



## MAY 2012 RATE ADJUSTMENTS

### MEDICARE SUPPLEMENT

April 18, 2012

### RATE ADJUSTMENTS:

### MODERNIZED

(POLICIES EFFECTIVE  
ON OR AFTER JUNE 1, 2010)

The following rate adjustments by plan/certificate listed below will be effective **May 1, 2012** on **new** and **inforce business** on Assured Life Association Medicare supplement in **Alabama, Texas** and **Oklahoma** and Medicare SELECT in **Texas** for the 2010 Modernized certificates:

Modernized Medicare Supplement Plans New and Inforce Business							
Product	Rate Adjustment						
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan N
AL- supp	18%	18%	18%	18%	18%	18%	9%
OK- supp	15%	15%	15%	15%	15%	15%	9%

Modernized Medicare Supplement Plans – ALA New and Inforce Business								
Product	Rate Adjustment							
	Plan A Under age-65	Plan A Age 65 plus	Plan B	Plan C	Plan D	Plan F	Plan G	Plan N
TX- supp	45%	7%	7%	13.5%	14.7%	18%	12.8%	9%
TX- SELECT			10%	10%	10%	10%	10%	N/A

### MARKETING MATERIALS:

State	Company	New Outline	New App Book
AL	ALA	T01_156_AL_0512	T01_310_AL <i>Print Date 04/18/12</i>
OK	ALA	T01_156_OK_0512	T01_310_OK <i>Print Date 04/18/12</i>
TX- supp	ALA	T01_156_TN_0512	T01_310_TX <i>Print Date 04/18/12</i>
TX- SELECT	ALA	T01_157_TX_0512	T01_311_TX <i>Print Date 04/18/12</i>

### ORDERING MATERIALS:

The attached outlines of coverage replace the current outlines effective May 1, 2012. The app books have been updated to include the new outline 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:**

Call: (877) 815-4776

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