



**Gerber Life  
Insurance Company**

## SEPTEMBER RATE ADJUSTMENTS ALABAMA & KENTUCKY

**MEDICARE SUPPLEMENT**  
September 8, 2011

**RATE ADJUSTMENT:**

Effective **September 15, 2011** on all **new business** and **October 1, 2011** on **inforce business** in **Alabama and Kentucky** the following rate adjustment by plan will be effective:

Medicare Supplement/SELECT Rate Adjustment New and Inforce Business			
State/Product	Rate Adjustment		
	Plan A	Plan F	Plan G
AL Supp	15%	15%	15%
AL SELECT		15%	15%
KY Supp	20%	20%	20%

**MARKETING MATERIALS:**

State/Product	New Outline	New App Book
AL Supp	T03_162_AL_0911	T03_313_AL <i>Print Date: 9/7/11</i>
AL SELECT	T03_163_AL_0911	T03_314_AL <i>Print Date: 9/7/11</i>
KY Supp	T03_162_KY_0911	T03_313_KY <i>Print Date: 9/7/11</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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