

Med Supp Competitive Study



Aflac Med Supp rate increases for 2026

State	Effective	F	G	N	State	Effective	F	G	N
AL	3/1/2026	20.0%	18.0%	10.0%	ND	5/1/2026	19.0%	19.0%	19.0%
AR	5/1/2026	23.0%	23.0%	10.0%	NE	5/1/2026	25.0%	25.0%	25.0%
AZ	3/1/2026	25.0%	25.0%	20.0%	NH	1/1/2026	16.0%	16.0%	16.0%
CA	7/1/2026	20.0%	20.0%	20.0%	NJ	6/1/2026	0.0%	0.0%	0.0%
CO	5/1/2026	23.0%	23.0%	10.0%	NM	5/1/2026	20.0%	20.0%	20.0%
DE	5/1/2026	0.0%	0.0%	0.0%	NV	4/1/2026	24.0%	22.0%	15.0%
FL	3/1/2026	15.0%	15.0%	15.0%	OH	4/1/2026	24.0%	22.0%	22.0%
GA	4/1/2026	15.0%	15.0%	15.0%	OK	3/1/2026	25.0%	25.0%	20.0%
IA	4/1/2026	23.7%	23.7%	20.0%	OR	3/1/2026	0.0%	0.0%	0.0%
ID	3/1/2026	15.0%	15.0%	15.0%	PA	5/1/2026	18.0%	16.0%	10.0%
IL	3/1/2026	23.0%	23.0%	23.0%	RI	5/1/2026	7.0%	7.0%	7.0%
IN	3/1/2026	21.0%	21.0%	21.0%	SC	4/1/2026	18.0%	15.0%	10.0%
KS	3/1/2026	15.0%	15.0%	15.0%	SD	4/1/2026	25.0%	25.0%	25.0%
KY	5/1/2026	25.0%	25.0%	10.0%	TN	4/1/2026	17.0%	17.0%	10.0%
LA	4/1/2026	16.0%	13.0%	8.0%	TX	3/1/2026	20.0%	20.0%	15.0%
MD	3/1/2026	20.0%	20.0%	15.0%	UT	5/1/2026	12.0%	12.0%	12.0%
MI	4/1/2026	18.0%	15.0%	10.0%	VA	5/1/2026	23.0%	23.0%	15.0%
MO	3/1/2026	25.0%	25.0%	20.0%	VT	4/1/2026	25.0%	25.0%	25.0%
MS	6/1/2026	18.0%	18.0%	10.0%	WI	4/1/2026	13.0%	13.0%	13.0%
MT	5/1/2026	25.0%	25.0%	25.0%	WV	4/1/2026	19.0%	19.0%	19.0%
NC	3/1/2026	18.0%	15.0%	10.0%	WY	6/1/2026	20.0%	20.0%	20.0%

Detailed View of Average Plan G Premium by State

Age 65: Aflac has a lower than the average premium in 41 of 42 states.

Age 68: Aflac has a lower than the average premium in 42 of 42 states.

Age 70: Aflac has a lower than the average premium in 42 of 42 states.

Data is based on AARP, Allstate, the Blues, Cigna, Aetna, Humana and Mutual of Omaha and their lowest premium if they offer multiple of the same policy types.

Average Rate Difference From Competitors (Plan G)							Detailed View													
Without HHD							Without HHD													
Female			Male				FEMALE							MALE						
State	AFLAC	Competitors	Difference	AFLAC	Competitors	Difference	State	65	68	70	75	80	Avg	65	68	70	75	80	Avg	
AL	165.09	207.47	42.38	189.10	234.23	45.12	AL	36.14	38.36	44.16	51.92	41.29	42.38	38.50	41.04	47.52	55.76	42.81	45.12	
AR	174.79	179.67	4.88	174.79	179.67	4.88	AR	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	
AZ	175.78	214.03	38.25	201.36	238.38	37.03	AZ	20.69	27.40	34.24	50.80	58.13	38.25	18.97	25.72	32.98	49.74	57.75	37.03	
CA	218.61	250.90	32.29	218.61	250.90	32.29	CA	16.76	31.05	33.93	38.55	41.13	32.29	16.76	31.05	33.93	38.55	41.13	32.29	
CO	191.27	206.40	15.13	219.10	234.55	15.45	CO	8.72	17.40	22.00	25.03	2.48	15.13	8.73	18.33	23.48	26.46	0.25	15.45	
DE	187.20	191.22	4.02	214.43	214.98	0.55	DE	5.30	7.36	11.12	5.52	(9.18)	4.02	2.63	4.90	9.01	1.90	(15.70)	0.55	
FL	234.07	264.70	30.63	258.64	290.72	32.09	FL	17.67	28.28	31.78	36.45	38.97	30.63	18.43	29.73	33.42	38.16	40.71	32.09	
GA	176.63	205.26	28.63	202.33	232.61	30.28	GA	20.31	24.01	27.83	35.31	35.70	28.63	21.82	24.72	29.90	37.61	37.37	30.28	
IA	155.67	191.29	35.62	178.31	218.60	40.29	IA	30.27	34.95	36.58	37.15	39.15	35.62	34.31	39.66	41.43	41.98	44.07	40.29	
ID	215.20	242.13	26.93	215.20	242.13	26.93	ID	26.93	26.93	26.93	26.93	26.93	26.93	26.93	26.93	26.93	26.93	26.93	26.93	
IL	176.55	189.64	13.09	202.23	216.22	13.99	IL	14.52	15.86	19.26	16.02	(0.20)	13.09	15.81	17.29	21.10	17.26	(1.52)	13.99	
IN	156.63	189.50	32.87	179.41	215.80	36.39	IN	28.99	33.60	37.24	35.22	29.33	32.87	32.34	37.43	41.49	38.85	31.84	36.39	
KS	169.20	210.46	41.26	193.81	239.52	45.71	KS	37.80	40.70	44.57	47.19	36.06	41.26	41.99	45.30	49.68	52.34	39.24	45.71	
KY	167.82	222.86	55.04	192.23	249.89	57.66	KY	43.89	54.00	60.81	64.63	51.88	55.04	45.99	57.22	64.59	67.96	52.55	57.66	
LA	166.23	196.25	30.01	190.42	220.25	29.83	LA	29.01	32.10	34.42	35.98	18.55	30.01	29.50	32.71	34.96	36.09	15.89	29.83	
MD	213.37	251.60	38.22	244.41	281.89	37.48	MD	28.68	36.99	42.75	48.93	33.78	38.22	27.90	36.91	43.07	48.85	30.67	37.48	
MI	159.03	184.05	25.02	182.17	207.32	25.15	MI	17.64	26.24	32.08	35.48	13.64	25.02	14.89	24.60	31.70	38.13	16.42	25.15	
MO	232.90	270.84	37.93	267.10	304.08	36.98	MO	29.09	39.87	44.06	44.26	32.38	37.93	24.49	37.51	43.01	45.46	34.45	36.98	
MS	154.30	176.47	22.17	176.75	201.34	24.59	MS	20.29	25.53	27.84	24.58	12.61	22.17	22.88	28.63	30.88	26.82	13.73	24.59	
MT	181.59	212.69	31.10	201.76	223.94	22.17	MT	24.26	27.08	25.77	31.18	47.20	31.10	16.61	19.30	17.23	21.23	36.52	22.17	
NC	154.68	173.10	18.42	177.18	198.22	21.04	NC	12.02	15.98	19.02	26.24	18.84	18.42	13.77	18.29	21.73	29.96	21.43	21.04	
ND	174.74	210.79	36.05	200.16	237.22	37.06	ND	30.86	36.99	43.86	44.28	24.27	36.05	29.26	36.71	45.51	47.80	26.01	37.06	
NE	167.56	206.03	38.47	191.94	236.12	44.18	NE	33.09	35.29	41.38	48.28	34.29	38.47	38.05	40.55	47.53	55.40	39.39	44.18	
NH	251.58	261.20	9.62	288.18	293.45	5.27	NH	3.47	4.47	6.77	10.31	23.07	9.62	(0.71)	0.06	2.43	5.54	19.05	5.27	
NJ	208.29	224.63	16.34	238.59	254.08	15.49	NJ	15.11	20.64	20.20	17.72	8.03	16.34	15.48	21.18	20.27	16.35	4.18	15.49	
NM	142.83	171.21	28.38	163.61	193.02	29.41	NM	29.39	31.31	32.12	31.69	17.40	28.38	31.05	33.18	33.95	32.92	15.96	29.41	
NV	174.07	239.20	65.13	199.39	271.90	72.51	NV	49.62	57.13	67.30	79.22	72.37	65.13	54.38	63.20	74.95	88.83	81.18	72.51	
OH	158.49	176.56	18.07	182.17	200.72	18.54	OH	11.82	16.91	18.63	20.57	22.44	18.07	11.96	17.57	19.36	21.11	22.72	18.54	
OK	175.05	206.73	31.68	200.51	234.33	33.82	OK	23.86	30.85	32.21	36.09	35.41	31.68	25.53	33.23	34.63	38.52	37.17	33.82	
OR	234.92	324.72	89.80	261.02	358.76	97.74	OR	67.96	84.39	91.51	102.53	102.63	89.80	70.06	88.36	97.72	113.93	118.62	97.74	
PA	168.88	179.97	11.09	193.45	203.56	10.11	PA	14.07	15.76	15.82	9.39	0.40	11.09	13.94	15.78	15.75	7.96	(2.87)	10.11	
RI	200.27	222.88	22.61	227.58	245.62	18.04	RI	11.50	25.52	29.63	33.97	12.43	22.61	5.22	20.17	25.48	30.78	8.53	18.04	
SC	159.61	168.32	8.71	182.83	190.19	7.36	SC	7.37	11.73	15.65	15.76	(6.97)	8.71	6.33	11.18	15.53	15.18	(11.43)	7.36	
SD	169.57	226.12	56.55	194.24	256.41	62.17	SD	45.26	53.50	61.45	66.12	56.40	56.55	49.68	59.05	67.97	72.87	61.29	62.17	
TN	156.27	167.56	11.30	179.00	190.28	11.28	TN	10.38	11.63	15.35	18.05	1.07	11.30	10.58	12.00	16.10	18.79	(1.06)	11.28	
TX	157.49	200.13	42.64	180.40	226.94	46.54	TX	35.81	39.95	44.31	49.23	43.90	42.64	39.31	43.91	48.67	53.74	47.07	46.54	
UT	167.92	230.88	62.95	192.35	259.53	67.18	UT	48.08	52.97	60.10	71.14	82.48	62.95	51.12	56.55	64.38	75.97	87.88	67.18	
VA	138.29	162.08	23.79	158.41	183.55	25.14	VA	19.39	25.52	26.68	30.34	17.03	23.79	20.39	27.06	28.56	32.49	17.22	25.14	
VT	196.03	343.41	147.38	196.03	343.41	147.38	VT	147.38	147.38	147.38	147.38	147.38	147.38	147.38	147.38	147.38	147.38	147.38	147.38	
WI	127.80	147.55	19.75	146.89	167.39	20.51	WI	22.28	22.68	23.29	21.78	8.71	19.75	23.79	24.25	24.79	22.58	7.13	20.51	
WV	163.82	180.87	17.05	187.65	205.39	17.74	WV	13.89	17.59	22.06	22.51	9.19	17.05	14.46	18.60	23.58	23.82	8.25	17.74	
WY	171.64	221.00	49.36	196.61	248.63	52.02	WY	39.99	44.36	53.77	63.55	45.13	49.36	42.03	47.06	57.49	67.79	45.75	52.02	

