



**Gerber Life  
Insurance Company**

## 2012 RATE ADJUSTMENTS DELAWARE & TENNESSEE

**MEDICARE SUPPLEMENT**  
August 30, 2012

**RATE ADJUSTMENT:**

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

Effective as indicated on **new** and **in force** business on 2010 Modernized Medicare supplement in **Delaware** and **Tennessee**, the following rate adjustments will apply:

| Medicare Supplement 2010 Modernized<br>Rate Adjustment<br>New and In force Business |                        |                             |        |         |         |
|---|------------------------|-----------------------------|--------|---------|---------|
| State   | Rate Adjustment        |                             |        |         |         |
|   | New Business Effective | In force Business Effective | Plan A | Plan F  | Plan G  |
| DE- Supp  | 9/13/12                | 10/1/12                     | 7%     | 7%      | 7%      |
| TN- Supp  | 9/13/12                | 11/1/12                     | 20%    | 20%     | 20%     |
| TN- SELECT  | 9/13/12                | 11/1/12                     |        | Pending | Pending |

**RATE ADJUSTMENT:**

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

Effective **10/1/12** on in force business on 1990 Standardized Medicare supplement in Delaware and Tennessee, the following rate adjustment by plan will apply:

| Medicare Supplement 1990 Standardized<br>Rate Adjustment<br>In force Business only |                             |        |        |        |
|--|-----------------------------|--------|--------|--------|
| State  | Rate Adjustment             |        |        |        |
|  | In force Business Effective | Plan A | Plan F | Plan G |
| DE- Supp   | 10/1/12                     | 7%     | 7%     | 7%     |

**MARKETING MATERIALS:**

The app books for the 2010 Modernized 9/13/12 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**.

All marketing materials are available to view and download from the producer website at [www.gerberlifegroup.com](http://www.gerberlifegroup.com) effective Friday, August 31, 2012.

| State - Product | New Outline     | New App Book<br><small>Print Date: 08/30/12</small> |
|-----------------|-----------------|---|
| DE- Supp        | T03_162_DE_0912 | T03_313_DE  |
| TN- Supp        | T03_162_TN_0912 | T03_313_TN  |
| TN- SELECT*     | T03_163_TN_0912 | T03_314_TN  |

*\*Plan A increase only at this time*

**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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