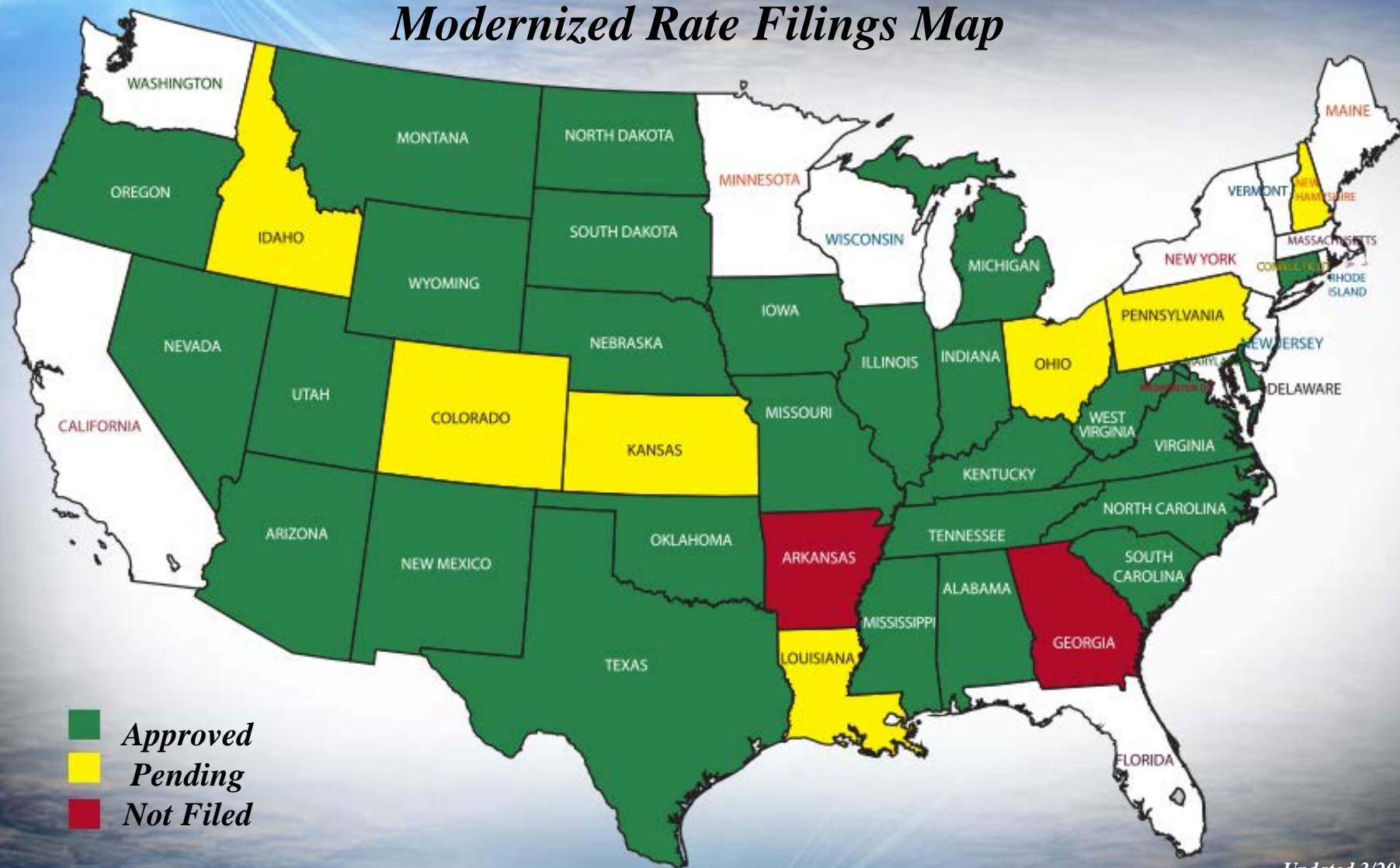


Modernized Rate Filings Map



Competitive Comparison

	VIRGINIA			
	Age 65	Age 67	Age 72	Date
Equitable	\$94.24	\$102.65	\$122.44	2/11/13
American Continental	\$92.17	\$92.17	\$110.33	6/1/11
CSI	\$98.67	\$103.09	\$125.26	8/13/12
Medico	\$106.75	\$106.75	\$130.72	2/1/12
Fore Thought	\$109.86	\$109.86	\$127.68	10/1/12
United of Omaha	\$116.42	\$120.96	\$146.48	11/1/12

Competitive Comparison

	OKLAHOMA			
	Age 65	Age 67	Age 72	Date
Equitable	\$97.31	\$105.98	\$126.43	2/11/13
Heartland National	\$103.25	\$112.41	\$133.58	1/1/13
Combined	\$100.95	\$107.85	\$128.62	7/1/12
Philadelphia	\$105.31	\$110.79	\$126.89	11/1/12
CSI	\$107.67	\$112.42	\$136.58	10/1/11
Medico	\$117.41	\$117.41	\$143.77	10/1/12

