



**Gerber Life
Insurance Company**

2013 RATE ADJUSTMENTS NEW MEXICO

MEDICARE SUPPLEMENT

January 17, 2013

RATE ADJUSTMENT:

Effective **February 1, 2013** for new business and **March 1, 2013** for in-force business on the **2010 Modernized** Medicare supplement in **New Mexico** the following rate adjustments by plan will be effective:

MODERNIZED

(POLICIES EFFECTIVE ON OR AFTER JUNE 1, 2010)

Medicare Supplement 2010 Modernized Rate Adjustment New and In-force Business			
State	Rate Adjustment		
	Plan A	Plan F	Plan G
NM	10%	10%	7%

Marketing Materials:

State - Product	New Outline	New App Book
NM - Supp	T03_162_NM_0213	T03_313_NM <i>Print Date 01/17/13</i>

The attached outline of coverage replaces the current outline effective February 1, 2013. App books have been updated to include the new outlines and are available to order today through normal channels.

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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