

State: Rhode Island **Filing Company:** Colonial Penn Life Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: 2019 CPL-GR-A80
Project Name/Number: /

Filing at a Glance

Company: Colonial Penn Life Insurance Company
Product Name: 2019 CPL-GR-A80
State: Rhode Island
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010
Sub-TOI: MS08I.012 Multi-Plan 2010
Filing Type: Rate
Date Submitted: 07/16/2018
SERFF Tr Num: BNLB-131582411
SERFF Status: Assigned
State Tr Num:
State Status: Open-Pending Actuary Review
Co Tr Num:

Implementation: 01/01/2019
Date Requested:
Author(s): Diana Willis
Reviewer(s): John Garrett (primary), Linda Johnson, Charles DeWeese, Maria Casale, Victor Woods
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

State: Rhode Island **Filing Company:** Colonial Penn Life Insurance Company
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General Information

Project Name: Status of Filing in Domicile: Pending
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: 5.41% Filing Status Changed: 07/18/2018
 State Status Changed: 07/19/2018
 Deemer Date: Created By: Diana Willis
 Submitted By: Diana Willis Corresponding Filing Tracking Number: BNLA-126219057

Filing Description:

COMPANY: COLONIAL PENN LIFE INSURANCE COMPANY
 FEIN # 23-1628836 NAIC # 233-62065

MEDICARE SUPPLEMENT RATE FILING

2019 Premium Rates for Standardized Medicare Supplement Policy Form Series CPL-GR-A80
 Plans A, B, F, high deductible F, G, K, L, M and N

We are submitting the revised rates to be used beginning in 2019 for the forms captioned above. Policy forms CPL-GR-A80A, CPL-GR-A80B, CPL-GR-A80F, CPL-GR-A80FH, CPL-GR-A80G, CPL-GR-A80K, CPL-GR-A80L, CPL-GR-A80M and CPL-GR-A80N were approved in your state on July 22, 2009.

The forms are guaranteed renewable, Standardized Medicare Supplement plans which are medically underwritten outside of the open enrollment period, as provided for in the NAIC compliance manual. The various degrees of benefits provided by each plan are shown in the enclosed materials.

We are filing the 2019 rate schedules for these forms. Adjusted rates provide, as appropriate, for poorer than anticipated experience, claim cost trend increases, and benefit cost inflation. The specific amounts and details of our requested changes are fully explained in the enclosed actuarial memorandum.

These revised rate scales are intended to be effective through year-end 2019 or later, depending on the premium mode option chosen. With these revised rates the anticipated loss ratio standard of your state for these forms will be met.

Because of the lead time needed to implement these rates, we'd sincerely appreciate your expedited review for approval of this filing. Please feel free to correspond via SERFF, e-mail to d.willis-panzica@banklife.com or fax (312) 396-5907.

Company and Contact

Filing Contact Information

Diana Willis, Actuarial Analyst d.willis-panzica@banklife.com
 111 East Wacker Drive 312-396-6071 [Phone]
 Chicago, IL 60601 312-396-5907 [FAX]

State: Rhode Island **Filing Company:** Colonial Penn Life Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: 2019 CPL-GR-A80
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Filing Company Information

Colonial Penn Life Insurance Company	CoCode: 62065	State of Domicile: Pennsylvania
Adm. Address: 111 East Wacker Drive	Group Code: 233	Company Type:
Chicago, IL 60601	Group Name:	State ID Number:
(312) 396-6000 ext. [Phone]	FEIN Number: 23-1628836	

Filing Fees

Fee Required? Yes
 Fee Amount: \$225.00
 Retaliatory? No
 Fee Explanation: \$25.00 per form x 9 forms being submitted = \$225.00
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
Colonial Penn Life Insurance Company	\$225.00	07/16/2018	143078983

SERFF Tracking #:

BNLB-131582411

State Tracking #:

Company Tracking #:

State: Rhode Island

Filing Company:

Colonial Penn Life Insurance Company

TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

Product Name: 2019 CPL-GR-A80

Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: SERFF
 Rate Change Type: Increase
 Overall Percentage of Last Rate Revision: 5.410%
 Effective Date of Last Rate Revision: 01/01/2018
 Filing Method of Last Filing: SERFF
 SERFF Tracking Number of Last Filing: BNLB-131118546

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Colonial Penn Life Insurance Company	5.410%	5.410%	\$254,097	2,088	\$4,696,806	12.000%	0.000%

SERFF Tracking #:

BNLB-131582411

State Tracking #:

Company Tracking #:

State:

Rhode Island

Filing Company:

Colonial Penn Life Insurance Company

TOI/Sub-TOI:

MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

Product Name:

2019 CPL-GR-A80

Project Name/Number:

/

Rate/Rule Schedule

State:

Rhode Island

Filing Company:

Colonial Penn Life Insurance Company

TOI/Sub-TOI:

MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

Product Name:

2019 CPL-GR-A80

Project Name/Number:

/

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		CPL-GR-A80A Standardized Rate Sheet	CPL-GR-A80A	Revised	Previous State Filing Number: BNLB-131118546 Percent Rate Change Request: 12	Rates - A.pdf,
2		CPL-GR-A80B Standardized Rate Sheet	CPL-GR-A80B	Revised	Previous State Filing Number: BNLB-131118546 Percent Rate Change Request: 5.5	Rates - B.pdf,
3		CPL-GR-A80F Standardized Rate Sheet	CPL-GR-A80F	Revised	Previous State Filing Number: BNLB-131118546 Percent Rate Change Request: 10	Rates - F.pdf,
4		CPL-GR-A80FH Standardized Rate Sheet	CPL-GR-A80FH	Revised	Previous State Filing Number: BNLB-131118546 Percent Rate Change Request:	Rates - FH.pdf,
5		CPL-GR-A80G Standardized Rate Sheet	CPL-GR-A80G	Revised	Previous State Filing Number: BNLB-131118546 Percent Rate Change Request: 5	Rates - G.pdf,
6		CPL-GR-A80K Standardized Rate Sheet	CPL-GR-A80K	Revised	Previous State Filing Number: BNLB-131118546 Percent Rate Change Request: 5.5	Rates - K.pdf,
7		CPL-GR-A80L Standardized Rate Sheet	CPL-GR-A80L	Revised	Previous State Filing Number: BNLB-131118546 Percent Rate Change Request: 5.5	Rates - L.pdf,
8		CPL-GR-A80M Standardized Rate Sheet	CPL-GR-A80M	Revised	Previous State Filing Number: BNLB-131118546 Percent Rate Change Request: 5.5	Rates - M.pdf,
9		CPL-GR-A80N Standardized Rate Sheet	CPL-GR-A80N	Revised	Previous State Filing Number: BNLB-131118546 Percent Rate Change Request:	Rates - N.pdf,
10		Current Rate Sheet	CPL-GR-A80	Other	Previous State Filing Number: BNLB-131118546 Rate Action Other Explanation: Informational	Current Rates.pdf,

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$2,370.74
66	2,457.80
67	2,563.07
68	2,670.85
69	2,782.56
70	2,897.76
71	3,015.79
72	3,137.97
73	3,263.43
74	3,392.92
75	3,526.33
76	3,664.33
77	3,806.37
78	3,952.77
79	4,035.68
80	4,120.11
81	4,227.56
82	4,337.85
83	4,450.76
84	4,567.38
85	4,686.40
86	4,808.69
87	4,934.47
88	5,062.98
89	5,195.41
90	5,330.46
91	5,400.39
92	5,471.08
93	5,542.10
94	5,614.43
95	5,687.84
96	5,762.24
97	5,837.51
98	5,913.55
99+	5,990.57

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$2,634.41
66	2,730.96
67	2,847.69
68	2,967.90
69	3,091.83
70	3,219.57
71	3,351.24
72	3,486.30
73	3,626.04
74	3,769.93
75	3,918.29
76	4,071.46
77	4,229.31
78	4,391.96
79	4,484.14
80	4,577.63
81	4,697.20
82	4,819.81
83	4,945.60
84	5,074.76
85	5,207.08
86	5,343.01
87	5,482.75
88	5,625.55
89	5,772.39
90	5,923.15
91	6,000.39
92	6,078.93
93	6,158.13
94	6,238.64
95	6,319.91
96	6,402.38
97	6,485.95
98	6,570.60
99+	6,656.45

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$2,927.10
66	3,034.34
67	3,164.37
68	3,297.79
69	3,435.46
70	3,577.28
71	3,723.35
72	3,874.00
73	4,029.13
74	4,188.84
75	4,354.00
76	4,523.96
77	4,699.16
78	4,880.36
79	4,982.36
80	5,086.76
81	5,219.52
82	5,355.56
83	5,495.41
84	5,638.86
85	5,786.13
86	5,936.90
87	6,092.13
88	6,250.97
89	6,414.06
90	6,581.62
91	6,667.36
92	6,754.53
93	6,842.34
94	6,931.91
95	7,022.12
96	7,113.76
97	7,206.70
98	7,300.74
99+	7,396.30

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent
Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$2,634.41
66	2,730.96
67	2,847.69
68	2,967.90
69	3,091.83
70	3,219.57
71	3,351.24
72	3,486.30
73	3,626.04
74	3,769.93
75	3,918.29
76	4,071.46
77	4,229.31
78	4,391.96
79	4,484.14
80	4,577.63
81	4,697.20
82	4,819.81
83	4,945.60
84	5,074.76
85	5,207.08
86	5,343.01
87	5,482.75
88	5,625.55
89	5,772.39
90	5,923.15
91	6,000.39
92	6,078.93
93	6,158.13
94	6,238.64
95	6,319.91
96	6,402.38
97	6,485.95
98	6,570.60
99+	6,656.45

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent
Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$2,927.10
66	3,034.34
67	3,164.37
68	3,297.79
69	3,435.46
70	3,577.28
71	3,723.35
72	3,874.00
73	4,029.13
74	4,188.84
75	4,354.00
76	4,523.96
77	4,699.16
78	4,880.36
79	4,982.36
80	5,086.76
81	5,219.52
82	5,355.56
83	5,495.41
84	5,638.86
85	5,786.13
86	5,936.90
87	6,092.13
88	6,250.97
89	6,414.06
90	6,581.62
91	6,667.36
92	6,754.53
93	6,842.34
94	6,931.91
95	7,022.12
96	7,113.76
97	7,206.70
98	7,300.74
99+	7,396.30

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$3,252.41
66	3,371.86
67	3,515.64
68	3,664.33
69	3,817.39
70	3,974.91
71	4,137.02
72	4,304.47
73	4,476.84
74	4,654.22
75	4,837.71
76	5,026.54
77	5,221.27
78	5,422.75
79	5,535.77
80	5,651.84
81	5,799.44
82	5,950.53
83	6,106.09
84	6,265.48
85	6,428.89
86	6,596.56
87	6,768.93
88	6,945.54
89	7,126.85
90	7,312.74
91	7,408.08
92	7,504.96
93	7,602.70
94	7,701.86
95	7,802.33
96	7,904.23
97	8,007.64
98	8,111.71
99+	8,217.75

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$2,711.54
66	2,811.25
67	2,931.36
68	3,055.28
69	3,182.59
70	3,314.26
71	3,449.64
72	3,588.95
73	3,732.84
74	3,880.88
75	4,033.71
76	4,191.24
77	4,353.56
78	4,521.34
79	4,616.03
80+	4,712.91

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,896.53
66	1,970.60
67	2,051.44
68	2,134.56
69	2,220.53
70	2,308.89
71	2,400.09
72	2,493.91
73	2,591.00
74	2,690.60
75	2,793.58
76	2,899.83
77	3,009.14
78	3,122.05
79	3,193.39
80	3,266.37
81	3,355.17
82	3,446.59
83	3,540.19
84	3,636.41
85	3,735.46
86	3,837.13
87	3,941.42
88	4,048.55
89	4,158.73
90	4,271.86
91	4,329.89
92	4,388.80
93	4,448.69
94	4,509.02
95	4,570.54
96	4,632.83
97	4,695.78
98	4,759.71
99+	4,824.18

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,107.62
66	2,189.55
67	2,279.22
68	2,371.83
69	2,467.29
70	2,565.36
71	2,666.60
72	2,771.00
73	2,878.78
74	2,989.50
75	3,103.83
76	3,221.97
77	3,343.72
78	3,469.06
79	3,548.15
80	3,629.32
81	3,728.15
82	3,829.50
83	3,933.68
84	4,040.48
85	4,150.33
86	4,263.13
87	4,379.20
88	4,498.33
89	4,620.62
90	4,746.18
91	4,810.87
92	4,876.21
93	4,942.54
94	5,009.74
95	5,077.81
96	5,146.98
97	5,216.90
98	5,287.81
99+	5,359.70

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,341.51
66	2,432.93
67	2,532.52
68	2,635.40
69	2,741.43
70	2,850.41
71	2,963.10
72	3,079.07
73	3,198.63
74	3,321.79
75	3,448.88
76	3,580.01
77	3,715.17
78	3,854.59
79	3,942.51
80	4,032.73
81	4,142.37
82	4,254.95
83	4,370.80
84	4,489.71
85	4,611.78
86	4,737.23
87	4,865.96
88	4,998.50
89	5,134.54
90	5,274.07
91	5,346.06
92	5,418.50
93	5,492.35
94	5,566.97
95	5,642.68
96	5,719.37
97	5,797.26
98	5,876.24
99+	5,956.10

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent
Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,107.62
66	2,189.55
67	2,279.22
68	2,371.83
69	2,467.29
70	2,565.36
71	2,666.60
72	2,771.00
73	2,878.78
74	2,989.50
75	3,103.83
76	3,221.97
77	3,343.72
78	3,469.06
79	3,548.15
80	3,629.32
81	3,728.15
82	3,829.50
83	3,933.68
84	4,040.48
85	4,150.33
86	4,263.13
87	4,379.20
88	4,498.33
89	4,620.62
90	4,746.18
91	4,810.87
92	4,876.21
93	4,942.54
94	5,009.74
95	5,077.81
96	5,146.98
97	5,216.90
98	5,287.81
99+	5,359.70

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0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent
Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,341.51
66	2,432.93
67	2,532.52
68	2,635.40
69	2,741.43
70	2,850.41
71	2,963.10
72	3,079.07
73	3,198.63
74	3,321.79
75	3,448.88
76	3,580.01
77	3,715.17
78	3,854.59
79	3,942.51
80	4,032.73
81	4,142.37
82	4,254.95
83	4,370.80
84	4,489.71
85	4,611.78
86	4,737.23
87	4,865.96
88	4,998.50
89	5,134.54
90	5,274.07
91	5,346.06
92	5,418.50
93	5,492.35
94	5,566.97
95	5,642.68
96	5,719.37
97	5,797.26
98	5,876.24
99+	5,956.10

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,601.58
66	2,703.36
67	2,814.19
68	2,928.08
69	3,046.12
70	3,167.21
71	3,292.23
72	3,421.17
73	3,554.04
74	3,690.73
75	3,832.11
76	3,977.75
77	4,127.97
78	4,282.87
79	4,380.62
80	4,480.76
81	4,602.40
82	4,727.74
83	4,856.36
84	4,988.47
85	5,124.28
86	5,263.48
87	5,406.94
88	5,553.99
89	5,704.86
90	5,860.31
91	5,940.06
92	6,020.57
93	6,102.49
94	6,185.62
95	6,269.62
96	6,354.93
97	6,441.33
98	6,529.15
99+	6,617.84

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,169.36
66	2,253.91
67	2,346.31
68	2,441.76
69	2,539.62
70	2,640.85
71	2,745.03
72	2,852.59
73	2,963.32
74	3,077.43
75	3,195.25
76	3,316.66
77	3,441.90
78	3,571.17
79	3,652.33
80+	3,735.79

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,697.47
66	2,803.50
67	2,912.81
68	3,026.81
69	3,145.06
70	3,268.23
71	3,396.52
72	3,530.04
73	3,669.35
74	3,814.55
75	3,966.29
76	4,125.46
77	4,291.71
78	4,466.36
79	4,593.34
80	4,731.56
81	4,888.00
82	5,049.23
83	5,215.81
84	5,387.85
85	5,566.10
86	5,749.26
87	5,939.30
88	6,135.22
89	6,337.69
90	6,546.82
91	6,655.04
92	6,764.78
93	6,876.38
94	6,989.72
95	7,105.14
96	7,222.52
97	7,341.87
98	7,462.74
99+	7,585.90

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,997.25
66	3,114.85
67	3,236.81
68	3,363.46
69	3,495.03
70	3,631.61
71	3,773.75
72	3,922.22
73	4,076.91
74	4,238.04
75	4,407.24
76	4,583.74
77	4,768.65
78	4,962.61
79	5,103.88
80	5,257.59
81	5,430.94
82	5,610.06
83	5,795.30
84	5,986.53
85	6,184.09
86	6,388.09
87	6,598.85
88	6,816.71
89	7,041.65
90	7,274.01
91	7,394.01
92	7,515.97
93	7,640.01
94	7,765.90
95	7,894.08
96	8,024.66
97	8,156.77
98	8,291.49
99+	8,428.40

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$3,330.41
66	3,461.10
67	3,596.26
68	3,736.88
69	3,883.06
70	4,035.13
71	4,193.31
72	4,358.15
73	4,529.96
74	4,709.31
75	4,896.94
76	5,093.08
77	5,298.39
78	5,514.28
79	5,671.04
80	5,841.55
81	6,034.20
82	6,233.62
83	6,439.15
84	6,651.54
85	6,870.92
86	7,097.94
87	7,332.05
88	7,574.12
89	7,824.04
90	8,082.59
91	8,215.90
92	8,351.49
93	8,489.38
94	8,629.24
95	8,771.60
96	8,916.47
97	9,063.52
98	9,212.98
99+	9,364.83

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent
Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,997.25
66	3,114.85
67	3,236.81
68	3,363.46
69	3,495.03
70	3,631.61
71	3,773.75
72	3,922.22
73	4,076.91
74	4,238.04
75	4,407.24
76	4,583.74
77	4,768.65
78	4,962.61
79	5,103.88
80	5,257.59
81	5,430.94
82	5,610.06
83	5,795.30
84	5,986.53
85	6,184.09
86	6,388.09
87	6,598.85
88	6,816.71
89	7,041.65
90	7,274.01
91	7,394.01
92	7,515.97
93	7,640.01
94	7,765.90
95	7,894.08
96	8,024.66
97	8,156.77
98	8,291.49
99+	8,428.40

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent
Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$3,330.41
66	3,461.10
67	3,596.26
68	3,736.88
69	3,883.06
70	4,035.13
71	4,193.31
72	4,358.15
73	4,529.96
74	4,709.31
75	4,896.94
76	5,093.08
77	5,298.39
78	5,514.28
79	5,671.04
80	5,841.55
81	6,034.20
82	6,233.62
83	6,439.15
84	6,651.54
85	6,870.92
86	7,097.94
87	7,332.05
88	7,574.12
89	7,824.04
90	8,082.59
91	8,215.90
92	8,351.49
93	8,489.38
94	8,629.24
95	8,771.60
96	8,916.47
97	9,063.52
98	9,212.98
99+	9,364.83

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$3,700.55
66	3,845.42
67	3,995.97
68	4,152.07
69	4,314.73
70	4,483.60
71	4,659.23
72	4,842.29
73	5,033.41
74	5,232.61
75	5,440.86
76	5,658.83
77	5,887.15
78	6,126.93
79	6,300.82
80	6,490.53
81	6,704.78
82	6,926.02
83	7,154.67
84	7,390.63
85	7,634.66
86	7,886.66
87	8,147.06
88	8,415.86
89	8,693.38
90	8,980.29
91	9,128.65
92	9,279.20
93	9,432.58
94	9,587.92
95	9,746.32
96	9,906.90
97	10,070.75
98	10,236.79
99+	10,405.55

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$3,085.17
66	3,206.16
67	3,331.83
68	3,461.86
69	3,597.46
70	3,738.41
71	3,884.91
72	4,037.31
73	4,196.80
74	4,363.05
75	4,536.51
76	4,718.25
77	4,908.72
78	5,108.47
79	5,253.56
80+	5,411.85

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$420.11
66	436.58
67	453.60
68	471.38
69	489.81
70	508.90
71	528.98
72	549.81
73	571.30
74	594.10
75	617.56
76	642.32
77	668.39
78	695.56
79	715.30
80	736.79
81	761.23
82	786.32
83	812.39
84	839.34
85	867.16
86	895.85
87	925.41
88	956.06
89	987.70
90	1,020.32
91	1,037.23
92	1,054.46
93	1,071.92
94	1,089.59
95	1,107.59
96	1,125.92
97	1,144.57
98	1,163.44
99+	1,182.75

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$466.80
66	485.12
67	504.00
68	523.63
69	544.25
70	565.63
71	587.78
72	610.90
73	634.79
74	660.10
75	686.18
76	713.78
77	742.58
78	772.90
79	794.72
80	818.72
81	845.88
82	873.92
83	902.83
84	932.83
85	963.59
86	995.56
87	1,028.50
88	1,062.54
89	1,097.66
90	1,134.10
91	1,152.86
92	1,171.95
93	1,191.26
94	1,211.01
95	1,230.97
96	1,251.37
97	1,272.10
98	1,293.04
99+	1,314.43

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$518.61
66	539.01
67	559.96
68	581.89
69	604.79
70	628.47
71	653.01
72	678.76
73	705.38
74	733.41
75	762.54
76	793.19
77	825.16
78	858.76
79	883.08
80	909.81
81	939.92
82	971.12
83	1,003.19
84	1,036.36
85	1,070.61
86	1,106.06
87	1,142.61
88	1,180.46
89	1,219.52
90	1,259.88
91	1,280.72
92	1,301.88
93	1,323.48
94	1,345.41
95	1,367.66
96	1,390.24
97	1,413.26
98	1,436.61
99+	1,460.50

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent
Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$466.80
66	485.12
67	504.00
68	523.63
69	544.25
70	565.63
71	587.78
72	610.90
73	634.79
74	660.10
75	686.18
76	713.78
77	742.58
78	772.90
79	794.72
80	818.72
81	845.88
82	873.92
83	902.83
84	932.83
85	963.59
86	995.56
87	1,028.50
88	1,062.54
89	1,097.66
90	1,134.10
91	1,152.86
92	1,171.95
93	1,191.26
94	1,211.01
95	1,230.97
96	1,251.37
97	1,272.10
98	1,293.04
99+	1,314.43

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent
Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$518.61
66	539.01
67	559.96
68	581.89
69	604.79
70	628.47
71	653.01
72	678.76
73	705.38
74	733.41
75	762.54
76	793.19
77	825.16
78	858.76
79	883.08
80	909.81
81	939.92
82	971.12
83	1,003.19
84	1,036.36
85	1,070.61
86	1,106.06
87	1,142.61
88	1,180.46
89	1,219.52
90	1,259.88
91	1,280.72
92	1,301.88
93	1,323.48
94	1,345.41
95	1,367.66
96	1,390.24
97	1,413.26
98	1,436.61
99+	1,460.50

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$576.32
66	598.90
67	622.14
68	646.47
69	671.99
70	698.39
71	725.56
72	754.25
73	783.70
74	814.79
75	847.19
76	881.23
77	916.90
78	954.32
79	981.16
80	1,010.83
81	1,044.43
82	1,079.01
83	1,114.68
84	1,151.55
85	1,189.63
86	1,228.90
87	1,269.59
88	1,311.70
89	1,355.12
90	1,399.95
91	1,423.08
92	1,446.53
93	1,470.53
94	1,494.86
95	1,519.62
96	1,544.71
97	1,570.24
98	1,596.31
99+	1,622.71

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$480.43
66	499.41
67	518.72
68	539.12
69	560.29
70	582.21
71	605.01
72	628.79
73	653.45
74	679.41
75	706.47
76	734.72
77	764.39
78	795.48
79	818.07
80+	842.94

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,901.33
66	1,980.09
67	2,065.40
68	2,153.87
69	2,245.84
70	2,341.62
71	2,441.22
72	2,544.85
73	2,652.96
74	2,765.98
75	2,883.90
76	3,007.39
77	3,136.77
78	3,272.37
79	3,370.77
80	3,478.44
81	3,601.39
82	3,728.48
83	3,860.15
84	3,996.51
85	4,137.46
86	4,283.64
87	4,434.73
88	4,591.27
89	4,753.27
90	4,921.05
91	5,007.78
92	5,096.25
93	5,186.14
94	5,277.77
95	5,370.72
96	5,465.74
97	5,562.06
98	5,660.24
99+	5,760.28

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,112.75
66	2,200.24
67	2,294.82
68	2,393.33
69	2,495.43
70	2,601.69
71	2,712.52
72	2,827.61
73	2,947.83
74	3,073.39
75	3,204.41
76	3,341.54
77	3,485.21
78	3,636.08
79	3,745.50
80	3,865.06
81	4,001.53
82	4,142.58
83	4,288.98
84	4,440.29
85	4,596.94
86	4,759.16
87	4,927.38
88	5,101.16
89	5,281.27
90	5,467.81
91	5,564.14
92	5,662.32
93	5,762.35
94	5,864.02
95	5,967.55
96	6,072.82
97	6,180.06
98	6,289.04
99+	6,400.20