Competitive Comparison

	MICHIGAN Household Discount			
	Age 65	Age 67	Age 72	Date
Equitable	\$109.20	\$113.97	\$141.83	2/11/13
American Continental	\$117.16	\$123.22	\$147.46	1/1/11
Omaha Insurance	\$126.00	\$126.00	\$153.00	4/15/12
AFLAC	\$119.71	\$128.86	\$152.77	10/1/12
Central States	\$123.83	\$129.33	\$157.17	2/1/13
Aetna	\$124.74	\$134.08	\$165.55	1/1/13

Competitive Comparison

	ALABAMA			
	Age 65	Age 67	Age 72	Date
Equitable	\$109.18	\$118.93	\$141.85	2/11/13
Philadelphia	\$106.90	\$112.45	\$128.79	5/1/12
Combined	\$113.57	\$121.33	\$144.70	7/1/12
HNL	\$115.58	\$125.72	\$149.49	1/1/12
Manhattan	\$126.42	\$126.42	\$147.09	1/1/12
United of Omaha	\$127.87	\$127.87	\$151.62	2/8/12

Competitive Comparison

	DELAWARE			
	Age 65	Age 67	Age 72	Date
Equitable	\$130.67	\$142.31	\$169.78	2/11/13
United Health	\$128.45	\$139.46	\$166.98	4/1/12
BCBS	\$130.63	\$149.76	\$205.19	1/1/12
Continental Life	\$159.00	\$159.00	\$190.33	8/1/11
Sterling	\$151.59	\$160.62	\$185.64	12/5/11
Bankers Fidelity	\$157.00	\$161.00	\$184.00	7/1/12

Competitive Comparison

	IOWA			
	Age 65	Age 67	Age 72	Date
Equitable	\$90.53	\$98.62	\$117.62	2/11/13
Continental Life	\$89.58	\$89.58	\$107.25	6/1/11
United Teacher	\$92.24	\$92.24	\$112.13	6/1/10
Central States	\$99.42	\$103.83	\$126.25	10/1/11
Sterling	\$100.83	\$105.42	\$128.17	5/1/12
AFLAC	\$99.69	\$107.30	\$127.22	10/1/12

Competitive Comparison

	ILLINOIS Household Discount			
	Age 65	Age 67	Age 72	Date
Equitable	\$107.69	\$117.35	\$139.99	2/11/13
Mutual of Omaha	\$109.09	\$109.09	\$133.36	4/14/12
American Continental	\$109.25	\$109.25	\$130.75	2/1/12
AFLAC	\$107.28	\$115.90	\$137.04	10/1/12
CSI	\$116.67	\$121.83	\$148.17	2/1/13
AETNA	\$121.59	\$130.37	\$160.95	1/1/13

Competitive Comparison

	NEW MEXICO			
	Age 65	Age 67	Age 72	Date
Equitable	\$96.15	\$104.75	\$124.87	2/11/13
American Republic	\$101.19	\$101.19	\$121.23	6/1/12
Medico	\$109.26	\$109.26	\$133.79	12/1/12
American Continental	\$112.67	\$112.67	\$134.83	11/1/12
AFLAC	\$104.86	\$112.87	\$133.82	11/1/12
United Healthcare	\$111.30	\$120.84	\$144.69	4/1/12

Competitive Comparison

	NEVADA Household Discount			
	Age 65	Age 67	Age 72	Date
Equitable	\$124.94	\$136.17	\$162.37	2/11/13
United Healthcare	\$126.87	\$137.75	\$164.93	4/1/12
Mutual of Omaha	\$138.00	\$138.00	\$160.62	10/7/12
Royal Neighbors	\$139.52	\$139.52	\$168.31	7/1/12
AFLAC	\$132.87	\$143.01	\$169.56	10/1/12
Sentinel	\$142.71	\$148.84	\$173.08	9/1/11

Competitive Comparison

	SOUTH DAKOTA			
	Age 65	Age 67	Age 72	Date
Equitable	\$104.97	\$114.28	\$136.36	2/11/13
United of Omaha	\$107.10	\$111.27	\$134.74	1/1/12
Combined	\$106.52	\$113.80	\$135.70	7/1/12
CSI	\$112.08	\$117.00	\$142.25	10/31/11
Medico	\$119.27	\$119.27	\$146.05	6/1/12
AFLAC	\$112.22	\$120.79	\$143.21	10/1/12

