

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: 2018 CPL-GR-A80
Project Name/Number: /

Filing at a Glance

Company: Colonial Penn Life Insurance Company
Product Name: 2018 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: 07/14/2017
SERFF Tr Num: BNLB-131118546
SERFF Status: Assigned
State Tr Num:
State Status: Open-Pending Actuary Review
Co Tr Num:

Implementation: 01/01/2018
Date Requested:
Author(s): Diana Willis
Reviewer(s): Linda Johnson (primary), 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
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: 2018 CPL-GR-A80
Project Name/Number: /

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: 6.7% Filing Status Changed: 07/17/2017
State Status Changed: 07/19/2017
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

2018 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 2018 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 2018 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 2018 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: 2018 CPL-GR-A80
Project Name/Number: /

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 filed = \$225.00
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
Colonial Penn Life Insurance Company	\$225.00	07/14/2017	125895651

SERFF Tracking #:

BNLB-131118546

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:

2018 CPL-GR-A80

Project Name/Number:

/

Correspondence Summary

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Response to Request for corresponding tracking number on general information tab	Note To Filer	Maria Casale	07/24/2017	07/24/2017
Post Submission Update Request	Note To Reviewer	Diana Willis	07/21/2017	07/21/2017
Post Submission Update Request	Note To Filer	Victor Woods	07/21/2017	07/21/2017

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: 2018 CPL-GR-A80

Project Name/Number: /

Note To Filer

Created By:

Maria Casale on 07/24/2017 08:49 AM

Last Edited By:

Maria Casale

Submitted On:

07/24/2017 11:28 AM

Subject:

Response to Request for corresponding tracking number on general information tab

Comments:

We are requesting the correlating 'SERFF Form filing number' that corresponds with this Rate filing. Please submit as a post-submission update to "General Information" tab and populate "Corresponding tracking number" field. I referenced last year's rate filing and the original Form filing number was BNLA-126219057. maria.casale@ohic.ri.gov

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: 2018 CPL-GR-A80

Project Name/Number: /

Note To Reviewer

Created By:

Diana Willis on 07/21/2017 11:05 AM

Last Edited By:

Diana Willis

Submitted On:

07/21/2017 11:05 AM

Subject:

Post Submission Update Request

Comments:

I am not sure what you are requesting. What exactly do you want me to enter in the "Corresponding Filing Tracking Number"?

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: 2018 CPL-GR-A80

Project Name/Number: /

Note To Filer

Created By:

Victor Woods on 07/21/2017 09:56 AM

Last Edited By:

Victor Woods

Submitted On:

07/21/2017 09:56 AM

Subject:

Post Submission Update Request

Comments:

Please provide a post-submission update for 'SERFF Form tracking number' associated with rate filing on the General Information tab in the field for "Corresponding Filing Tracking Number. Victor Woods, 401-462-9643

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: 2018 CPL-GR-A80
Project Name/Number: /

Post Submission Update Request Processed On 07/24/2017

Status: Allowed
Created By: Diana Willis
Processed By: Maria Casale
Comments: Allowed for update to Form filing number.

General Information:

Field Name	Requested Change	Prior Value
Corresponding Filing Tracking Number	BNLA-126219057	

SERFF Tracking #:

BNLB-131118546

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: 2018 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: 5.500%

Effective Date of Last Rate Revision: 01/01/2017

Filing Method of Last Filing: SERFF

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	6.700%	6.700%	\$298,409	2,144	\$4,453,869	12.000%	0.000%

SERFF Tracking #:

BNLB-131118546

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:

2018 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:

2018 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-130656361 Percent Rate Change Request: 12	Rates - Proposed Plan A.pdf,
2		CPL-GR-A80B Standardized Rate Sheet	CPL-GR-A80B	Revised	Previous State Filing Number: BNLB-130656361 Percent Rate Change Request: 5.5	Rates - Proposed Plan B.pdf,
3		CPL-GR-A80F Standardized Rate Sheet	CPL-GR-A80F	Revised	Previous State Filing Number: BNLB-130656361 Percent Rate Change Request: 5.8	Rates - Proposed Plan F.pdf,
4		CPL-GR-A80FH Standardized Rate Sheet	CPL-GR-A80FH	Revised	Previous State Filing Number: BNLB-130656361 Percent Rate Change Request:	Rates - Proposed Plan FH.pdf,
5		CPL-GR-A80G Standardized Rate Sheet	CPL-GR-A80G	Revised	Previous State Filing Number: BNLB-130656361 Percent Rate Change Request: 8	Rates - Proposed Plan G.pdf,
6		CPL-GR-A80K Standardized Rate Sheet	CPL-GR-A80K	Revised	Previous State Filing Number: BNLB-130656361 Percent Rate Change Request: 5.5	Rates - Proposed Plan K.pdf,
7		CPL-GR-A80L Standardized Rate Sheet	CPL-GR-A80L	Revised	Previous State Filing Number: BNLB-130656361 Percent Rate Change Request: 5.5	Rates - Proposed Plan L.pdf,
8		CPL-GR-A80M Standardized Rate Sheet	CPL-GR-A80M	Revised	Previous State Filing Number: BNLB-130656361 Percent Rate Change Request: 5.5	Rates - Proposed Plan M.pdf,
9		CPL-GR-A80N Standardized Rate Sheet	CPL-GR-A80N	Revised	Previous State Filing Number: BNLB-130656361 Percent Rate Change Request: 8.1	Rates - Proposed Plan N.pdf,
10		Current Rate Sheet	CPL-GR-A80	Other	Previous State Filing Number: BNLB-130656361 Rate Action Other Explanation:	Rates - Current.pdf,

SERFF Tracking #:

BNLB-131118546

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:

2018 CPL-GR-A80

Project Name/Number:

/

					Informational	
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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 - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$2,116.78
66	2,194.45
67	2,288.49
68	2,384.71
69	2,484.42
70	2,587.29
71	2,692.67
72	2,801.76
73	2,913.79
74	3,029.43
75	3,148.56
76	3,271.72
77	3,398.59
78	3,529.28
79	3,603.24
80	3,678.62
81	3,774.62
82	3,873.13
83	3,973.93
84	4,078.00
85	4,184.26
86	4,293.46
87	4,405.82
88	4,520.47
89	4,638.72
90	4,759.38
91	4,821.78
92	4,884.94
93	4,948.32
94	5,012.90
95	5,078.47
96	5,144.90
97	5,212.10
98	5,279.96
99+	5,348.68

* 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 A</u>
65	\$2,352.20
66	2,438.38
67	2,542.56
68	2,649.91
69	2,760.52
70	2,874.63
71	2,992.23
72	3,112.77
73	3,237.57
74	3,365.97
75	3,498.52
76	3,635.21
77	3,776.15
78	3,921.35
79	4,003.71
80	4,087.17
81	4,193.97
82	4,303.38
83	4,415.75
84	4,531.05
85	4,649.20
86	4,770.51
87	4,895.30
88	5,022.83
89	5,153.96
90	5,288.57
91	5,357.52
92	5,427.66
93	5,498.35
94	5,570.24
95	5,642.79
96	5,716.43
97	5,791.04
98	5,866.64
99+	5,943.22

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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	\$2,613.47
66	2,709.25
67	2,825.32
68	2,944.45
69	3,067.39
70	3,194.05
71	3,324.41
72	3,458.92
73	3,597.46
74	3,740.04
75	3,887.53
76	4,039.28
77	4,195.71
78	4,357.49
79	4,448.58
80	4,541.74
81	4,660.32
82	4,781.74
83	4,906.65
84	5,034.72
85	5,166.18
86	5,300.79
87	5,439.45
88	5,581.26
89	5,726.79
90	5,876.46
91	5,953.04
92	6,030.82
93	6,109.26
94	6,189.22
95	6,269.73
96	6,351.55
97	6,434.56
98	6,518.56
99+	6,603.87

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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	\$2,352.20
66	2,438.38
67	2,542.56
68	2,649.91
69	2,760.52
70	2,874.63
71	2,992.23
72	3,112.77
73	3,237.57
74	3,365.97
75	3,498.52
76	3,635.21
77	3,776.15
78	3,921.35
79	4,003.71
80	4,087.17
81	4,193.97
82	4,303.38
83	4,415.75
84	4,531.05
85	4,649.20
86	4,770.51
87	4,895.30
88	5,022.83
89	5,153.96
90	5,288.57
91	5,357.52
92	5,427.66
93	5,498.35
94	5,570.24
95	5,642.79
96	5,716.43
97	5,791.04
98	5,866.64
99+	5,943.22