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,347.40
66	2,444.82
67	2,549.98
68	2,659.29
69	2,772.85
70	2,890.89
71	3,013.94
72	3,142.01
73	3,275.43
74	3,414.95
75	3,560.37
76	3,712.88
77	3,872.59
78	4,040.15
79	4,161.78
80	4,294.66
81	4,446.29
82	4,603.16
83	4,765.71
84	4,934.03
85	5,108.14
86	5,288.36
87	5,475.01
88	5,668.32
89	5,868.39
90	6,075.55
91	6,182.78
92	6,291.98
93	6,403.04
94	6,516.05
95	6,631.14
96	6,747.98
97	6,867.11
98	6,988.52
99+	7,111.69

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,112.75
66	2,200.24
67	2,294.82
68	2,393.33
69	2,495.43
70	2,601.69
71	2,712.52
72	2,827.61
73	2,947.83
74	3,073.39
75	3,204.41
76	3,341.54
77	3,485.21
78	3,636.08
79	3,745.50
80	3,865.06
81	4,001.53
82	4,142.58
83	4,288.98
84	4,440.29
85	4,596.94
86	4,759.16
87	4,927.38
88	5,101.16
89	5,281.27
90	5,467.81
91	5,564.14
92	5,662.32
93	5,762.35
94	5,864.02
95	5,967.55
96	6,072.82
97	6,180.06
98	6,289.04
99+	6,400.20

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent
Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,347.40
66	2,444.82
67	2,549.98
68	2,659.29
69	2,772.85
70	2,890.89
71	3,013.94
72	3,142.01
73	3,275.43
74	3,414.95
75	3,560.37
76	3,712.88
77	3,872.59
78	4,040.15
79	4,161.78
80	4,294.66
81	4,446.29
82	4,603.16
83	4,765.71
84	4,934.03
85	5,108.14
86	5,288.36
87	5,475.01
88	5,668.32
89	5,868.39
90	6,075.55
91	6,182.78
92	6,291.98
93	6,403.04
94	6,516.05
95	6,631.14
96	6,747.98
97	6,867.11
98	6,988.52
99+	7,111.69

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,608.34
66	2,716.34
67	2,833.18
68	2,954.81
69	3,080.81
70	3,212.05
71	3,348.74
72	3,491.10
73	3,639.35
74	3,794.26
75	3,956.15
76	4,125.46
77	4,302.95
78	4,489.05
79	4,624.22
80	4,771.81
81	4,940.14
82	5,114.58
83	5,295.12
84	5,482.10
85	5,675.73
86	5,875.81
87	6,083.29
88	6,298.09
89	6,520.42
90	6,750.60
91	6,869.83
92	6,991.14
93	7,114.63
94	7,239.98
95	7,367.72
96	7,497.97
97	7,630.30
98	7,764.81
99+	7,901.93

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,174.71
66	2,265.04
67	2,362.34
68	2,463.69
69	2,568.74
70	2,678.16
71	2,792.16
72	2,910.85
73	3,034.56
74	3,163.72
75	3,298.55
76	3,439.50
77	3,587.75
78	3,742.99
79	3,855.57
80+	3,978.62

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$751.41
66	770.83
67	803.78
68	838.90
69	876.21
70	915.81
71	957.59
72	1,001.88
73	1,048.79
74	1,098.21
75	1,150.35
76	1,205.23
77	1,263.26
78	1,324.46
79	1,373.99
80	1,418.93
81	1,471.52
82	1,525.95
83	1,582.68
84	1,641.48
85	1,702.35
86	1,765.51
87	1,830.86
88	1,898.82
89	1,969.18
90	2,042.27
91	2,080.02
92	2,118.64
93	2,158.02
94	2,198.27
95	2,238.96
96	2,280.53
97	2,322.85
98	2,365.94
99+	2,409.91

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$834.97
66	856.68
67	893.23
68	932.06
69	973.41
70	1,017.48
71	1,063.85
72	1,113.15
73	1,165.30
74	1,220.28
75	1,278.10
76	1,339.30
77	1,403.66
78	1,471.62
79	1,526.71
80	1,576.46
81	1,635.04
82	1,695.59
83	1,758.53
84	1,823.77
85	1,891.40
86	1,961.55
87	2,034.20
88	2,109.80
89	2,188.13
90	2,269.18
91	2,311.40
92	2,354.27
93	2,397.91
94	2,442.42
95	2,487.80
96	2,533.94
97	2,580.85
98	2,628.85
99+	2,677.61

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$927.70
66	951.81
67	992.39
68	1,035.70
69	1,081.74
70	1,130.50
71	1,182.32
72	1,236.86
73	1,294.90
74	1,355.88
75	1,420.13
76	1,488.10
77	1,559.44
78	1,635.15
79	1,696.24
80	1,751.66
81	1,816.68
82	1,883.98
83	1,954.02
84	2,026.46
85	2,101.73
86	2,179.73
87	2,260.56
88	2,344.45
89	2,431.40
90	2,521.62
91	2,568.31
92	2,616.09
93	2,664.52
94	2,713.94
95	2,764.23
96	2,815.39
97	2,867.65
98	2,920.99
99+	2,975.21

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent
Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$834.97
66	856.68
67	893.23
68	932.06
69	973.41
70	1,017.48
71	1,063.85
72	1,113.15
73	1,165.30
74	1,220.28
75	1,278.10
76	1,339.30
77	1,403.66
78	1,471.62
79	1,526.71
80	1,576.46
81	1,635.04
82	1,695.59
83	1,758.53
84	1,823.77
85	1,891.40
86	1,961.55
87	2,034.20
88	2,109.80
89	2,188.13
90	2,269.18
91	2,311.40
92	2,354.27
93	2,397.91
94	2,442.42
95	2,487.80
96	2,533.94
97	2,580.85
98	2,628.85
99+	2,677.61

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent
Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$927.70
66	951.81
67	992.39
68	1,035.70
69	1,081.74
70	1,130.50
71	1,182.32
72	1,236.86
73	1,294.90
74	1,355.88
75	1,420.13
76	1,488.10
77	1,559.44
78	1,635.15
79	1,696.24
80	1,751.66
81	1,816.68
82	1,883.98
83	1,954.02
84	2,026.46
85	2,101.73
86	2,179.73
87	2,260.56
88	2,344.45
89	2,431.40
90	2,521.62
91	2,568.31
92	2,616.09
93	2,664.52
94	2,713.94
95	2,764.23
96	2,815.39
97	2,867.65
98	2,920.99
99+	2,975.21

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$1,030.90
66	1,057.52
67	1,102.57
68	1,150.79
69	1,201.84
70	1,256.06
71	1,313.66
72	1,374.42
73	1,438.79
74	1,506.53
75	1,577.88
76	1,653.37
77	1,732.89
78	1,816.78
79	1,884.75
80	1,946.38
81	2,018.49
82	2,093.33
83	2,171.11
84	2,251.73
85	2,335.29
86	2,421.80
87	2,511.80
88	2,604.96
89	2,701.72
90	2,801.87
91	2,853.90
92	2,906.70
93	2,960.70
94	3,015.47
95	3,071.43
96	3,128.26
97	3,186.30
98	3,245.43
99+	3,305.75

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$859.63
66	881.67
67	919.30
68	959.56
69	1,002.10
70	1,047.37
71	1,095.15
72	1,145.99
73	1,199.44
74	1,256.06
75	1,315.73
76	1,378.57
77	1,445.01
78	1,514.82
79	1,571.55
80+	1,622.82

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,468.02
66	1,513.41
67	1,569.26
68	1,629.15
69	1,691.99
70	1,758.20
71	1,828.24
72	1,901.98
73	1,979.44
74	2,061.26
75	2,147.33
76	2,237.87
77	2,333.44
78	2,434.02
79	2,509.94
80	2,580.41
81	2,665.94
82	2,754.30
83	2,845.29
84	2,939.76
85	3,036.96
86	3,137.54
87	3,241.39
88	3,348.63
89	3,459.68
90	3,574.12
91	3,633.13
92	3,693.13
93	3,754.33
94	3,816.51
95	3,879.68
96	3,944.04
97	4,009.06
98	4,075.38
99+	4,143.13

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,630.90
66	1,681.30
67	1,743.80
68	1,810.13
69	1,879.95
70	1,953.58
71	2,031.47
72	2,113.07
73	2,199.58
74	2,290.02
75	2,385.91
76	2,486.38
77	2,592.52
78	2,704.67
79	2,789.10
80	2,867.32
81	2,962.23
82	3,060.08
83	3,161.54
84	3,266.05
85	3,374.04
86	3,485.86
87	3,601.06
88	3,720.19
89	3,843.57
90	3,970.77
91	4,036.44
92	4,103.09
93	4,170.95
94	4,240.00
95	4,310.04
96	4,381.60
97	4,454.14
98	4,527.89
99+	4,602.73

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,812.20
66	1,868.38
67	1,937.77
68	2,011.29
69	2,088.75
70	2,170.67
71	2,257.18
72	2,348.05
73	2,443.73
74	2,544.85
75	2,651.00
76	2,762.70
77	2,880.74
78	3,005.32
79	3,099.03
80	3,185.65
81	3,291.25
82	3,400.23
83	3,512.81
84	3,628.99
85	3,749.10
86	3,873.13
87	4,001.42
88	4,133.64
89	4,270.44
90	4,411.82
91	4,484.91
92	4,558.87
93	4,634.47
94	4,711.27
95	4,789.27
96	4,868.47
97	4,949.20
98	5,030.90
99+	5,114.36

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent
Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,630.90
66	1,681.30
67	1,743.80
68	1,810.13
69	1,879.95
70	1,953.58
71	2,031.47
72	2,113.07
73	2,199.58
74	2,290.02
75	2,385.91
76	2,486.38
77	2,592.52
78	2,704.67
79	2,789.10
80	2,867.32
81	2,962.23
82	3,060.08
83	3,161.54
84	3,266.05
85	3,374.04
86	3,485.86
87	3,601.06
88	3,720.19
89	3,843.57
90	3,970.77
91	4,036.44
92	4,103.09
93	4,170.95
94	4,240.00
95	4,310.04
96	4,381.60
97	4,454.14
98	4,527.89
99+	4,602.73

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent
Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,812.20
66	1,868.38
67	1,937.77
68	2,011.29
69	2,088.75
70	2,170.67
71	2,257.18
72	2,348.05
73	2,443.73
74	2,544.85
75	2,651.00
76	2,762.70
77	2,880.74
78	3,005.32
79	3,099.03
80	3,185.65
81	3,291.25
82	3,400.23
83	3,512.81
84	3,628.99
85	3,749.10
86	3,873.13
87	4,001.42
88	4,133.64
89	4,270.44
90	4,411.82
91	4,484.91
92	4,558.87
93	4,634.47
94	4,711.27
95	4,789.27
96	4,868.47
97	4,949.20
98	5,030.90
99+	5,114.36

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$2,013.26
66	2,075.66
67	2,153.00
68	2,234.60
69	2,320.78
70	2,412.20
71	2,507.98
72	2,608.89
73	2,715.58
74	2,827.50
75	2,945.43
76	3,069.79
77	3,200.81
78	3,339.24
79	3,443.43
80	3,539.75
81	3,656.81
82	3,777.90
83	3,902.91
84	4,031.97
85	4,165.60
86	4,303.49
87	4,445.96
88	4,592.91
89	4,744.98
90	4,902.29
91	4,983.12
92	5,065.59
93	5,149.70
94	5,234.68
95	5,321.41
96	5,409.55
97	5,499.01
98	5,589.88
99+	5,682.61

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,678.57
66	1,730.71
67	1,795.19
68	1,863.48
69	1,935.15
70	2,011.18
71	2,091.04
72	2,175.25
73	2,264.05
74	2,357.65
75	2,455.94
76	2,559.80
77	2,668.67
78	2,783.98
79	2,871.14
80+	2,951.65

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,835.44
66	1,917.04
67	2,002.13
68	2,089.95
69	2,181.36
70	2,276.71
71	2,375.76
72	2,479.29
73	2,586.96
74	2,699.65
75	2,817.36
76	2,940.63
77	3,070.12
78	3,205.94
79	3,302.26
80	3,370.77
81	3,476.48
82	3,585.68
83	3,698.15
84	3,814.33
85	3,934.11
86	4,057.60
87	4,185.13
88	4,316.47
89	4,451.96
90	4,591.71
91	4,663.82
92	4,737.23
93	4,811.41
94	4,887.01
95	4,963.70
96	5,041.59
97	5,120.68
98	5,201.19
99+	5,282.68

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,039.55
66	2,130.20
67	2,224.35
68	2,322.31
69	2,423.87
70	2,529.69
71	2,639.87
72	2,754.63
73	2,874.52
74	2,999.54
75	3,130.45
76	3,267.68
77	3,411.24
78	3,562.22
79	3,669.13
80	3,745.17
81	3,862.99
82	3,984.29
83	4,109.42
84	4,238.36
85	4,371.35
86	4,508.69
87	4,650.18
88	4,796.14
89	4,946.80
90	5,101.92
91	5,181.99
92	5,263.48
93	5,346.28
94	5,430.17
95	5,515.48
96	5,602.21
97	5,690.35
98	5,779.48
99+	5,870.13

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,266.24
66	2,366.93
67	2,471.76
68	2,580.09
69	2,693.32
70	2,810.70
71	2,933.21
72	3,060.63
73	3,193.94
74	3,332.92
75	3,478.33
76	3,630.62
77	3,790.11
78	3,958.22
79	4,077.02
80	4,161.46
81	4,292.15
82	4,426.98
83	4,565.85
84	4,709.42
85	4,857.12
86	5,009.63
87	5,167.05
88	5,329.26
89	5,496.61
90	5,668.97
91	5,758.21
92	5,848.64
93	5,940.39
94	6,033.55
95	6,128.57
96	6,224.68
97	6,322.09
98	6,421.47
99+	6,522.27

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent
Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,039.55
66	2,130.20
67	2,224.35
68	2,322.31
69	2,423.87
70	2,529.69
71	2,639.87
72	2,754.63
73	2,874.52
74	2,999.54
75	3,130.45
76	3,267.68
77	3,411.24
78	3,562.22
79	3,669.13
80	3,745.17
81	3,862.99
82	3,984.29
83	4,109.42
84	4,238.36
85	4,371.35
86	4,508.69
87	4,650.18
88	4,796.14
89	4,946.80
90	5,101.92
91	5,181.99
92	5,263.48
93	5,346.28
94	5,430.17
95	5,515.48
96	5,602.21
97	5,690.35
98	5,779.48
99+	5,870.13

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent
Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,266.24
66	2,366.93
67	2,471.76
68	2,580.09
69	2,693.32
70	2,810.70
71	2,933.21
72	3,060.63
73	3,193.94
74	3,332.92
75	3,478.33
76	3,630.62
77	3,790.11
78	3,958.22
79	4,077.02
80	4,161.46
81	4,292.15
82	4,426.98
83	4,565.85
84	4,709.42
85	4,857.12
86	5,009.63
87	5,167.05
88	5,329.26
89	5,496.61
90	5,668.97
91	5,758.21
92	5,848.64
93	5,940.39
94	6,033.55
95	6,128.57
96	6,224.68
97	6,322.09
98	6,421.47
99+	6,522.27

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,518.12
66	2,629.83
67	2,746.12
68	2,866.99
69	2,992.56
70	3,123.25
71	3,258.95
72	3,400.99
73	3,548.92
74	3,703.17
75	3,864.84
76	4,034.04
77	4,211.75
78	4,398.07
79	4,529.96
80	4,624.00
81	4,768.98
82	4,918.98
83	5,073.56
84	5,232.61
85	5,397.01
86	5,566.43
87	5,741.30
88	5,921.30
89	6,107.19
90	6,298.86
91	6,398.02
92	6,498.60
93	6,600.49
94	6,704.24
95	6,809.29
96	6,916.09
97	7,024.74
98	7,135.14
99+	7,246.96

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,099.33
66	2,192.82
67	2,289.80
68	2,390.16
69	2,495.11
70	2,604.09
71	2,717.43
72	2,835.58
73	2,958.85
74	3,088.01
75	3,222.63
76	3,363.90
77	3,511.72
78	3,666.84
79	3,776.91
80+	3,855.24

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,152.97
66	1,211.12
67	1,277.01
68	1,345.30
69	1,416.42
70	1,490.50
71	1,567.08
72	1,647.48
73	1,730.82
74	1,818.20
75	1,909.40
76	2,004.75
77	2,104.56
78	2,209.40
79	2,285.54
80	2,368.78
81	2,464.45
82	2,564.05
83	2,667.36
84	2,775.47
85	2,887.50
86	3,004.23
87	3,125.54
88	3,251.75
89	3,383.21
90	3,519.79
91	3,590.81
92	3,663.46
93	3,737.42
94	3,813.02
95	3,890.04
96	3,968.59
97	4,048.77
98	4,130.69
99+	4,214.04

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,281.15
66	1,345.63
67	1,418.82
68	1,494.86
69	1,573.84
70	1,656.10
71	1,741.40
72	1,830.53
73	1,923.26
74	2,020.24
75	2,121.47
76	2,227.40
77	2,338.45
78	2,454.85
79	2,539.62
80	2,632.01
81	2,738.27
82	2,848.89
83	2,963.98
84	3,083.76
85	3,208.34
86	3,337.83
87	3,472.66
88	3,612.84
89	3,758.91
90	3,910.66
91	3,989.64
92	4,070.26
93	4,152.51
94	4,236.29
95	4,321.82
96	4,409.31
97	4,498.22
98	4,589.09
99+	4,681.71

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,423.41
66	1,495.30
67	1,576.46
68	1,660.90
69	1,748.82
70	1,840.02
71	1,934.82
72	2,033.87
73	2,136.96
74	2,244.85
75	2,357.11
76	2,475.03
77	2,598.52
78	2,727.58
79	2,821.83
80	2,924.38
81	3,042.52
82	3,165.36
83	3,293.21
84	3,426.30
85	3,564.73
86	3,708.73
87	3,858.62
88	4,014.40
89	4,176.84
90	4,345.60
91	4,433.42
92	4,522.87
93	4,614.29
94	4,707.34
95	4,802.47
96	4,899.45
97	4,998.29
98	5,099.41
99+	5,202.39

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent
Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,281.15
66	1,345.63
67	1,418.82
68	1,494.86
69	1,573.84
70	1,656.10
71	1,741.40
72	1,830.53
73	1,923.26
74	2,020.24
75	2,121.47
76	2,227.40
77	2,338.45
78	2,454.85
79	2,539.62
80	2,632.01
81	2,738.27
82	2,848.89
83	2,963.98
84	3,083.76
85	3,208.34
86	3,337.83
87	3,472.66
88	3,612.84
89	3,758.91
90	3,910.66
91	3,989.64
92	4,070.26
93	4,152.51
94	4,236.29
95	4,321.82
96	4,409.31
97	4,498.22
98	4,589.09
99+	4,681.71

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent
Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,423.41
66	1,495.30
67	1,576.46
68	1,660.90
69	1,748.82
70	1,840.02
71	1,934.82
72	2,033.87
73	2,136.96
74	2,244.85
75	2,357.11
76	2,475.03
77	2,598.52
78	2,727.58
79	2,821.83
80	2,924.38
81	3,042.52
82	3,165.36
83	3,293.21
84	3,426.30
85	3,564.73
86	3,708.73
87	3,858.62
88	4,014.40
89	4,176.84
90	4,345.60
91	4,433.42
92	4,522.87
93	4,614.29
94	4,707.34
95	4,802.47
96	4,899.45
97	4,998.29
98	5,099.41
99+	5,202.39

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,581.48
66	1,661.33
67	1,751.55
68	1,845.48
69	1,943.11
70	2,044.35
71	2,149.95
72	2,259.91
73	2,374.45
74	2,494.34
75	2,619.25
76	2,749.83
77	2,887.18
78	3,030.74
79	3,135.36
80	3,249.25
81	3,380.59
82	3,517.17
83	3,659.10
84	3,807.02
85	3,960.73
86	4,120.77
87	4,287.24
88	4,460.47
89	4,640.91
90	4,828.54
91	4,925.96
92	5,025.45
93	5,126.90
94	5,230.43
95	5,336.03
96	5,443.81
97	5,553.88
98	5,666.03
99+	5,780.68

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,318.68
66	1,385.12
67	1,460.61
68	1,538.93
69	1,620.10
70	1,704.64
71	1,792.57
72	1,884.31
73	1,979.98
74	2,079.69
75	2,184.09
76	2,292.85
77	2,407.18
78	2,527.07
79	2,614.34
80+	2,709.36

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent

**Current
Rates**

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$2,116.78	\$1,797.69	\$2,452.23	\$420.11	\$1,810.78	\$712.25	\$1,391.44	\$1,739.77	\$1,152.97
66	2,194.45	1,867.84	2,548.56	436.58	1,885.84	730.68	1,434.53	1,817.11	1,211.12
67	2,288.49	1,944.53	2,647.94	453.60	1,967.00	761.88	1,487.44	1,897.73	1,277.01
68	2,384.71	2,023.29	2,751.58	471.38	2,051.33	795.16	1,544.17	1,980.97	1,345.30
69	2,484.42	2,104.78	2,859.14	489.81	2,138.93	830.50	1,603.73	2,067.69	1,416.42
70	2,587.29	2,188.56	2,971.07	508.90	2,230.13	868.03	1,666.57	2,158.02	1,490.50
71	2,692.67	2,274.96	3,087.68	528.98	2,324.93	907.63	1,732.89	2,251.94	1,567.08
72	2,801.76	2,363.87	3,209.10	549.81	2,423.65	949.63	1,802.82	2,350.02	1,647.48
73	2,913.79	2,455.94	3,335.75	571.30	2,526.63	994.14	1,876.24	2,452.13	1,730.82
74	3,029.43	2,550.31	3,467.75	594.10	2,634.31	1,040.94	1,953.80	2,558.92	1,818.20
75	3,148.56	2,647.94	3,605.64	617.56	2,746.56	1,090.35	2,035.40	2,670.52	1,909.40
76	3,271.72	2,748.63	3,750.41	642.32	2,864.16	1,142.39	2,121.26	2,787.36	2,004.75
77	3,398.59	2,852.27	3,901.49	668.39	2,987.43	1,197.37	2,211.80	2,910.08	2,104.56
78	3,529.28	2,959.28	4,060.33	695.56	3,116.59	1,255.41	2,307.14	3,038.81	2,209.40
79	3,603.24	3,026.92	4,175.75	715.30	3,210.30	1,302.32	2,379.14	3,130.12	2,285.54
80	3,678.62	3,096.08	4,301.42	736.79	3,312.85	1,344.97	2,445.91	3,195.03	2,368.78
81	3,774.62	3,180.30	4,443.56	761.23	3,429.90	1,394.82	2,526.96	3,295.28	2,464.45
82	3,873.13	3,266.92	4,590.18	786.32	3,550.88	1,446.42	2,610.74	3,398.70	2,564.05
83	3,973.93	3,355.61	4,741.60	812.39	3,676.33	1,500.21	2,696.92	3,505.39	2,667.36
84	4,078.00	3,446.81	4,898.03	839.34	3,806.15	1,555.95	2,786.49	3,615.46	2,775.47
85	4,184.26	3,540.73	5,060.03	867.16	3,940.44	1,613.55	2,878.67	3,729.02	2,887.50
86	4,293.46	3,637.06	5,226.61	895.85	4,079.64	1,673.44	2,974.01	3,846.08	3,004.23
87	4,405.82	3,735.90	5,399.30	925.41	4,223.53	1,735.40	3,072.41	3,966.95	3,125.54
88	4,520.47	3,837.46	5,577.44	956.06	4,372.65	1,799.88	3,174.08	4,091.42	3,251.75
89	4,638.72	3,941.97	5,761.48	987.70	4,526.91	1,866.53	3,279.35	4,219.82	3,383.21
90	4,759.38	4,049.20	5,951.62	1,020.32	4,686.72	1,935.80	3,387.79	4,352.36	3,519.79
91	4,821.78	4,104.18	6,050.02	1,037.23	4,769.31	1,971.58	3,443.75	4,420.65	3,590.81
92	4,884.94	4,160.04	6,149.73	1,054.46	4,853.52	2,008.24	3,500.59	4,490.25	3,663.46
93	4,948.32	4,216.76	6,251.18	1,071.92	4,939.16	2,045.55	3,558.62	4,560.62	3,737.42
94	5,012.90	4,273.93	6,354.27	1,089.59	5,026.43	2,083.62	3,617.53	4,632.29	3,813.02
95	5,078.47	4,332.29	6,459.22	1,107.59	5,115.01	2,122.24	3,677.42	4,704.94	3,890.04
96	5,144.90	4,391.31	6,565.91	1,125.92	5,205.45	2,161.62	3,738.41	4,778.80	3,968.59
97	5,212.10	4,450.98	6,674.34	1,144.57	5,297.19	2,201.76	3,800.04	4,853.74	4,048.77
98	5,279.96	4,511.53	6,784.31	1,163.44	5,390.68	2,242.56	3,862.88	4,930.00	4,130.69
99+	5,348.68	4,572.73	6,896.23	1,182.75	5,486.03	2,284.24	3,927.13	5,007.23	4,214.04

