



**Gerber Life
Insurance Company**

MEDICARE SUPPLEMENT
September 6, 2012

2012 RATE ADJUSTMENTS CALIFORNIA & TENNESSEE

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 **California** and Medicare SELECT in **Tennessee**, 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 F	Plan G
CA- Supp	9/13/12	12/1/12	8%	8%	8%
TN- SELECT	9/13/12	11/1/12	20%	20%	20%

RATE ADJUSTMENT:

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

Effective **as indicated** on in force business on 1990 Standardized Medicare supplement in California and Tennessee, the following rate adjustment by plan will apply:

Medicare Supplement 1990 Standardized Rate Adjustment In force Business only				
State	Rate Adjustment			
	In force Business Effective	Plan A	Plan F	Plan G
CA- Supp	12/1/12	8%	8%	8%
TN- SELECT	11/1/12	20%	20%	20%

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**.

Marketing materials will be available to view and download from the producer website at www.gerberlifegroup.com on **9/13/12**.

State - Product	New Outline	New App Book <i>Print Date: 09/06/12</i>
CA- Supp	T03_162_CA_0912	T03_313_CA
TN- SELECT	T03_163_TN_0912R	T03_314_TN

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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