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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 A</u>
65	\$2,613.47
66	2,709.25
67	2,825.32
68	2,944.45
69	3,067.39
70	3,194.05
71	3,324.41
72	3,458.92
73	3,597.46
74	3,740.04
75	3,887.53
76	4,039.28
77	4,195.71
78	4,357.49
79	4,448.58
80	4,541.74
81	4,660.32
82	4,781.74
83	4,906.65
84	5,034.72
85	5,166.18
86	5,300.79
87	5,439.45
88	5,581.26
89	5,726.79
90	5,876.46
91	5,953.04
92	6,030.82
93	6,109.26
94	6,189.22
95	6,269.73
96	6,351.55
97	6,434.56
98	6,518.56
99+	6,603.87

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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	\$2,903.98
66	3,010.56
67	3,138.96
68	3,271.72
69	3,408.41
70	3,549.02
71	3,693.79
72	3,843.24
73	3,997.17
74	4,155.57
75	4,319.42
76	4,487.96
77	4,661.85
78	4,841.74
79	4,942.65
80	5,046.29
81	5,178.07
82	5,313.01
83	5,451.88
84	5,594.14
85	5,740.10
86	5,889.77
87	6,043.70
88	6,201.33
89	6,363.22
90	6,529.25
91	6,614.34
92	6,700.85
93	6,788.13
94	6,876.71
95	6,966.38
96	7,057.36
97	7,149.65
98	7,242.59
99+	7,337.28

* 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 Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$2,421.03
66	2,510.05
67	2,617.29
68	2,727.90
69	2,841.58
70	2,959.18
71	3,080.05
72	3,204.41
73	3,332.92
74	3,465.03
75	3,601.50
76	3,742.22
77	3,887.09
78	4,036.88
79	4,121.42
80+	4,207.93

* 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 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,797.69
66	1,867.84
67	1,944.53
68	2,023.29
69	2,104.78
70	2,188.56
71	2,274.96
72	2,363.87
73	2,455.94
74	2,550.31
75	2,647.94
76	2,748.63
77	2,852.27
78	2,959.28
79	3,026.92
80	3,096.08
81	3,180.30
82	3,266.92
83	3,355.61
84	3,446.81
85	3,540.73
86	3,637.06
87	3,735.90
88	3,837.46
89	3,941.97
90	4,049.20
91	4,104.18
92	4,160.04
93	4,216.76
94	4,273.93
95	4,332.29
96	4,391.31
97	4,450.98
98	4,511.53
99+	4,572.73

* 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 - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,997.77
66	2,075.44
67	2,160.42
68	2,248.24
69	2,338.67
70	2,431.62
71	2,527.62
72	2,626.56
73	2,728.67
74	2,833.61
75	2,942.05
76	3,053.97
77	3,169.39
78	3,288.19
79	3,363.14
80	3,440.15
81	3,533.75
82	3,629.86
83	3,728.59
84	3,829.82
85	3,934.00
86	4,040.91
87	4,150.87
88	4,263.78
89	4,379.75
90	4,498.76
91	4,560.07
92	4,622.03
93	4,684.87
94	4,748.58
95	4,813.05
96	4,878.61
97	4,944.94
98	5,012.14
99+	5,080.32

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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 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,219.44
66	2,306.05
67	2,400.53
68	2,498.05
69	2,598.52
70	2,701.83
71	2,808.63
72	2,918.59
73	3,031.83
74	3,148.66
75	3,269.10
76	3,393.35
77	3,521.53
78	3,653.64
79	3,736.99
80	3,822.51
81	3,926.37
82	4,033.17
83	4,142.91
84	4,255.60
85	4,371.35
86	4,490.25
87	4,612.33
88	4,737.89
89	4,866.83
90	4,999.16
91	5,067.34
92	5,136.07
93	5,205.99
94	5,276.79
95	5,348.46
96	5,421.23
97	5,495.08
98	5,569.92
99+	5,645.63

* 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	\$1,997.77
66	2,075.44
67	2,160.42
68	2,248.24
69	2,338.67
70	2,431.62
71	2,527.62
72	2,626.56
73	2,728.67
74	2,833.61
75	2,942.05
76	3,053.97
77	3,169.39
78	3,288.19
79	3,363.14
80	3,440.15
81	3,533.75
82	3,629.86
83	3,728.59
84	3,829.82
85	3,934.00
86	4,040.91
87	4,150.87
88	4,263.78
89	4,379.75
90	4,498.76
91	4,560.07
92	4,622.03
93	4,684.87
94	4,748.58
95	4,813.05
96	4,878.61
97	4,944.94
98	5,012.14
99+	5,080.32