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent

**Current
Rates**

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$2,352.20	\$1,997.77	\$2,724.74	\$466.80	\$2,012.17	\$791.45	\$1,545.91	\$1,933.18	\$1,281.15
66	2,438.38	2,075.44	2,831.65	485.12	2,095.51	812.07	1,593.70	2,019.15	1,345.63
67	2,542.56	2,160.42	2,942.48	504.00	2,185.51	846.65	1,652.93	2,108.38	1,418.82
68	2,649.91	2,248.24	3,057.68	523.63	2,279.33	883.52	1,715.77	2,201.22	1,494.86
69	2,760.52	2,338.67	3,177.25	544.25	2,376.63	922.68	1,781.99	2,297.54	1,573.84
70	2,874.63	2,431.62	3,301.39	565.63	2,477.76	964.46	1,851.69	2,397.80	1,656.10
71	2,992.23	2,527.62	3,430.66	587.78	2,583.36	1,008.43	1,925.55	2,502.20	1,741.40
72	3,112.77	2,626.56	3,565.61	610.90	2,693.00	1,055.12	2,002.89	2,611.07	1,830.53
73	3,237.57	2,728.67	3,706.22	634.79	2,807.43	1,104.54	2,084.93	2,724.63	1,923.26
74	3,365.97	2,833.61	3,852.73	660.10	2,926.99	1,156.68	2,170.67	2,843.21	2,020.24
75	3,498.52	2,942.05	4,006.55	686.18	3,051.79	1,211.44	2,261.54	2,967.25	2,121.47
76	3,635.21	3,053.97	4,167.02	713.78	3,182.37	1,269.48	2,356.78	3,097.28	2,227.40
77	3,776.15	3,169.39	4,335.13	742.58	3,319.28	1,330.46	2,457.36	3,233.43	2,338.45
78	3,921.35	3,288.19	4,511.42	772.90	3,462.95	1,394.93	2,563.62	3,376.55	2,454.85
79	4,003.71	3,363.14	4,639.82	794.72	3,567.13	1,447.08	2,643.69	3,477.90	2,539.62
80	4,087.17	3,440.15	4,779.56	818.72	3,681.02	1,494.31	2,717.87	3,549.90	2,632.01
81	4,193.97	3,533.75	4,937.20	845.88	3,810.95	1,549.84	2,807.76	3,661.61	2,738.27
82	4,303.38	3,629.86	5,100.07	873.92	3,945.35	1,607.22	2,900.59	3,776.59	2,848.89
83	4,415.75	3,728.59	5,268.39	902.83	4,084.77	1,666.90	2,996.70	3,895.17	2,963.98
84	4,531.05	3,829.82	5,442.28	932.83	4,228.87	1,728.64	3,095.76	4,017.46	3,083.76
85	4,649.20	3,934.00	5,621.84	963.59	4,378.00	1,792.79	3,198.19	4,143.46	3,208.34
86	4,770.51	4,040.91	5,807.30	995.56	4,532.58	1,859.33	3,304.12	4,273.60	3,337.83
87	4,895.30	4,150.87	5,998.97	1,028.50	4,692.72	1,928.17	3,413.32	4,407.78	3,472.66
88	5,022.83	4,263.78	6,196.97	1,062.54	4,858.21	1,999.84	3,526.23	4,546.11	3,612.84
89	5,153.96	4,379.75	6,401.51	1,097.66	5,029.81	2,074.02	3,643.17	4,688.91	3,758.91
90	5,288.57	4,498.76	6,612.71	1,134.10	5,207.41	2,150.93	3,763.71	4,835.96	3,910.66
91	5,357.52	4,560.07	6,721.80	1,152.86	5,299.16	2,190.85	3,826.00	4,911.89	3,989.64
92	5,427.66	4,622.03	6,832.63	1,171.95	5,392.65	2,231.55	3,889.17	4,989.12	4,070.26
93	5,498.35	4,684.87	6,945.43	1,191.26	5,487.99	2,272.89	3,953.53	5,067.56	4,152.51
94	5,570.24	4,748.58	7,059.87	1,211.01	5,584.75	2,315.11	4,018.98	5,147.08	4,236.29
95	5,642.79	4,813.05	7,176.38	1,230.97	5,683.37	2,358.09	4,085.31	5,227.92	4,321.82
96	5,716.43	4,878.61	7,295.07	1,251.37	5,783.62	2,401.83	4,153.17	5,310.17	4,409.31
97	5,791.04	4,944.94	7,415.17	1,272.10	5,885.73	2,446.34	4,221.89	5,393.74	4,498.22
98	5,866.64	5,012.14	7,537.68	1,293.04	5,989.59	2,491.83	4,291.82	5,478.17	4,589.09
99+	5,943.22	5,080.32	7,662.15	1,314.43	6,095.40	2,537.98	4,362.73	5,564.14	4,681.71

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2013 and Subsequent

**Current
Rates**

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$2,613.47	\$2,219.44	\$3,027.57	\$518.61	\$2,235.58	\$879.37	\$1,717.73	\$2,148.09	\$1,423.41
66	2,709.25	2,306.05	3,146.37	539.01	2,328.42	902.17	1,770.97	2,243.54	1,495.30
67	2,825.32	2,400.53	3,269.32	559.96	2,428.56	940.68	1,836.75	2,342.93	1,576.46
68	2,944.45	2,498.05	3,397.17	581.89	2,532.63	981.70	1,906.46	2,445.58	1,660.90
69	3,067.39	2,598.52	3,530.04	604.79	2,640.85	1,025.34	1,979.87	2,552.92	1,748.82
70	3,194.05	2,701.83	3,668.26	628.47	2,753.21	1,071.59	2,057.55	2,664.20	1,840.02
71	3,324.41	2,808.63	3,812.04	653.01	2,870.38	1,120.68	2,139.47	2,780.27	1,934.82
72	3,458.92	2,918.59	3,961.93	678.76	2,992.34	1,172.39	2,225.65	2,901.03	2,033.87
73	3,597.46	3,031.83	4,118.15	705.38	3,119.43	1,227.37	2,316.31	3,027.47	2,136.96
74	3,740.04	3,148.66	4,281.13	733.41	3,252.30	1,285.19	2,412.20	3,159.14	2,244.85
75	3,887.53	3,269.10	4,451.74	762.54	3,390.84	1,346.06	2,512.78	3,297.03	2,357.11
76	4,039.28	3,393.35	4,630.00	793.19	3,536.04	1,410.53	2,618.71	3,441.35	2,475.03
77	4,195.71	3,521.53	4,816.65	825.16	3,688.22	1,478.17	2,730.52	3,592.55	2,598.52
78	4,357.49	3,653.64	5,012.90	858.76	3,847.71	1,549.95	2,848.67	3,751.82	2,727.58
79	4,448.58	3,736.99	5,155.48	883.08	3,963.57	1,607.77	2,937.47	3,864.51	2,821.83
80	4,541.74	3,822.51	5,310.50	909.81	4,090.11	1,660.35	3,019.61	3,944.48	2,924.38
81	4,660.32	3,926.37	5,485.59	939.92	4,234.55	1,721.99	3,119.65	4,068.40	3,042.52
82	4,781.74	4,033.17	5,666.90	971.12	4,384.00	1,785.80	3,222.95	4,196.15	3,165.36
83	4,906.65	4,142.91	5,853.77	1,003.19	4,538.80	1,852.13	3,329.64	4,327.82	3,293.21
84	5,034.72	4,255.60	6,046.86	1,036.36	4,699.05	1,920.86	3,439.83	4,463.85	3,426.30
85	5,166.18	4,371.35	6,246.28	1,070.61	4,864.87	1,992.20	3,553.61	4,603.93	3,564.73
86	5,300.79	4,490.25	6,452.67	1,106.06	5,036.58	2,066.06	3,671.21	4,748.47	3,708.73
87	5,439.45	4,612.33	6,665.51	1,142.61	5,214.28	2,142.75	3,792.84	4,897.70	3,858.62
88	5,581.26	4,737.89	6,885.54	1,180.46	5,398.43	2,222.27	3,918.19	5,051.41	4,014.40
89	5,726.79	4,866.83	7,112.78	1,219.52	5,588.90	2,304.64	4,047.78	5,210.03	4,176.84
90	5,876.46	4,999.16	7,347.76	1,259.88	5,786.24	2,390.16	4,181.86	5,373.45	4,345.60
91	5,953.04	5,067.34	7,468.96	1,280.72	5,888.35	2,434.45	4,251.13	5,457.99	4,433.42
92	6,030.82	5,136.07	7,592.23	1,301.88	5,992.31	2,479.72	4,321.16	5,543.74	4,522.87
93	6,109.26	5,205.99	7,717.57	1,323.48	6,098.13	2,525.65	4,392.84	5,630.68	4,614.29
94	6,189.22	5,276.79	7,844.77	1,345.41	6,205.80	2,572.45	4,465.71	5,719.04	4,707.34
95	6,269.73	5,348.46	7,974.15	1,367.66	6,315.33	2,620.12	4,539.56	5,809.04	4,802.47
96	6,351.55	5,421.23	8,105.82	1,390.24	6,426.60	2,668.67	4,614.62	5,900.13	4,899.45
97	6,434.56	5,495.08	8,239.57	1,413.26	6,540.05	2,718.20	4,691.20	5,992.53	4,998.29
98	6,518.56	5,569.92	8,375.38	1,436.61	6,655.69	2,768.70	4,768.65	6,086.68	5,099.41
99+	6,603.87	5,645.63	8,513.49	1,460.50	6,773.07	2,820.09	4,847.74	6,182.24	5,202.39

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent

**Current
Rates**

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$2,352.20	\$1,997.77	\$2,724.74	\$466.80	\$2,012.17	\$791.45	\$1,545.91	\$1,933.18	\$1,281.15
66	2,438.38	2,075.44	2,831.65	485.12	2,095.51	812.07	1,593.70	2,019.15	1,345.63
67	2,542.56	2,160.42	2,942.48	504.00	2,185.51	846.65	1,652.93	2,108.38	1,418.82
68	2,649.91	2,248.24	3,057.68	523.63	2,279.33	883.52	1,715.77	2,201.22	1,494.86
69	2,760.52	2,338.67	3,177.25	544.25	2,376.63	922.68	1,781.99	2,297.54	1,573.84
70	2,874.63	2,431.62	3,301.39	565.63	2,477.76	964.46	1,851.69	2,397.80	1,656.10
71	2,992.23	2,527.62	3,430.66	587.78	2,583.36	1,008.43	1,925.55	2,502.20	1,741.40
72	3,112.77	2,626.56	3,565.61	610.90	2,693.00	1,055.12	2,002.89	2,611.07	1,830.53
73	3,237.57	2,728.67	3,706.22	634.79	2,807.43	1,104.54	2,084.93	2,724.63	1,923.26
74	3,365.97	2,833.61	3,852.73	660.10	2,926.99	1,156.68	2,170.67	2,843.21	2,020.24
75	3,498.52	2,942.05	4,006.55	686.18	3,051.79	1,211.44	2,261.54	2,967.25	2,121.47
76	3,635.21	3,053.97	4,167.02	713.78	3,182.37	1,269.48	2,356.78	3,097.28	2,227.40
77	3,776.15	3,169.39	4,335.13	742.58	3,319.28	1,330.46	2,457.36	3,233.43	2,338.45
78	3,921.35	3,288.19	4,511.42	772.90	3,462.95	1,394.93	2,563.62	3,376.55	2,454.85
79	4,003.71	3,363.14	4,639.82	794.72	3,567.13	1,447.08	2,643.69	3,477.90	2,539.62
80	4,087.17	3,440.15	4,779.56	818.72	3,681.02	1,494.31	2,717.87	3,549.90	2,632.01
81	4,193.97	3,533.75	4,937.20	845.88	3,810.95	1,549.84	2,807.76	3,661.61	2,738.27
82	4,303.38	3,629.86	5,100.07	873.92	3,945.35	1,607.22	2,900.59	3,776.59	2,848.89
83	4,415.75	3,728.59	5,268.39	902.83	4,084.77	1,666.90	2,996.70	3,895.17	2,963.98
84	4,531.05	3,829.82	5,442.28	932.83	4,228.87	1,728.64	3,095.76	4,017.46	3,083.76
85	4,649.20	3,934.00	5,621.84	963.59	4,378.00	1,792.79	3,198.19	4,143.46	3,208.34
86	4,770.51	4,040.91	5,807.30	995.56	4,532.58	1,859.33	3,304.12	4,273.60	3,337.83
87	4,895.30	4,150.87	5,998.97	1,028.50	4,692.72	1,928.17	3,413.32	4,407.78	3,472.66
88	5,022.83	4,263.78	6,196.97	1,062.54	4,858.21	1,999.84	3,526.23	4,546.11	3,612.84
89	5,153.96	4,379.75	6,401.51	1,097.66	5,029.81	2,074.02	3,643.17	4,688.91	3,758.91
90	5,288.57	4,498.76	6,612.71	1,134.10	5,207.41	2,150.93	3,763.71	4,835.96	3,910.66
91	5,357.52	4,560.07	6,721.80	1,152.86	5,299.16	2,190.85	3,826.00	4,911.89	3,989.64
92	5,427.66	4,622.03	6,832.63	1,171.95	5,392.65	2,231.55	3,889.17	4,989.12	4,070.26
93	5,498.35	4,684.87	6,945.43	1,191.26	5,487.99	2,272.89	3,953.53	5,067.56	4,152.51
94	5,570.24	4,748.58	7,059.87	1,211.01	5,584.75	2,315.11	4,018.98	5,147.08	4,236.29
95	5,642.79	4,813.05	7,176.38	1,230.97	5,683.37	2,358.09	4,085.31	5,227.92	4,321.82
96	5,716.43	4,878.61	7,295.07	1,251.37	5,783.62	2,401.83	4,153.17	5,310.17	4,409.31
97	5,791.04	4,944.94	7,415.17	1,272.10	5,885.73	2,446.34	4,221.89	5,393.74	4,498.22
98	5,866.64	5,012.14	7,537.68	1,293.04	5,989.59	2,491.83	4,291.82	5,478.17	4,589.09
99+	5,943.22	5,080.32	7,662.15	1,314.43	6,095.40	2,537.98	4,362.73	5,564.14	4,681.71

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent

**Current
Rates**

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$2,613.47	\$2,219.44	\$3,027.57	\$518.61	\$2,235.58	\$879.37	\$1,717.73	\$2,148.09	\$1,423.41
66	2,709.25	2,306.05	3,146.37	539.01	2,328.42	902.17	1,770.97	2,243.54	1,495.30
67	2,825.32	2,400.53	3,269.32	559.96	2,428.56	940.68	1,836.75	2,342.93	1,576.46
68	2,944.45	2,498.05	3,397.17	581.89	2,532.63	981.70	1,906.46	2,445.58	1,660.90
69	3,067.39	2,598.52	3,530.04	604.79	2,640.85	1,025.34	1,979.87	2,552.92	1,748.82
70	3,194.05	2,701.83	3,668.26	628.47	2,753.21	1,071.59	2,057.55	2,664.20	1,840.02
71	3,324.41	2,808.63	3,812.04	653.01	2,870.38	1,120.68	2,139.47	2,780.27	1,934.82
72	3,458.92	2,918.59	3,961.93	678.76	2,992.34	1,172.39	2,225.65	2,901.03	2,033.87
73	3,597.46	3,031.83	4,118.15	705.38	3,119.43	1,227.37	2,316.31	3,027.47	2,136.96
74	3,740.04	3,148.66	4,281.13	733.41	3,252.30	1,285.19	2,412.20	3,159.14	2,244.85
75	3,887.53	3,269.10	4,451.74	762.54	3,390.84	1,346.06	2,512.78	3,297.03	2,357.11
76	4,039.28	3,393.35	4,630.00	793.19	3,536.04	1,410.53	2,618.71	3,441.35	2,475.03
77	4,195.71	3,521.53	4,816.65	825.16	3,688.22	1,478.17	2,730.52	3,592.55	2,598.52
78	4,357.49	3,653.64	5,012.90	858.76	3,847.71	1,549.95	2,848.67	3,751.82	2,727.58
79	4,448.58	3,736.99	5,155.48	883.08	3,963.57	1,607.77	2,937.47	3,864.51	2,821.83
80	4,541.74	3,822.51	5,310.50	909.81	4,090.11	1,660.35	3,019.61	3,944.48	2,924.38
81	4,660.32	3,926.37	5,485.59	939.92	4,234.55	1,721.99	3,119.65	4,068.40	3,042.52
82	4,781.74	4,033.17	5,666.90	971.12	4,384.00	1,785.80	3,222.95	4,196.15	3,165.36
83	4,906.65	4,142.91	5,853.77	1,003.19	4,538.80	1,852.13	3,329.64	4,327.82	3,293.21
84	5,034.72	4,255.60	6,046.86	1,036.36	4,699.05	1,920.86	3,439.83	4,463.85	3,426.30
85	5,166.18	4,371.35	6,246.28	1,070.61	4,864.87	1,992.20	3,553.61	4,603.93	3,564.73
86	5,300.79	4,490.25	6,452.67	1,106.06	5,036.58	2,066.06	3,671.21	4,748.47	3,708.73
87	5,439.45	4,612.33	6,665.51	1,142.61	5,214.28	2,142.75	3,792.84	4,897.70	3,858.62
88	5,581.26	4,737.89	6,885.54	1,180.46	5,398.43	2,222.27	3,918.19	5,051.41	4,014.40
89	5,726.79	4,866.83	7,112.78	1,219.52	5,588.90	2,304.64	4,047.78	5,210.03	4,176.84
90	5,876.46	4,999.16	7,347.76	1,259.88	5,786.24	2,390.16	4,181.86	5,373.45	4,345.60
91	5,953.04	5,067.34	7,468.96	1,280.72	5,888.35	2,434.45	4,251.13	5,457.99	4,433.42
92	6,030.82	5,136.07	7,592.23	1,301.88	5,992.31	2,479.72	4,321.16	5,543.74	4,522.87
93	6,109.26	5,205.99	7,717.57	1,323.48	6,098.13	2,525.65	4,392.84	5,630.68	4,614.29
94	6,189.22	5,276.79	7,844.77	1,345.41	6,205.80	2,572.45	4,465.71	5,719.04	4,707.34
95	6,269.73	5,348.46	7,974.15	1,367.66	6,315.33	2,620.12	4,539.56	5,809.04	4,802.47
96	6,351.55	5,421.23	8,105.82	1,390.24	6,426.60	2,668.67	4,614.62	5,900.13	4,899.45
97	6,434.56	5,495.08	8,239.57	1,413.26	6,540.05	2,718.20	4,691.20	5,992.53	4,998.29
98	6,518.56	5,569.92	8,375.38	1,436.61	6,655.69	2,768.70	4,768.65	6,086.68	5,099.41
99+	6,603.87	5,645.63	8,513.49	1,460.50	6,773.07	2,820.09	4,847.74	6,182.24	5,202.39

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2013 and Subsequent

**Current
Rates**

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$2,903.98	\$2,465.98	\$3,364.12	\$576.32	\$2,484.09	\$977.12	\$1,908.31	\$2,386.89	\$1,581.48
66	3,010.56	2,562.42	3,495.79	598.90	2,586.96	1,002.43	1,967.44	2,492.71	1,661.33
67	3,138.96	2,667.47	3,632.70	622.14	2,698.23	1,045.08	2,040.75	2,603.00	1,751.55
68	3,271.72	2,775.47	3,774.62	646.47	2,814.09	1,090.79	2,118.09	2,717.54	1,845.48
69	3,408.41	2,887.29	3,922.44	671.99	2,934.08	1,139.23	2,199.80	2,836.56	1,943.11
70	3,549.02	3,002.05	4,075.93	698.39	3,059.10	1,190.61	2,286.42	2,960.38	2,044.35
71	3,693.79	3,120.63	4,235.64	725.56	3,189.25	1,245.15	2,377.18	3,089.10	2,149.95
72	3,843.24	3,242.81	4,402.00	754.25	3,324.85	1,302.75	2,472.85	3,223.72	2,259.91
73	3,997.17	3,368.81	4,575.78	783.70	3,466.01	1,363.73	2,573.98	3,363.90	2,374.45
74	4,155.57	3,498.30	4,756.87	814.79	3,613.61	1,427.99	2,680.12	3,510.08	2,494.34
75	4,319.42	3,632.37	4,946.25	847.19	3,767.75	1,495.62	2,791.83	3,663.35	2,619.25
76	4,487.96	3,770.37	5,144.36	881.23	3,928.99	1,567.19	2,909.76	3,823.71	2,749.83
77	4,661.85	3,912.73	5,351.96	916.90	4,098.07	1,642.57	3,033.90	3,992.15	2,887.18
78	4,841.74	4,059.57	5,569.92	954.32	4,275.24	1,722.09	3,165.14	4,168.77	3,030.74
79	4,942.65	4,152.29	5,727.99	981.16	4,403.96	1,786.46	3,263.86	4,293.78	3,135.36
80	5,046.29	4,247.20	5,900.46	1,010.83	4,544.58	1,844.93	3,355.17	4,382.91	3,249.25
81	5,178.07	4,362.51	6,095.19	1,044.43	4,704.94	1,913.22	3,466.12	4,520.36	3,380.59
82	5,313.01	4,481.31	6,296.35	1,079.01	4,870.98	1,984.24	3,580.99	4,662.51	3,517.17
83	5,451.88	4,603.16	6,504.16	1,114.68	5,043.01	2,057.87	3,699.46	4,809.01	3,659.10
84	5,594.14	4,728.40	6,718.74	1,151.55	5,221.05	2,134.35	3,821.75	4,959.78	3,807.02
85	5,740.10	4,857.12	6,940.52	1,189.63	5,405.41	2,213.55	3,948.40	5,115.67	3,960.73
86	5,889.77	4,989.12	7,169.61	1,228.90	5,595.99	2,295.58	4,079.09	5,276.25	4,120.77
87	6,043.70	5,125.05	7,406.34	1,269.59	5,793.66	2,380.89	4,214.15	5,441.95	4,287.24
88	6,201.33	5,264.47	7,650.70	1,311.70	5,998.20	2,469.14	4,353.45	5,612.57	4,460.47
89	6,363.22	5,407.48	7,903.03	1,355.12	6,209.95	2,560.89	4,497.56	5,788.75	4,640.91
90	6,529.25	5,554.75	8,163.86	1,399.95	6,429.11	2,655.80	4,646.69	5,970.50	4,828.54
91	6,614.34	5,630.35	8,298.69	1,423.08	6,542.67	2,705.10	4,723.38	6,064.42	4,925.96
92	6,700.85	5,706.72	8,435.60	1,446.53	6,658.20	2,755.18	4,801.49	6,159.77	5,025.45
93	6,788.13	5,784.39	8,575.02	1,470.53	6,775.80	2,806.34	4,881.23	6,256.42	5,126.90
94	6,876.71	5,863.15	8,716.29	1,494.86	6,895.25	2,858.27	4,961.74	6,354.71	5,230.43
95	6,966.38	5,942.79	8,860.29	1,519.62	7,016.89	2,911.28	5,043.99	6,454.31	5,336.03
96	7,057.36	6,023.62	9,006.25	1,544.71	7,140.92	2,965.18	5,127.56	6,555.55	5,443.81
97	7,149.65	6,105.55	9,155.16	1,570.24	7,266.92	3,020.16	5,212.32	6,658.53	5,553.88
98	7,242.59	6,188.78	9,306.14	1,596.31	7,395.10	3,076.23	5,298.50	6,763.14	5,666.03
99+	7,337.28	6,272.78	9,459.52	1,622.71	7,525.68	3,133.39	5,386.32	6,869.18	5,780.68

