



**Gerber Life
Insurance Company**

2012 RATE RELEASE VIRGINIA

MEDICARE SUPPLEMENT
November 15, 2012

RATE ADJUSTMENT:

Effective 12/1/12 on **new** and **in force** business on 2010 Modernized Medicare supplement in **Virginia**, the following rate adjustments will apply:

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

Medicare Supplement 2010 Modernized Rate Adjustment New and In force Business			
State	Rate Adjustment		
	Plan A	Plan F	Plan G
VA- Supp	7%	20%	9%

MARKETING MATERIALS:

The app books for the 12/1/12 new business rate adjustments have been updated to include the new outlines and the app books are available to order through normal channels **beginning today**.

Marketing materials will be available to view and download from the producer website at www.gerberlifegroup.com.

State - Product	New Outline	New App Book <small>Print Date: 11/15/12</small>
VA- Supp	T03_162_VA_1212	T03_313_VA

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.

QUESTIONS:

Call: (877) 617-5592
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