* 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	\$2,219.44
66	2,306.05
67	2,400.53
68	2,498.05
69	2,598.52
70	2,701.83
71	2,808.63
72	2,918.59
73	3,031.83
74	3,148.66
75	3,269.10
76	3,393.35
77	3,521.53
78	3,653.64
79	3,736.99
80	3,822.51
81	3,926.37
82	4,033.17
83	4,142.91
84	4,255.60
85	4,371.35
86	4,490.25
87	4,612.33
88	4,737.89
89	4,866.83
90	4,999.16
91	5,067.34
92	5,136.07
93	5,205.99
94	5,276.79
95	5,348.46
96	5,421.23
97	5,495.08
98	5,569.92
99+	5,645.63

* 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	\$2,465.98
66	2,562.42
67	2,667.47
68	2,775.47
69	2,887.29
70	3,002.05
71	3,120.63
72	3,242.81
73	3,368.81
74	3,498.30
75	3,632.37
76	3,770.37
77	3,912.73
78	4,059.57
79	4,152.29
80	4,247.20
81	4,362.51
82	4,481.31
83	4,603.16
84	4,728.40
85	4,857.12
86	4,989.12
87	5,125.05
88	5,264.47
89	5,407.48
90	5,554.75
91	5,630.35
92	5,706.72
93	5,784.39
94	5,863.15
95	5,942.79
96	6,023.62
97	6,105.55
98	6,188.78
99+	6,272.78

* 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	\$2,056.24
66	2,136.42
67	2,224.02
68	2,314.45
69	2,407.18
70	2,503.18
71	2,601.91
72	2,703.90
73	2,808.85
74	2,916.96
75	3,028.67
76	3,143.76
77	3,262.45
78	3,384.95
79	3,461.97
80+	3,541.06

* 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	\$2,459.22
66	2,555.87
67	2,655.47
68	2,759.43
69	2,867.21
70	2,979.47
71	3,096.41
72	3,218.16
73	3,345.14
74	3,477.57
75	3,615.79
76	3,760.99
77	3,912.51
78	4,071.78
79	4,187.64
80	4,313.64
81	4,456.11
82	4,603.16
83	4,755.12
84	4,912.00
85	5,074.32
86	5,241.45
87	5,414.57
88	5,593.26
89	5,777.84
90	5,968.42
91	6,067.15
92	6,167.18
93	6,268.86
94	6,372.27
95	6,477.55
96	6,584.56
97	6,693.33
98	6,803.51
99+	6,915.87

* 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	\$2,732.38
66	2,839.61
67	2,950.78
68	3,066.30
69	3,186.19
70	3,310.77
71	3,440.37
72	3,575.75
73	3,716.70
74	3,863.64
75	4,017.89
76	4,178.80
77	4,347.45
78	4,524.29
79	4,652.91
80	4,793.09
81	4,951.16
82	5,114.47
83	5,283.34
84	5,457.77
85	5,637.77
86	5,823.77
87	6,015.99
88	6,214.53
89	6,419.62
90	6,631.47
91	6,740.89
92	6,851.94
93	6,965.07
94	7,079.94
95	7,196.78
96	7,315.79
97	7,436.23
98	7,559.06
99+	7,683.97

* 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	\$3,036.19
66	3,155.32
67	3,278.59
68	3,406.77
69	3,540.08
70	3,678.73
71	3,822.84
72	3,973.17
73	4,129.93
74	4,293.35
75	4,464.40
76	4,643.09
77	4,830.40
78	5,027.09
79	5,170.10
80	5,325.56
81	5,501.19
82	5,682.93
83	5,870.35
84	6,063.99
85	6,264.06
86	6,471.00
87	6,684.38
88	6,905.07
89	7,132.96
90	7,368.59
91	7,490.12
92	7,613.72
93	7,739.39
94	7,867.13
95	7,996.84
96	8,128.84
97	8,263.02
98	8,399.17
99+	8,537.71

