



NOVEMBER 2011 RATE ADJUSTMENTS ILLINOIS, TENNESSEE & UTAH

MEDICARE SUPPLEMENT

October 19, 2011

RATE ADJUSTMENTS:

The following rate adjustments by plan/certificate listed below will be effective **November 1, 2011** for all **new business** and **December 1, 2011** for **inforce business** on Assured Life's 2010 Modernized Medicare supplement certificates in **Illinois and Tennessee**:

Modernized Medicare Supplement Plans – Assured Life New and Inforce Business							
State – Product	Rate Adjustment						
	Plan A <i>MTA20</i>	Plan B <i>MTA21</i>	Plan C <i>MTA22</i>	Plan D <i>MTA23</i>	Plan F <i>MTA24</i>	Plan G <i>MTA25</i>	Plan N <i>MTA31</i>
IL – Supp	20%	20%	20%	20%	20%	20%	9%
TN – Supp	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%

The following rate adjustments by plan/certificate listed below will be effective **November 1, 2011** for all **new business** and **December 1, 2011** for **inforce business** on Woodmen of the World's 2010 Modernized Medicare supplement certificates in **Utah**:

Modernized Medicare Supplement Plans – Woodmen New and Inforce Business							
State – Product	Rate Adjustment						
	Plan A <i>MTW20</i>	Plan B <i>MTW21</i>	Plan C <i>MTW22</i>	Plan D <i>MTW23</i>	Plan F <i>MTW24</i>	Plan G <i>MTW25</i>	Plan N <i>MTW31</i>
UT – Supp	20%	20%	20%	20%	20%	20%	9%

NOTIFICATION:

Letters to the insureds regarding these rate adjustments will be mailed soon.

MARKETING MATERIALS:

State – Product	New Outline	New App Book
IL – Supp	T01_156_IL_1111	T01_310_IL <i>Print Date 10/19/11</i>
TN – Supp	T01_156_TN_1111	T01_310_TN <i>Print Date 10/19/11</i>
UT – Supp	T02_158_UT_1111	T02_312_UT <i>Print Date 10/19/11</i>

The attached outlines of coverage replace the current outlines effective November 1, 2011. 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 in force.

**PLEASE CONTACT US IF YOU
HAVE QUESTIONS:**

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