Competitive Comparison

	KENTUCKY			
	Age 65	Age 67	Age 72	Date
Equitable	\$107.82	\$117.46	\$140.07	2/11/13
Omaha Ins. Co.	\$111.10	\$111.10	\$138.38	4/14/12
CSI	\$112.67	\$117.67	\$143.00	2/1/13
American Continental	\$120.98	\$120.98	\$144.83	6/1/12
Loyal American Life	\$122.71	\$122.71	\$149.17	1/1/12
Medico	\$123.74	\$123.74	\$151.52	8/1/12

Competitive Comparison

	MONTANA			
	Age 65	Age 67	Age 72	Date
Equitable	\$115.55	\$124.82	\$141.94	2/11/13
United of Omaha	\$116.67	\$116.67	\$141.66	2/8/12
Medico	\$116.96	\$116.96	\$142.44	10/1/12
AFLAC	\$117.04	\$126.17	\$151.97	10/1/12
Woodmen of the World	\$119.37	\$128.50	\$149.31	9/1/12
Loyal American Life	\$132.00	\$132.00	\$148.28	11/6/11

Competitive Comparison

	TENNESSEE			
	Age 65	Age 67	Age 72	Date
Equitable	\$109.03	\$118.80	\$141.65	2/11/13
CSI	\$110.58	\$115.42	\$140.33	2/1/13
Bankers Fidelity	\$111.00	\$116.00	\$141.00	7/1/12
United National Life	\$121.46	\$121.46	\$145.02	11/15/11
Mutual of Omaha	\$121.52	\$121.52	\$144.16	3/12/12
Medico	\$122.49	\$122.49	\$146.00	12/1/12

Competitive Comparison

	NORTH CAROLINA			
	Age 65	Age 67	Age 72	Date
Equitable	\$105.48	\$114.91	\$137.02	2/19/13
American Continental	\$109.42	\$109.42	\$131.00	9/1/11
United Of Omaha	\$107.07	\$111.25	\$134.72	8/1/11
CSI	\$111.83	\$116.75	\$141.92	2/1/13
AFLAC	\$115.00	\$120.25	\$146.17	6/1/12
Continental General	\$116.89	\$125.23	\$143.67	1/1/12

Competitive Comparison

	UTAH			
	Age 65	Age 67	Age 72	Date
Equitable	\$107.50	\$117.11	\$139.67	2/19/13
Medico	\$113.60	\$113.60	\$139.10	3/1/12
American Republic	\$116.34	\$116.34	\$139.39	6/1/12
Forethought	\$121.04	\$121.04	\$140.69	10/1/12
United of Omaha	\$121.67	\$121.67	\$146.67	2/8/12
Loyal American Life	\$125.99	\$125.99	\$153.16	1/1/12

Competitive Comparison

	WEST VIRGINIA			
	Age 65	Age 67	Age 72	Date
Equitable	\$105.31	\$114.75	\$136.82	2/25/13
Medico	\$110.83	\$110.83	\$135.72	11/1/11
Omaha Insurance	\$113.25	\$113.25	\$135.75	4/28/12
CSI	\$114.58	\$119.67	\$145.42	2/1/13
Sterling	\$121.17	\$126.67	\$153.92	5/1/12
AFLAC	\$122.45	\$131.80	\$156.27	10/1/12

Competitive Comparison

	ARIZONA			
	Age 65	Age 67	Age 72	Date
Equitable	\$119.84	\$124.59	\$139.59	2/25/13
Manhattan	\$120.83	\$120.83	\$145.25	1/1/12
American Continental	\$121.00	\$121.00	\$135.50	7/1/11
CSI	\$120.42	\$124.08	\$141.42	2/1/13
Medico	\$129.17	\$129.17	\$143.55	6/1/12
Forethought	\$129.77	\$129.77	\$156.15	10/1/12

Competitive Comparison

	INDIANA Household Discount			
	Age 65	Age 67	Age 72	Date
Equitable	\$110.21	\$120.05	\$143.15	3/4/13
Manhattan	\$118.75	\$118.75	\$144.33	1/1/12
Medico	\$120.00	\$120.00	\$146.94	9/1/12
American Continental	\$127.33	\$127.33	\$152.58	10/1/12
Family Life	\$125.67	\$131.33	\$159.75	1/1/12
American Republic	\$132.59	\$132.59	\$158.85	6/1/11

Competitive Comparison

	WYOMING			
	Age 65	Age 67	Age 72	Date
Equitable	\$101.87	\$111.00	\$132.39	3/11/13
United of Omaha	\$105.17	\$105.17	\$127.47	3/3/12
CSI	\$108.42	\$113.25	\$137.67	12/13/11
Medico	\$118.85	\$118.85	\$145.50	8/1/12
Sentinel Security	\$123.31	\$128.60	\$149.54	10/1/12
Loyal American Life	\$129.92	\$129.92	\$157.94	11/5/11

