



MEDICARE SUPPLEMENT SEPTEMBER 2012 RATE RELEASE

MEDICARE SUPPLEMENT

August 8, 2012

RATE ADJUSTMENTS:

The following rate adjustments by plan/certificate listed below will be effective as indicated for **new** and **in force business** on Woodmen of the World and Assured Life 2010 Modernized Medicare supplement certificates:

MODERNIZED
*(POLICIES EFFECTIVE
JUNE 1, 2010 OR AFTER)*

Modernized Medicare Supplement Plans New and In force Business									
Product- Company	Rate Adjustment								
	New Business Effective	In force Business Effective	Plans						
			A	B	C	D	F	G	N
AZ- ALA	9/1/12	10/1/12	12%	12%	12%	5%	12%	5%	5%
MS- ALA	9/1/12	10/1/12	5%	5%	5%	3%	5%	3%	3%
MT-WOW	9/1/12	12/1/12	5%	5%	5%	5%	5%	5%	5%
WV- ALA	9/1/12	11/1/12	7%	7%	7%	5%	7%	5%	5%

MATERIALS:

The attached outline of coverage replaces the current outline effective 9/1/12. The app book has been updated to include the new outline and is available to order today through normal channels.

State	Company	New Outline	New App Book
AZ	ALA	T01_156_AZ_0912	T01_310_AZ <i>Print Date 08/08/12</i>
MS	ALA	T01_156_MS_0912	T01_310_MS <i>Print Date 08/08/12</i>
MT	WOW	T02_158_MT_0912	T02_312_MT <i>Print Date 08/08/12</i>
WV	ALA	T01_156_WV_0912	T01_310_WV <i>Print Date 08/08/12</i>

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 in force.

**PLEASE CONTACT US IF YOU
HAVE QUESTIONS:**

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