



**Gerber Life
Insurance Company**

JANUARY 2012 RATE ADJUSTMENT ARKANSAS

MEDICARE SUPPLEMENT
January 12, 2012

RATE ADJUSTMENT:

Effective **January 15, 2012** on new business and **February 1, 2012** on in-force business for **2010 Modernized** Medicare supplement in **Arkansas** the following rate adjustments by plan will be effective:

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

2010 Modernized Medicare Supplement New and In-force Business			
State	Rate Adjustment		
	Plan A	Plan F	Plan G
AR	8%	8%	8%

MARKETING MATERIALS:

The app book has been updated to include the new outline and is available to order through normal channels beginning today.

All marketing materials are available to view and download from the producer website at www.gerberlifegroup.com.

State - Product	New Outline	New App Book <small>Print Date: 01/12/12</small>
AR- Supp	T03_162_AR_0112	T03_313_AR

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. Premiums will remain the same for the first 12-months a policy is in-force.

QUESTIONS:

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