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues Prior to 1/1/2012

**Current
Rates**

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$2,421.03	\$2,056.24	\$2,804.70	\$480.43	\$2,071.18	\$814.79	\$1,591.08	\$1,989.91	\$1,318.68
66	2,510.05	2,136.42	2,914.67	499.41	2,157.15	835.74	1,640.50	2,078.49	1,385.12
67	2,617.29	2,224.02	3,028.88	518.72	2,249.87	871.41	1,701.59	2,170.45	1,460.61
68	2,727.90	2,314.45	3,147.14	539.12	2,346.42	909.48	1,766.28	2,265.58	1,538.93
69	2,841.58	2,407.18	3,270.41	560.29	2,446.45	949.85	1,834.24	2,365.07	1,620.10
70	2,959.18	2,503.18	3,398.48	582.21	2,550.63	992.72	1,906.35	2,468.38	1,704.64
71	3,080.05	2,601.91	3,531.68	605.01	2,659.18	1,038.10	1,982.06	2,575.72	1,792.57
72	3,204.41	2,703.90	3,670.22	628.79	2,772.20	1,086.21	2,061.80	2,687.76	1,884.31
73	3,332.92	2,808.85	3,815.20	653.45	2,890.01	1,136.94	2,146.02	2,804.59	1,979.98
74	3,465.03	2,916.96	3,966.40	679.41	3,013.07	1,190.61	2,234.71	2,926.99	2,079.69
75	3,601.50	3,028.67	4,124.04	706.47	3,141.46	1,247.12	2,327.87	3,054.63	2,184.09
76	3,742.22	3,143.76	4,289.31	734.72	3,275.75	1,306.68	2,426.38	3,188.48	2,292.85
77	3,887.09	3,262.45	4,462.44	764.39	3,416.92	1,369.62	2,529.58	3,328.66	2,407.18
78	4,036.88	3,384.95	4,644.07	795.48	3,564.73	1,435.84	2,638.89	3,475.72	2,527.07
79	4,121.42	3,461.97	4,775.96	818.07	3,671.97	1,489.62	2,721.47	3,580.01	2,614.34
80+	4,207.93	3,541.06	4,919.85	842.94	3,789.13	1,538.17	2,797.72	3,654.30	2,709.36

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

SERFF Tracking #:

BNLB-131582411

State Tracking #:

Company Tracking #:

State: Rhode Island

Filing Company:

Colonial Penn Life Insurance Company

TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

Product Name: 2019 CPL-GR-A80

Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	A&H Experience
Comments:	
Attachment(s):	Exhibit VI.pdf Exhibit I.pdf Exhibit II.pdf Exhibit III.pdf Exhibit IV.pdf Exhibit V.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Certification - Life & A&H
Comments:	
Attachment(s):	Rhodelsland_ActCertLAH - CPL.pdf Actuarial Certification.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Memorandum - A&H Rate Revision Filing
Comments:	
Attachment(s):	Rate Memo.pdf Consumer Narrative.pdf
Item Status:	
Status Date:	
Satisfied - Item:	*Medicare Supplement-Individual
Comments:	Rate filing - corresponding tracking number for original filing BNLA-126219057
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Premium Rate Sheets - Life & A&H
Comments:	

SERFF Tracking #:

BNLB-131582411

State Tracking #:

Company Tracking #:

State:

Rhode Island

Filing Company:

Colonial Penn Life Insurance Company

TOI/Sub-TOI:

MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

Product Name:

2019 CPL-GR-A80

Project Name/Number:

/

Attachment(s):	Rates - A.pdf Rates - B.pdf Rates - F.pdf Rates - FH.pdf Rates - G.pdf Rates - K.pdf Rates - L.pdf Rates - M.pdf Rates - N.pdf
Item Status:	
Status Date:	

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80A

Nationwide Experience

With the 2019 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$56,815	\$57,006	100.3%	283	\$2,409	\$2,417		
2010 Total		0	\$56,815	\$57,006	100.3%	283	\$2,409	\$2,417		
2011	2010	1	\$153,080	\$233,057	152.2%	833	\$2,205	\$3,357		
	2011	0	\$176,184	\$270,229	153.4%	980	\$2,157	\$3,309		
2011 Total		0.5	\$329,264	\$503,286	152.9%	1,813	\$2,179	\$3,331	-9.5%	37.8%
2012	2010	2	\$102,231	\$174,442	170.6%	620	\$1,979	\$3,376		
	2011	1	\$301,409	\$556,714	184.7%	1,476	\$2,450	\$4,526		
	2012	0	\$209,855	\$372,461	177.5%	933	\$2,699	\$4,790		
2012 Total		0.8	\$613,495	\$1,103,617	179.9%	3,029	\$2,430	\$4,372	11.5%	31.3%
2013	2010	3	\$77,247	\$144,147	186.6%	448	\$2,069	\$3,861		
	2011	2	\$246,242	\$405,789	164.8%	1,150	\$2,569	\$4,234		
	2012	1	\$322,978	\$610,893	189.1%	1,393	\$2,782	\$5,263		
	2013	0	\$155,502	\$304,847	196.0%	675	\$2,764	\$5,419		
2013 Total		1.3	\$801,969	\$1,465,676	182.8%	3,666	\$2,625	\$4,798	8.0%	9.7%
2014	2010	4	\$69,837	\$128,485	184.0%	369	\$2,271	\$4,178		
	2011	3	\$186,656	\$283,458	151.9%	812	\$2,758	\$4,189		
	2012	2	\$255,634	\$460,128	180.0%	1,036	\$2,961	\$5,330		
	2013	1	\$248,382	\$399,890	161.0%	998	\$2,987	\$4,808		
	2014	0	\$250,909	\$405,155	161.5%	975	\$3,088	\$4,987		
2014 Total		1.6	\$1,011,418	\$1,677,117	165.8%	4,190	\$2,897	\$4,803	10.3%	0.1%
2015	2010	5	\$64,128	\$104,989	163.7%	317	\$2,428	\$3,974		
	2011	4	\$161,022	\$224,508	139.4%	643	\$3,005	\$4,190		
	2012	3	\$211,593	\$320,177	151.3%	790	\$3,214	\$4,863		
	2013	2	\$176,196	\$274,442	155.8%	685	\$3,087	\$4,808		
	2014	1	\$312,931	\$554,068	177.1%	1,160	\$3,237	\$5,732		
	2015	0	\$72,221	\$100,683	139.4%	282	\$3,073	\$4,284		
2015 Total		2.3	\$998,090	\$1,578,867	158.2%	3,877	\$3,089	\$4,887	6.6%	1.7%
2016	2010	6	\$44,252	\$111,077	251.0%	241	\$2,203	\$5,531		
	2011	5	\$139,963	\$185,588	132.6%	524	\$3,205	\$4,250		
	2012	4	\$169,299	\$206,999	122.3%	616	\$3,298	\$4,032		
	2013	3	\$127,145	\$132,448	104.2%	488	\$3,127	\$3,257		
	2014	2	\$269,200	\$417,681	155.2%	942	\$3,429	\$5,321		
	2015	1	\$115,251	\$141,835	123.1%	460	\$3,007	\$3,700		
	2016	0	\$84,677	\$243,559	287.6%	291	\$3,492	\$10,044		
2016 Total		2.8	\$949,786	\$1,439,187	151.5%	3,562	\$3,200	\$4,848	3.6%	-0.8%
2017	2010	7	\$39,267	\$86,884	221.3%	184	\$2,561	\$5,666		
	2011	6	\$128,875	\$136,340	105.8%	439	\$3,523	\$3,727		
	2012	5	\$145,392	\$163,327	112.3%	472	\$3,696	\$4,152		
	2013	4	\$106,515	\$100,604	94.4%	373	\$3,427	\$3,237		
	2014	3	\$244,908	\$359,977	147.0%	786	\$3,739	\$5,496		
	2015	2	\$80,599	\$78,235	97.1%	284	\$3,406	\$3,306		
	2016	1	\$158,062	\$418,962	265.1%	455	\$4,169	\$11,050		
	2017	0	\$72,359	\$149,897	207.2%	219	\$3,965	\$8,214		
2017 Total		3.3	\$975,977	\$1,494,226	153.1%	3,212	\$3,646	\$5,582	14.0%	15.1%

Through 2017 **\$5,736,812** **\$9,318,983** **162.4%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2018	4.1	\$971,312	\$1,540,376	158.6%	2,946	91.7%	7.0%	8.5%	12.4%	92%
2019	5.1	\$949,128	\$1,461,197	154.0%	2,561	86.9%	12.0%	12.4%	9.2%	92%
2020	6.1	\$855,157	\$1,380,395	161.4%	2,225	86.9%	2.1%	3.7%	8.7%	92%
2021	7.1	\$787,841	\$1,299,132	164.9%	1,934	86.9%	5.5%	6.0%	8.3%	92%
2022	8.1	\$727,657	\$1,218,359	167.4%	1,680	86.9%	5.5%	6.3%	7.9%	92%
2023	9.1	\$671,846	\$1,138,847	169.5%	1,460	86.9%	5.5%	6.2%	7.6%	92%
2024	10.1	\$620,158	\$1,061,211	171.1%	1,269	86.9%	5.5%	6.2%	7.2%	92%
2025	11.1	\$572,348	\$985,931	172.3%	1,103	86.9%	5.5%	6.2%	6.9%	92%
2026	12.1	\$528,098	\$913,376	173.0%	958	86.9%	5.5%	6.2%	6.6%	92%
2027	13.1	\$487,208	\$843,817	173.2%	833	86.9%	5.5%	6.2%	6.3%	92%
2028	14.1	\$448,925	\$777,447	173.2%	724	86.9%	5.4%	6.0%	6.0%	92%
2029	15.1	\$412,592	\$714,387	173.1%	629	86.9%	5.1%	5.8%	5.7%	92%
2030	16.1	\$378,189	\$654,704	173.1%	546	86.9%	4.9%	5.5%	5.5%	92%
2031	17.1	\$345,711	\$598,417	173.1%	475	86.9%	4.8%	5.2%	5.2%	92%
2032	18.1	\$315,214	\$545,506	173.1%	413	86.9%	4.5%	4.9%	4.9%	92%
2033	19.1	\$286,633	\$495,920	173.0%	359	86.9%	4.2%	4.6%	4.6%	92%
2034	20.1	\$259,909	\$449,583	173.0%	312	86.9%	3.9%	4.3%	4.3%	92%
2035	21.1	\$234,995	\$406,401	172.9%	271	86.9%	3.7%	4.0%	4.0%	92%
2036	22.1	\$211,838	\$366,262	172.9%	235	86.9%	3.4%	3.7%	3.7%	92%
2037	23.1	\$190,360	\$329,044	172.9%	204	86.9%	3.0%	3.4%	3.4%	92%

Through 2037 **\$10,255,122** **\$17,180,312** **167.5%**

Lifetime **\$15,991,934** **\$26,499,295** **165.7%**

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80B

Nationwide Experience

With the 2019 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$8,816	\$8,576	97.3%	49	\$2,159	\$2,100		
2010 Total		0	\$8,816	\$8,576	97.3%	49	\$2,159	\$2,100		
2011	2010	1	\$26,564	\$13,170	49.6%	150	\$2,125	\$1,054		
	2011	0	\$68,430	\$48,344	70.6%	344	\$2,387	\$1,686		
2011 Total		0.3	\$94,994	\$61,514	64.8%	494	\$2,308	\$1,494	6.9%	-28.9%
2012	2010	2	\$22,372	\$13,847	61.9%	122	\$2,201	\$1,362		
	2011	1	\$69,099	\$46,206	66.9%	388	\$2,137	\$1,429		
	2012	0	\$14,733	\$18,564	126.0%	74	\$2,389	\$3,010		
2012 Total		1.1	\$106,204	\$78,617	74.0%	584	\$2,182	\$1,615	-5.4%	8.1%
2013	2010	3	\$15,819	\$5,268	33.3%	88	\$2,157	\$718		
	2011	2	\$53,433	\$22,733	42.5%	292	\$2,196	\$934		
	2012	1	\$29,891	\$21,675	72.5%	157	\$2,285	\$1,657		
	2013	0	\$25,965	\$22,876	88.1%	146	\$2,134	\$1,880		
2013 Total		1.5	\$125,108	\$72,553	58.0%	683	\$2,198	\$1,275	0.7%	-21.1%
2014	2010	4	\$13,561	\$8,783	64.8%	74	\$2,199	\$1,424		
	2011	3	\$51,994	\$49,597	95.4%	273	\$2,285	\$2,180		
	2012	2	\$23,722	\$16,411	69.2%	125	\$2,277	\$1,575		
	2013	1	\$38,464	\$35,661	92.7%	212	\$2,177	\$2,019		
	2014	0	\$44,334	\$50,877	114.8%	246	\$2,163	\$2,482		
2014 Total		1.7	\$172,076	\$161,329	93.8%	930	\$2,220	\$2,082	1.0%	63.3%
2015	2010	5	\$13,294	\$3,157	23.7%	72	\$2,216	\$526		
	2011	4	\$49,190	\$39,417	80.1%	261	\$2,262	\$1,812		
	2012	3	\$20,610	\$16,090	78.1%	104	\$2,378	\$1,857		
	2013	2	\$33,964	\$26,605	78.3%	180	\$2,264	\$1,774		
	2014	1	\$46,702	\$51,229	109.7%	247	\$2,269	\$2,489		
	2015	0	\$29,267	\$45,680	156.1%	183	\$1,919	\$2,995		
2015 Total		2.3	\$193,027	\$182,177	94.4%	1,047	\$2,212	\$2,088	-0.4%	0.3%
2016	2010	6	\$10,418	\$8,547	82.0%	64	\$1,953	\$1,603		
	2011	5	\$45,723	\$56,186	122.9%	243	\$2,258	\$2,775		
	2012	4	\$18,543	\$21,492	115.9%	93	\$2,393	\$2,773		
	2013	3	\$28,257	\$22,070	78.1%	137	\$2,475	\$1,933		
	2014	2	\$44,607	\$37,746	84.6%	225	\$2,379	\$2,013		
	2015	1	\$42,108	\$70,614	167.7%	264	\$1,914	\$3,210		
	2016	0	\$15,286	\$10,605	69.4%	85	\$2,158	\$1,497		
2016 Total		2.8	\$204,941	\$227,260	110.9%	1,111	\$2,214	\$2,455	0.1%	17.6%
2017	2010	7	\$10,115	\$6,995	69.2%	62	\$1,958	\$1,354		
	2011	6	\$43,351	\$29,076	67.1%	231	\$2,252	\$1,510		
	2012	5	\$16,316	\$13,051	80.0%	80	\$2,447	\$1,958		
	2013	4	\$29,304	\$18,684	63.8%	133	\$2,644	\$1,686		
	2014	3	\$37,005	\$30,611	82.7%	170	\$2,612	\$2,161		
	2015	2	\$38,861	\$59,433	152.9%	232	\$2,010	\$3,074		
	2016	1	\$15,577	\$19,083	122.5%	88	\$2,124	\$2,602		
	2017	0	\$10,572	\$10,984	103.9%	71	\$1,787	\$1,856		
2017 Total		3.7	\$201,101	\$187,917	93.4%	1,067	\$2,262	\$2,113	2.2%	-13.9%

Through 2017

\$1,106,266

\$979,944

88.6%

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2018	4.5	\$190,848	\$181,594	95.2%	978	91.6%	3.6%	3.6%	5.5%	92%
2019	5.5	\$176,592	\$167,171	94.7%	850	86.9%	5.5%	6.5%	5.9%	92%
2020	6.5	\$158,553	\$153,597	96.9%	738	86.9%	2.1%	3.3%	5.7%	92%
2021	7.5	\$145,110	\$140,858	97.1%	642	86.9%	4.6%	5.3%	5.5%	92%
2022	8.5	\$132,832	\$128,931	97.1%	557	86.9%	4.5%	5.3%	5.3%	92%
2023	9.5	\$121,374	\$117,791	97.0%	484	86.9%	4.3%	5.1%	5.1%	92%
2024	10.5	\$110,693	\$107,409	97.0%	421	86.9%	4.1%	4.9%	4.9%	92%
2025	11.5	\$100,757	\$97,754	97.0%	366	86.9%	4.0%	4.7%	4.7%	92%
2026	12.5	\$91,527	\$88,793	97.0%	318	86.9%	3.9%	4.5%	4.5%	92%
2027	13.5	\$82,979	\$80,492	97.0%	276	86.9%	3.7%	4.3%	4.3%	92%
2028	14.5	\$75,078	\$72,816	97.0%	240	86.9%	3.5%	4.1%	4.1%	92%
2029	15.5	\$67,784	\$65,733	97.0%	209	86.9%	3.4%	3.9%	3.9%	92%
2030	16.5	\$61,063	\$59,207	97.0%	181	86.9%	3.2%	3.7%	3.7%	92%
2031	17.5	\$56,112	\$54,857	97.8%	158	86.9%	5.5%	5.7%	6.6%	92%
2032	18.5	\$51,628	\$50,840	98.5%	137	86.9%	5.5%	5.9%	6.6%	92%
2033	19.5	\$47,502	\$47,128	99.2%	119	86.9%	5.5%	5.9%	6.7%	92%
2034	20.5	\$43,686	\$43,699	100.0%	103	86.9%	5.5%	5.8%	6.7%	92%
2035	21.5	\$40,164	\$40,529	100.9%	90	86.9%	5.5%	5.8%	6.7%	92%
2036	22.5	\$36,927	\$37,599	101.8%	78	86.9%	5.5%	5.8%	6.8%	92%
2037	23.5	\$33,950	\$34,890	102.8%	68	86.9%	5.5%	5.8%	6.8%	92%

Through 2037

\$1,825,158

\$1,771,686

97.1%

Lifetime

\$2,931,424

\$2,751,630

93.9%

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80F

RI Experience

With the 2019 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$57,670	\$48,228	83.6%	323	\$2,143	\$1,792		
2010 Total		0	\$57,670	\$48,228	83.6%	323	\$2,143	\$1,792		
2011	2010	1	\$190,849	\$153,188	80.3%	1,148	\$1,995	\$1,601		
	2011	0	\$464,904	\$443,210	95.3%	2,492	\$2,239	\$2,134		
2011 Total		0.3	\$655,753	\$596,398	90.9%	3,640	\$2,162	\$1,966	0.9%	9.7%
2012	2010	2	\$185,775	\$120,012	64.6%	1,055	\$2,113	\$1,365		
	2011	1	\$702,458	\$624,379	88.9%	3,764	\$2,240	\$1,991		
	2012	0	\$418,149	\$362,771	86.8%	2,264	\$2,216	\$1,923		
2012 Total		0.8	\$1,306,381	\$1,107,163	84.8%	7,083	\$2,213	\$1,876	2.4%	-4.6%
2013	2010	3	\$193,775	\$130,480	67.3%	985	\$2,361	\$1,590		
	2011	2	\$673,754	\$513,423	76.2%	3,295	\$2,454	\$1,870		
	2012	1	\$614,627	\$500,015	81.4%	3,340	\$2,208	\$1,796		
	2013	0	\$385,160	\$395,610	102.7%	1,967	\$2,350	\$2,413		
2013 Total		1.4	\$1,867,316	\$1,539,528	82.4%	9,587	\$2,337	\$1,927	5.6%	2.7%
2014	2010	4	\$178,157	\$124,094	69.7%	838	\$2,551	\$1,777		
	2011	3	\$651,115	\$403,002	61.9%	2,857	\$2,735	\$1,693		
	2012	2	\$613,565	\$502,412	81.9%	3,037	\$2,424	\$1,985		
	2013	1	\$526,586	\$495,009	94.0%	2,700	\$2,340	\$2,200		
	2014	0	\$379,379	\$308,225	81.2%	1,757	\$2,591	\$2,105		
2014 Total		1.9	\$2,348,803	\$1,832,741	78.0%	11,189	\$2,519	\$1,966	7.8%	2.0%
2015	2010	5	\$169,570	\$84,235	49.7%	705	\$2,886	\$1,434		
	2011	4	\$599,784	\$468,323	78.1%	2,391	\$3,010	\$2,350		
	2012	3	\$602,380	\$544,322	90.4%	2,681	\$2,696	\$2,436		
	2013	2	\$485,542	\$376,114	77.5%	2,255	\$2,584	\$2,001		
	2014	1	\$465,727	\$278,149	59.7%	2,078	\$2,689	\$1,606		
	2015	0	\$149,475	\$186,764	124.9%	703	\$2,551	\$3,188		
2015 Total		2.6	\$2,472,478	\$1,937,907	78.4%	10,813	\$2,744	\$2,151	8.9%	9.4%
2016	2010	6	\$153,228	\$88,101	57.5%	589	\$3,122	\$1,795		
	2011	5	\$563,628	\$487,739	86.5%	2,068	\$3,271	\$2,830		
	2012	4	\$549,981	\$405,973	73.8%	2,266	\$2,913	\$2,150		
	2013	3	\$434,878	\$298,737	68.7%	1,860	\$2,806	\$1,927		
	2014	2	\$433,690	\$283,128	65.3%	1,777	\$2,929	\$1,912		
	2015	1	\$169,681	\$215,812	127.2%	808	\$2,520	\$3,205		
	2016	0	\$40,278	\$24,694	61.3%	188	\$2,571	\$1,576		
2016 Total		3.5	\$2,345,363	\$1,804,185	76.9%	9,556	\$2,945	\$2,266	7.3%	5.3%
2017	2010	7	\$148,752	\$87,587	58.9%	522	\$3,420	\$2,013		
	2011	6	\$518,303	\$390,951	75.4%	1,759	\$3,536	\$2,667		
	2012	5	\$546,274	\$411,996	75.4%	2,036	\$3,220	\$2,428		
	2013	4	\$378,301	\$348,518	92.1%	1,513	\$3,000	\$2,764		
	2014	3	\$416,386	\$260,318	62.5%	1,560	\$3,203	\$2,002		
	2015	2	\$172,873	\$208,048	120.3%	749	\$2,770	\$3,333		
	2016	1	\$52,902	\$31,021	58.6%	271	\$2,343	\$1,374		
	2017	0	\$22,899	\$17,197	75.1%	94	\$2,923	\$2,195		
2017 Total		4.5	\$2,256,689	\$1,755,636	77.8%	8,504	\$3,184	\$2,477	8.1%	9.3%

Through 2017 **\$13,310,453** **\$10,621,785** **79.8%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2018	5.4	\$2,163,988	\$1,656,786	76.6%	7,457	87.7%	5.5%	9.4%	7.6%	92%
2019	6.4	\$2,137,405	\$1,548,962	72.5%	6,480	86.9%	10.0%	13.7%	7.6%	92%
2020	7.4	\$1,978,051	\$1,446,410	73.1%	5,631	86.9%	2.1%	6.5%	7.5%	92%
2021	8.4	\$1,842,948	\$1,349,256	73.2%	4,893	86.9%	3.6%	7.2%	7.3%	92%
2022	9.4	\$1,717,693	\$1,257,554	73.2%	4,252	86.9%	3.6%	7.3%	7.3%	92%
2023	10.4	\$1,599,857	\$1,171,295	73.2%	3,695	86.9%	3.6%	7.2%	7.2%	92%
2024	11.4	\$1,489,200	\$1,090,419	73.2%	3,211	86.9%	3.8%	7.1%	7.1%	92%
2025	12.4	\$1,385,685	\$1,014,827	73.2%	2,790	86.9%	4.0%	7.1%	7.1%	92%
2026	13.4	\$1,289,128	\$944,389	73.3%	2,425	86.9%	4.4%	7.1%	7.1%	92%
2027	14.4	\$1,199,375	\$878,949	73.3%	2,107	86.9%	4.8%	7.1%	7.1%	92%
2028	15.4	\$1,116,548	\$818,333	73.3%	1,831	86.9%	5.0%	7.1%	7.1%	92%
2029	16.4	\$1,040,094	\$762,353	73.3%	1,591	86.9%	5.0%	7.2%	7.2%	92%
2030	17.4	\$969,691	\$710,812	73.3%	1,383	86.9%	5.2%	7.3%	7.3%	92%
2031	18.4	\$905,053	\$663,508	73.3%	1,202	86.9%	5.3%	7.4%	7.4%	92%
2032	19.4	\$845,908	\$620,235	73.3%	1,044	86.9%	5.5%	7.6%	7.6%	92%
2033	20.4	\$790,501	\$580,788	73.5%	907	86.9%	5.5%	7.5%	7.8%	92%
2034	21.4	\$738,158	\$544,965	73.8%	789	86.9%	5.5%	7.5%	8.0%	92%
2035	22.4	\$688,836	\$512,568	74.4%	685	86.9%	5.5%	7.4%	8.2%	92%
2036	23.4	\$636,239	\$473,028	74.3%	596	86.9%	4.4%	6.3%	6.2%	92%
2037	24.4	\$587,198	\$436,617	74.4%	518	86.9%	4.6%	6.2%	6.2%	92%