Top 25 States

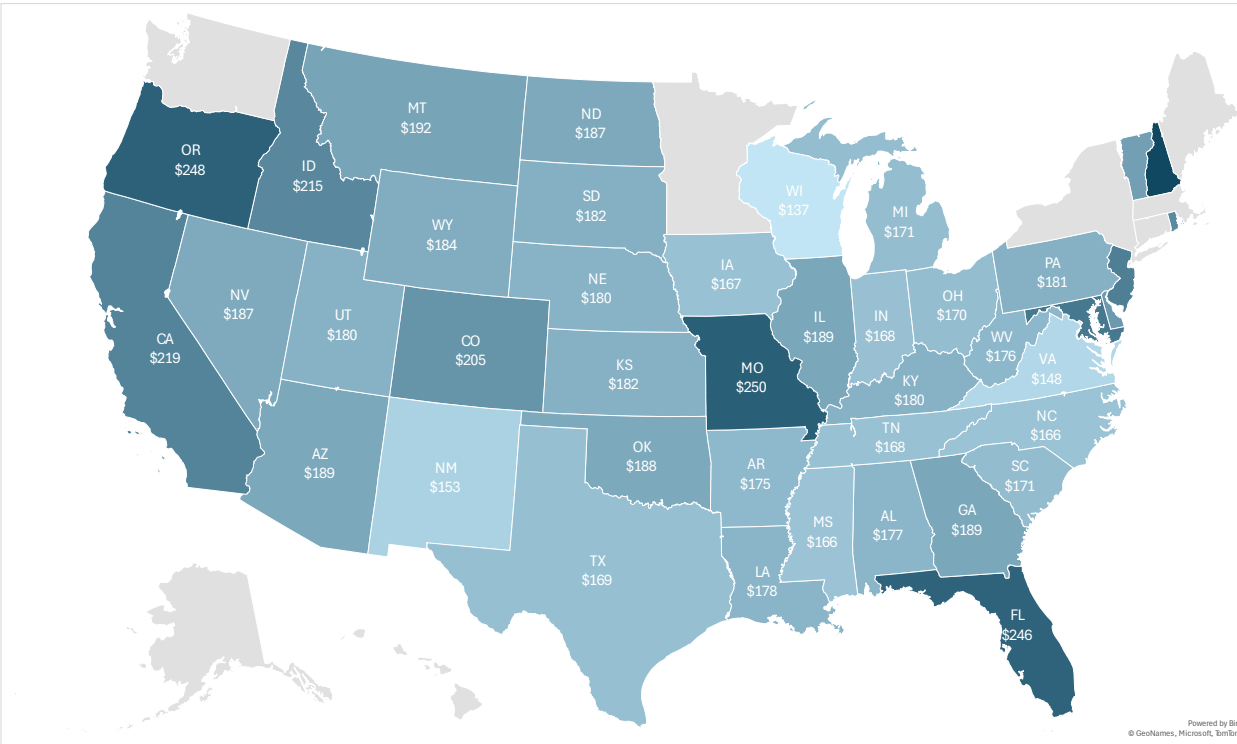
State	AFLAC	Comp	Variation
VT	\$196.03	\$343.41	\$147.38
OR	\$247.97	\$341.74	\$93.77
NV	\$186.73	\$255.55	\$68.82
UT	\$180.14	\$245.20	\$65.07
SD	\$181.90	\$241.26	\$59.36
KY	\$180.03	\$236.38	\$56.35
WY	\$184.12	\$234.82	\$50.69
TX	\$168.95	\$213.54	\$44.59
AL	\$177.10	\$220.85	\$43.75
KS	\$181.50	\$224.99	\$43.48
NE	\$179.75	\$221.08	\$41.32
IA	\$166.99	\$204.94	\$37.96
MD	\$228.89	\$266.74	\$37.85
AZ	\$188.57	\$226.21	\$37.64
MO	\$250.00	\$287.46	\$37.46
ND	\$187.45	\$224.01	\$36.55
IN	\$168.02	\$202.65	\$34.63
OK	\$187.78	\$220.53	\$32.75
CA	\$218.61	\$250.90	\$32.29
FL	\$246.35	\$277.71	\$31.36
LA	\$178.33	\$208.25	\$29.92
GA	\$189.48	\$218.94	\$29.46
NM	\$153.22	\$182.11	\$28.90
ID	\$215.20	\$242.13	\$26.93
MT	\$191.67	\$218.31	\$26.64

