



NOVEMBER 2011 RATE ADJUSTMENTS GEORGIA

MEDICARE SUPPLEMENT

December 7, 2011

RATE ADJUSTMENTS:

The following rate adjustments by plan/certificate listed below will be effective **January 1, 2012** for all **new business** and **February 1, 2012** for **inforce business** on Assured Life Association 2010 Modernized Medicare supplement and SELECT certificates in **Georgia**:

Modernized Medicare Supplement Plans – ALA New and Inforce Business							
State – Product	Rate Adjustment						
	Plan A <i>MTW20</i>	Plan B <i>MTW21</i>	Plan C <i>MTW22</i>	Plan D <i>MTW23</i>	Plan F <i>MTW24</i>	Plan G <i>MTW25</i>	Plan N <i>MTW31</i>
GA Supp	10%	10%	10%	10%	10%	10%	9%
GA SELECT	10%	10%	10%	10%	10%	10%	N/A

Marketing Materials:

State – Product	New Outline	New App Book
GA – Supp	T01_156_GA_0112	T01_310_GA <i>Print Date 12/6/11</i>
GA- SELECT	T01_157_GA_0112	T01_311_GA <i>Print Date 12/6/11</i>

The attached outlines of coverage replace the current outlines effective January 1, 2011. App books have been updated to include the new outlines and are 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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