Through 2037 **\$25,121,555** **\$18,482,053** **73.6%**

Lifetime **\$38,432,008** **\$29,103,838** **75.7%**

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80FH

Nationwide Experience

With the 2019 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$547,137	\$114,873	21.0%	9,208	\$713	\$150		
2010 Total		0	\$547,137	\$114,873	21.0%	9,208	\$713	\$150		
2011	2010	1	\$1,406,320	\$645,588	45.9%	24,926	\$677	\$311		
	2011	0	\$2,148,428	\$654,518	30.5%	36,094	\$714	\$218		
2011 Total		0.4	\$3,554,748	\$1,300,106	36.6%	61,020	\$699	\$256	-2.0%	70.8%
2012	2010	2	\$1,093,665	\$478,266	43.7%	19,105	\$687	\$300		
	2011	1	\$2,793,059	\$1,501,379	53.8%	46,932	\$714	\$384		
	2012	0	\$1,926,233	\$707,943	36.8%	31,100	\$743	\$273		
2012 Total		0.9	\$5,812,957	\$2,687,588	46.2%	97,137	\$718	\$332	2.7%	29.9%
2013	2010	3	\$959,015	\$475,535	49.6%	16,262	\$708	\$351		
	2011	2	\$2,266,133	\$1,312,136	57.9%	36,993	\$735	\$426		
	2012	1	\$2,480,629	\$1,296,529	52.3%	42,147	\$706	\$369		
	2013	0	\$1,465,786	\$546,915	37.3%	24,457	\$719	\$268		
2013 Total		1.4	\$7,171,562	\$3,631,116	50.6%	119,859	\$718	\$364	0.0%	9.5%
2014	2010	4	\$859,926	\$490,249	57.0%	14,114	\$731	\$417		
	2011	3	\$1,949,593	\$1,294,468	66.4%	31,035	\$754	\$501		
	2012	2	\$2,057,594	\$1,117,093	54.3%	34,145	\$723	\$393		
	2013	1	\$2,070,778	\$944,397	45.6%	36,458	\$682	\$311		
	2014	0	\$1,760,165	\$860,280	48.9%	28,582	\$739	\$361		
2014 Total		1.8	\$8,698,056	\$4,706,487	54.1%	144,334	\$723	\$391	0.7%	7.6%
2015	2010	5	\$765,723	\$450,450	58.8%	12,385	\$742	\$436		
	2011	4	\$1,727,065	\$1,275,575	73.9%	27,013	\$767	\$567		
	2012	3	\$1,805,222	\$1,111,105	61.5%	29,737	\$728	\$448		
	2013	2	\$1,707,947	\$990,263	58.0%	29,627	\$692	\$401		
	2014	1	\$2,298,910	\$1,289,456	56.1%	40,552	\$680	\$382		
	2015	0	\$1,733,634	\$792,278	45.7%	28,211	\$737	\$337		
2015 Total		2.2	\$10,038,501	\$5,909,127	58.9%	167,525	\$719	\$423	-0.6%	8.2%
2016	2010	6	\$691,430	\$506,067	73.2%	11,030	\$752	\$551		
	2011	5	\$1,547,266	\$1,151,508	74.4%	24,044	\$772	\$575		
	2012	4	\$1,641,805	\$850,931	51.8%	26,659	\$739	\$383		
	2013	3	\$1,502,276	\$761,032	50.7%	25,848	\$697	\$353		
	2014	2	\$1,927,362	\$1,150,541	59.7%	33,522	\$690	\$412		
	2015	1	\$2,276,673	\$1,139,250	50.0%	39,381	\$694	\$347		
	2016	0	\$1,750,866	\$699,835	40.0%	28,167	\$746	\$298		
2016 Total		2.6	\$11,337,678	\$6,259,164	55.2%	188,651	\$721	\$398	0.3%	-5.9%
2017	2010	7	\$644,032	\$433,218	67.3%	10,072	\$767	\$516		
	2011	6	\$1,428,771	\$1,124,048	78.7%	21,419	\$800	\$630		
	2012	5	\$1,529,974	\$959,039	62.7%	23,945	\$767	\$481		
	2013	4	\$1,374,383	\$886,649	64.5%	22,890	\$721	\$465		
	2014	3	\$1,729,936	\$1,061,884	61.4%	28,919	\$718	\$441		
	2015	2	\$1,931,249	\$1,320,861	68.4%	32,322	\$717	\$490		
	2016	1	\$2,297,488	\$1,185,265	51.6%	38,798	\$711	\$367		
	2017	0	\$1,620,432	\$585,548	36.1%	25,856	\$752	\$272		
2017 Total		3.0	\$12,556,263	\$7,556,513	60.2%	204,221	\$738	\$444	2.3%	11.5%

Through 2017 **\$59,716,902** **\$32,164,974** **53.9%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2018	3.7	\$12,349,392	\$7,821,170	63.3%	195,800	95.9%	0.3%	2.6%	8.0%	91%
2019	4.7	\$10,928,070	\$7,613,741	69.7%	170,150	86.9%	0.0%	1.8%	12.0%	91%
2020	5.7	\$9,849,074	\$7,411,813	75.3%	147,860	86.9%	2.1%	3.7%	12.0%	91%
2021	6.7	\$9,513,796	\$7,215,240	75.8%	128,491	86.9%	10.0%	11.2%	12.0%	91%
2022	7.7	\$9,246,646	\$7,023,881	76.0%	111,658	86.9%	10.0%	11.8%	12.0%	91%
2023	8.7	\$8,982,658	\$6,837,597	76.1%	97,031	86.9%	10.0%	11.8%	12.0%	91%
2024	9.7	\$8,720,958	\$6,656,254	76.3%	84,320	86.9%	10.0%	11.7%	12.0%	91%
2025	10.7	\$8,461,390	\$6,479,720	76.6%	73,274	86.9%	10.0%	11.6%	12.0%	91%
2026	11.7	\$8,202,066	\$6,307,868	76.9%	63,675	86.9%	10.0%	11.5%	12.0%	91%
2027	12.7	\$7,943,220	\$6,140,574	77.3%	55,334	86.9%	10.0%	11.4%	12.0%	91%
2028	13.7	\$7,687,958	\$5,977,717	77.8%	48,085	86.9%	10.0%	11.4%	12.0%	91%
2029	14.7	\$7,436,972	\$5,819,179	78.2%	41,786	86.9%	10.0%	11.3%	12.0%	91%
2030	15.7	\$7,190,005	\$5,664,846	78.8%	36,312	86.9%	10.0%	11.3%	12.0%	91%
2031	16.7	\$6,947,498	\$5,514,605	79.4%	31,555	86.9%	10.0%	11.2%	12.0%	91%
2032	17.7	\$6,710,613	\$5,368,350	80.0%	27,421	86.9%	10.0%	11.2%	12.0%	91%
2033	18.7	\$6,478,792	\$5,225,973	80.7%	23,829	86.9%	10.0%	11.1%	12.0%	91%
2034	19.7	\$6,251,700	\$5,087,372	81.4%	20,708	86.9%	10.0%	11.0%	12.0%	91%
2035	20.7	\$6,029,430	\$4,952,448	82.1%	17,995	86.9%	10.0%	11.0%	12.0%	91%
2036	21.7	\$5,812,067	\$4,821,101	82.9%	15,638	86.9%	10.0%	10.9%	12.0%	91%
2037	22.7	\$5,599,284	\$4,693,239	83.8%	13,589	86.9%	10.0%	10.9%	12.0%	91%

Through 2037 **\$160,341,592** **\$122,632,690** **76.5%**

Lifetime **\$220,058,494** **\$154,797,663** **70.3%**

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80G

Nationwide Experience

With the 2019 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$1,152,827	\$627,691	54.4%	6,122	\$2,260	\$1,230		
2010 Total		0	\$1,152,827	\$627,691	54.4%	6,122	\$2,260	\$1,230		
2011	2010	1	\$2,861,168	\$1,658,328	58.0%	15,967	\$2,150	\$1,246		
	2011	0	\$2,288,878	\$1,376,727	60.1%	12,650	\$2,171	\$1,306		
2011 Total		0.6	\$5,150,046	\$3,035,055	58.9%	28,617	\$2,160	\$1,273	-4.4%	3.4%
2012	2010	2	\$2,481,365	\$1,598,964	64.4%	13,161	\$2,262	\$1,458		
	2011	1	\$3,749,931	\$2,538,905	67.7%	20,040	\$2,245	\$1,520		
	2012	0	\$2,636,093	\$1,780,481	67.5%	14,116	\$2,241	\$1,514		
2012 Total		1.0	\$8,867,389	\$5,918,350	66.7%	47,317	\$2,249	\$1,501	4.1%	17.9%
2013	2010	3	\$2,190,089	\$1,518,771	69.3%	11,097	\$2,368	\$1,642		
	2011	2	\$3,328,422	\$2,272,291	68.3%	17,018	\$2,347	\$1,602		
	2012	1	\$4,248,538	\$2,938,384	69.2%	23,936	\$2,130	\$1,473		
	2013	0	\$5,178,899	\$3,670,774	70.9%	30,529	\$2,036	\$1,443		
2013 Total		1.2	\$14,945,948	\$10,400,220	69.6%	82,580	\$2,172	\$1,511	-3.4%	0.7%
2014	2010	4	\$2,042,999	\$1,279,726	62.6%	9,736	\$2,518	\$1,577		
	2011	3	\$3,053,457	\$2,152,506	70.5%	14,584	\$2,512	\$1,771		
	2012	2	\$3,866,867	\$2,808,763	72.6%	20,564	\$2,256	\$1,639		
	2013	1	\$10,323,018	\$7,128,654	69.1%	63,691	\$1,945	\$1,343		
	2014	0	\$9,872,056	\$6,671,908	67.6%	58,433	\$2,027	\$1,370		
2014 Total		1.2	\$29,158,397	\$20,041,556	68.7%	167,008	\$2,095	\$1,440	-3.5%	-4.7%
2015	2010	5	\$1,920,940	\$1,211,434	63.1%	8,653	\$2,664	\$1,680		
	2011	4	\$2,873,797	\$1,885,837	65.6%	12,931	\$2,667	\$1,750		
	2012	3	\$3,528,662	\$2,823,931	80.0%	17,894	\$2,366	\$1,894		
	2013	2	\$9,160,170	\$6,672,955	72.8%	53,346	\$2,061	\$1,501		
	2014	1	\$16,258,065	\$11,793,456	72.5%	99,684	\$1,957	\$1,420		
	2015	0	\$9,798,510	\$7,020,947	71.7%	57,395	\$2,049	\$1,468		
2015 Total		1.5	\$43,540,143	\$31,408,560	72.1%	249,903	\$2,091	\$1,508	-0.2%	4.7%
2016	2010	6	\$1,827,760	\$1,236,070	67.6%	7,938	\$2,763	\$1,869		
	2011	5	\$2,643,559	\$1,770,987	67.0%	11,535	\$2,750	\$1,842		
	2012	4	\$3,277,480	\$2,287,706	69.8%	15,997	\$2,459	\$1,716		
	2013	3	\$8,296,111	\$6,111,571	73.7%	46,631	\$2,135	\$1,573		
	2014	2	\$14,321,212	\$10,850,624	75.8%	84,716	\$2,029	\$1,537		
	2015	1	\$15,265,433	\$12,184,773	79.8%	93,792	\$1,953	\$1,559		
	2016	0	\$8,813,504	\$6,512,414	73.9%	50,952	\$2,076	\$1,534		
2016 Total		1.9	\$54,445,059	\$40,954,144	75.2%	311,561	\$2,097	\$1,577	0.3%	4.6%
2017	2010	7	\$1,775,329	\$1,224,482	69.0%	7,186	\$2,965	\$2,045		
	2011	6	\$2,537,543	\$1,749,706	69.0%	10,342	\$2,944	\$2,030		
	2012	5	\$3,168,831	\$2,224,103	70.2%	14,487	\$2,625	\$1,842		
	2013	4	\$7,924,203	\$5,750,459	72.6%	40,389	\$2,354	\$1,709		
	2014	3	\$13,546,475	\$10,052,446	74.2%	72,425	\$2,244	\$1,666		
	2015	2	\$13,996,279	\$10,463,088	74.8%	78,753	\$2,133	\$1,594		
	2016	1	\$14,264,825	\$10,429,357	73.1%	82,949	\$2,064	\$1,509		
	2017	0	\$6,908,804	\$5,055,821	73.2%	38,369	\$2,161	\$1,581		
2017 Total		2.5	\$64,122,288	\$46,949,463	73.2%	344,900	\$2,231	\$1,633	6.4%	3.6%

Through 2017 **\$221,382,098** **\$159,335,039** **72.0%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2018	3.3	\$66,417,145	\$47,948,678	72.2%	326,922	94.8%	6.0%	9.3%	7.7%	92%
2019	4.3	\$62,663,027	\$44,916,118	71.7%	284,095	86.9%	5.0%	8.6%	7.8%	92%
2020	5.3	\$57,558,901	\$41,993,459	73.0%	246,879	86.9%	2.1%	5.7%	7.6%	92%
2021	6.3	\$53,636,074	\$39,193,075	73.1%	214,537	86.9%	4.0%	7.2%	7.4%	92%
2022	7.3	\$49,987,875	\$36,523,689	73.1%	186,433	86.9%	3.9%	7.2%	7.2%	92%
2023	8.3	\$46,525,086	\$33,990,973	73.1%	162,010	86.9%	3.8%	7.1%	7.1%	92%
2024	9.3	\$43,251,985	\$31,598,073	73.1%	140,787	86.9%	3.7%	7.0%	7.0%	92%
2025	10.3	\$40,170,458	\$29,346,056	73.1%	122,344	86.9%	3.7%	6.9%	6.9%	92%
2026	11.3	\$37,278,687	\$27,234,297	73.1%	106,317	86.9%	3.8%	6.8%	6.8%	92%
2027	12.3	\$34,574,787	\$25,260,808	73.1%	92,389	86.9%	3.8%	6.7%	6.7%	92%
2028	13.3	\$32,055,805	\$23,422,521	73.1%	80,286	86.9%	4.0%	6.7%	6.7%	92%
2029	14.3	\$29,716,885	\$21,715,526	73.1%	69,769	86.9%	4.1%	6.7%	6.7%	92%
2030	15.3	\$27,551,390	\$20,135,275	73.1%	60,629	86.9%	4.2%	6.7%	6.7%	92%
2031	16.3	\$25,552,784	\$18,676,753	73.1%	52,687	86.9%	4.3%	6.7%	6.7%	92%
2032	17.3	\$23,715,040	\$17,334,620	73.1%	45,785	86.9%	4.4%	6.8%	6.8%	92%
2033	18.3	\$22,028,273	\$16,103,331	73.1%	39,787	86.9%	4.5%	6.9%	6.9%	92%
2034	19.3	\$20,485,033	\$14,977,239	73.1%	34,575	86.9%	4.7%	7.0%	7.0%	92%
2035	20.3	\$19,077,696	\$13,950,671	73.1%	30,046	86.9%	4.9%	7.2%	7.2%	92%
2036	21.3	\$17,771,019	\$13,017,996	73.3%	26,110	86.9%	5.0%	7.2%	7.4%	92%
2037	22.3	\$16,543,750	\$12,173,683	73.6%	22,689	86.9%	5.0%	7.1%	7.6%	92%

Through 2037 **\$726,561,702** **\$529,512,840** **72.9%**

Lifetime **\$947,943,800** **\$688,847,879** **72.7%**

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80K

Nationwide Experience

With the 2019 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$123,542	\$45,081	36.5%	1,386	\$1,070	\$390		
2010 Total		0	\$123,542	\$45,081	36.5%	1,386	\$1,070	\$390		
2011	2010	1	\$229,696	\$83,070	36.2%	2,829	\$974	\$352		
	2011	0	\$500,519	\$265,052	53.0%	5,326	\$1,128	\$597		
2011 Total		0.3	\$730,215	\$348,121	47.7%	8,155	\$1,075	\$512	0.5%	31.2%
2012	2010	2	\$157,823	\$117,371	74.4%	1,923	\$985	\$732		
	2011	1	\$492,358	\$269,197	54.7%	5,228	\$1,130	\$618		
	2012	0	\$254,252	\$132,411	52.1%	2,875	\$1,061	\$553		
2012 Total		0.9	\$904,433	\$518,979	57.4%	10,026	\$1,083	\$621	0.7%	21.3%
2013	2010	3	\$116,146	\$70,171	60.4%	1,456	\$957	\$578		
	2011	2	\$334,534	\$210,920	63.0%	3,492	\$1,150	\$725		
	2012	1	\$295,255	\$159,412	54.0%	3,547	\$999	\$539		
	2013	0	\$227,088	\$105,983	46.7%	2,453	\$1,111	\$518		
2013 Total		1.3	\$973,023	\$546,486	56.2%	10,948	\$1,067	\$599	-1.5%	-3.6%
2014	2010	4	\$102,294	\$58,658	57.3%	1,228	\$1,000	\$573		
	2011	3	\$259,800	\$162,296	62.5%	2,655	\$1,174	\$734		
	2012	2	\$223,416	\$141,061	63.1%	2,603	\$1,030	\$650		
	2013	1	\$316,611	\$148,600	46.9%	3,658	\$1,039	\$487		
	2014	0	\$437,518	\$271,649	62.1%	4,455	\$1,179	\$732		
2014 Total		1.5	\$1,339,640	\$782,264	58.4%	14,599	\$1,101	\$643	3.2%	7.3%
2015	2010	5	\$92,142	\$62,627	68.0%	1,066	\$1,037	\$705		
	2011	4	\$228,041	\$156,848	68.8%	2,306	\$1,187	\$816		
	2012	3	\$180,451	\$109,879	60.9%	2,098	\$1,032	\$628		
	2013	2	\$244,380	\$146,135	59.8%	2,763	\$1,061	\$635		
	2014	1	\$461,435	\$380,135	82.4%	5,054	\$1,096	\$903		
	2015	0	\$619,209	\$342,006	55.2%	6,151	\$1,208	\$667		
2015 Total		1.6	\$1,825,658	\$1,197,631	65.6%	19,438	\$1,127	\$739	2.4%	15.0%
2016	2010	6	\$77,058	\$68,233	88.5%	876	\$1,056	\$935		
	2011	5	\$202,162	\$127,152	62.9%	2,033	\$1,193	\$751		
	2012	4	\$153,239	\$105,177	68.6%	1,746	\$1,053	\$723		
	2013	3	\$189,106	\$160,843	85.1%	2,115	\$1,073	\$913		
	2014	2	\$366,163	\$235,725	64.4%	4,002	\$1,098	\$707		
	2015	1	\$644,441	\$464,682	72.1%	6,817	\$1,134	\$818		
	2016	0	\$410,620	\$261,007	63.6%	4,142	\$1,190	\$756		
2016 Total		2.0	\$2,042,790	\$1,422,821	69.7%	21,731	\$1,128	\$786	0.1%	6.3%
2017	2010	7	\$68,211	\$70,356	103.1%	756	\$1,083	\$1,117		
	2011	6	\$168,302	\$97,177	57.7%	1,697	\$1,190	\$687		
	2012	5	\$123,905	\$156,638	126.4%	1,355	\$1,097	\$1,387		
	2013	4	\$141,503	\$109,559	77.4%	1,608	\$1,056	\$818		
	2014	3	\$301,648	\$174,174	57.7%	3,221	\$1,124	\$649		
	2015	2	\$526,022	\$388,949	73.9%	5,427	\$1,163	\$860		
	2016	1	\$458,305	\$245,657	53.6%	5,006	\$1,099	\$589		
	2017	0	\$363,511	\$215,661	59.3%	3,621	\$1,205	\$715		
2017 Total		2.4	\$2,151,406	\$1,458,170	67.8%	22,691	\$1,138	\$771	0.9%	-1.9%

Through 2017

\$10,090,707

\$6,319,554

62.6%

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2018	3.1	\$2,244,244	\$1,530,975	68.2%	22,286	98.2%	3.6%	6.2%	6.9%	92%
2019	4.1	\$2,096,373	\$1,432,924	68.4%	19,366	86.9%	5.5%	7.5%	7.7%	92%
2020	5.1	\$1,902,638	\$1,340,072	70.4%	16,829	86.9%	2.1%	4.4%	7.6%	92%
2021	6.1	\$1,773,340	\$1,252,452	70.6%	14,625	86.9%	5.5%	7.3%	7.6%	92%
2022	7.1	\$1,656,641	\$1,170,042	70.6%	12,709	86.9%	5.5%	7.5%	7.5%	92%
2023	8.1	\$1,546,606	\$1,092,776	70.7%	11,044	86.9%	5.5%	7.4%	7.5%	92%
2024	9.1	\$1,442,782	\$1,020,553	70.7%	9,597	86.9%	5.5%	7.3%	7.5%	92%
2025	10.1	\$1,344,702	\$953,241	70.9%	8,340	86.9%	5.5%	7.3%	7.5%	92%
2026	11.1	\$1,251,968	\$890,688	71.1%	7,247	86.9%	5.5%	7.1%	7.5%	92%
2027	12.1	\$1,164,617	\$828,884	71.2%	6,298	86.9%	5.5%	7.0%	7.1%	92%
2028	13.1	\$1,082,581	\$772,001	71.3%	5,473	86.9%	5.5%	7.0%	7.2%	92%
2029	14.1	\$1,005,661	\$719,797	71.6%	4,756	86.9%	5.5%	6.9%	7.3%	92%
2030	15.1	\$933,438	\$672,034	72.0%	4,133	86.9%	5.5%	6.8%	7.4%	92%
2031	16.1	\$865,783	\$628,475	72.6%	3,592	86.9%	5.5%	6.7%	7.6%	92%
2032	17.1	\$802,427	\$588,887	73.4%	3,121	86.9%	5.5%	6.7%	7.8%	92%
2033	18.1	\$743,385	\$553,045	74.4%	2,712	86.9%	5.5%	6.6%	8.1%	92%
2034	19.1	\$685,982	\$510,188	74.4%	2,357	86.9%	5.1%	6.2%	6.2%	92%
2035	20.1	\$632,884	\$470,732	74.4%	2,048	86.9%	5.2%	6.2%	6.2%	92%
2036	21.1	\$583,995	\$434,405	74.4%	1,780	86.9%	5.3%	6.2%	6.2%	92%
2037	22.1	\$538,979	\$400,953	74.4%	1,547	86.9%	5.4%	6.2%	6.2%	92%

Through 2037

\$24,299,026

\$17,263,123

71.0%

Lifetime

\$34,389,733

\$23,582,677

68.6%

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80L

Nationwide Experience

With the 2019 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$96,881	\$41,598	42.9%	762	\$1,526	\$655		
2010 Total		0	\$96,881	\$41,598	42.9%	762	\$1,526	\$655		
2011	2010	1	\$175,617	\$89,296	50.8%	1,545	\$1,364	\$694		
	2011	0	\$239,339	\$167,751	70.1%	1,893	\$1,517	\$1,063		
2011 Total		0.4	\$414,956	\$257,046	61.9%	3,438	\$1,448	\$897	-5.1%	37.0%
2012	2010	2	\$125,401	\$113,658	90.6%	1,098	\$1,371	\$1,242		
	2011	1	\$246,804	\$170,889	69.2%	1,923	\$1,540	\$1,066		
	2012	0	\$186,627	\$154,874	83.0%	1,476	\$1,517	\$1,259		
2012 Total		0.9	\$558,832	\$439,422	78.6%	4,497	\$1,491	\$1,173	3.0%	30.7%
2013	2010	3	\$112,166	\$119,427	106.5%	892	\$1,509	\$1,607		
	2011	2	\$208,272	\$146,729	70.5%	1,498	\$1,668	\$1,175		
	2012	1	\$213,250	\$172,431	80.9%	1,694	\$1,511	\$1,221		
	2013	0	\$127,808	\$122,272	95.7%	997	\$1,538	\$1,472		
2013 Total		1.5	\$661,496	\$560,857	84.8%	5,081	\$1,562	\$1,325	4.8%	13.0%
2014	2010	4	\$108,705	\$58,964	54.2%	790	\$1,651	\$896		
	2011	3	\$181,989	\$130,862	71.9%	1,212	\$1,802	\$1,296		
	2012	2	\$180,288	\$154,750	85.8%	1,305	\$1,658	\$1,423		
	2013	1	\$206,284	\$162,505	78.8%	1,636	\$1,513	\$1,192		
	2014	0	\$437,160	\$429,576	98.3%	3,022	\$1,736	\$1,706		
2014 Total		1.4	\$1,114,427	\$936,657	84.0%	7,965	\$1,679	\$1,411	7.5%	6.5%
2015	2010	5	\$103,585	\$66,453	64.2%	719	\$1,729	\$1,109		
	2011	4	\$155,715	\$94,197	60.5%	994	\$1,880	\$1,137		
	2012	3	\$158,573	\$154,146	97.2%	1,112	\$1,711	\$1,663		
	2013	2	\$187,231	\$190,891	102.0%	1,380	\$1,628	\$1,660		
	2014	1	\$494,789	\$447,944	90.5%	3,440	\$1,726	\$1,563		
	2015	0	\$362,238	\$339,620	93.8%	2,373	\$1,832	\$1,717		
2015 Total		1.7	\$1,462,132	\$1,293,250	88.4%	10,018	\$1,751	\$1,549	4.3%	9.8%
2016	2010	6	\$90,016	\$48,678	54.1%	578	\$1,869	\$1,011		
	2011	5	\$144,720	\$142,038	98.1%	870	\$1,996	\$1,959		
	2012	4	\$139,438	\$90,216	64.7%	923	\$1,813	\$1,173		
	2013	3	\$188,549	\$185,761	98.5%	1,286	\$1,759	\$1,733		
	2014	2	\$413,779	\$382,556	92.5%	2,731	\$1,818	\$1,681		
	2015	1	\$410,188	\$334,949	81.7%	2,668	\$1,845	\$1,507		
	2016	0	\$245,611	\$151,770	61.8%	1,555	\$1,895	\$1,171		
2016 Total		2.2	\$1,632,301	\$1,335,968	81.8%	10,611	\$1,846	\$1,511	5.4%	-2.5%
2017	2010	7	\$78,010	\$38,310	49.1%	450	\$2,080	\$1,022		
	2011	6	\$119,619	\$121,376	101.5%	686	\$2,092	\$2,123		
	2012	5	\$133,386	\$91,177	68.4%	809	\$1,979	\$1,352		
	2013	4	\$176,997	\$192,641	108.8%	1,100	\$1,931	\$2,102		
	2014	3	\$371,898	\$368,893	99.2%	2,230	\$2,001	\$1,985		
	2015	2	\$366,124	\$301,187	82.3%	2,128	\$2,065	\$1,698		
	2016	1	\$259,385	\$185,339	71.5%	1,639	\$1,899	\$1,357		
	2017	0	\$148,404	\$111,126	74.9%	1,001	\$1,779	\$1,332		
2017 Total		2.9	\$1,653,822	\$1,410,049	85.3%	10,043	\$1,976	\$1,685	7.0%	11.5%