Green – Aflac has a lower premium
 Red – Competition has a lower premium

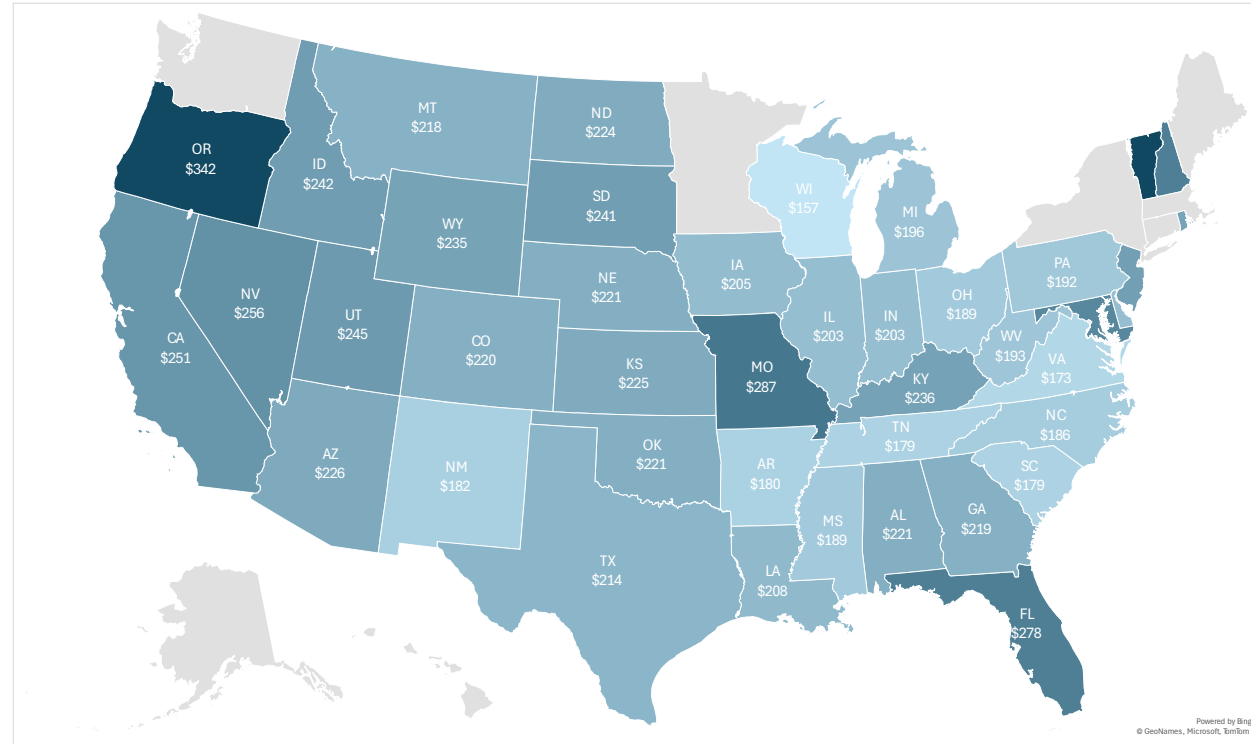
Average Premium Comparison by State – Plan G

Aflac

All Competitors Combined



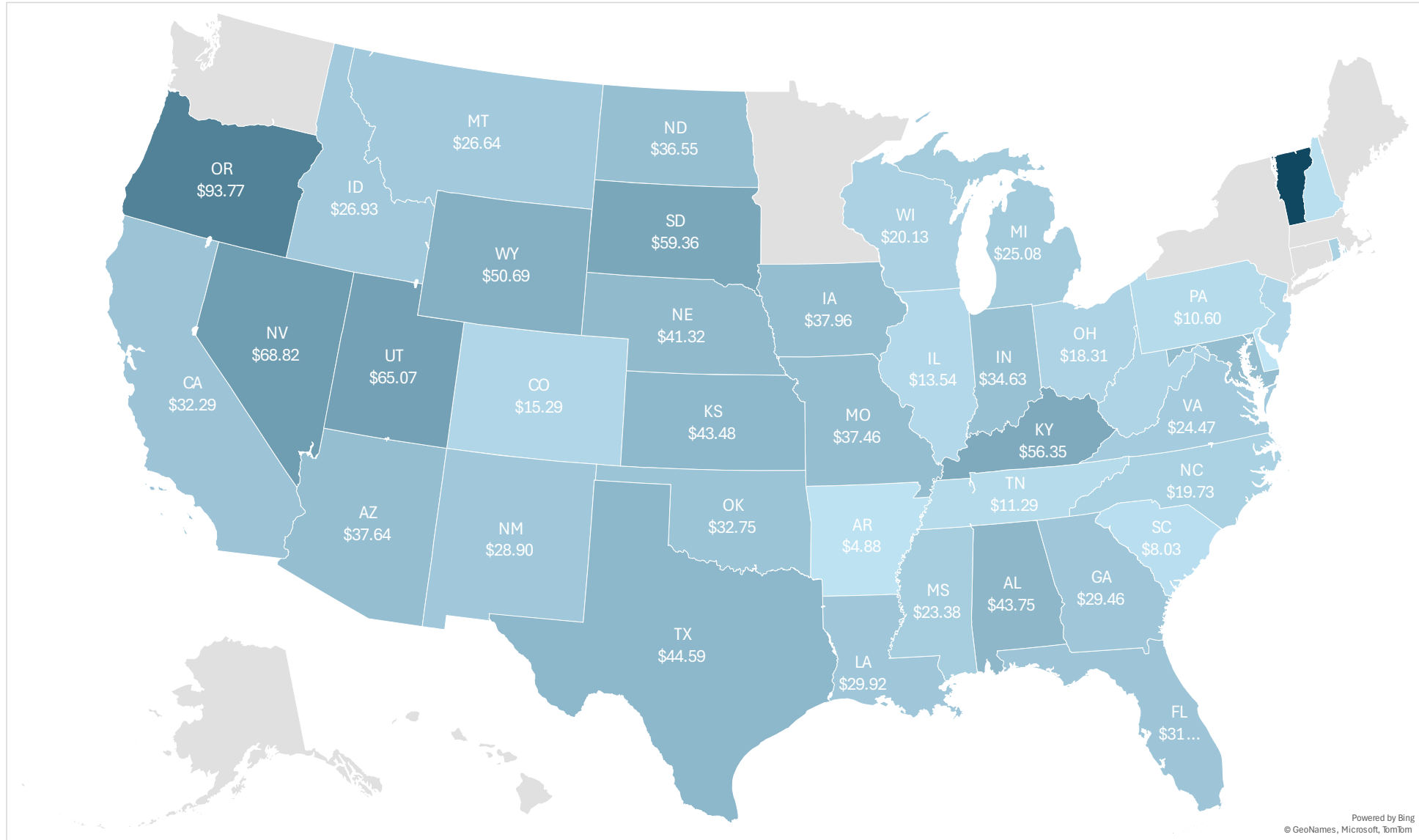
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*The darker the color the higher the premium amount.

Aflac vs. Competitors Premium Difference by State – Plan G



*Darker colors indicate a larger difference from Aflac's premium.

Detailed View of Average Plan N Premium by State

Age 65: Aflac has a lower than the average premium in 41 of 42 states.

Age 68: Aflac has a lower than the average premium in 42 of 42 states.

Age 70: Aflac has a lower than the average premium in 42 of 42 states.

Data is based on AARP, Allstate, the Blues, Cigna, Aetna, Humana and Mutual of Omaha and their lowest premium if they offer multiple of the same policy types.

