



Gerber Life
Insurance Company

JANUARY 2011 NEW HAMPSHIRE RATE ADJUSTMENT - MODERNIZED

MEDICARE SUPPLEMENT
December 2, 2010

RATE ADJUSTMENT:

Effective **January 1, 2011**, on Modernized Plans for **new and inforce business** for Gerber Life Insurance Company Medicare supplement in **New Hampshire** the following rate adjustments by plan will be effective:

GERBER LIFE MEDICARE SUPPLEMENT			
Rate Adjustment			
Plan	A	F	G
Modernized Policy #	MTG20	MTG24	MTG25
New Hampshire	12%	12%	12%

**POLICY OWNER
NOTIFICATION:**

Letters to existing policy owners will be mailed in April 2011.

MARKETING MATERIALS:

State	New Outline	New App Book
NH	T03_162_NH_0111	T03_313_NH

Going Green...
Save time and supplies

The outline is attached for your convenience; it can be saved and printed as needed. All outlines are available to view and print immediately at Gerberlifegroup.com and are also available to order by calling (877) 617-5592.

**ADMINISTRATIVE RULE -
12-MONTH RATE:**

Clients buying a Medicare supplement at these rates will still have a 12-month rate guarantee from their effective date of coverage and therefore, the earliest they would receive a rate increase would be January 1, 2012.

Continue to use the existing rates for applications signed prior to January 1, 2011. Their rates will not increase until 12 months from their effective date of coverage making the earliest a policyholder would receive a rate increase January 1, 2012. Current policyholders will be notified next year in the same manner we notify policyholders today of rate adjustments.

As a reminder when calculating premium, please calculate the initial premium **based on the client's age** on the application date and not the effective date of coverage. *Rates are locked in on the signed application date but will continue for 12-months following the effective date of coverage.*

QUESTIONS:

Call: (877) 617-5592
E-Mail: GerberSalesSupport@medsuppservices.com