Through 2017 **\$7,594,847** **\$6,274,848** **82.6%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2018	3.7	\$1,662,099	\$1,402,564	84.4%	9,437	94.0%	4.8%	7.0%	5.9%	91%
2019	4.7	\$1,563,395	\$1,309,965	83.8%	8,201	86.9%	5.5%	8.2%	7.5%	91%
2020	5.7	\$1,427,001	\$1,222,900	85.7%	7,127	86.9%	2.1%	5.0%	7.4%	91%
2021	6.7	\$1,328,882	\$1,141,303	85.9%	6,193	86.9%	4.8%	7.2%	7.4%	91%
2022	7.7	\$1,240,053	\$1,065,071	85.9%	5,382	86.9%	4.8%	7.4%	7.4%	91%
2023	8.7	\$1,157,268	\$994,068	85.9%	4,677	86.9%	4.9%	7.4%	7.4%	91%
2024	9.7	\$1,080,397	\$928,132	85.9%	4,064	86.9%	5.1%	7.4%	7.4%	91%
2025	10.7	\$1,006,236	\$864,300	85.9%	3,532	86.9%	4.9%	7.2%	7.2%	91%
2026	11.7	\$937,626	\$805,537	85.9%	3,069	86.9%	5.2%	7.2%	7.3%	91%
2027	12.7	\$874,712	\$751,605	85.9%	2,667	86.9%	5.4%	7.4%	7.4%	91%
2028	13.7	\$816,609	\$702,267	86.0%	2,318	86.9%	5.5%	7.4%	7.5%	91%
2029	14.7	\$762,026	\$657,284	86.3%	2,014	86.9%	5.5%	7.4%	7.7%	91%
2030	15.7	\$710,451	\$616,422	86.8%	1,750	86.9%	5.5%	7.3%	7.9%	91%
2031	16.7	\$661,809	\$579,450	87.6%	1,521	86.9%	5.5%	7.2%	8.2%	91%
2032	17.7	\$611,106	\$534,675	87.5%	1,322	86.9%	4.6%	6.3%	6.2%	91%
2033	18.7	\$563,941	\$493,447	87.5%	1,149	86.9%	4.7%	6.2%	6.2%	91%
2034	19.7	\$520,494	\$455,480	87.5%	998	86.9%	4.8%	6.2%	6.2%	91%
2035	20.7	\$480,481	\$420,513	87.5%	867	86.9%	5.0%	6.2%	6.2%	91%
2036	21.7	\$443,639	\$388,303	87.5%	754	86.9%	5.1%	6.3%	6.3%	91%
2037	22.7	\$409,685	\$358,629	87.5%	655	86.9%	5.2%	6.3%	6.3%	91%

Through 2037 **\$18,257,910** **\$15,691,916** **85.9%**

Lifetime **\$25,852,757** **\$21,966,764** **85.0%**

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80M

Nationwide Experience

With the 2019 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$35,333	\$21,863	61.9%	277	\$1,531	\$947		
2010 Total		0	\$35,333	\$21,863	61.9%	277	\$1,531	\$947		
2011	2010	1	\$84,896	\$35,212	41.5%	676	\$1,507	\$625		
	2011	0	\$45,899	\$42,085	91.7%	314	\$1,754	\$1,608		
2011 Total		0.6	\$130,795	\$77,298	59.1%	990	\$1,585	\$937	3.6%	-1.1%
2012	2010	2	\$62,049	\$33,613	54.2%	477	\$1,561	\$846		
	2011	1	\$52,759	\$40,757	77.3%	318	\$1,991	\$1,538		
	2012	0	\$39,180	\$25,305	64.6%	239	\$1,967	\$1,271		
2012 Total		1.1	\$153,988	\$99,674	64.7%	1,034	\$1,787	\$1,157	12.7%	23.5%
2013	2010	3	\$55,941	\$32,051	57.3%	396	\$1,695	\$971		
	2011	2	\$36,052	\$24,074	66.8%	217	\$1,994	\$1,331		
	2012	1	\$36,572	\$41,719	114.1%	249	\$1,762	\$2,011		
	2013	0	\$17,961	\$11,252	62.6%	138	\$1,562	\$978		
2013 Total		1.9	\$146,525	\$109,096	74.5%	1,000	\$1,758	\$1,309	-1.6%	13.2%
2014	2010	4	\$49,510	\$42,043	84.9%	335	\$1,773	\$1,506		
	2011	3	\$22,224	\$14,647	65.9%	146	\$1,827	\$1,204		
	2012	2	\$26,051	\$20,304	77.9%	157	\$1,991	\$1,552		
	2013	1	\$24,564	\$23,122	94.1%	196	\$1,504	\$1,416		
	2014	0	\$11,653	\$6,989	60.0%	78	\$1,793	\$1,075		
2014 Total		2.5	\$134,001	\$107,106	79.9%	912	\$1,763	\$1,409	0.3%	7.6%
2015	2010	5	\$44,579	\$43,388	97.3%	292	\$1,832	\$1,783		
	2011	4	\$20,640	\$9,808	47.5%	136	\$1,821	\$865		
	2012	3	\$18,802	\$16,077	85.5%	116	\$1,945	\$1,663		
	2013	2	\$21,335	\$14,282	66.9%	166	\$1,542	\$1,032		
	2014	1	\$11,649	\$2,194	18.8%	96	\$1,456	\$274		
	2015	0	\$12,193	\$10,651	87.4%	85	\$1,721	\$1,504		
2015 Total		3.2	\$129,198	\$96,401	74.6%	891	\$1,740	\$1,298	-1.3%	-7.9%
2016	2010	6	\$37,809	\$22,913	60.6%	236	\$1,923	\$1,165		
	2011	5	\$17,152	\$12,192	71.1%	115	\$1,790	\$1,272		
	2012	4	\$16,265	\$18,456	113.5%	97	\$2,012	\$2,283		
	2013	3	\$17,811	\$10,230	57.4%	130	\$1,644	\$944		
	2014	2	\$12,655	\$9,027	71.3%	94	\$1,615	\$1,152		
	2015	1	\$11,377	\$8,671	76.2%	84	\$1,625	\$1,239		
	2016	0	\$3,306	\$623	18.8%	16	\$2,480	\$467		
2016 Total		4.0	\$116,375	\$82,111	70.6%	772	\$1,809	\$1,276	4.0%	-1.7%
2017	2010	7	\$33,362	\$16,700	50.1%	193	\$2,074	\$1,038		
	2011	6	\$16,081	\$10,364	64.5%	97	\$1,989	\$1,282		
	2012	5	\$14,141	\$20,105	142.2%	81	\$2,095	\$2,979		
	2013	4	\$15,466	\$10,276	66.4%	97	\$1,913	\$1,271		
	2014	3	\$10,810	\$4,108	38.0%	80	\$1,621	\$616		
	2015	2	\$10,726	\$4,330	40.4%	74	\$1,739	\$702		
	2016	1	\$1,678	\$0	0.0%	10	\$2,013	\$0		
	2017	0	\$1,254	\$115	9.2%	6	\$2,508	\$230		
2017 Total		5.0	\$103,517	\$65,998	63.8%	638	\$1,947	\$1,241	7.6%	-2.7%

Through 2017 **\$949,733** **\$659,546** **69.4%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2018	6.0	\$97,230	\$61,822	63.6%	559	87.6%	4.0%	7.3%	7.0%	92%
2019	7.0	\$91,539	\$57,743	63.1%	485	86.9%	5.5%	8.3%	7.5%	92%
2020	8.0	\$83,702	\$53,865	64.4%	422	86.9%	2.1%	5.2%	7.3%	92%
2021	9.0	\$77,850	\$50,195	64.5%	367	86.9%	4.5%	7.0%	7.2%	92%
2022	10.0	\$72,489	\$46,735	64.5%	319	86.9%	4.4%	7.2%	7.1%	92%
2023	11.0	\$67,442	\$43,487	64.5%	277	86.9%	4.5%	7.1%	7.1%	92%
2024	12.0	\$62,712	\$40,448	64.5%	241	86.9%	4.9%	7.0%	7.0%	92%
2025	13.0	\$58,298	\$37,616	64.5%	209	86.9%	5.4%	7.0%	7.0%	92%
2026	14.0	\$54,016	\$34,985	64.8%	182	86.9%	5.5%	6.6%	7.0%	92%
2027	15.0	\$50,051	\$32,550	65.0%	158	86.9%	5.5%	6.6%	7.1%	92%
2028	16.0	\$46,360	\$30,304	65.4%	137	86.9%	5.5%	6.6%	7.1%	92%
2029	17.0	\$42,907	\$28,240	65.8%	119	86.9%	5.5%	6.5%	7.2%	92%
2030	18.0	\$39,713	\$26,351	66.4%	104	86.9%	5.5%	6.5%	7.4%	92%
2031	19.0	\$36,763	\$24,628	67.0%	90	86.9%	5.5%	6.5%	7.6%	92%
2032	20.0	\$34,013	\$23,064	67.8%	78	86.9%	5.5%	6.5%	7.8%	92%
2033	21.0	\$31,468	\$21,651	68.8%	68	86.9%	5.5%	6.5%	8.0%	92%
2034	22.0	\$29,106	\$20,380	70.0%	59	86.9%	5.5%	6.4%	8.3%	92%
2035	23.0	\$26,798	\$18,757	70.0%	51	86.9%	5.0%	6.0%	5.9%	92%
2036	24.0	\$24,666	\$17,266	70.0%	45	86.9%	5.1%	5.9%	5.9%	92%
2037	25.0	\$22,705	\$15,895	70.0%	39	86.9%	5.2%	5.9%	5.9%	92%

Through 2037 **\$1,049,829** **\$685,984** **65.3%**

Lifetime **\$1,999,562** **\$1,345,530** **67.3%**

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80N

RI Experience

With the 2019 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$78,180	\$37,724	48.3%	640	\$1,466	\$707		
2010 Total		0	\$78,180	\$37,724	48.3%	640	\$1,466	\$707		
2011	2010	1	\$176,879	\$78,404	44.3%	1,572	\$1,350	\$599		
	2011	0	\$247,648	\$165,077	66.7%	2,131	\$1,395	\$930		
2011 Total		0.4	\$424,527	\$243,481	57.4%	3,703	\$1,376	\$789	-6.1%	11.6%
2012	2010	2	\$137,954	\$64,141	46.5%	1,139	\$1,453	\$676		
	2011	1	\$343,869	\$252,820	73.5%	2,935	\$1,406	\$1,034		
	2012	0	\$279,302	\$120,317	43.1%	2,433	\$1,378	\$593		
2012 Total		0.8	\$761,124	\$437,277	57.5%	6,507	\$1,404	\$806	2.0%	2.2%
2013	2010	3	\$121,421	\$121,848	100.4%	946	\$1,540	\$1,546		
	2011	2	\$298,627	\$151,616	50.8%	2,374	\$1,509	\$766		
	2012	1	\$316,278	\$210,112	66.4%	2,966	\$1,280	\$850		
	2013	0	\$159,246	\$93,620	58.8%	1,365	\$1,400	\$823		
2013 Total		1.4	\$895,573	\$577,196	64.4%	7,651	\$1,405	\$905	0.1%	12.3%
2014	2010	4	\$111,306	\$60,670	54.5%	796	\$1,678	\$915		
	2011	3	\$288,447	\$166,601	57.8%	2,093	\$1,654	\$955		
	2012	2	\$309,178	\$235,765	76.3%	2,650	\$1,400	\$1,068		
	2013	1	\$247,276	\$167,524	67.7%	2,265	\$1,310	\$888		
	2014	0	\$187,637	\$125,877	67.1%	1,511	\$1,490	\$1,000		
2014 Total		1.9	\$1,143,844	\$756,437	66.1%	9,315	\$1,474	\$974	4.9%	7.6%
2015	2010	5	\$109,017	\$69,349	63.6%	746	\$1,754	\$1,116		
	2011	4	\$264,387	\$179,693	68.0%	1,825	\$1,738	\$1,182		
	2012	3	\$291,352	\$205,525	70.5%	2,377	\$1,471	\$1,038		
	2013	2	\$225,443	\$227,993	101.1%	1,966	\$1,376	\$1,392		
	2014	1	\$263,584	\$150,529	57.1%	2,253	\$1,404	\$802		
	2015	0	\$177,695	\$109,800	61.8%	1,526	\$1,397	\$863		
2015 Total		2.4	\$1,331,479	\$942,889	70.8%	10,693	\$1,494	\$1,058	1.4%	8.6%
2016	2010	6	\$98,307	\$75,902	77.2%	631	\$1,870	\$1,443		
	2011	5	\$256,308	\$168,166	65.6%	1,707	\$1,802	\$1,182		
	2012	4	\$275,259	\$272,754	99.1%	2,157	\$1,531	\$1,517		
	2013	3	\$215,281	\$159,441	74.1%	1,758	\$1,469	\$1,088		
	2014	2	\$233,205	\$159,482	68.4%	1,910	\$1,465	\$1,002		
	2015	1	\$292,483	\$243,282	83.2%	2,637	\$1,331	\$1,107		
	2016	0	\$134,205	\$129,041	96.2%	1,173	\$1,373	\$1,320		
2016 Total		2.9	\$1,505,049	\$1,208,067	80.3%	11,973	\$1,508	\$1,211	1.0%	14.4%
2017	2010	7	\$94,983	\$55,566	58.5%	574	\$1,986	\$1,162		
	2011	6	\$239,964	\$129,156	53.8%	1,491	\$1,931	\$1,039		
	2012	5	\$264,545	\$180,079	68.1%	1,923	\$1,651	\$1,124		
	2013	4	\$204,435	\$162,662	79.6%	1,567	\$1,566	\$1,246		
	2014	3	\$226,872	\$152,634	67.3%	1,734	\$1,570	\$1,056		
	2015	2	\$265,025	\$193,504	73.0%	2,255	\$1,410	\$1,030		
	2016	1	\$211,550	\$135,769	64.2%	1,934	\$1,313	\$842		
	2017	0	\$134,008	\$77,924	58.1%	1,124	\$1,431	\$832		
2017 Total		3.5	\$1,641,383	\$1,087,294	66.2%	12,602	\$1,563	\$1,035	3.6%	-14.5%

Through 2017

\$7,781,159 **\$5,290,364** **68.0%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2018	4.2	\$1,691,841	\$1,079,570	63.8%	11,748	93.2%	6.2%	10.6%	6.5%	92%
2019	5.2	\$1,548,011	\$1,010,614	65.3%	10,209	86.9%	0.0%	5.3%	7.7%	92%
2020	6.2	\$1,434,727	\$944,364	65.8%	8,872	86.9%	2.1%	6.7%	7.5%	92%
2021	7.2	\$1,337,894	\$881,084	65.9%	7,709	86.9%	2.7%	7.3%	7.4%	92%
2022	8.2	\$1,246,544	\$820,954	65.9%	6,700	86.9%	2.8%	7.2%	7.2%	92%
2023	9.2	\$1,160,149	\$764,086	65.9%	5,822	86.9%	2.8%	7.1%	7.1%	92%
2024	10.2	\$1,078,819	\$710,537	65.9%	5,059	86.9%	2.9%	7.0%	7.0%	92%
2025	11.2	\$1,002,452	\$660,316	65.9%	4,396	86.9%	3.0%	6.9%	6.9%	92%
2026	12.2	\$931,082	\$613,396	65.9%	3,821	86.9%	3.2%	6.9%	6.9%	92%
2027	13.2	\$864,618	\$569,719	65.9%	3,320	86.9%	3.4%	6.9%	6.9%	92%
2028	14.2	\$803,079	\$529,203	65.9%	2,885	86.9%	3.5%	6.9%	6.9%	92%
2029	15.2	\$746,138	\$491,750	65.9%	2,507	86.9%	3.7%	6.9%	6.9%	92%
2030	16.2	\$693,685	\$457,245	65.9%	2,179	86.9%	3.9%	7.0%	7.0%	92%
2031	17.2	\$645,537	\$425,568	65.9%	1,893	86.9%	4.0%	7.1%	7.1%	92%
2032	18.2	\$601,500	\$396,587	65.9%	1,645	86.9%	4.2%	7.2%	7.2%	92%
2033	19.2	\$561,333	\$370,172	65.9%	1,430	86.9%	4.4%	7.4%	7.4%	92%
2034	20.2	\$524,832	\$346,186	66.0%	1,242	86.9%	4.7%	7.6%	7.6%	92%
2035	21.2	\$491,494	\$324,496	66.0%	1,080	86.9%	5.0%	7.8%	7.9%	92%
2036	22.2	\$459,965	\$304,968	66.3%	938	86.9%	5.0%	7.7%	8.1%	92%
2037	23.2	\$423,480	\$280,391	66.2%	815	86.9%	3.3%	5.9%	5.8%	92%

Through 2037

\$18,247,182 **\$11,981,205** **65.7%**

Lifetime

\$26,028,341 **\$17,271,569** **66.4%**

Colonial Penn Life Insurance Company

**Policy Form Series CPL-GR-A80
Plans A, B, F, High Deductible F, G, K, L, M, and N**

Exhibit I

Standardized Medicare Supplement Benefit Chart

Plan	Basic Benefits	Part A Deductible	Skilled Nursing Facility Care	Part B Deductible	Part B Excess	Foreign Travel Emergency
A						
B						
F						
High Deductible F ⁽¹⁾						
G						
K ⁽²⁾	50%	50%	50%			
L ⁽³⁾	75%	75%	75%			
M ⁽⁴⁾		50%				
N ⁽⁵⁾	Copays					

(1) High Deductible Plan F benefits are paid after a federally mandated calendar year deductible is met (\$2,240 in 2018).

(2) Plan K benefits, excluding Part A Hospitalization Copayments and Part B Preventive Services, are paid at 50% until a federally mandated annual out-of-pocket limit is met (\$5,240 in 2018) and 100% thereafter.

(3) Plan L benefits, excluding Part A Hospitalization Copayments and Part B Preventive Services, are paid at 75% until a federally mandated annual out-of-pocket limit is met (\$2,620 in 2018) and 100% thereafter.

(4) Plan M Part A Deductible benefits are paid at 50%.

(5) Plan N Part B Coinsurance benefits are subject to copayments of up to \$20 per office visit and up to \$50 per emergency room visit. The emergency room copayment is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.

Colonial Penn Life Insurance Company

Exhibit II

2019 Rate Adjustments

Rhode Island

<u>Plan</u>	<u>Rate Change</u>
A	12.0%
B	5.5%
F	10.0%
FH	0.0%
G	5.0%
K	5.5%
L	5.5%
M	5.5%
N	0.0%

Colonial Penn Life Insurance Company

Exhibit III

Standardized Medicare Supplement
Policy Form Series CPL-GR-A80

Rate History

	CPL-GR-A80A	CPL-GR-A80B	CPL-GR-A80F	CPL-GR-A80FH	CPL-GR-A80G	CPL-GR-A80K	CPL-GR-A80L	CPL-GR-A80M	CPL-GR-A80N
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%
2013	1.7%	1.7%	6.5%	0.0%	0.0%	0.0%	1.7%	1.7%	1.7%
2014	6.0%	0.0%	7.0%	0.0%	5.0%	0.0%	6.0%	6.0%	4.0%
2015	12.0%	0.0%	7.0%	0.0%	0.0%	0.0%	4.0%	4.0%	0.0%
2016	12.0%	4.0%	4.8%	0.0%	0.0%	0.0%	4.0%	4.0%	0.0%
2017	12.0%	5.0%	6.0%	2.0%	5.0%	1.9%	5.0%	5.0%	5.0%
2018	12.0%	5.5%	5.5%	0.0%	5.5%	5.5%	5.5%	5.5%	6.2%

Colonial Penn Life Insurance Company

Exhibit IV

Policy Form Series CPL-GR-A80

In-force Policy History

Rhode Island

<u>Year-End</u>	<u>GR-A80A</u>	<u>GR-A80B</u>	<u>GR-A80F</u>	<u>GR-A80FH</u>	<u>GR-A80G</u>	<u>GR-A80K</u>	<u>GR-A80L</u>	<u>GR-A80M</u>	<u>GR-A80N</u>
2010	0	0	100	5	0	0	0	1	144
2011	0	1	440	18	2	0	0	2	403
2012	0	1	666	42	7	0	2	2	593
2013	0	1	846	41	13	0	9	2	693
2014	0	1	914	84	65	1	31	2	813
2015	0	1	844	103	180	3	48	2	950
2016	0	1	747	117	250	3	41	3	1,031
2017	0	1	643	132	334	3	35	2	1,040
As of 3/2018	0	1	573	134	338	1	36	2	1,003

Nationwide

<u>Year-End</u>	<u>GR-A80A</u>	<u>GR-A80B</u>	<u>GR-A80F</u>	<u>GR-A80FH</u>	<u>GR-A80G</u>	<u>GR-A80K</u>	<u>GR-A80L</u>	<u>GR-A80M</u>	<u>GR-A80N</u>
2010	70	12	10,707	2,354	1,444	279	139	56	15,031
2011	190	44	31,682	6,355	2,974	705	260	70	40,931
2012	265	39	47,314	8,815	4,588	775	337	75	60,003
2013	286	51	54,533	10,438	9,579	871	401	67	74,499
2014	307	64	55,584	12,324	17,133	1,133	617	58	84,982
2015	272	75	55,438	14,009	23,000	1,523	750	57	93,964
2016	248	73	56,623	15,629	27,450	1,640	747	46	101,085
2017	222	67	57,802	16,569	28,198	1,690	699	40	104,222
As of 3/2018	207	62	57,531	16,364	27,512	1,645	661	39	101,976

Colonial Penn Life Insurance Company

Exhibit V

Policy Form Series GR-A80

Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
CPL-GR-A80A	2010	56,815	57,006	100.3%
	2011	329,264	503,286	152.9%
	2012	613,495	1,103,617	179.9%
	2013	801,969	1,465,676	182.8%
	2014	1,011,418	1,677,117	165.8%
	2015	998,090	1,578,867	158.2%
	2016	949,786	1,439,187	151.5%
	2017	975,977	1,494,226	153.1%
	Total	5,736,812	9,318,983	162.4%
CPL-GR-A80B	2010	8,816	8,576	97.3%
	2011	94,994	61,514	64.8%
	2012	106,204	78,617	74.0%
	2013	125,108	72,553	58.0%
	2014	172,076	161,329	93.8%
	2015	193,027	182,177	94.4%
	2016	204,941	227,260	110.9%
	2017	201,101	187,917	93.4%
	Total	1,106,266	979,944	88.6%
CPL-GR-A80F	2010	7,809,445	5,141,294	65.8%
	2011	50,458,400	35,445,979	70.2%
	2012	95,124,157	71,098,217	74.7%
	2013	128,074,351	93,417,785	72.9%
	2014	149,657,136	104,914,253	70.1%
	2015	156,312,811	108,874,568	69.7%
	2016	163,166,769	114,118,318	69.9%
	2017	172,509,181	122,630,377	71.1%
	Total	923,112,250	655,640,790	71.0%
CPL-GR-A80FH	2010	547,137	114,873	21.0%
	2011	3,554,748	1,300,106	36.6%
	2012	5,812,957	2,687,588	46.2%
	2013	7,171,562	3,631,116	50.6%
	2014	8,698,056	4,706,487	54.1%
	2015	10,038,501	5,909,127	58.9%
	2016	11,337,678	6,259,164	55.2%
	2017	12,556,263	7,556,513	60.2%
	Total	59,716,902	32,164,974	53.9%
CPL-GR-A80G	2010	1,152,827	627,691	54.4%
	2011	5,150,046	3,035,055	58.9%
	2012	8,867,389	5,918,350	66.7%
	2013	14,945,948	10,400,220	69.6%
	2014	29,158,397	20,041,556	68.7%
	2015	43,540,143	31,408,560	72.1%
	2016	54,445,059	40,954,158	75.2%
	2017	64,122,288	46,949,463	73.2%
	Total	221,382,098	159,335,053	72.0%