Average Rate Difference From Competitors (Plan N)							Detailed View												
Without HHD							Without HHD												
Female			Male				FEMALE						MALE						
State	AFLAC	Competitors	Difference	AFLAC	Competitors	Difference	State	65	68	70	75	80	Avg	65	68	70	75	80	Avg
AL	127.47	131.95	4.48	146.01	148.90	2.88	AL	9.85	6.97	7.71	3.72	(5.87)	4.48	9.40	6.08	6.79	1.82	(9.67)	2.88
AR	131.21	143.63	12.42	131.21	143.63	12.42	AR	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42
AZ	123.91	158.50	34.59	141.94	176.03	34.09	AZ	23.20	26.80	30.96	44.25	47.72	34.59	22.72	26.13	30.37	43.76	47.50	34.09
CA	163.68	192.71	29.02	163.68	192.71	29.02	CA	16.22	27.00	30.24	35.15	36.49	29.02	16.22	27.00	30.24	35.15	36.49	29.02
CO	129.42	150.75	21.33	148.24	170.73	22.48	CO	18.04	24.04	25.60	26.43	12.53	21.33	19.24	25.84	27.52	28.03	11.79	22.48
DE	144.50	153.55	9.05	165.52	168.66	3.14	DE	4.29	10.26	15.10	15.43	0.18	9.05	(0.09)	5.79	10.57	9.09	(9.65)	3.14
FL	179.66	206.31	26.65	198.52	222.11	23.59	FL	22.41	24.46	26.71	29.64	30.03	26.65	19.83	21.67	23.89	26.38	26.18	23.59
GA	119.76	162.34	42.58	137.18	183.68	46.50	GA	32.55	33.24	39.73	51.21	56.17	42.58	35.46	36.39	43.48	55.93	61.26	46.50
IA	111.54	144.43	32.89	127.76	164.97	37.20	IA	29.56	32.18	33.39	34.91	34.41	32.89	33.50	36.47	37.80	39.51	38.74	37.20
ID	160.43	188.90	28.47	160.43	188.90	28.47	ID	28.47	28.47	28.47	28.47	28.47	28.47	28.47	28.47	28.47	28.47	28.47	28.47
IL	123.72	139.73	16.01	141.72	159.28	17.56	IL	15.16	17.86	19.98	18.56	8.50	16.01	16.71	19.77	22.19	20.41	8.71	17.56
IN	119.16	153.43	34.27	136.49	174.53	38.04	IN	29.32	34.50	37.17	37.92	32.46	34.27	32.75	38.45	41.43	42.08	35.50	38.04
KS	128.38	147.30	18.93	147.05	167.65	20.60	KS	20.43	22.25	23.60	20.41	7.96	18.93	22.54	24.54	26.04	22.22	7.65	20.60
KY	123.66	173.18	49.52	141.65	193.00	51.35	KY	42.79	49.11	52.50	55.51	47.70	49.52	44.71	51.58	55.10	57.51	47.83	51.35
LA	127.63	147.66	20.02	146.20	165.55	19.35	LA	21.88	23.43	24.62	22.29	7.91	20.02	22.12	23.64	24.69	21.47	4.83	19.35
MD	153.73	185.63	31.89	176.10	207.89	31.79	MD	26.41	32.00	36.11	38.08	26.87	31.89	26.55	32.57	36.93	38.18	24.71	31.79
MI	114.81	151.36	36.55	131.51	170.32	38.81	MI	27.72	36.01	40.64	42.28	36.11	36.55	27.01	36.35	42.04	46.29	42.36	38.81
MO	170.76	219.82	49.06	195.82	246.81	50.99	MO	38.09	46.04	51.26	57.54	52.39	49.06	36.66	46.24	52.79	61.58	57.71	50.99
MS	113.77	135.46	21.69	130.32	154.63	24.32	MS	22.38	24.10	24.72	21.78	15.48	21.69	25.24	27.16	27.81	24.37	17.00	24.32
MT	139.99	172.88	32.89	155.54	181.76	26.22	MT	25.70	29.59	31.65	34.14	43.36	32.89	20.06	23.93	25.63	26.67	34.81	26.22
NC	110.12	125.50	15.37	126.14	143.68	17.54	NC	12.26	14.15	15.54	18.21	16.70	15.37	14.03	16.19	17.75	20.75	18.99	17.54
ND	120.24	153.12	32.88	137.73	172.01	34.28	ND	29.18	33.03	36.42	36.48	29.28	32.88	28.33	33.06	37.93	39.56	32.53	34.28
NE	132.85	159.82	26.97	152.17	183.01	30.84	NE	27.31	26.15	28.81	29.70	22.91	26.97	31.24	29.92	32.93	33.95	26.14	30.84
NH	192.85	212.58	19.73	220.91	238.49	17.58	NH	15.21	19.27	19.63	20.42	24.12	19.73	13.39	17.58	17.74	17.98	21.22	17.58
NJ	149.42	163.46	14.04	171.16	182.90	11.75	NJ	11.45	17.07	18.88	14.85	7.92	14.04	9.94	15.78	17.58	12.08	3.35	11.75
NM	107.36	119.10	11.74	122.98	134.35	11.37	NM	14.16	15.17	16.48	13.96	(1.08)	11.74	14.48	15.57	16.94	13.70	(3.84)	11.37
NV	129.02	199.84	70.82	147.79	226.41	78.62	NV	58.56	62.91	70.80	80.20	81.65	70.82	64.13	69.35	78.54	89.58	91.52	78.62
OH	117.71	132.23	14.52	135.30	150.05	14.75	OH	9.50	14.05	15.85	16.08	17.13	14.52	9.51	14.51	16.43	16.26	17.05	14.75
OK	118.10	150.48	32.38	135.28	171.27	35.99	OK	29.10	33.49	36.16	32.82	30.33	32.38	32.02	36.79	39.71	39.27	32.14	35.99
OR	163.46	235.21	71.75	181.62	261.34	79.72	OR	57.48	63.50	70.73	79.17	87.88	71.75	62.05	68.94	77.61	89.07	100.92	79.72
PA	121.11	128.89	7.78	138.73	143.39	4.66	PA	10.35	11.39	11.85	7.88	(2.57)	7.78	8.33	9.31	9.73	4.44	(8.52)	4.66
RI	135.71	171.62	35.90	154.22	190.59	36.37	RI	12.07	32.55	38.15	53.32	43.43	35.90	10.16	32.74	39.22	55.29	44.44	36.37
SC	116.87	124.36	7.49	133.87	140.43	6.56	SC	6.56	9.28	11.24	9.91	0.49	7.49	5.96	8.89	11.03	9.11	(2.16)	6.56
SD	124.40	177.43	53.03	142.49	201.33	58.84	SD	44.95	51.19	56.13	60.54	52.36	53.03	49.95	57.02	62.53	67.19	57.49	58.84
TN	113.83	132.67	18.84	130.39	149.82	19.43	TN	15.29	18.80	21.42	22.00	16.71	18.84	16.01	19.74	22.57	22.70	16.13	19.43
TX	115.87	155.72	39.85	132.73	176.54	43.82	TX	34.03	37.82	41.21	44.80	41.40	39.85	37.61	41.77	45.54	49.28	44.90	43.82
UT	124.83	165.73	40.90	142.99	186.48	43.49	UT	33.14	35.88	37.86	44.95	52.68	40.90	35.15	38.33	40.41	47.74	55.84	43.49
VA	101.68	133.54	31.86	116.47	150.71	34.24	VA	26.46	30.78	33.67	37.43	30.95	31.86	28.22	33.25	36.02	40.59	33.11	34.24
VT	154.30	294.93	140.63	154.30	294.93	140.63	VT	140.63	140.63	140.63	140.63	140.63	140.63	140.63	140.63	140.63	140.63	140.63	140.63
WI	179.25	193.52	14.27	206.04	219.79	13.75	WI	21.16	20.47	14.10	13.48	2.13	14.27	22.21	21.37	13.85	12.51	(1.16)	13.75
WV	120.47	142.13	21.66	137.99	158.00	20.01	WV	21.05	21.06	25.22	25.18	15.80	21.66	20.13	19.84	24.35	23.62	12.09	20.01
WY	121.09	179.29	58.20	138.71	201.40	62.70	WY	52.81	53.14	58.96	65.19	60.89	58.20	57.22	57.56	63.99	70.19	64.54	62.70

