



**Gerber Life
Insurance Company**

MEDICARE SUPPLEMENT

October 20, 2011

NOVEMBER RATE ADJUSTMENTS ILLINOIS & LOUISIANA

RATE ADJUSTMENT:

The following rate adjustments by plan will be effective **November 1, 2011** on all new business and **December 1, 2011** on all inforce business in Illinois:

Medicare Supplement Rate Adjustment New and Inforce Business			
State	Rate Adjustment*		
	Plan A	Plan F	Plan G
IL - Supp	20%	20%	20%

The following rate adjustments by plan will be effective **November 1, 2011** on all new business and **January 1, 2012** on all inforce business in Louisiana:

Medicare Supplement Rate Adjustment New and Inforce Business			
State	Rate Adjustment*		
	Plan A	Plan F	Plan G
LA - Supp	10%	10%	10%
LA - SELECT		10%	10%

NOTIFICATION:

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

ORDERING MATERIALS:

The app books have been updated to include the new outlines and are available to order effective through normal channels beginning today.

State - Product	New Outline	New App Book <small>Print Date: 10/20/11</small>
IL - Supp	T03_162_IL_1111	T03_313_IL
LA - Supp	T03_162_LA_1111	T03_313_LA
LA - SELECT	T03_163_LA_1111	T03_314_LA

**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
E-Mail: GerberSalesSupport@medsuppservices.com