154.03	10/1/2012
Family Life	124.17	145.83	174.67	8/1/2012
GPM Life	124.19	136.59	155.46	10/1/2012
Madison National	126.49	142.68	162.38	7/1/2011
Equitable Life	127.50	148.84	173.25	2/11/2013

Plan G				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>97.79</b>	<b>116.06</b>	<b>137.07</b>	<b>Pending</b>
American Continental	90.80	102.71	120.04	6/1/2011
Forethought Life	97.43	107.22	122.26	10/1/2012
GPM Life	97.53	107.32	122.38	10/1/2012
State Mutual	99.83	118.75	141.08	1/1/2012
Gerber Life	100.46	115.27	130.07	12/1/2012
Physicians Mutual	101.23	113.55	137.49	1/1/2013
Assured Life	108.27	123.43	138.33	8/1/2012
United of Omaha	110.30	128.33	154.62	11/1/2012
Family Life	110.50	131.50	156.17	8/1/2012

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**Cigna Medicare Supplement Solutions®**  
 Insured by Loyal American Life Insurance Company

# WASHINGTON



980-994

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>Loyal</b>	<b>191.84</b>	<b>191.84</b>	<b>191.84</b>	<b>Pending</b>
Blue Cross Blue Shield	166.00	166.00	166.00	1/1/2013
Blue Cross Blue Shield	169.00	169.00	169.00	4/1/2013
Transamerica	169.00	169.00	169.00	6/1/2010
Stonebridge	169.62	169.62	169.62	3/1/2012
United Healthcare	173.25	173.25	173.25	4/1/2013
Globe Life	180.00	180.00	180.00	5/1/2013
USAA	180.71	180.71	180.71	4/1/2012
United of Omaha	192.57	192.57	192.57	1/1/2013
Forethought Life	194.92	194.92	194.92	10/1/2012

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>Loyal</b>	<b>166.73</b>	<b>166.73</b>	<b>166.73</b>	<b>Pending</b>
Stonebridge	154.35	154.35	154.35	3/1/2012
Transamerica	155.00	155.00	155.00	6/1/2010
Forethought Life	160.52	160.52	160.52	10/1/2012
GPM Life	167.14	167.14	167.14	10/1/2012
Columbian Mutual	171.17	171.17	171.17	11/1/2012
United of Omaha	175.23	175.23	175.23	1/1/2013
Sterling Life	179.77	179.77	179.77	1/1/2013
Assured Life	191.11	191.11	191.11	10/1/2012
Gerber Life	193.71	193.71	193.71	11/1/2012

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# WEST VIRGINIA



■ 247-268

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>107.60</b>	<b>125.60</b>	<b>146.31</b>	<b>2/20/2013</b>
State Mutual	106.17	124.75	149.25	6/1/2012
Continental Life	113.87	127.70	146.86	6/1/2013
CSI	114.58	134.50	161.00	2/1/2013
Combined Ins Co	114.81	131.03	158.68	3/1/2013
Manhattan Life	118.58	134.08	158.42	1/1/2013
Medico	120.80	136.71	163.16	2/1/2013
Sterling Investors	121.17	142.50	170.42	5/1/2012
Omaha Insurance	123.45	138.16	165.62	4/1/2013
AFLAC	125.54	145.95	168.35	10/1/2012

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>92.59</b>	<b>109.89</b>	<b>129.78</b>	<b>2/20/2013</b>
State Mutual	89.83	106.92	127.00	6/1/2012
Continental Life	99.79	112.87	131.86	6/1/2013
Omaha Insurance	99.89	111.79	134.01	4/1/2013
Forethought Life	102.19	112.46	129.51	10/1/2012
GPM Life	102.24	112.54	129.74	10/1/2012
Sterling Investors	102.67	122.08	145.00	5/1/2012
Bankers Fidelity	106.00	125.00	149.00	5/1/2012
Royal Neighbors	109.12	124.70	142.61	9/1/2012
AFLAC	112.00	130.86	151.90	10/1/2012

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# WISCONSIN



- 535-549
- 530-534

## AREA 1

Base + Part A deductible + Part B deductible + Part B excess Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>113.87</b>	<b>132.86</b>	<b>154.97</b>	<b>7/8/2013</b>
Thrivent Financial	76.40	81.25	86.41	2/1/2013
CSI	121.50	142.17	166.83	2/1/2013
Continental Life	123.28	138.61	158.60	7/1/2012
Aetna	123.83	145.89	174.72	8/1/2012
United Healthcare	124.64	258.24	258.24	4/1/2013
Standard Life	129.61	145.72	166.23	8/1/2012
Medico	130.38	144.98	169.60	10/1/2012
Mutual of Omaha	134.02	143.11	163.58	10/10/2012
State Mutual	141.00	165.50	194.67	6/1/2012