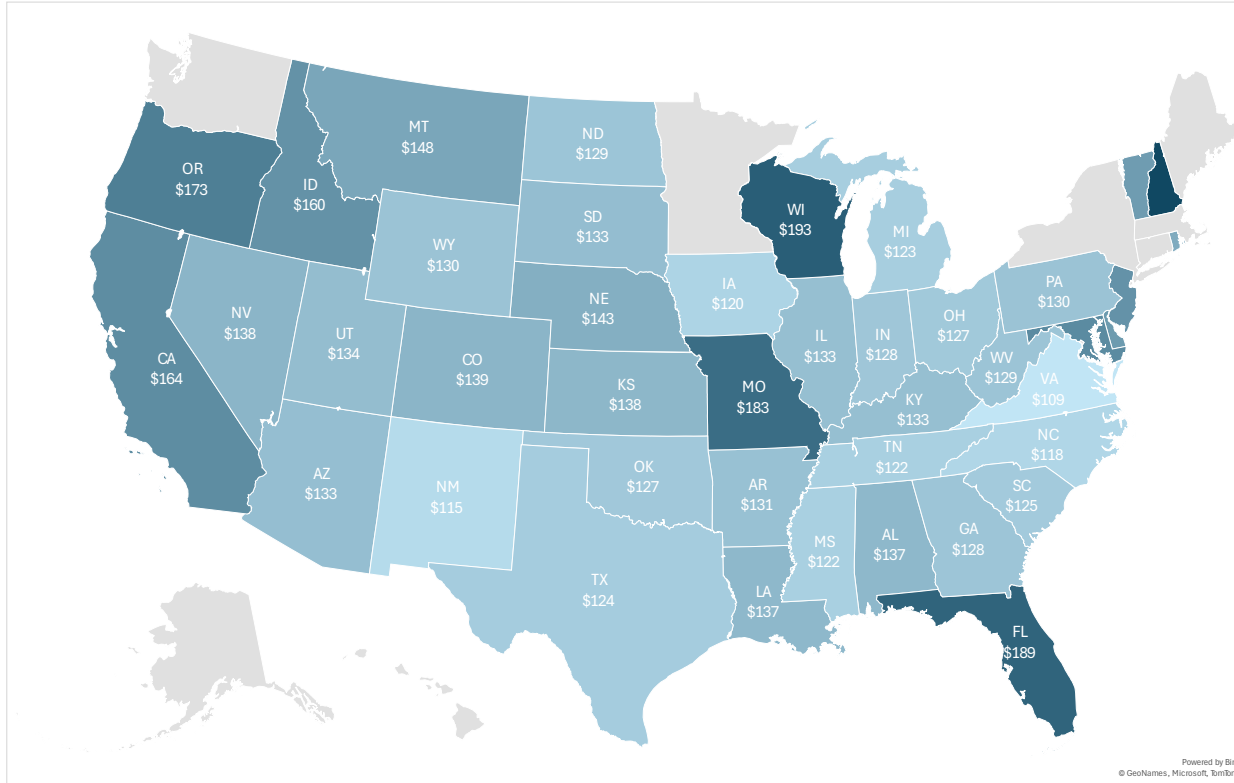
Top 25 States

State	AFLAC	Comp	Variation
AL	\$136.74	\$140.42	\$3.68
AR	\$131.21	\$143.63	\$12.42
AZ	\$132.92	\$167.26	\$34.34
CA	\$163.68	\$192.71	\$29.02
CO	\$138.83	\$160.74	\$21.90
DE	\$155.01	\$161.11	\$6.10
FL	\$189.09	\$214.21	\$25.12
GA	\$128.47	\$173.01	\$44.54
IA	\$119.65	\$154.70	\$35.05
ID	\$160.43	\$188.90	\$28.47
IL	\$132.72	\$149.50	\$16.79
IN	\$127.83	\$163.98	\$36.16
KS	\$137.72	\$157.48	\$19.76
KY	\$132.66	\$183.09	\$50.43
LA	\$136.92	\$156.61	\$19.69
MD	\$164.92	\$196.76	\$31.84
MI	\$123.16	\$160.84	\$37.68
MO	\$183.29	\$233.32	\$50.03
MS	\$122.04	\$145.05	\$23.01
MT	\$147.77	\$177.32	\$29.55
NC	\$118.13	\$134.59	\$16.46
ND	\$128.99	\$162.57	\$33.58
NE	\$142.51	\$171.41	\$28.90
NH	\$206.88	\$225.53	\$18.66
NJ	\$160.29	\$173.18	\$12.89

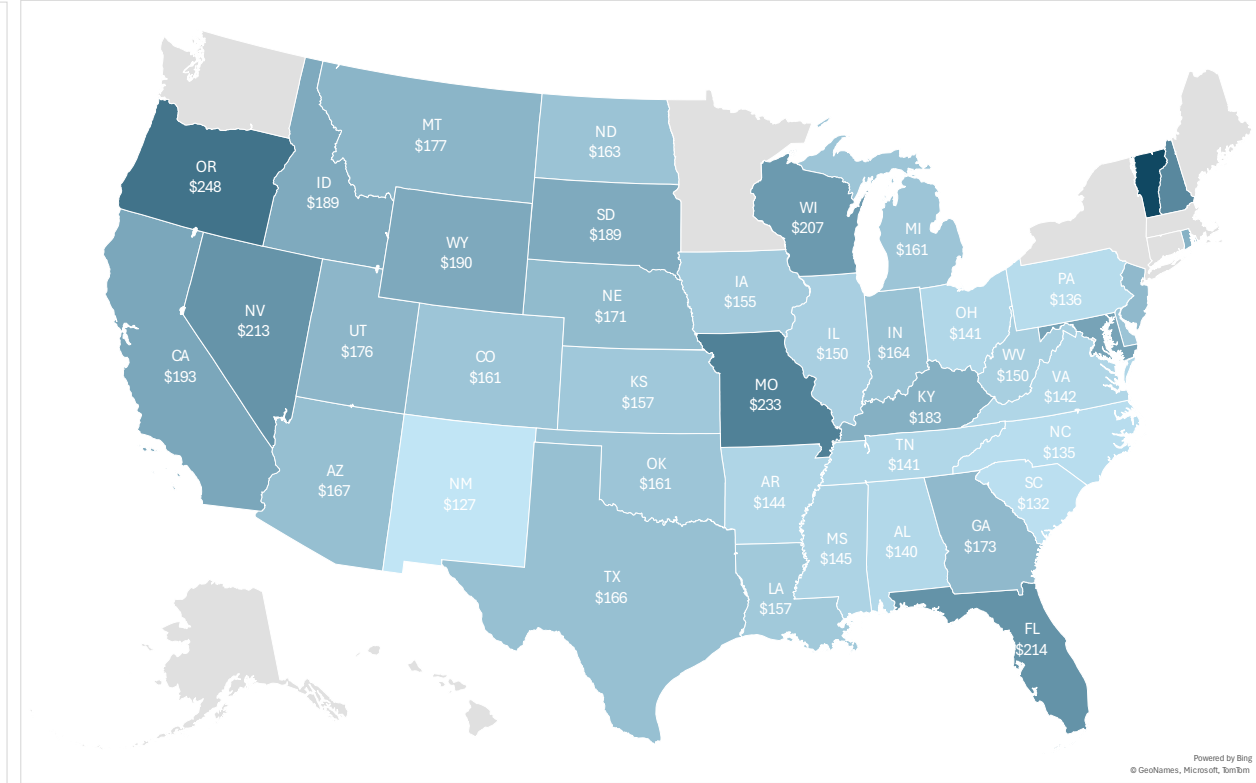
Green – Aflac has a lower premium
 Red – Competition has a lower premium

