



**Gerber Life  
Insurance Company**

# RATE RELEASE

**MEDICARE SUPPLEMENT**  
October 11, 2012

**RATE ADJUSTMENT:**

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

Effective as indicated on 2010 Modernized Medicare supplement and SELECT in LA and Medicare supplement in WA the following rate adjustments by plan will be effective:

Medicare Supplement 2010 Modernized Rate Adjustment New and In force Business					
State	Rate Adjustment				
	New Business Effective	In force Business Effective	Plan A	Plan F	Plan G
LA- Supp	11/1/12	1/1/13	10%	10%	7%
LA- SELECT				10%	7%
WA - Supp	11/1/12	11/1/12	9%	9%	9%

**MARKETING MATERIALS:**

The app book for the 2010 Modernized 11/1/12 new business rate adjustments has been updated to include the new outline. The app book 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](http://www.gerberlifegroup.com).

State - Product	New Outline	New App Book <i>Print Date: 10/11/12</i>
LA- Supp	T03_162_LA_1112	T03_313_LA
LA- SELECT	T03_163_LA_1112	T03_314_LA
WA- Supp	T03_162_WA_1112	T03_313_WA

**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.

**QUESTIONS:**

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