Colonial Penn Life Insurance Company

Exhibit V

Policy Form Series GR-A80

Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
CPL-GR-A80K	2010	123,542	45,081	36.5%
	2011	730,215	348,121	47.7%
	2012	904,433	518,979	57.4%
	2013	973,023	546,486	56.2%
	2014	1,339,640	782,264	58.4%
	2015	1,825,658	1,197,631	65.6%
	2016	2,042,790	1,422,821	69.7%
	2017	2,151,406	1,458,170	67.8%
	Total	10,090,707	6,319,554	62.6%
CPL-GR-A80L	2010	96,881	41,598	42.9%
	2011	414,956	257,046	61.9%
	2012	558,832	439,422	78.6%
	2013	661,496	560,857	84.8%
	2014	1,114,427	936,657	84.0%
	2015	1,462,132	1,293,250	88.4%
	2016	1,632,301	1,335,968	81.8%
	2017	1,653,822	1,410,049	85.3%
	Total	7,594,847	6,274,848	82.6%
CPL-GR-A80M	2010	35,333	21,863	61.9%
	2011	130,795	77,298	59.1%
	2012	153,988	99,674	64.7%
	2013	146,525	109,096	74.5%
	2014	134,001	107,106	79.9%
	2015	129,198	96,401	74.6%
	2016	116,375	82,111	70.6%
	2017	103,517	65,998	63.8%
	Total	949,733	659,546	69.4%
CPL-GR-A80N	2010	7,660,128	4,115,647	53.7%
	2011	44,238,006	27,242,564	61.6%
	2012	77,147,332	54,065,270	70.1%
	2013	102,618,384	71,196,412	69.4%
	2014	127,735,774	88,374,556	69.2%
	2015	145,074,908	102,862,654	70.9%
	2016	161,915,590	117,096,249	72.3%
	2017	179,120,859	128,608,588	71.8%
	Total	845,510,979	593,561,939	70.2%
All	2010	17,490,923	10,173,628	58.2%
	2011	105,101,423	68,270,970	65.0%
	2012	189,288,787	136,009,734	71.9%
	2013	255,518,365	181,400,202	71.0%
	2014	319,020,925	221,701,326	69.5%
	2015	359,574,467	253,403,235	70.5%
	2016	395,811,289	282,935,235	71.5%
	2017	433,394,413	310,361,302	71.6%
	Total	2,075,200,593	1,464,255,630	70.6%

Colonial Penn Life Insurance Company

Exhibit V

Policy Form Series GR-A80

Rhode Island Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
CPL-GR-A80B	2011	2,059	21	1.0%
	2012	2,247	608	27.1%
	2013	2,375	508	21.4%
	2014	2,468	185	7.5%
	2015	2,564	543	21.2%
	2016	2,769	1,326	47.9%
	2017	3,018	272	9.0%
	Total	17,499	3,464	19.8%
CPL-GR-A80F	2010	57,670	48,228	83.6%
	2011	655,753	596,398	90.9%
	2012	1,306,381	1,107,163	84.8%
	2013	1,867,316	1,539,528	82.4%
	2014	2,348,803	1,832,741	78.0%
	2015	2,472,478	1,937,907	78.4%
	2016	2,345,363	1,804,185	76.9%
	2017	2,256,689	1,755,636	77.8%
	Total	13,310,453	10,621,785	79.8%
CPL-GR-A80FH	2010	1,208	0	0.0%
	2011	10,311	1,394	13.5%
	2012	23,599	10,322	43.7%
	2013	25,856	14,181	54.8%
	2014	51,088	26,179	51.2%
	2015	64,848	37,952	58.5%
	2016	73,051	44,784	61.3%
	2017	77,390	72,535	93.7%
	Total	327,351	207,347	63.3%
CPL-GR-A80G	2011	867	870	100.4%
	2012	11,600	3,454	29.8%
	2013	12,352	7,779	63.0%
	2014	69,281	34,896	50.4%
	2015	265,892	185,569	69.8%
	2016	434,895	316,259	72.7%
	2017	630,628	480,976	76.3%
	Total	1,425,514	1,029,804	72.2%
	CPL-GR-A80K	2014	732	61
2015		2,816	3,246	115.3%
2016		3,259	1,974	60.6%
2017		3,459	1,850	53.5%
Total		10,265	7,130	69.5%
CPL-GR-A80L	2012	2,933	2,199	75.0%
	2013	8,610	3,485	40.5%
	2014	53,749	55,569	103.4%
	2015	91,725	101,481	110.6%
	2016	83,714	54,330	64.9%
	2017	79,010	67,284	85.2%
	Total	319,740	284,349	88.9%

Colonial Penn Life Insurance Company

Exhibit V

Policy Form Series GR-A80

Rhode Island Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
CPL-GR-A80M	2010	343	0	0.0%
	2011	1,947	593	30.5%
	2012	3,377	2,394	70.9%
	2013	3,663	5,494	150.0%
	2014	3,974	1,143	28.8%
	2015	4,313	2,293	53.2%
	2016	5,771	5,550	96.2%
	2017	5,230	2,865	54.8%
	Total	28,616	20,331	71.0%
CPL-GR-A80N	2010	78,180	37,724	48.3%
	2011	424,527	243,481	57.4%
	2012	761,124	437,277	57.5%
	2013	895,573	577,196	64.4%
	2014	1,143,844	756,437	66.1%
	2015	1,331,479	942,889	70.8%
	2016	1,505,049	1,208,067	80.3%
	2017	1,641,383	1,087,294	66.2%
	Total	7,781,159	5,290,364	68.0%
All	2010	137,400	85,951	62.6%
	2011	1,095,464	842,757	76.9%
	2012	2,111,262	1,563,417	74.1%
	2013	2,815,744	2,148,171	76.3%
	2014	3,673,939	2,707,212	73.7%
	2015	4,236,113	3,211,879	75.8%
	2016	4,453,869	3,436,475	77.2%
	2017	4,696,806	3,468,713	73.9%
	Total	23,220,598	17,464,575	75.2%



RHODE ISLAND ACTUARIAL CERTIFICATION

Carrier: Colonial Penn Life Insurance Company

Submission:

Policy Form Series CPL-GR-A080

I hereby certify that to the best of my knowledge and belief, the above submission conforms to generally accepted actuarial principles, standards and guidelines, that the reserves, including a test of deficiency reserves, and non-forfeiture benefits, if applicable, comply with all statutes, rules and regulations of the state of Rhode Island, and that premiums, if any, are not inadequate, excessive, unfairly discriminatory or unreasonable in relation to benefits.

Christopher J. Conforti

Signature of qualified actuary: _____

Name (typed or printed): Christopher J. Conforti

Title or business affiliation: Actuary

Date: 7/16/2018

A thorough review of the law, bulletins, and the Rating Compliance Guidelines should be made prior to signing this certification.

Reset Form



RHODE ISLAND ACTUARIAL CERTIFICATION

Carrier: Colonial Penn Life Insurance Company

Submission:

Policy Form Series CPL-GR-A080

I hereby certify that to the best of my knowledge and belief, the above submission conforms to generally accepted actuarial principles, standards and guidelines, that the reserves, including a test of deficiency reserves, and non-forfeiture benefits, if applicable, comply with all statutes, rules and regulations of the state of Rhode Island, and that premiums, if any, are not inadequate, excessive, unfairly discriminatory or unreasonable in relation to benefits.

Christopher J. Conforti

Signature of qualified actuary: _____

Name (typed or printed): Christopher J. Conforti

Title or business affiliation: Actuary

Date: 7/11/2018

A thorough review of the law, bulletins, and the Rating Compliance Guidelines should be made prior to signing this certification.

Reset Form

Colonial Penn Life Insurance Company

Rate Memorandum

**Standardized Medicare Supplement
Policy Form Series CPL-GR-A80
Plans A, B, F, high deductible F, G, K, L, M and N**

1. Purpose of Filing

We are filing the 2019 rate schedules for these forms. Adjusted rates provide, as appropriate, for poorer than anticipated experience, claim cost trend increases, and benefit cost inflation.

2. General Description

- a. Issuer – Colonial Penn Life Insurance Company.
- b. Forms – CPL-GR-A80A, CPL-GR-A80B, CPL-GR-A80F, CPL-GR-A80FH, CPL-GR-A80G, CPL-GR-A80K, CPL-GR-A80L, CPL-GR-A80M and CPL-GR-A80N.
- c. Policy Type - Standardized Medicare supplement policies.
- d. Benefits - Please refer to the enclosed Exhibit I.
- e. Renewability - Guaranteed renewable for life.
- f. Issue Ages - Ages 65 and over.
- g. Premium Basis - For policies issued prior to January 1, 2012, attained age up to age 80; level thereafter. For policies issued on or after January 1, 2012, by gender, risk class (as allowable) and attained age up to age 99; level thereafter.
- h. Actuary – Christopher J. Conforti, A.S.A., M.A.A.A.

3. Scope and Justification of Request

- a. Rate Scale Adjustments - Please refer to Exhibit II.
- b. Variations by Cell - None
- c. Justification of Request - Please refer to Section 7 of this memorandum.

4. Rates and Rating Factors

- a. Rates - The proposed rates are enclosed.
- b. Period Rates Apply - The proposed rates are intended to be effective for calendar year 2019.

5. Rate History

Please refer to the enclosed Exhibit III.

6. In-Force Counts

Please refer to the enclosed Exhibit IV.

7. Experience

Exhibit V provides experience through December 31, 2017, valued as of March 31, 2018.

Projected experience, assuming approval of the proposed 2019 increases, is provided in the enclosed Exhibit VI. Credible Rhode Island experience is projected for Plans F and N. Nationwide experience is projected for the other plans.

8. Loss Ratio Compliance

These forms are individual standardized Medicare supplement policies subject to a minimum lifetime loss ratio of 65%.

These forms were initially rated to meet a minimum lifetime loss ratio of 65%. With the proposed rate schedules, we expect to meet the 65% loss ratio standard for the lifetime of these forms.

Christopher J. Conforti, ASA, MAAA

Colonial Penn Life Insurance Company – Consumer Narrative

2019 Standardized Medicare Supplement Rate Revision and Annual Loss Ratio Filing

Medicare Supplement Rates Changing in 2019

Colonial Penn Life Insurance Company regularly reviews the experience of its Medicare supplement business to ensure it will be able to honor its commitment to pay claims. Primary factors impacting premium rates are the rising cost of healthcare and impact of claims experience.

Based on the actual and projected Medicare supplement experience, a premium increase is necessary to bring projected future claims, relative to projected premiums, in line with the target relationships approved by the Office of the Health Insurance Commissioner.

The company has requested an overall premium increase of 5.4%. Claims experience has been much higher than expected, requiring this increase. The proposed rate increases by plan and form are shown in the table below.

The proposed increases have been filed with and will be reviewed by the Office of the Health Insurance Commissioner. This filing complies with the laws and regulations of the State of Rhode Island and will not be implemented until approved by the Office of the Health Insurance Commissioner.

Plan Letter	Form Name	Rate Increase
A	CPL-GR-A80A	12.0%
B	CPL-GR-A80B	5.5%
F	CPL-GR-A80F	10.0%
FH*	CPL-GR-A80FH	0.0%
G	CPL-GR-A80G	5.0%
K	CPL-GR-A80K	5.5%
L	CPL-GR-A80L	5.5%
M	CPL-GR-A80M	5.5%
N	CPL-GR-A80N	0.0%

- High Deductible Plan F

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$2,370.74
66	2,457.80
67	2,563.07
68	2,670.85
69	2,782.56
70	2,897.76
71	3,015.79
72	3,137.97
73	3,263.43
74	3,392.92
75	3,526.33
76	3,664.33
77	3,806.37
78	3,952.77
79	4,035.68
80	4,120.11
81	4,227.56
82	4,337.85
83	4,450.76
84	4,567.38
85	4,686.40
86	4,808.69
87	4,934.47
88	5,062.98
89	5,195.41
90	5,330.46
91	5,400.39
92	5,471.08
93	5,542.10
94	5,614.43
95	5,687.84
96	5,762.24
97	5,837.51
98	5,913.55
99+	5,990.57

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$2,634.41
66	2,730.96
67	2,847.69
68	2,967.90
69	3,091.83
70	3,219.57
71	3,351.24
72	3,486.30
73	3,626.04
74	3,769.93
75	3,918.29
76	4,071.46
77	4,229.31
78	4,391.96
79	4,484.14
80	4,577.63
81	4,697.20
82	4,819.81
83	4,945.60
84	5,074.76
85	5,207.08
86	5,343.01
87	5,482.75
88	5,625.55
89	5,772.39
90	5,923.15
91	6,000.39
92	6,078.93
93	6,158.13
94	6,238.64
95	6,319.91
96	6,402.38
97	6,485.95
98	6,570.60
99+	6,656.45

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$2,927.10
66	3,034.34
67	3,164.37
68	3,297.79
69	3,435.46
70	3,577.28
71	3,723.35
72	3,874.00
73	4,029.13
74	4,188.84
75	4,354.00
76	4,523.96
77	4,699.16
78	4,880.36
79	4,982.36
80	5,086.76
81	5,219.52
82	5,355.56
83	5,495.41
84	5,638.86
85	5,786.13
86	5,936.90
87	6,092.13
88	6,250.97
89	6,414.06
90	6,581.62
91	6,667.36
92	6,754.53
93	6,842.34
94	6,931.91
95	7,022.12
96	7,113.76
97	7,206.70
98	7,300.74
99+	7,396.30

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent
Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$2,634.41
66	2,730.96
67	2,847.69
68	2,967.90
69	3,091.83
70	3,219.57
71	3,351.24
72	3,486.30
73	3,626.04
74	3,769.93
75	3,918.29
76	4,071.46
77	4,229.31
78	4,391.96
79	4,484.14
80	4,577.63
81	4,697.20
82	4,819.81
83	4,945.60
84	5,074.76
85	5,207.08
86	5,343.01
87	5,482.75
88	5,625.55
89	5,772.39
90	5,923.15
91	6,000.39
92	6,078.93
93	6,158.13
94	6,238.64
95	6,319.91
96	6,402.38
97	6,485.95
98	6,570.60
99+	6,656.45

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent
Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$2,927.10
66	3,034.34
67	3,164.37
68	3,297.79
69	3,435.46
70	3,577.28
71	3,723.35
72	3,874.00
73	4,029.13
74	4,188.84
75	4,354.00
76	4,523.96
77	4,699.16
78	4,880.36
79	4,982.36
80	5,086.76
81	5,219.52
82	5,355.56
83	5,495.41
84	5,638.86
85	5,786.13
86	5,936.90
87	6,092.13
88	6,250.97
89	6,414.06
90	6,581.62
91	6,667.36
92	6,754.53
93	6,842.34
94	6,931.91
95	7,022.12
96	7,113.76
97	7,206.70
98	7,300.74
99+	7,396.30

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$3,252.41
66	3,371.86
67	3,515.64
68	3,664.33
69	3,817.39
70	3,974.91
71	4,137.02
72	4,304.47
73	4,476.84
74	4,654.22
75	4,837.71
76	5,026.54
77	5,221.27
78	5,422.75
79	5,535.77
80	5,651.84
81	5,799.44
82	5,950.53
83	6,106.09
84	6,265.48
85	6,428.89
86	6,596.56
87	6,768.93
88	6,945.54
89	7,126.85
90	7,312.74
91	7,408.08
92	7,504.96
93	7,602.70
94	7,701.86
95	7,802.33
96	7,904.23
97	8,007.64
98	8,111.71
99+	8,217.75

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$2,711.54
66	2,811.25
67	2,931.36
68	3,055.28
69	3,182.59
70	3,314.26
71	3,449.64
72	3,588.95
73	3,732.84
74	3,880.88
75	4,033.71
76	4,191.24
77	4,353.56
78	4,521.34
79	4,616.03
80+	4,712.91

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,896.53
66	1,970.60
67	2,051.44
68	2,134.56
69	2,220.53
70	2,308.89
71	2,400.09
72	2,493.91
73	2,591.00
74	2,690.60
75	2,793.58
76	2,899.83
77	3,009.14
78	3,122.05
79	3,193.39
80	3,266.37
81	3,355.17
82	3,446.59
83	3,540.19
84	3,636.41
85	3,735.46
86	3,837.13
87	3,941.42
88	4,048.55
89	4,158.73
90	4,271.86
91	4,329.89
92	4,388.80
93	4,448.69
94	4,509.02
95	4,570.54
96	4,632.83
97	4,695.78
98	4,759.71
99+	4,824.18

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,107.62
66	2,189.55
67	2,279.22
68	2,371.83
69	2,467.29
70	2,565.36
71	2,666.60
72	2,771.00
73	2,878.78
74	2,989.50
75	3,103.83
76	3,221.97
77	3,343.72
78	3,469.06
79	3,548.15
80	3,629.32
81	3,728.15
82	3,829.50
83	3,933.68
84	4,040.48
85	4,150.33
86	4,263.13
87	4,379.20
88	4,498.33
89	4,620.62
90	4,746.18
91	4,810.87
92	4,876.21
93	4,942.54
94	5,009.74
95	5,077.81
96	5,146.98
97	5,216.90
98	5,287.81
99+	5,359.70

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,341.51
66	2,432.93
67	2,532.52
68	2,635.40
69	2,741.43
70	2,850.41
71	2,963.10
72	3,079.07
73	3,198.63
74	3,321.79
75	3,448.88
76	3,580.01
77	3,715.17
78	3,854.59
79	3,942.51
80	4,032.73
81	4,142.37
82	4,254.95
83	4,370.80
84	4,489.71
85	4,611.78
86	4,737.23
87	4,865.96
88	4,998.50
89	5,134.54
90	5,274.07
91	5,346.06
92	5,418.50
93	5,492.35
94	5,566.97
95	5,642.68
96	5,719.37
97	5,797.26
98	5,876.24
99+	5,956.10

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent
Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,107.62
66	2,189.55
67	2,279.22
68	2,371.83
69	2,467.29
70	2,565.36
71	2,666.60
72	2,771.00
73	2,878.78
74	2,989.50
75	3,103.83
76	3,221.97
77	3,343.72
78	3,469.06
79	3,548.15
80	3,629.32
81	3,728.15
82	3,829.50
83	3,933.68
84	4,040.48
85	4,150.33
86	4,263.13
87	4,379.20
88	4,498.33
89	4,620.62
90	4,746.18
91	4,810.87
92	4,876.21
93	4,942.54
94	5,009.74
95	5,077.81
96	5,146.98
97	5,216.90
98	5,287.81
99+	5,359.70

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent
Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,341.51
66	2,432.93
67	2,532.52
68	2,635.40
69	2,741.43
70	2,850.41
71	2,963.10
72	3,079.07
73	3,198.63
74	3,321.79
75	3,448.88
76	3,580.01
77	3,715.17
78	3,854.59
79	3,942.51
80	4,032.73
81	4,142.37
82	4,254.95
83	4,370.80
84	4,489.71
85	4,611.78
86	4,737.23
87	4,865.96
88	4,998.50
89	5,134.54
90	5,274.07
91	5,346.06
92	5,418.50
93	5,492.35
94	5,566.97
95	5,642.68
96	5,719.37
97	5,797.26
98	5,876.24
99+	5,956.10

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,601.58
66	2,703.36
67	2,814.19
68	2,928.08
69	3,046.12
70	3,167.21
71	3,292.23
72	3,421.17
73	3,554.04
74	3,690.73
75	3,832.11
76	3,977.75
77	4,127.97
78	4,282.87
79	4,380.62
80	4,480.76
81	4,602.40
82	4,727.74
83	4,856.36
84	4,988.47
85	5,124.28
86	5,263.48
87	5,406.94
88	5,553.99
89	5,704.86
90	5,860.31
91	5,940.06
92	6,020.57
93	6,102.49
94	6,185.62
95	6,269.62
96	6,354.93
97	6,441.33
98	6,529.15
99+	6,617.84

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,169.36
66	2,253.91
67	2,346.31
68	2,441.76
69	2,539.62
70	2,640.85
71	2,745.03
72	2,852.59
73	2,963.32
74	3,077.43
75	3,195.25
76	3,316.66
77	3,441.90
78	3,571.17
79	3,652.33
80+	3,735.79

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,697.47
66	2,803.50
67	2,912.81
68	3,026.81
69	3,145.06
70	3,268.23
71	3,396.52
72	3,530.04
73	3,669.35
74	3,814.55
75	3,966.29
76	4,125.46
77	4,291.71
78	4,466.36
79	4,593.34
80	4,731.56
81	4,888.00
82	5,049.23
83	5,215.81
84	5,387.85
85	5,566.10
86	5,749.26
87	5,939.30
88	6,135.22
89	6,337.69
90	6,546.82
91	6,655.04
92	6,764.78
93	6,876.38
94	6,989.72
95	7,105.14
96	7,222.52
97	7,341.87
98	7,462.74
99+	7,585.90

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,997.25
66	3,114.85
67	3,236.81
68	3,363.46
69	3,495.03
70	3,631.61
71	3,773.75
72	3,922.22
73	4,076.91
74	4,238.04
75	4,407.24
76	4,583.74
77	4,768.65
78	4,962.61
79	5,103.88
80	5,257.59
81	5,430.94
82	5,610.06
83	5,795.30
84	5,986.53
85	6,184.09
86	6,388.09
87	6,598.85
88	6,816.71
89	7,041.65
90	7,274.01
91	7,394.01
92	7,515.97
93	7,640.01
94	7,765.90
95	7,894.08
96	8,024.66
97	8,156.77
98	8,291.49
99+	8,428.40

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$3,330.41
66	3,461.10
67	3,596.26
68	3,736.88
69	3,883.06
70	4,035.13
71	4,193.31
72	4,358.15
73	4,529.96
74	4,709.31
75	4,896.94
76	5,093.08
77	5,298.39
78	5,514.28
79	5,671.04
80	5,841.55
81	6,034.20
82	6,233.62
83	6,439.15
84	6,651.54
85	6,870.92
86	7,097.94
87	7,332.05
88	7,574.12
89	7,824.04
90	8,082.59
91	8,215.90
92	8,351.49
93	8,489.38
94	8,629.24
95	8,771.60
96	8,916.47
97	9,063.52
98	9,212.98
99+	9,364.83

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent
Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,997.25
66	3,114.85
67	3,236.81
68	3,363.46
69	3,495.03
70	3,631.61
71	3,773.75
72	3,922.22
73	4,076.91
74	4,238.04
75	4,407.24
76	4,583.74
77	4,768.65
78	4,962.61
79	5,103.88
80	5,257.59
81	5,430.94
82	5,610.06
83	5,795.30
84	5,986.53
85	6,184.09
86	6,388.09
87	6,598.85
88	6,816.71
89	7,041.65
90	7,274.01
91	7,394.01
92	7,515.97
93	7,640.01
94	7,765.90
95	7,894.08
96	8,024.66
97	8,156.77
98	8,291.49
99+	8,428.40

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$3,330.41
66	3,461.10
67	3,596.26
68	3,736.88
69	3,883.06
70	4,035.13
71	4,193.31
72	4,358.15
73	4,529.96
74	4,709.31
75	4,896.94
76	5,093.08
77	5,298.39
78	5,514.28
79	5,671.04
80	5,841.55
81	6,034.20
82	6,233.62
83	6,439.15
84	6,651.54
85	6,870.92
86	7,097.94
87	7,332.05
88	7,574.12
89	7,824.04
90	8,082.59
91	8,215.90
92	8,351.49
93	8,489.38
94	8,629.24
95	8,771.60
96	8,916.47
97	9,063.52
98	9,212.98
99+	9,364.83

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$3,700.55
66	3,845.42
67	3,995.97
68	4,152.07
69	4,314.73
70	4,483.60
71	4,659.23
72	4,842.29
73	5,033.41
74	5,232.61
75	5,440.86
76	5,658.83
77	5,887.15
78	6,126.93
79	6,300.82
80	6,490.53
81	6,704.78
82	6,926.02
83	7,154.67
84	7,390.63
85	7,634.66
86	7,886.66
87	8,147.06
88	8,415.86
89	8,693.38
90	8,980.29
91	9,128.65
92	9,279.20
93	9,432.58
94	9,587.92
95	9,746.32
96	9,906.90
97	10,070.75
98	10,236.79
99+	10,405.55

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$3,085.17
66	3,206.16
67	3,331.83
68	3,461.86
69	3,597.46
70	3,738.41
71	3,884.91
72	4,037.31
73	4,196.80
74	4,363.05
75	4,536.51
76	4,718.25
77	4,908.72
78	5,108.47
79	5,253.56
80+	5,411.85

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$420.11
66	436.58
67	453.60
68	471.38
69	489.81
70	508.90
71	528.98
72	549.81
73	571.30
74	594.10
75	617.56
76	642.32
77	668.39
78	695.56
79	715.30
80	736.79
81	761.23
82	786.32
83	812.39
84	839.34
85	867.16
86	895.85
87	925.41
88	956.06
89	987.70
90	1,020.32
91	1,037.23
92	1,054.46
93	1,071.92
94	1,089.59
95	1,107.59
96	1,125.92
97	1,144.57
98	1,163.44
99+	1,182.75