Average Premium Comparison by State – Plan N

Aflac

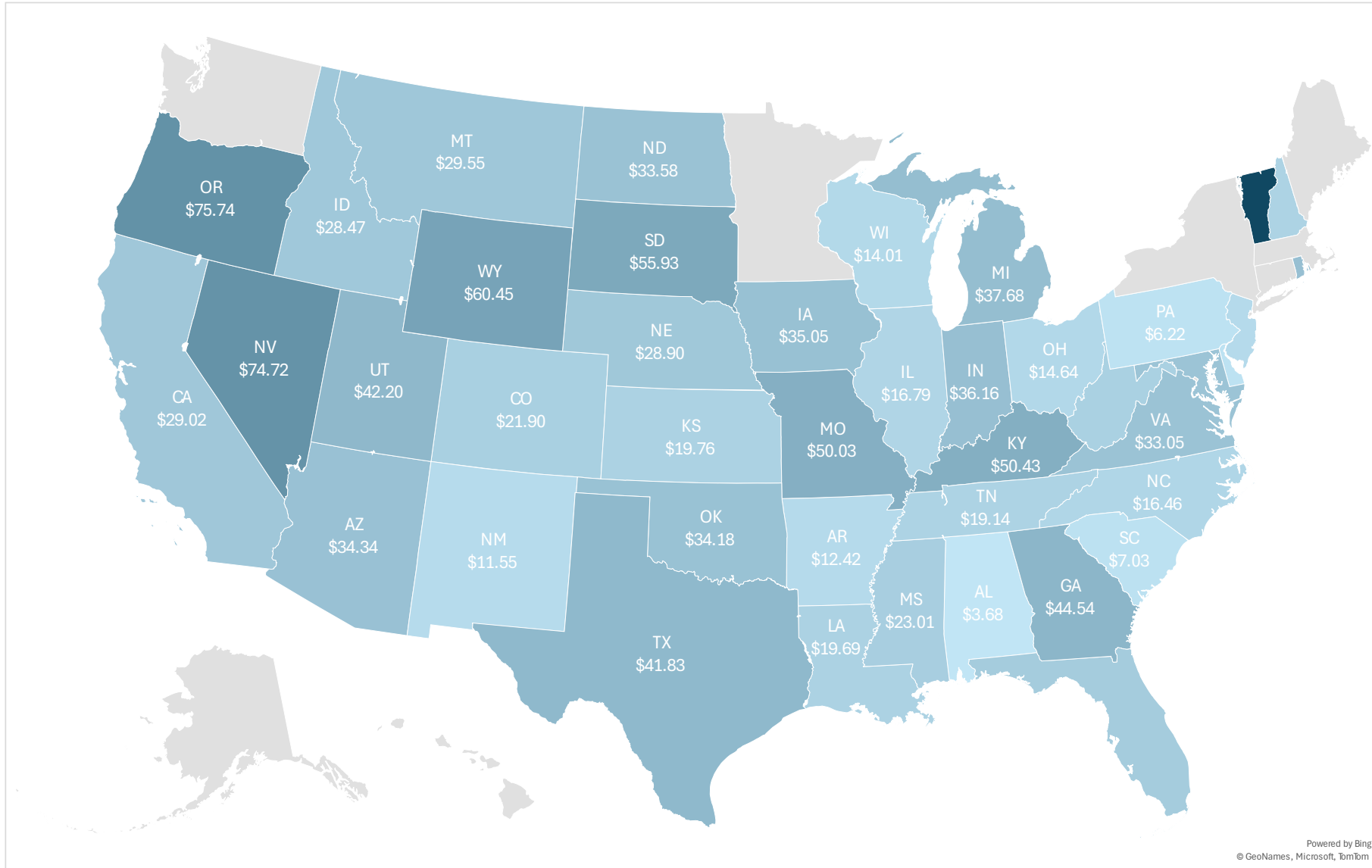


All Competitors Combined



*The darker the color the higher the premium amount.

Aflac vs. Competitors Premium Difference by State – Plan N



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*Darker colors indicate a larger difference from Aflac's premium.

Detailed View of Average Plan F Premium by State

Age 65: Aflac has a lower than the average premium in 42 of 42 states.

Age 68: Aflac has a lower than the average premium in 42 of 42 states.

Age 70: Aflac has a lower than the average premium in 42 of 42 states.

Data is based on AARP, Allstate, the Blues, Cigna, Aetna, Humana and Mutual of Omaha and their lowest premium if they offer multiple of the same policy types.

