



**Gerber Life
Insurance Company**

2013 RATE RELEASE

MEDICARE SUPPLEMENT
August 14, 2013

RATE ADJUSTMENT:

Effective **September 1, 2013** for new business and **October 1, 2013** for in force business in **Alabama, Arizona, Iowa, Michigan, Montana, Oklahoma, South Dakota** and **Texas** and Medicare SELECT in **Alabama, Oklahoma** and **Texas**; and **September 1, 2013** for new and in force business in **South Carolina** on the **2010 Modernized** Medicare supplement the following rate adjustments by plan will be effective:

| Medicare Supplement 2010 Modernized Rate Adjustment New and In force Business | | | | |
|---|-----------------|--------|--------|--------|
| State | Rate Adjustment | | | |
| | Plan A | Plan C | Plan F | Plan G |
| AL- supp | 9% | n/a | 9% | 7% |
| AL- SELECT | | | 9% | 7% |
| AZ | 9.5% | n/a | 9.5% | 7% |
| IA | 9% | n/a | 9% | 9% |
| KY | 7% | n/a | 7% | 7% |
| MI | 8% | 8% | 8% | 5% |
| MT | 9% | n/a | 9% | 9% |
| OK- supp | 9% | n/a | 9% | 3% |
| OK- SELECT | | | 9% | 3% |
| SC | 9% | n/a | 9% | 5% |
| SD | 9% | n/a | 9% | 9% |
| TX- supp | 7% | n/a | 9% | 7% |
| TX- SELECT | | | 9% | 7% |

MARKETING MATERIALS:

| State - Product | New Outline | New App Book <i>Print Date 08/14/13</i> |
|-----------------|-----------------|--|
| AL- supp | T03_162_AL_0913 | T03_313_AL |
| AL- SELECT | T03_163_AL_0913 | T03_314_AL |
| AZ | T03_162_AZ_0913 | T03_313_AZ |
| IA | T03_162_IA_0913 | T03_313_IA |
| KY | T03_162_KY_0913 | T03_313_KY |
| MI | T03_162_MI_0913 | T03_313_MI |
| MT | T03_162_MT_0913 | T03_313_MT |

| | | |
|------------|-----------------|------------|
| OK- supp | T03_162_OK_0913 | T03_313_OK |
| OK- SELECT | T03_163_OK_0913 | T03_314_OK |
| SC | T03_162_SC_0913 | T03_313_SC |
| SD | T03_162_SD_0913 | T03_313_SD |
| TX- supp | T03_162_TX_0913 | T03_313_TX |
| TX- SELECT | T03_163_TX_0913 | T03_314_TX |

The attached outlines of coverage replace the current outlines effective September 1, 2013. App books have been updated to include the new outlines and are available to order today through normal channels. Website updates scheduled for 8/22/13.



QUESTIONS:

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