



**Gerber Life
Insurance Company**

MEDICARE SUPPLEMENT
September 22, 2011

OCTOBER RATE ADJUSTMENTS GEORGIA, IDAHO, TENNESSEE & WISCONSIN

RATE ADJUSTMENT:

Effective **October 1, 2011** on all **new and inforce business** in **Wisconsin** the following rate adjustments by plan will be effective:

RATE ADJUSTMENTS				
Wisconsin	1990 STANDARDIZED <i>(POLICIES EFFECTIVE PRIOR TO JUNE 1, 2010)</i>		2010 MODERNIZED <i>(POLICIES EFFECTIVE ON OR AFTER JUNE 1, 2010)</i>	
	Plan/Rider	Adjustment*	Plan/Rider	Adjustment*
Base Form	MTG12	26.3%	MTG28	26.3%
Part A Deductible Rider	0MH48	2.9%	0MK58	2.9%
Part B Deductible Rider	0MH88	4.52%	0MK68	4.52%
Part B Excess Rider	0MH58	0%	0MK98	0%
Foreign Travel Rider	0MH68	0%	0MK88	0%
Home Health Rider	0MH78	0%	0MK78	0%

* Overall increase - 20%

Effective **October 1, 2011** on all **new business** and **November 1, 2011** on **inforce business** in **Idaho and Tennessee** the following rate adjustments by plan will be effective:

Medicare Supplement/SELECT Rate Adjustment New and Inforce Business			
State	Rate Adjustment		
	Plan A	Plan F	Plan G
ID - Supp	15%	15%	15%
TN - Supp	20%	20%	20%
TN - SELECT		20%	20%

Effective **October 1, 2011** on all **new business** and **December 1, 2011** on **inforce business** in **Georgia** the following rate adjustments by plan will be effective:

Medicare Supplement Rate Adjustment New and Inforce Business			
State	Rate Adjustment		
	Plan A	Plan F	Plan G
GA - Supp	12%	12%	12%

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MARKETING MATERIALS:

State/Product	New Outline	New App Book <i>Print Date: 9/22/11</i>
ID Supp	T03_162_ID_1011	T03_313_ID
TN Supp	T03_162_TN_1011	T03_313_TN
TN SELECT	T03_163_TN_1011	T03_314_TN
GA Supp	T03_162_GA_1011	T03_313_GA
WI Supp	T03_162_WI_0911	T03_313_WI

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:

Call: (877) 617-5592
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