Average Rate Difference From Competitors (Plan F)							Detailed View														
Without HHD							Without HHD														
State	Female			Male			State	FEMALE							MALE						
	AFLAC	Competitors	Difference	AFLAC	Competitors	Difference		65	68	70	75	80	Avg	65	68	70	75	80	Avg		
AL	195.66	237.76	42.09	224.13	268.35	44.22	AL	39.26	39.60	41.82	45.51	44.28	42.09	41.56	41.92	44.29	47.82	45.52	44.22		
AR	203.93	257.24	53.31	203.93	257.24	53.31	AR	53.31	53.31	53.31	53.31	53.31	53.31	53.31	53.31	53.31	53.31	53.31	53.31		
AZ	208.75	267.35	58.60	239.11	297.36	58.24	AZ	32.86	41.73	51.15	76.17	91.10	58.60	31.44	40.48	50.36	76.19	92.75	58.24		
CA	251.66	307.41	55.75	251.66	307.41	55.75	CA	28.66	46.90	55.34	66.23	81.63	55.75	28.66	46.90	55.34	66.23	81.63	55.75		
CO	227.18	260.46	33.28	260.22	295.80	35.58	CO	30.20	37.86	38.54	35.97	23.85	33.28	32.68	41.20	41.79	38.26	23.97	35.58		
DE	204.61	241.34	36.73	234.37	266.03	31.66	DE	27.31	33.00	36.77	47.60	38.99	36.73	23.83	29.15	32.45	42.22	30.66	31.66		
FL	273.56	314.11	40.56	302.27	345.28	43.01	FL	24.93	37.26	41.46	47.80	51.34	40.56	26.43	39.66	44.07	50.59	54.27	43.01		
GA	192.67	286.71	94.04	220.71	324.60	103.89	GA	72.87	79.66	89.83	109.45	118.39	94.04	80.38	87.94	99.80	120.40	130.92	103.89		
IA	176.32	216.27	39.96	201.97	247.19	45.23	IA	35.01	37.94	39.06	42.91	44.87	39.96	39.66	43.05	44.26	48.57	50.60	45.23		
ID	258.15	299.86	41.71	258.15	299.86	41.71	ID	41.71	41.71	41.71	41.71	41.71	41.71	41.71	41.71	41.71	41.71	41.71	41.71		
IL	202.50	232.32	29.82	231.96	264.78	32.81	IL	27.14	29.43	32.02	34.18	26.31	29.82	29.95	32.53	35.44	37.71	28.45	32.81		
IN	188.77	256.75	67.98	216.23	293.01	76.77	IN	52.62	59.74	67.01	80.30	80.24	67.98	59.82	67.67	75.80	90.54	90.04	76.77		
KS	194.09	261.08	66.99	222.32	290.00	67.68	KS	59.37	65.04	68.97	74.99	66.59	66.99	60.65	66.32	70.19	75.57	65.66	67.68		
KY	194.47	269.84	75.37	222.76	302.68	79.92	KY	60.13	72.36	79.56	85.13	79.66	75.37	63.73	77.26	85.14	90.31	83.15	79.92		
LA	195.17	243.20	48.03	223.57	271.57	48.00	LA	46.19	48.43	50.94	50.84	43.75	48.03	47.14	49.22	51.45	50.33	41.85	48.00		
MD	248.48	287.37	38.89	284.63	321.94	37.31	MD	31.16	38.42	42.13	42.90	39.85	38.89	30.04	37.73	41.47	40.91	36.43	37.31		
MI	196.71	237.10	40.39	225.32	266.98	41.66	MI	26.14	39.46	45.89	47.49	42.98	40.39	23.01	38.09	45.97	51.07	50.14	41.66		
MO	271.33	350.12	78.79	311.15	394.29	83.14	MO	55.06	74.34	79.62	91.33	93.62	78.79	54.43	76.88	83.62	98.17	102.60	83.14		
MS	178.09	209.65	31.55	204.01	239.26	35.25	MS	30.02	34.05	35.78	32.29	25.63	31.55	33.98	38.37	39.85	35.49	28.57	35.25		
MT	220.32	279.71	59.39	244.80	294.39	49.60	MT	47.42	51.31	48.89	61.50	87.86	59.39	39.02	42.76	39.40	50.60	76.21	49.60		
NC	186.93	215.35	28.41	214.13	246.76	32.64	NC	29.07	30.11	30.37	29.27	23.24	28.41	33.41	34.57	34.85	33.64	26.71	32.64		
ND	200.74	289.68	88.93	229.95	326.40	96.45	ND	78.10	85.89	92.01	97.00	91.68	88.93	81.68	91.08	99.40	107.40	102.71	96.45		
NE	200.34	257.37	57.03	229.48	294.94	65.45	NE	49.15	50.89	56.85	64.78	63.48	57.03	56.44	58.44	65.24	74.35	72.80	65.45		
NH	318.71	350.10	31.39	365.07	393.25	28.18	NH	21.08	24.20	27.71	38.89	45.09	31.39	17.66	20.79	24.43	36.17	41.86	28.18		
NJ	252.56	276.89	24.33	289.31	313.23	23.92	NJ	23.15	25.58	29.03	25.67	18.24	24.33	24.30	26.35	29.70	24.54	14.73	23.92		
NM	166.32	206.66	40.34	190.52	232.79	42.27	NM	40.59	41.72	41.45	40.55	37.39	40.34	43.19	44.39	43.86	42.13	37.78	42.27		
NV	208.86	296.42	87.56	239.24	336.19	96.94	NV	69.21	75.97	85.11	100.75	106.77	87.56	75.39	83.46	94.07	112.30	119.50	96.94		
OH	193.70	231.01	37.31	222.64	262.54	39.90	OH	29.12	36.95	37.33	40.23	42.94	37.31	31.27	39.91	40.11	42.82	45.39	39.90		
OK	207.90	247.39	39.49	238.14	279.94	41.80	OK	29.19	38.55	43.55	44.29	41.88	39.49	30.70	41.15	46.71	46.91	43.51	41.80		
OR	288.18	352.45	64.27	320.20	383.53	63.33	OR	48.30	71.75	71.77	68.71	60.84	64.27	44.40	69.42	70.09	69.26	63.46	63.33		
PA	196.40	234.74	38.34	224.97	260.53	35.56	PA	32.20	37.21	39.02	42.92	40.37	38.34	30.38	35.43	36.96	39.75	35.29	35.56		
RI	230.73	266.76	36.03	262.19	294.45	32.26	RI	38.97	52.12	44.94	35.35	8.77	36.03	35.69	49.38	41.86	31.09	3.27	32.26		
SC	188.28	212.81	24.54	215.67	240.35	24.68	SC	23.13	26.20	25.67	26.72	20.97	24.54	23.72	27.05	26.23	26.88	19.52	24.68		
SD	202.18	286.50	84.32	231.59	325.21	93.62	SD	70.74	79.51	85.13	96.70	89.53	84.32	78.62	88.52	94.79	107.48	98.70	93.62		
TN	185.21	216.29	31.08	212.15	245.11	32.95	TN	22.56	29.98	33.27	36.97	32.63	31.08	24.09	32.17	35.64	39.20	33.67	32.95		
TX	188.82	265.23	76.41	216.29	300.44	84.15	TX	64.75	69.53	74.41	86.04	87.33	76.41	71.53	76.79	82.12	94.80	95.52	84.15		
UT	190.99	285.84	94.85	218.77	315.75	96.98	UT	70.88	82.25	91.45	107.36	122.33	94.85	72.14	84.13	93.83	109.87	124.91	96.98		
VA	165.24	215.82	50.58	189.28	244.22	54.94	VA	42.03	49.84	52.05	57.81	51.17	50.58	46.48	53.84	56.89	62.58	54.91	54.94		
VT	254.38	362.25	107.87	254.38	362.25	107.87	VT	107.87	107.87	107.87	107.87	107.87	107.87	107.87	107.87	107.87	107.87	107.87	107.87		
WI	204.83	220.08	15.25	232.24	246.99	14.75	WI	22.35	21.58	15.10	14.47	2.73	15.25	23.46	22.53	14.86	13.51	(0.62)	14.75		
WV	195.83	243.54	47.71	224.32	268.80	44.49	WV	36.89	41.83	48.35	53.19	58.31	47.71	34.22	39.27	45.83	49.70	53.43	44.49		
WY	192.54	285.56	93.02	220.55	325.23	104.68	WY	81.87	84.93	93.02	104.33	100.95	93.02	92.23	95.61	104.86	117.45	113.25	104.68		

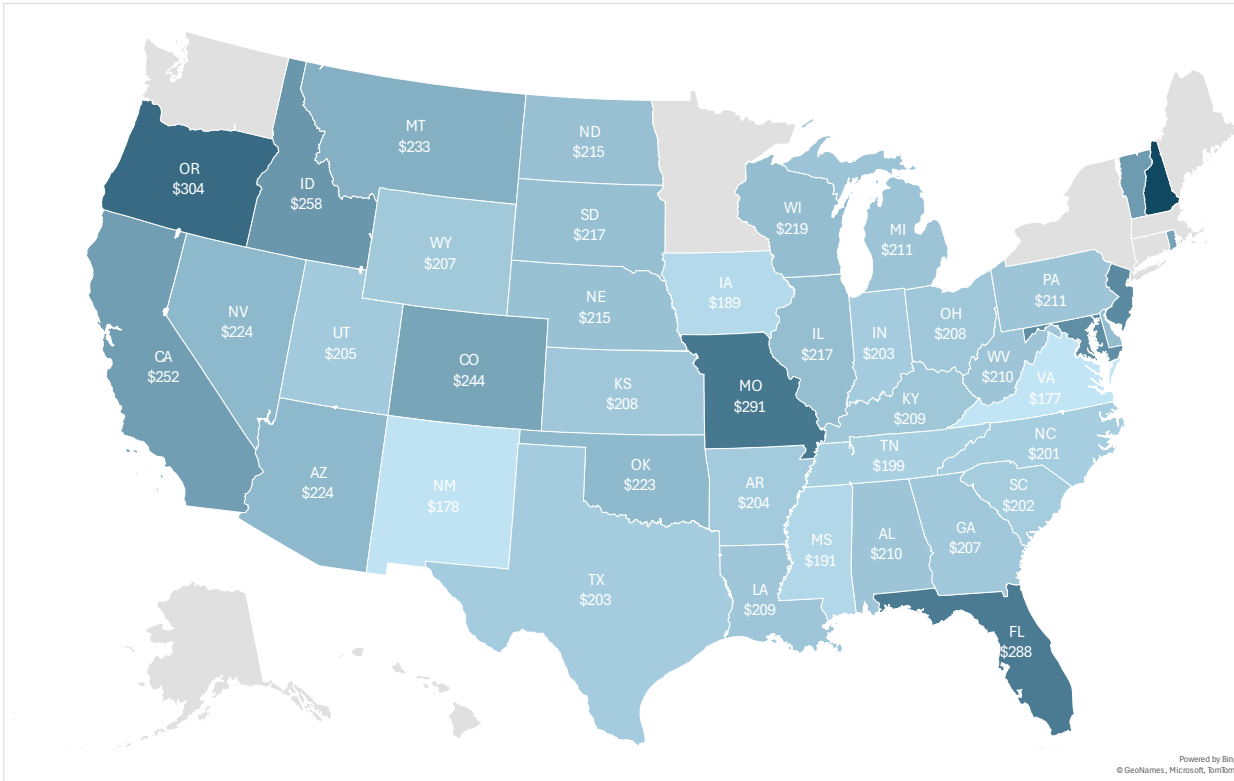
Top 25 States

State	AFLAC	Comp	Variation
VT	\$254.38	\$362.25	\$107.87
GA	\$206.69	\$305.65	\$98.96
WY	\$206.54	\$305.39	\$98.85
UT	\$204.88	\$300.80	\$95.92
ND	\$215.35	\$308.04	\$92.69
NV	\$224.05	\$316.30	\$92.25
SD	\$216.88	\$305.85	\$88.97
MO	\$291.24	\$372.21	\$80.97
TX	\$202.55	\$282.83	\$80.28
KY	\$208.62	\$286.26	\$77.64
IN	\$202.50	\$274.88	\$72.38
KS	\$208.21	\$275.54	\$67.33
OR	\$304.19	\$367.99	\$63.80
NE	\$214.91	\$276.15	\$61.24
AZ	\$223.93	\$282.35	\$58.42
CA	\$251.66	\$307.41	\$55.75
MT	\$232.56	\$287.05	\$54.49
AR	\$203.93	\$257.24	\$53.31
VA	\$177.26	\$230.02	\$52.76
LA	\$209.37	\$257.38	\$48.01
WV	\$210.07	\$256.17	\$46.10
AL	\$209.90	\$253.05	\$43.16
IA	\$189.14	\$231.73	\$42.59
FL	\$287.92	\$329.70	\$41.78
ID	\$258.15	\$299.86	\$41.71

