



**Gerber Life  
Insurance Company**

# NOVEMBER RATE ADJUSTMENTS MISSOURI

**MEDICARE SUPPLEMENT**  
October 27, 2011

**RATE ADJUSTMENT:**

Effective **November 1, 2011**, on **new business** and **December 1, 2011** for **inforce business** in **Missouri** the following rate adjustments by plan will be effective:

Medicare Supplement Rate Adjustment New and Inforce Business			
State	Rate Adjustment		
	Plan A	Plan F	Plan G
MO	15%	15%	15%
MO - Under Age 65	17%	19.8%	18.1%

**ORDERING MATERIALS:**

The app books have been updated to include the new outlines and are available to order effective through normal channels beginning today.

State - Product	New Outline	New App Book <small>Print Date: 10/27/11</small>
MO - Supp	T03_162_MO_1111	T03_313_MO

**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:**

Call: (877) 617-5592  
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