



**Gerber Life  
Insurance Company**

## SEPTEMBER RATE ADJUSTMENTS OKLAHOMA, TEXAS AND WYOMING

**MEDICARE SUPPLEMENT**  
September 1, 2011

**RATE ADJUSTMENT:**

Effective **TODAY**, on all **new business** and **October 1, 2011** on **inforce business** for Medicare SELECT in **Oklahoma and Texas** the following rate adjustment by plan will be effective:

Medicare SELECT Rate Adjustment New and Inforce Business		
State	Rate Adjustment	
	Plan F	Plan G
OK - SELECT	13%	13%
TX - SELECT	15%	15%

Effective **September 8, 2011** on all **new business** and **October 1, 2011** on **inforce business** for Medicare supplement in **Texas and Wyoming** the following rate adjustment by plan will be effective:

Medicare Supplement Rate Adjustment New and Inforce Business			
State	Rate Adjustment		
	Plan A	Plan F	Plan G
TX	8%	11.5%	10.4%
WY	15%	15%	15%

**MARKETING MATERIALS:**

State/Product	New Outline	New App Book
OK SELECT	T03_163_OK_0911	T03_314_OK <i>Print Date: 09/1/11</i>
TX Supp	T03_162_TX_0911	T03_313_TX <i>Print Date: 09/1/11</i>
TX SELECT	T03_163_TX_0911	T03_314_TX <i>Print Date: 09/1/11</i>
WY Supp	T03_162_WY_0911	T03_313_WY <i>Print Date: 09/1/11</i>

**ORDERING MATERIALS:**

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

**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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