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$466.80
66	485.12
67	504.00
68	523.63
69	544.25
70	565.63
71	587.78
72	610.90
73	634.79
74	660.10
75	686.18
76	713.78
77	742.58
78	772.90
79	794.72
80	818.72
81	845.88
82	873.92
83	902.83
84	932.83
85	963.59
86	995.56
87	1,028.50
88	1,062.54
89	1,097.66
90	1,134.10
91	1,152.86
92	1,171.95
93	1,191.26
94	1,211.01
95	1,230.97
96	1,251.37
97	1,272.10
98	1,293.04
99+	1,314.43

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$518.61
66	539.01
67	559.96
68	581.89
69	604.79
70	628.47
71	653.01
72	678.76
73	705.38
74	733.41
75	762.54
76	793.19
77	825.16
78	858.76
79	883.08
80	909.81
81	939.92
82	971.12
83	1,003.19
84	1,036.36
85	1,070.61
86	1,106.06
87	1,142.61
88	1,180.46
89	1,219.52
90	1,259.88
91	1,280.72
92	1,301.88
93	1,323.48
94	1,345.41
95	1,367.66
96	1,390.24
97	1,413.26
98	1,436.61
99+	1,460.50

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent
Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$466.80
66	485.12
67	504.00
68	523.63
69	544.25
70	565.63
71	587.78
72	610.90
73	634.79
74	660.10
75	686.18
76	713.78
77	742.58
78	772.90
79	794.72
80	818.72
81	845.88
82	873.92
83	902.83
84	932.83
85	963.59
86	995.56
87	1,028.50
88	1,062.54
89	1,097.66
90	1,134.10
91	1,152.86
92	1,171.95
93	1,191.26
94	1,211.01
95	1,230.97
96	1,251.37
97	1,272.10
98	1,293.04
99+	1,314.43

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent
Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$518.61
66	539.01
67	559.96
68	581.89
69	604.79
70	628.47
71	653.01
72	678.76
73	705.38
74	733.41
75	762.54
76	793.19
77	825.16
78	858.76
79	883.08
80	909.81
81	939.92
82	971.12
83	1,003.19
84	1,036.36
85	1,070.61
86	1,106.06
87	1,142.61
88	1,180.46
89	1,219.52
90	1,259.88
91	1,280.72
92	1,301.88
93	1,323.48
94	1,345.41
95	1,367.66
96	1,390.24
97	1,413.26
98	1,436.61
99+	1,460.50

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$576.32
66	598.90
67	622.14
68	646.47
69	671.99
70	698.39
71	725.56
72	754.25
73	783.70
74	814.79
75	847.19
76	881.23
77	916.90
78	954.32
79	981.16
80	1,010.83
81	1,044.43
82	1,079.01
83	1,114.68
84	1,151.55
85	1,189.63
86	1,228.90
87	1,269.59
88	1,311.70
89	1,355.12
90	1,399.95
91	1,423.08
92	1,446.53
93	1,470.53
94	1,494.86
95	1,519.62
96	1,544.71
97	1,570.24
98	1,596.31
99+	1,622.71

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$480.43
66	499.41
67	518.72
68	539.12
69	560.29
70	582.21
71	605.01
72	628.79
73	653.45
74	679.41
75	706.47
76	734.72
77	764.39
78	795.48
79	818.07
80+	842.94

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,901.33
66	1,980.09
67	2,065.40
68	2,153.87
69	2,245.84
70	2,341.62
71	2,441.22
72	2,544.85
73	2,652.96
74	2,765.98
75	2,883.90
76	3,007.39
77	3,136.77
78	3,272.37
79	3,370.77
80	3,478.44
81	3,601.39
82	3,728.48
83	3,860.15
84	3,996.51
85	4,137.46
86	4,283.64
87	4,434.73
88	4,591.27
89	4,753.27
90	4,921.05
91	5,007.78
92	5,096.25
93	5,186.14
94	5,277.77
95	5,370.72
96	5,465.74
97	5,562.06
98	5,660.24
99+	5,760.28

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,112.75
66	2,200.24
67	2,294.82
68	2,393.33
69	2,495.43
70	2,601.69
71	2,712.52
72	2,827.61
73	2,947.83
74	3,073.39
75	3,204.41
76	3,341.54
77	3,485.21
78	3,636.08
79	3,745.50
80	3,865.06
81	4,001.53
82	4,142.58
83	4,288.98
84	4,440.29
85	4,596.94
86	4,759.16
87	4,927.38
88	5,101.16
89	5,281.27
90	5,467.81
91	5,564.14
92	5,662.32
93	5,762.35
94	5,864.02
95	5,967.55
96	6,072.82
97	6,180.06
98	6,289.04
99+	6,400.20

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,347.40
66	2,444.82
67	2,549.98
68	2,659.29
69	2,772.85
70	2,890.89
71	3,013.94
72	3,142.01
73	3,275.43
74	3,414.95
75	3,560.37
76	3,712.88
77	3,872.59
78	4,040.15
79	4,161.78
80	4,294.66
81	4,446.29
82	4,603.16
83	4,765.71
84	4,934.03
85	5,108.14
86	5,288.36
87	5,475.01
88	5,668.32
89	5,868.39
90	6,075.55
91	6,182.78
92	6,291.98
93	6,403.04
94	6,516.05
95	6,631.14
96	6,747.98
97	6,867.11
98	6,988.52
99+	7,111.69

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,112.75
66	2,200.24
67	2,294.82
68	2,393.33
69	2,495.43
70	2,601.69
71	2,712.52
72	2,827.61
73	2,947.83
74	3,073.39
75	3,204.41
76	3,341.54
77	3,485.21
78	3,636.08
79	3,745.50
80	3,865.06
81	4,001.53
82	4,142.58
83	4,288.98
84	4,440.29
85	4,596.94
86	4,759.16
87	4,927.38
88	5,101.16
89	5,281.27
90	5,467.81
91	5,564.14
92	5,662.32
93	5,762.35
94	5,864.02
95	5,967.55
96	6,072.82
97	6,180.06
98	6,289.04
99+	6,400.20

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent
Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,347.40
66	2,444.82
67	2,549.98
68	2,659.29
69	2,772.85
70	2,890.89
71	3,013.94
72	3,142.01
73	3,275.43
74	3,414.95
75	3,560.37
76	3,712.88
77	3,872.59
78	4,040.15
79	4,161.78
80	4,294.66
81	4,446.29
82	4,603.16
83	4,765.71
84	4,934.03
85	5,108.14
86	5,288.36
87	5,475.01
88	5,668.32
89	5,868.39
90	6,075.55
91	6,182.78
92	6,291.98
93	6,403.04
94	6,516.05
95	6,631.14
96	6,747.98
97	6,867.11
98	6,988.52
99+	7,111.69

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,608.34
66	2,716.34
67	2,833.18
68	2,954.81
69	3,080.81
70	3,212.05
71	3,348.74
72	3,491.10
73	3,639.35
74	3,794.26
75	3,956.15
76	4,125.46
77	4,302.95
78	4,489.05
79	4,624.22
80	4,771.81
81	4,940.14
82	5,114.58
83	5,295.12
84	5,482.10
85	5,675.73
86	5,875.81
87	6,083.29
88	6,298.09
89	6,520.42
90	6,750.60
91	6,869.83
92	6,991.14
93	7,114.63
94	7,239.98
95	7,367.72
96	7,497.97
97	7,630.30
98	7,764.81
99+	7,901.93

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,174.71
66	2,265.04
67	2,362.34
68	2,463.69
69	2,568.74
70	2,678.16
71	2,792.16
72	2,910.85
73	3,034.56
74	3,163.72
75	3,298.55
76	3,439.50
77	3,587.75
78	3,742.99
79	3,855.57
80+	3,978.62

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$751.41
66	770.83
67	803.78
68	838.90
69	876.21
70	915.81
71	957.59
72	1,001.88
73	1,048.79
74	1,098.21
75	1,150.35
76	1,205.23
77	1,263.26
78	1,324.46
79	1,373.99
80	1,418.93
81	1,471.52
82	1,525.95
83	1,582.68
84	1,641.48
85	1,702.35
86	1,765.51
87	1,830.86
88	1,898.82
89	1,969.18
90	2,042.27
91	2,080.02
92	2,118.64
93	2,158.02
94	2,198.27
95	2,238.96
96	2,280.53
97	2,322.85
98	2,365.94
99+	2,409.91

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$834.97
66	856.68
67	893.23
68	932.06
69	973.41
70	1,017.48
71	1,063.85
72	1,113.15
73	1,165.30
74	1,220.28
75	1,278.10
76	1,339.30
77	1,403.66
78	1,471.62
79	1,526.71
80	1,576.46
81	1,635.04
82	1,695.59
83	1,758.53
84	1,823.77
85	1,891.40
86	1,961.55
87	2,034.20
88	2,109.80
89	2,188.13
90	2,269.18
91	2,311.40
92	2,354.27
93	2,397.91
94	2,442.42
95	2,487.80
96	2,533.94
97	2,580.85
98	2,628.85
99+	2,677.61

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$927.70
66	951.81
67	992.39
68	1,035.70
69	1,081.74
70	1,130.50
71	1,182.32
72	1,236.86
73	1,294.90
74	1,355.88
75	1,420.13
76	1,488.10
77	1,559.44
78	1,635.15
79	1,696.24
80	1,751.66
81	1,816.68
82	1,883.98
83	1,954.02
84	2,026.46
85	2,101.73
86	2,179.73
87	2,260.56
88	2,344.45
89	2,431.40
90	2,521.62
91	2,568.31
92	2,616.09
93	2,664.52
94	2,713.94
95	2,764.23
96	2,815.39
97	2,867.65
98	2,920.99
99+	2,975.21

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent
Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$834.97
66	856.68
67	893.23
68	932.06
69	973.41
70	1,017.48
71	1,063.85
72	1,113.15
73	1,165.30
74	1,220.28
75	1,278.10
76	1,339.30
77	1,403.66
78	1,471.62
79	1,526.71
80	1,576.46
81	1,635.04
82	1,695.59
83	1,758.53
84	1,823.77
85	1,891.40
86	1,961.55
87	2,034.20
88	2,109.80
89	2,188.13
90	2,269.18
91	2,311.40
92	2,354.27
93	2,397.91
94	2,442.42
95	2,487.80
96	2,533.94
97	2,580.85
98	2,628.85
99+	2,677.61

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent
Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$927.70
66	951.81
67	992.39
68	1,035.70
69	1,081.74
70	1,130.50
71	1,182.32
72	1,236.86
73	1,294.90
74	1,355.88
75	1,420.13
76	1,488.10
77	1,559.44
78	1,635.15
79	1,696.24
80	1,751.66
81	1,816.68
82	1,883.98
83	1,954.02
84	2,026.46
85	2,101.73
86	2,179.73
87	2,260.56
88	2,344.45
89	2,431.40
90	2,521.62
91	2,568.31
92	2,616.09
93	2,664.52
94	2,713.94
95	2,764.23
96	2,815.39
97	2,867.65
98	2,920.99
99+	2,975.21

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$1,030.90
66	1,057.52
67	1,102.57
68	1,150.79
69	1,201.84
70	1,256.06
71	1,313.66
72	1,374.42
73	1,438.79
74	1,506.53
75	1,577.88
76	1,653.37
77	1,732.89
78	1,816.78
79	1,884.75
80	1,946.38
81	2,018.49
82	2,093.33
83	2,171.11
84	2,251.73
85	2,335.29
86	2,421.80
87	2,511.80
88	2,604.96
89	2,701.72
90	2,801.87
91	2,853.90
92	2,906.70
93	2,960.70
94	3,015.47
95	3,071.43
96	3,128.26
97	3,186.30
98	3,245.43
99+	3,305.75

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$859.63
66	881.67
67	919.30
68	959.56
69	1,002.10
70	1,047.37
71	1,095.15
72	1,145.99
73	1,199.44
74	1,256.06
75	1,315.73
76	1,378.57
77	1,445.01
78	1,514.82
79	1,571.55
80+	1,622.82

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,468.02
66	1,513.41
67	1,569.26
68	1,629.15
69	1,691.99
70	1,758.20
71	1,828.24
72	1,901.98
73	1,979.44
74	2,061.26
75	2,147.33
76	2,237.87
77	2,333.44
78	2,434.02
79	2,509.94
80	2,580.41
81	2,665.94
82	2,754.30
83	2,845.29
84	2,939.76
85	3,036.96
86	3,137.54
87	3,241.39
88	3,348.63
89	3,459.68
90	3,574.12
91	3,633.13
92	3,693.13
93	3,754.33
94	3,816.51
95	3,879.68
96	3,944.04
97	4,009.06
98	4,075.38
99+	4,143.13

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,630.90
66	1,681.30
67	1,743.80
68	1,810.13
69	1,879.95
70	1,953.58
71	2,031.47
72	2,113.07
73	2,199.58
74	2,290.02
75	2,385.91
76	2,486.38
77	2,592.52
78	2,704.67
79	2,789.10
80	2,867.32
81	2,962.23
82	3,060.08
83	3,161.54
84	3,266.05
85	3,374.04
86	3,485.86
87	3,601.06
88	3,720.19
89	3,843.57
90	3,970.77
91	4,036.44
92	4,103.09
93	4,170.95
94	4,240.00
95	4,310.04
96	4,381.60
97	4,454.14
98	4,527.89
99+	4,602.73

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,812.20
66	1,868.38
67	1,937.77
68	2,011.29
69	2,088.75
70	2,170.67
71	2,257.18
72	2,348.05
73	2,443.73
74	2,544.85
75	2,651.00
76	2,762.70
77	2,880.74
78	3,005.32
79	3,099.03
80	3,185.65
81	3,291.25
82	3,400.23
83	3,512.81
84	3,628.99
85	3,749.10
86	3,873.13
87	4,001.42
88	4,133.64
89	4,270.44
90	4,411.82
91	4,484.91
92	4,558.87
93	4,634.47
94	4,711.27
95	4,789.27
96	4,868.47
97	4,949.20
98	5,030.90
99+	5,114.36

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent
Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,630.90
66	1,681.30
67	1,743.80
68	1,810.13
69	1,879.95
70	1,953.58
71	2,031.47
72	2,113.07
73	2,199.58
74	2,290.02
75	2,385.91
76	2,486.38
77	2,592.52
78	2,704.67
79	2,789.10
80	2,867.32
81	2,962.23
82	3,060.08
83	3,161.54
84	3,266.05
85	3,374.04
86	3,485.86
87	3,601.06
88	3,720.19
89	3,843.57
90	3,970.77
91	4,036.44
92	4,103.09
93	4,170.95
94	4,240.00
95	4,310.04
96	4,381.60
97	4,454.14
98	4,527.89
99+	4,602.73

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent
Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,812.20
66	1,868.38
67	1,937.77
68	2,011.29
69	2,088.75
70	2,170.67
71	2,257.18
72	2,348.05
73	2,443.73
74	2,544.85
75	2,651.00
76	2,762.70
77	2,880.74
78	3,005.32
79	3,099.03
80	3,185.65
81	3,291.25
82	3,400.23
83	3,512.81
84	3,628.99
85	3,749.10
86	3,873.13
87	4,001.42
88	4,133.64
89	4,270.44
90	4,411.82
91	4,484.91
92	4,558.87
93	4,634.47
94	4,711.27
95	4,789.27
96	4,868.47
97	4,949.20
98	5,030.90
99+	5,114.36

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$2,013.26
66	2,075.66
67	2,153.00
68	2,234.60
69	2,320.78
70	2,412.20
71	2,507.98
72	2,608.89
73	2,715.58
74	2,827.50
75	2,945.43
76	3,069.79
77	3,200.81
78	3,339.24
79	3,443.43
80	3,539.75
81	3,656.81
82	3,777.90
83	3,902.91
84	4,031.97
85	4,165.60
86	4,303.49
87	4,445.96
88	4,592.91
89	4,744.98
90	4,902.29
91	4,983.12
92	5,065.59
93	5,149.70
94	5,234.68
95	5,321.41
96	5,409.55
97	5,499.01
98	5,589.88
99+	5,682.61

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,678.57
66	1,730.71
67	1,795.19
68	1,863.48
69	1,935.15
70	2,011.18
71	2,091.04
72	2,175.25
73	2,264.05
74	2,357.65
75	2,455.94
76	2,559.80
77	2,668.67
78	2,783.98
79	2,871.14
80+	2,951.65

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,835.44
66	1,917.04
67	2,002.13
68	2,089.95
69	2,181.36
70	2,276.71
71	2,375.76
72	2,479.29
73	2,586.96
74	2,699.65
75	2,817.36
76	2,940.63
77	3,070.12
78	3,205.94
79	3,302.26
80	3,370.77
81	3,476.48
82	3,585.68
83	3,698.15
84	3,814.33
85	3,934.11
86	4,057.60
87	4,185.13
88	4,316.47
89	4,451.96
90	4,591.71
91	4,663.82
92	4,737.23
93	4,811.41
94	4,887.01
95	4,963.70
96	5,041.59
97	5,120.68
98	5,201.19
99+	5,282.68

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,039.55
66	2,130.20
67	2,224.35
68	2,322.31
69	2,423.87
70	2,529.69
71	2,639.87
72	2,754.63
73	2,874.52
74	2,999.54
75	3,130.45
76	3,267.68
77	3,411.24
78	3,562.22
79	3,669.13
80	3,745.17
81	3,862.99
82	3,984.29
83	4,109.42
84	4,238.36
85	4,371.35
86	4,508.69
87	4,650.18
88	4,796.14
89	4,946.80
90	5,101.92
91	5,181.99
92	5,263.48
93	5,346.28
94	5,430.17
95	5,515.48
96	5,602.21
97	5,690.35
98	5,779.48
99+	5,870.13

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,266.24
66	2,366.93
67	2,471.76
68	2,580.09
69	2,693.32
70	2,810.70
71	2,933.21
72	3,060.63
73	3,193.94
74	3,332.92
75	3,478.33
76	3,630.62
77	3,790.11
78	3,958.22
79	4,077.02
80	4,161.46
81	4,292.15
82	4,426.98
83	4,565.85
84	4,709.42
85	4,857.12
86	5,009.63
87	5,167.05
88	5,329.26
89	5,496.61
90	5,668.97
91	5,758.21
92	5,848.64
93	5,940.39
94	6,033.55
95	6,128.57
96	6,224.68
97	6,322.09
98	6,421.47
99+	6,522.27

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,039.55
66	2,130.20
67	2,224.35
68	2,322.31
69	2,423.87
70	2,529.69
71	2,639.87
72	2,754.63
73	2,874.52
74	2,999.54
75	3,130.45
76	3,267.68
77	3,411.24
78	3,562.22
79	3,669.13
80	3,745.17
81	3,862.99
82	3,984.29
83	4,109.42
84	4,238.36
85	4,371.35
86	4,508.69
87	4,650.18
88	4,796.14
89	4,946.80
90	5,101.92
91	5,181.99
92	5,263.48
93	5,346.28
94	5,430.17
95	5,515.48
96	5,602.21
97	5,690.35
98	5,779.48
99+	5,870.13

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent
Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,266.24
66	2,366.93
67	2,471.76
68	2,580.09
69	2,693.32
70	2,810.70
71	2,933.21
72	3,060.63
73	3,193.94
74	3,332.92
75	3,478.33
76	3,630.62
77	3,790.11
78	3,958.22
79	4,077.02
80	4,161.46
81	4,292.15
82	4,426.98
83	4,565.85
84	4,709.42
85	4,857.12
86	5,009.63
87	5,167.05
88	5,329.26
89	5,496.61
90	5,668.97
91	5,758.21
92	5,848.64
93	5,940.39
94	6,033.55
95	6,128.57
96	6,224.68
97	6,322.09
98	6,421.47
99+	6,522.27

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,518.12
66	2,629.83
67	2,746.12
68	2,866.99
69	2,992.56
70	3,123.25
71	3,258.95
72	3,400.99
73	3,548.92
74	3,703.17
75	3,864.84
76	4,034.04
77	4,211.75
78	4,398.07
79	4,529.96
80	4,624.00
81	4,768.98
82	4,918.98
83	5,073.56
84	5,232.61
85	5,397.01
86	5,566.43
87	5,741.30
88	5,921.30
89	6,107.19
90	6,298.86
91	6,398.02
92	6,498.60
93	6,600.49
94	6,704.24
95	6,809.29
96	6,916.09
97	7,024.74
98	7,135.14
99+	7,246.96

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,099.33
66	2,192.82
67	2,289.80
68	2,390.16
69	2,495.11
70	2,604.09
71	2,717.43
72	2,835.58
73	2,958.85
74	3,088.01
75	3,222.63
76	3,363.90
77	3,511.72
78	3,666.84
79	3,776.91
80+	3,855.24

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,152.97
66	1,211.12
67	1,277.01
68	1,345.30
69	1,416.42
70	1,490.50
71	1,567.08
72	1,647.48
73	1,730.82
74	1,818.20
75	1,909.40
76	2,004.75
77	2,104.56
78	2,209.40
79	2,285.54
80	2,368.78
81	2,464.45
82	2,564.05
83	2,667.36
84	2,775.47
85	2,887.50
86	3,004.23
87	3,125.54
88	3,251.75
89	3,383.21
90	3,519.79
91	3,590.81
92	3,663.46
93	3,737.42
94	3,813.02
95	3,890.04
96	3,968.59
97	4,048.77
98	4,130.69
99+	4,214.04

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,281.15
66	1,345.63
67	1,418.82
68	1,494.86
69	1,573.84
70	1,656.10
71	1,741.40
72	1,830.53
73	1,923.26
74	2,020.24
75	2,121.47
76	2,227.40
77	2,338.45
78	2,454.85
79	2,539.62
80	2,632.01
81	2,738.27
82	2,848.89
83	2,963.98
84	3,083.76
85	3,208.34
86	3,337.83
87	3,472.66
88	3,612.84
89	3,758.91
90	3,910.66
91	3,989.64
92	4,070.26
93	4,152.51
94	4,236.29
95	4,321.82
96	4,409.31
97	4,498.22
98	4,589.09
99+	4,681.71

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,423.41
66	1,495.30
67	1,576.46
68	1,660.90
69	1,748.82
70	1,840.02
71	1,934.82
72	2,033.87
73	2,136.96
74	2,244.85
75	2,357.11
76	2,475.03
77	2,598.52
78	2,727.58
79	2,821.83
80	2,924.38
81	3,042.52
82	3,165.36
83	3,293.21
84	3,426.30
85	3,564.73
86	3,708.73
87	3,858.62
88	4,014.40
89	4,176.84
90	4,345.60
91	4,433.42
92	4,522.87
93	4,614.29
94	4,707.34
95	4,802.47
96	4,899.45
97	4,998.29
98	5,099.41
99+	5,202.39

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,281.15
66	1,345.63
67	1,418.82
68	1,494.86
69	1,573.84
70	1,656.10
71	1,741.40
72	1,830.53
73	1,923.26
74	2,020.24
75	2,121.47
76	2,227.40
77	2,338.45
78	2,454.85
79	2,539.62
80	2,632.01
81	2,738.27
82	2,848.89
83	2,963.98
84	3,083.76
85	3,208.34
86	3,337.83
87	3,472.66
88	3,612.84
89	3,758.91
90	3,910.66
91	3,989.64
92	4,070.26
93	4,152.51
94	4,236.29
95	4,321.82
96	4,409.31
97	4,498.22
98	4,589.09
99+	4,681.71

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2012 and Subsequent
Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,423.41
66	1,495.30
67	1,576.46
68	1,660.90
69	1,748.82
70	1,840.02
71	1,934.82
72	2,033.87
73	2,136.96
74	2,244.85
75	2,357.11
76	2,475.03
77	2,598.52
78	2,727.58
79	2,821.83
80	2,924.38
81	3,042.52
82	3,165.36
83	3,293.21
84	3,426.30
85	3,564.73
86	3,708.73
87	3,858.62
88	4,014.40
89	4,176.84
90	4,345.60
91	4,433.42
92	4,522.87
93	4,614.29
94	4,707.34
95	4,802.47
96	4,899.45
97	4,998.29
98	5,099.41
99+	5,202.39

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,581.48
66	1,661.33
67	1,751.55
68	1,845.48
69	1,943.11
70	2,044.35
71	2,149.95
72	2,259.91
73	2,374.45
74	2,494.34
75	2,619.25
76	2,749.83
77	2,887.18
78	3,030.74
79	3,135.36
80	3,249.25
81	3,380.59
82	3,517.17
83	3,659.10
84	3,807.02
85	3,960.73
86	4,120.77
87	4,287.24
88	4,460.47
89	4,640.91
90	4,828.54
91	4,925.96
92	5,025.45
93	5,126.90
94	5,230.43
95	5,336.03
96	5,443.81
97	5,553.88
98	5,666.03
99+	5,780.68

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,318.68
66	1,385.12
67	1,460.61
68	1,538.93
69	1,620.10
70	1,704.64
71	1,792.57
72	1,884.31
73	1,979.98
74	2,079.69
75	2,184.09
76	2,292.85
77	2,407.18
78	2,527.07
79	2,614.34
80+	2,709.36

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill