



**Gerber Life
Insurance Company**

NOVEMBER RATE ADJUSTMENTS COLORADO & NEW JERSEY

MEDICARE SUPPLEMENT
November 10, 2011

RATE ADJUSTMENT:

MODERNIZED
*(POLICIES EFFECTIVE
ON OR AFTER JUNE 1, 2010)*

Effective **November 17, 2011** on **new business** and **January 1, 2012** inforce **business** the 2010 Modernized Medicare supplement plans in Colorado and New Jersey the following rate adjustments by plan will be effective:

Medicare Supplement Rate Adjustment New and Inforce Business				
State	Rate Adjustment			
	Plan A	Plan C	Plan F	Plan G
CO- Ages 65 plus	20%	N/A	20%	20%
CO- Under Age-65	50%	N/A	50%	50%
NJ	8%	8%	8%	8%

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: 11/10/11</small>
CO	T03_162_CO_1111	T03_313_CO
NJ	T03_162_NJ_1111	T03_313_NJ

**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
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