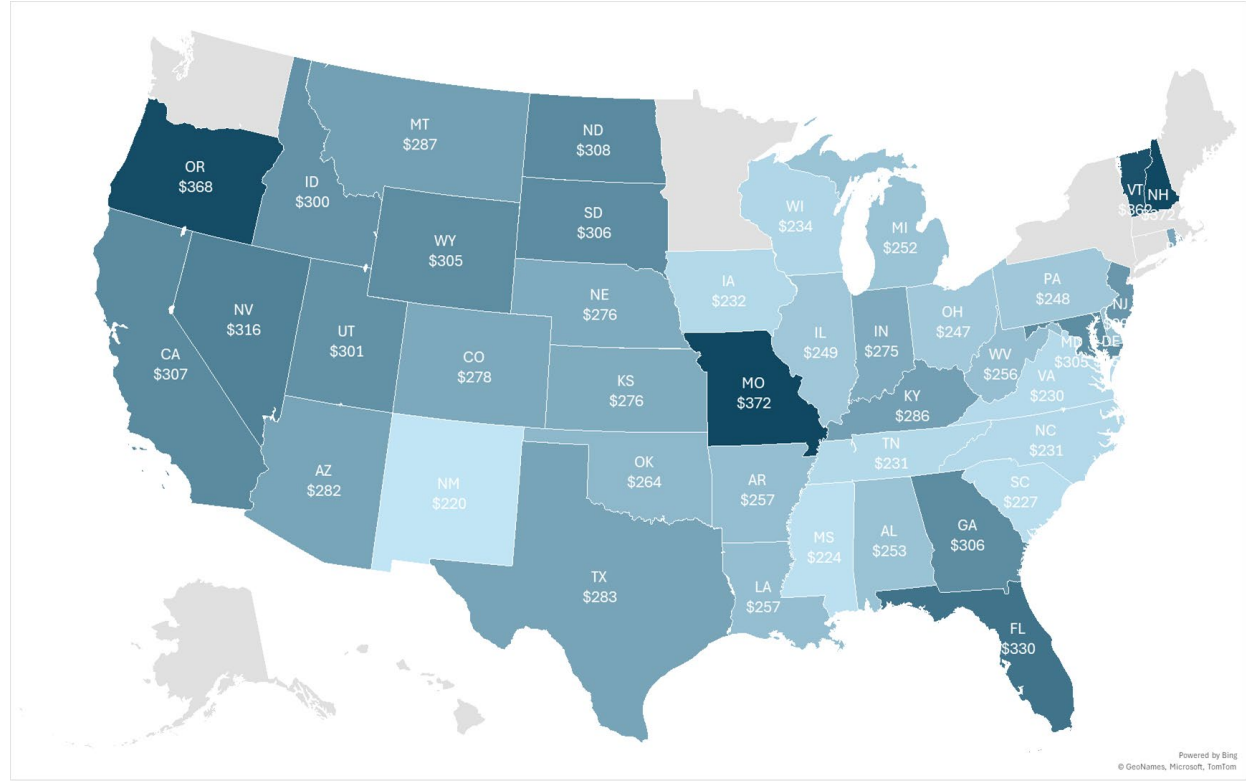
Green – Aflac has a lower premium
Red – Competition has a lower premium

Average Premium Comparison by State – Plan F

Aflac

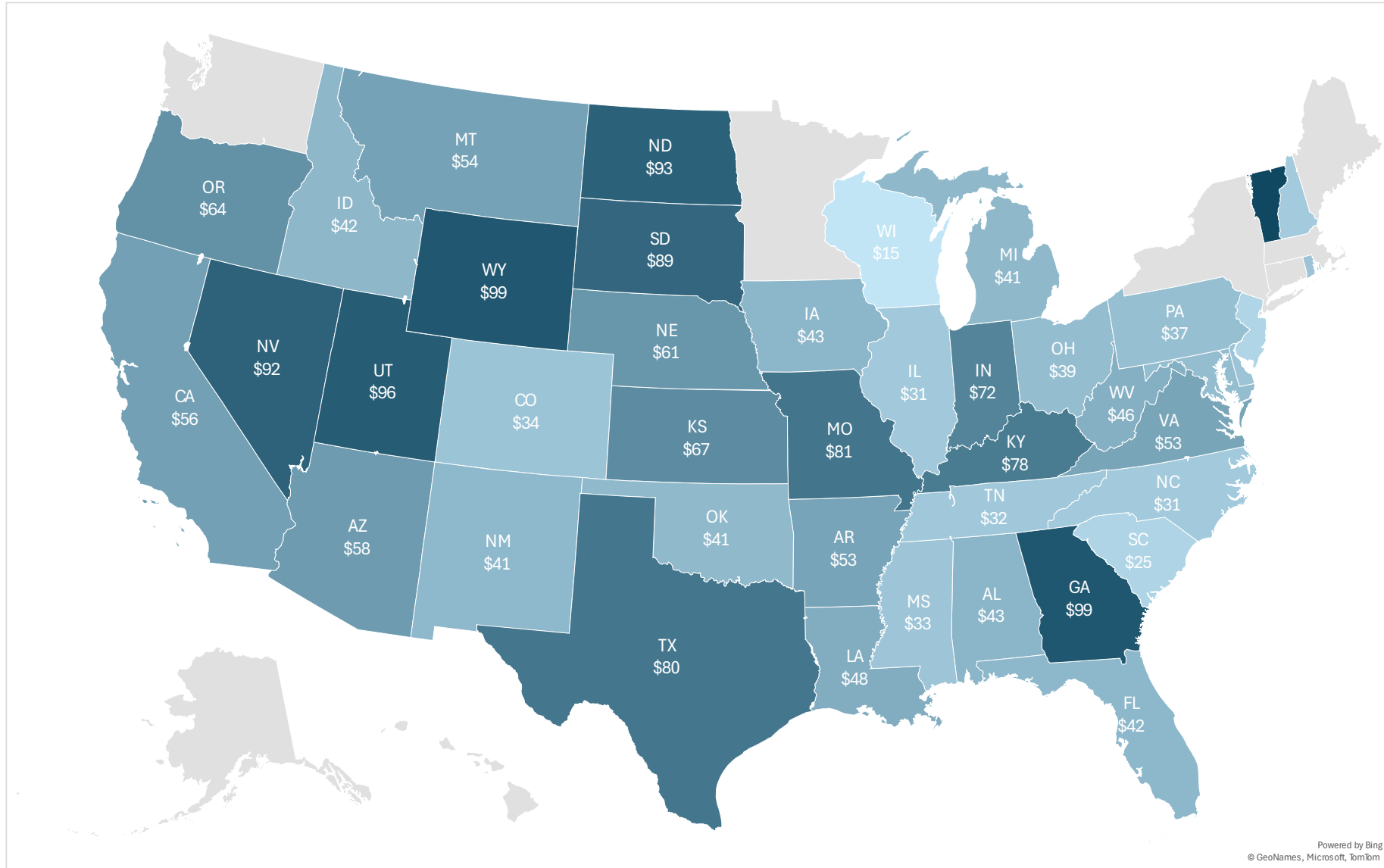


All Competitors Combined



*The darker the color the higher the premium amount.

Aflac vs. Competitors Premium Difference by State – Plan F



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*Darker colors indicate a larger difference from Aflac's premium.