Competitive Comparison

	NEBRASKA			
	Age 65	Age 67	Age 72	Date
Equitable	\$98.43	\$107.25	\$127.95	3/11/13
United of Omaha	\$99.66	\$103.55	\$125.40	1/1/12
State Mutual	\$100.33	\$104.92	\$127.50	7/1/11
Family Life	\$102.67	\$107.17	\$130.33	2/1/12
CSI	\$105.33	\$109.92	\$133.67	10/4/11
Continental General	\$103.14	\$110.50	\$126.77	3/1/12

Competitive Comparison

	MISSISSIPPI			
	Age 65	Age 67	Age 72	Date
Equitable	\$103.14	\$112.35	\$133.98	3/18/13
American Continental	\$110.33	\$110.33	\$132.08	8/1/12
Philadelphia	\$106.85	\$112.41	\$128.73	8/1/12
Combined	\$108.33	\$115.80	\$138.10	7/1/12
CSI	\$116.67	\$121.83	\$148.17	4/1/13
Loyal American Life	\$122.37	\$122.37	\$148.76	11/10/11

Competitive Comparison

	OREGON Household Discount			
	Age 65	Age 67	Age 72	Date
Equitable	\$103.59	\$112.96	\$134.52	3/25/13
Health Net Life	\$111.00	\$111.00	\$146.00	1/1/12
AETNA	\$111.47	\$121.91	\$147.89	10/1/11
Sentinel Security	\$112.70	\$121.39	\$141.20	7/1/13
GERBER	\$116.18	\$125.15	\$145.53	8/1/11
Stonebridge	\$119.25	\$122.82	\$142.69	4/1/12

Competitive Comparison

	SOUTH CAROLINA			
	Age 65	Age 67	Age 72	Date
Equitable	\$105.37	\$114.71	\$136.90	3/25/13
New Era	\$108.67	\$114.32	\$130.93	1/1/13
CSI	\$110.58	\$115.42	\$140.33	2/1/13
Omaha Insurance	\$119.17	\$119.17	\$143.33	7/28/12
Medico	\$120.63	\$120.63	\$147.72	4/1/12
Loyal American Life	\$122.71	\$122.71	\$149.17	1/1/12

Competitive Comparison

	COLORADO			
	Age 65	Age 67	Age 72	Date
Equitable	\$124.19	\$135.28	\$161.40	proposed
American Republic	\$122.88	\$122.88	\$147.22	9/1/12
AETNA	\$130.58	\$140.36	\$173.30	1/1/13
GERBER	\$131.93	\$142.11	\$165.29	11/17/11
Sentinel Security	\$138.66	\$144.61	\$168.22	10/15/12
Loyal American Life	\$138.36	\$138.36	\$153.04	1/1/12

Competitive Comparison

	KANSAS			
	Age 65	Age 67	Age 72	Date
Equitable	\$114.53	\$124.68	\$148.80	proposed
American Continental	\$117.17	\$117.17	\$140.33	7/1/12
United National	\$125.34	\$125.34	\$149.64	1/10/12
Medico	\$126.11	\$126.11	\$150.20	5/1/12
CSI	\$122.83	\$128.25	\$155.92	10/5/11
Stonebridge	\$131.87	\$135.82	\$157.81	8/1/12

Competitive Comparison

	LOUISIANA			
	Age 65	Age 67	Age 72	Date
Equitable	\$106.17	\$115.69	\$137.97	proposed
New Era	\$109.78	\$115.50	\$132.27	12/5/12
United of Omaha	\$115.66	\$120.18	\$145.52	11/17/11
CSI	\$118.92	\$124.17	\$150.92	2/1/13
Medico	\$127.30	\$127.38	\$151.84	10/1/12
Sterling	\$125.58	\$131.33	\$159.58	7/1/12

Competitive Comparison

	OHIO			
	Age 65	Age 67	Age 72	Date
Equitable	\$116.02	\$126.31	\$150.72	proposed
Omaha Insurance	\$117.45	\$117.45	\$143.55	6/30/12
Medico	\$126.32	\$126.32	\$154.68	8/1/12
CSI	\$126.58	\$132.58	\$162.83	7/1/13
Forethought	\$133.66	\$133.66	\$155.35	10/1/12
AFLAC	\$125.69	\$135.29	\$160.40	11/1/12

Competitive Comparison

PENNSYLVANIA				
	Age 65	Age 67	Age 72	Date
Equitable	\$117.97	\$128.42	\$153.27	proposed
AETNA	\$118.63	\$127.51	\$157.43	1/1/13
Medico	\$127.94	\$127.94	\$156.66	10/1/12
CSI	\$128.08	\$128.08	\$157.25	11/1/12
Omaha Insurance	\$128.91	\$128.91	\$153.48	4/15/12
American Republic	\$129.81	\$129.81	\$155.52	6/1/12

Household Discount 7%

Georgia

Illinois

Indiana

Michigan

Nevada

Oregon

Texas