



**Gerber Life
Insurance Company**

2012 OCTOBER RATE RELEASE

MEDICARE SUPPLEMENT
September 13, 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 Ohio, Pennsylvania and Wyoming and Medicare SELECT in Mississippi and Pennsylvania, the following rate adjustments will apply:

Medicare Supplement 2010 Modernized Rate Adjustment New and In force Business								
State	Rate Adjustment							
	New Business Effective	In force Business Effective	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G
KS- Supp	10/1/12	11/1/12	8%	n/a	n/a	n/a	8%	8%
MS- SELECT	10/1/12	12/1/12	9%*	n/a	n/a	n/a	15%	7%
OH- Supp	10/1/12	10/1/12	20%	n/a	20%	15%	20%	15%
OH- SELECT								20%
PA- Supp & SELECT	10/1/12	11/1/12	7%	7%	12%	7%	12%	7%
WY- Supp	10/1/12	11/1/12	12%	n/a	n/a	n/a	12%	7%

*Plan A rate adjustment for MS SELECT was effective 9/1/12 with the Med supp rate adjustment

RATE ADJUSTMENT:

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

Effective as **indicated** on in force business on 1990 Standardized Medicare supplement in Pennsylvania and Wyoming and Medicare SELECT Mississippi and Pennsylvania, the following rate adjustment by plan will apply:

Medicare Supplement 1990 Standardized Rate Adjustment In force Business only								
State	Rate Adjustment							
	New Business Effective	In force Business Effective	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G
KS- Supp	10/1/12	11/1/12	8%	n/a	n/a	n/a	8%	8%
MS- SELECT	10/1/12	12/1/12	9%*	n/a	n/a	n/a	15%	7%
PA- Supp & SELECT	10/1/12	11/1/12	7%	7%	12%	7%	12%	7%
WY- Supp	10/1/12	11/1/12	12%	n/a	n/a	n/a	12%	7%

*Plan A rate adjustment for MS SELECT was effective 9/1/12 with the Med supp rate adjustment

MARKETING MATERIALS:

The app books for the 2010 Modernized 10/1/12 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 <i>Print Date: 09/13/12</i>
KS- Supp	T03_162_KS_1012	T03_313_KS
MS- SELECT	T03_163_MS_1012	T03_314_MS
OH- Supp	T03_162_OH_1012	T03_313_OH
OH- SELECT	T03_163_OH_1012	T03_314_OH
PA- Supp	T03_162_PA_1012	T03_313_PA
PA- SELECT	T03_163_PA_1012R	T03_314_PA
WY- Supp	T03_162_WY_1012	T03_313_WY

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
E-Mail: GerberSalesSupport@medsuppservices.com