* 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* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,732.38
66	2,839.61
67	2,950.78
68	3,066.30
69	3,186.19
70	3,310.77
71	3,440.37
72	3,575.75
73	3,716.70
74	3,863.64
75	4,017.89
76	4,178.80
77	4,347.45
78	4,524.29
79	4,652.91
80	4,793.09
81	4,951.16
82	5,114.47
83	5,283.34
84	5,457.77
85	5,637.77
86	5,823.77
87	6,015.99
88	6,214.53
89	6,419.62
90	6,631.47
91	6,740.89
92	6,851.94
93	6,965.07
94	7,079.94
95	7,196.78
96	7,315.79
97	7,436.23
98	7,559.06
99+	7,683.97

* 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	\$3,036.19
66	3,155.32
67	3,278.59
68	3,406.77
69	3,540.08
70	3,678.73
71	3,822.84
72	3,973.17
73	4,129.93
74	4,293.35
75	4,464.40
76	4,643.09
77	4,830.40
78	5,027.09
79	5,170.10
80	5,325.56
81	5,501.19
82	5,682.93
83	5,870.35
84	6,063.99
85	6,264.06
86	6,471.00
87	6,684.38
88	6,905.07
89	7,132.96
90	7,368.59
91	7,490.12
92	7,613.72
93	7,739.39
94	7,867.13
95	7,996.84
96	8,128.84
97	8,263.02
98	8,399.17
99+	8,537.71

* 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 - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$3,373.72
66	3,505.72
67	3,643.06
68	3,785.31
69	3,933.57
70	4,087.49
71	4,247.64
72	4,414.55
73	4,588.76
74	4,770.29
75	4,960.32
76	5,158.98
77	5,367.12
78	5,585.74
79	5,744.24
80	5,917.26
81	6,112.53
82	6,314.24
83	6,522.60
84	6,737.83
85	6,960.27
86	7,189.90
87	7,427.39
88	7,672.41
89	7,925.50
90	8,186.99
91	8,322.26
92	8,459.49
93	8,599.46
94	8,741.05
95	8,885.38
96	9,031.89
97	9,181.12
98	9,332.54
99+	9,486.36

* 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 Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,812.67
66	2,922.96
67	3,037.50
68	3,156.08
69	3,279.68
70	3,408.08
71	3,541.72
72	3,680.70
73	3,826.00
74	3,977.64
75	4,135.71
76	4,301.53
77	4,475.09
78	4,657.27
79	4,789.49
80+	4,933.81

* 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	\$1,853.77
66	1,930.57
67	2,013.58
68	2,099.98
69	2,189.65
70	2,282.93
71	2,380.02
72	2,481.14
73	2,586.52
74	2,696.70
75	2,811.58
76	2,932.01
77	3,058.23
78	3,190.45
79	3,286.45
80	3,391.39
81	3,511.17
82	3,634.99
83	3,763.39
84	3,896.37
85	4,033.82
86	4,176.29
87	4,323.67
88	4,476.18
89	4,634.25
90	4,797.78
91	4,882.32
92	4,968.61
93	5,056.21
94	5,145.56
95	5,236.32
96	5,328.72
97	5,422.75
98	5,518.43
99+	5,615.95

* 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	\$2,059.84
66	2,145.25
67	2,237.33
68	2,333.33
69	2,432.93
70	2,536.45
71	2,644.56
72	2,756.81
73	2,873.87
74	2,996.38
75	3,124.12
76	3,257.75
77	3,397.94
78	3,544.99
79	3,651.68
80	3,768.30
81	3,901.28
82	4,038.84
83	4,181.53
84	4,329.13
85	4,481.74
86	4,640.03
87	4,803.89
88	4,973.30
89	5,148.94
90	5,330.79
91	5,424.83
92	5,520.39
93	5,618.03
94	5,717.08
95	5,818.10
96	5,920.64
97	6,025.15
98	6,131.51
99+	6,239.84

* 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 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,288.60
66	2,383.51
67	2,486.05
68	2,592.63
69	2,703.47
70	2,818.45
71	2,938.34
72	3,063.25
73	3,193.28
74	3,329.43
75	3,471.24
76	3,619.82
77	3,775.60
78	3,938.91
79	4,057.49
80	4,186.98
81	4,334.80
82	4,487.85
83	4,646.36
84	4,810.32
85	4,980.18
86	5,155.92
87	5,337.77
88	5,526.28
89	5,721.33
90	5,923.37
91	6,027.88
92	6,134.24
93	6,242.68
94	6,352.86
95	6,465.00
96	6,578.89
97	6,695.07
98	6,813.33
99+	6,933.54