Base + Part A deductible + Part B excess Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>101.62</b>	<b>120.61</b>	<b>142.72</b>	<b>7/8/2013</b>
Thrivent Financial	64.95	69.79	74.95	2/1/2013
CSI	108.00	128.67	153.33	2/1/2013
Continental Life	111.62	126.95	146.94	7/1/2012
Aetna	113.69	135.75	164.58	8/1/2012
Medico	118.71	133.31	157.93	10/1/2012
Mutual of Omaha	120.52	129.61	150.08	10/10/2012
Standard Life	121.61	137.72	158.23	8/1/2012
United Healthcare	122.82	254.49	254.49	4/1/2013
State Mutual	127.50	152.00	181.17	6/1/2012

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# WISCONSIN

## AREA 2

Base + Part A deductible + Part B deductible + Part B excess				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>130.41</b>	<b>152.50</b>	<b>178.19</b>	<b>7/8/2013</b>
Thrivent Financial	83.62	89.01	94.73	2/1/2013
United Healthcare	136.50	282.62	282.62	4/1/2013
CSI	137.50	161.08	189.50	2/1/2013
Standard Life	137.71	154.83	176.62	8/1/2012
Continental Life	139.56	157.19	180.18	7/1/2012
Medico	141.00	156.90	183.74	10/1/2012
Aetna	142.39	167.76	200.92	8/1/2012
Mutual of Omaha	145.04	154.98	177.37	10/10/2012
Blue Cross Blue Shield	149.98	176.08	212.91	1/1/2013

Base + Part A deductible + Part B excess				
Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>118.16</b>	<b>140.25</b>	<b>165.94</b>	<b>7/8/2013</b>
Thrivent Financial	72.16	77.55	83.28	2/1/2013
CSI	124.00	147.58	176.00	2/1/2013
Continental Life	127.90	145.53	168.52	7/1/2012
Standard Life	129.21	146.33	168.12	8/1/2012
Medico	129.33	145.23	172.07	10/1/2012
Aetna	130.73	156.10	189.26	8/1/2012
Mutual of Omaha	131.54	141.48	163.87	10/10/2012
United Healthcare	134.50	278.50	278.50	4/1/2013
Blue Cross Blue Shield	137.42	163.52	200.35	1/1/2013

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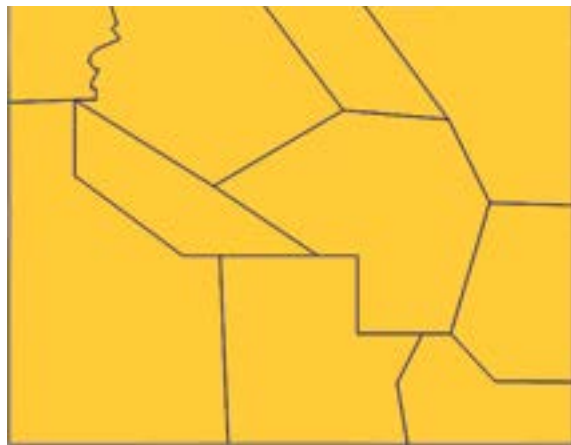
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# WYOMING



820-831

## AREA 1

Plan F Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>102.76</b>	<b>119.95</b>	<b>139.73</b>	<b>5/15/2013</b>
American Continental	102.71	115.37	132.53	8/1/2012
AFLAC	107.59	125.13	144.37	1/1/2013
CSI	108.41	127.25	152.41	12/13/2011
United of Omaha	114.63	129.21	152.55	1/1/2013
Heartland National Life	117.53	136.22	157.57	1/1/2013
Medico	118.85	134.49	160.45	8/1/2012
Sentinel Security	123.26	141.43	161.10	10/1/2012
Transamerica	124.00	146.00	183.00	2/1/2012
Sterling Investors	124.42	146.25	174.92	5/1/2012

Plan G Competitive Comparison in Key Areas				
	Age 66	Age 70	Age 75	Effective Date
<b>ARLIC</b>	<b>88.43</b>	<b>104.95</b>	<b>123.94</b>	<b>5/15/2013</b>
American Continental	90.05	101.88	119.04	8/1/2012
United of Omaha	93.99	105.95	125.09	1/1/2013
AFLAC	95.96	112.16	130.24	1/1/2013
GPM Life	97.87	112.54	133.14	10/1/2012
Heartland National Life	99.96	118.37	138.74	1/1/2013
Royal Neighbors	105.61	120.81	138.18	9/1/2011
Bankers Fidelity	112.00	132.00	158.00	8/1/2012
Gerber Life	113.28	130.03	147.09	10/1/2012
Transamerica	114.00	139.00	170.00	2/1/2012

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