



OCTOBER 2011 RATE ADJUSTMENTS WEST VIRGINIA

MEDICARE SUPPLEMENT

October 5, 2011

RATE ADJUSTMENTS:

The following rate adjustments by plan/certificate listed below will be effective **October 15, 2011** on **new business** and **November 1, 2011** on **inforce business** on Assured Life's 2010 Modernized Medicare supplement certificates in **West Virginia**:

Modernized Medicare Supplement Plans New and Inforce Business							
Product	Rate Adjustment						
	Plan A <i>MTA20</i>	Plan B <i>MTA21/MTA40</i>	Plan C <i>MTA22/MTA41</i>	Plan D <i>MTA23/MTA42</i>	Plan F <i>MTA24/MTA43</i>	Plan G <i>MTA25/MTA44</i>	Plan N <i>MTA31</i>
WV – Supp	15%	15%	15%	15%	15%	15%	9%

MARKETING MATERIALS:

State	Company	New Outline	New App Book
WV – Supp	Assured Life	T01_156_WV_1011	T01_310_WV <i>Print Date 10/5/11</i>

ORDERING MATERIALS:

The attached outline of coverage replaces the current outline effective October 15, 2011. The app book has been updated to include the new outline and is available to order today through normal channels.

12-MONTH RULE:

For New Business: Rates are locked in the date the application is signed, but that rate will continue for 12-months following the **effective date of coverage**. This allows for a true 12-month guarantee to those individuals who are turning 65 and applying early. Their premiums will remain the same for the first 12-months that their policy is inforce.

PLEASE CONTACT US IF YOU HAVE QUESTIONS:

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