



**Gerber Life  
Insurance Company**

# AUGUST RATE ADJUSTMENT DE, IA, MT, OK

**MEDICARE SUPPLEMENT**  
July 28, 2011

**RATE ADJUSTMENT:**

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

Effective August 1, 2011 on **new business** and October 1, 2011 on **inforce business** for 2010 Modernized Medicare supplement in **Delaware** and **Iowa**, the following rate adjustment by plan will be effective:

Medicare Supplement Rate Adjustment New and Inforce Business 2010 Modernized Plans			
State	Rate Adjustment		
	Plan A	Plan F	Plan G
DE	9.9%	9.9%	9.9%
IA	16%	16%	16%
MT	20%	20%	20%
OK	13%	13%	13%

**STANDARDIZED**  
(POLICIES EFFECTIVE ON  
PRIOR TO JUNE 1, 2010)

Effective October 1, 2011 on **inforce business** for 1990 Standardized Medicare supplement in **Delaware** and **Iowa**, the following rate adjustment by plan will be effective:

Medicare Supplement Rate Adjustment New and Inforce Business 1990 Standardized Plans			
State	Rate Adjustment		
	Plan A	Plan F	Plan G
DE	9.9%	9.9%	9.9%
IA	16%	16%	16%
MT	20%	20%	20%

**MARKETING MATERIALS:**

State	New Outline	New App Book
DE	T03_162_DE_0811	T03_313_DE <i>Print Date: 07/28/11</i>
IA	T03_162_IA_0811	T03_313_IA <i>Print Date: 07/28/11</i>
MT	T03_162_MT_0811	T03_313_MT <i>Print Date: 07/28/11</i>
OK	T03_162_OK_0811	T03_313_OK <i>Print Date: 07/28/11</i>

**ORDERING MATERIALS:**

The attached outline of coverage replaces the current outlines effective 8/1/11. The app book has been updated to include the new outline and is available to order effective 7/28/11 through normal channels.

**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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