* 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	\$2,059.84
66	2,145.25
67	2,237.33
68	2,333.33
69	2,432.93
70	2,536.45
71	2,644.56
72	2,756.81
73	2,873.87
74	2,996.38
75	3,124.12
76	3,257.75
77	3,397.94
78	3,544.99
79	3,651.68
80	3,768.30
81	3,901.28
82	4,038.84
83	4,181.53
84	4,329.13
85	4,481.74
86	4,640.03
87	4,803.89
88	4,973.30
89	5,148.94
90	5,330.79
91	5,424.83
92	5,520.39
93	5,618.03
94	5,717.08
95	5,818.10
96	5,920.64
97	6,025.15
98	6,131.51
99+	6,239.84

* 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 1/1/2012 and Subsequent
Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,288.60
66	2,383.51
67	2,486.05
68	2,592.63
69	2,703.47
70	2,818.45
71	2,938.34
72	3,063.25
73	3,193.28
74	3,329.43
75	3,471.24
76	3,619.82
77	3,775.60
78	3,938.91
79	4,057.49
80	4,186.98
81	4,334.80
82	4,487.85
83	4,646.36
84	4,810.32
85	4,980.18
86	5,155.92
87	5,337.77
88	5,526.28
89	5,721.33
90	5,923.37
91	6,027.88
92	6,134.24
93	6,242.68
94	6,352.86
95	6,465.00
96	6,578.89
97	6,695.07
98	6,813.33
99+	6,933.54

* 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	\$2,543.00
66	2,648.27
67	2,762.27
68	2,880.74
69	3,003.68
70	3,131.54
71	3,264.85
72	3,403.61
73	3,548.15
74	3,699.24
75	3,856.99
76	4,022.04
77	4,195.27
78	4,376.58
79	4,508.25
80	4,652.25
81	4,816.43
82	4,986.39
83	5,162.47
84	5,344.76
85	5,533.48
86	5,728.64
87	5,930.90
88	6,140.35
89	6,357.11
90	6,581.51
91	6,697.69
92	6,815.94
93	6,936.38
94	7,058.67
95	7,183.25
96	7,310.12
97	7,439.07
98	7,570.30
99+	7,704.04

* 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:

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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 G</u>
65	\$2,120.27
66	2,208.20
67	2,303.22
68	2,402.05
69	2,504.49
70	2,611.07
71	2,722.12
72	2,837.87
73	2,958.52
74	3,084.41
75	3,215.97
76	3,353.43
77	3,497.86
78	3,649.17
79	3,758.91
80+	3,878.91

* 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 K</u>
65	\$712.25
66	730.68
67	761.88
68	795.16
69	830.50
70	868.03
71	907.63
72	949.63
73	994.14
74	1,040.94
75	1,090.35
76	1,142.39
77	1,197.37
78	1,255.41
79	1,302.32
80	1,344.97
81	1,394.82
82	1,446.42
83	1,500.21
84	1,555.95
85	1,613.55
86	1,673.44
87	1,735.40
88	1,799.88
89	1,866.53
90	1,935.80
91	1,971.58
92	2,008.24
93	2,045.55
94	2,083.62
95	2,122.24
96	2,161.62
97	2,201.76
98	2,242.56
99+	2,284.24

* 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* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$791.45
66	812.07
67	846.65
68	883.52
69	922.68
70	964.46
71	1,008.43
72	1,055.12
73	1,104.54
74	1,156.68
75	1,211.44
76	1,269.48
77	1,330.46
78	1,394.93
79	1,447.08
80	1,494.31
81	1,549.84
82	1,607.22
83	1,666.90
84	1,728.64
85	1,792.79
86	1,859.33
87	1,928.17
88	1,999.84
89	2,074.02
90	2,150.93
91	2,190.85
92	2,231.55
93	2,272.89
94	2,315.11
95	2,358.09
96	2,401.83
97	2,446.34
98	2,491.83
99+	2,537.98

* 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 K</u>
65	\$879.37
66	902.17
67	940.68
68	981.70
69	1,025.34
70	1,071.59
71	1,120.68
72	1,172.39
73	1,227.37
74	1,285.19
75	1,346.06
76	1,410.53
77	1,478.17
78	1,549.95
79	1,607.77
80	1,660.35
81	1,721.99
82	1,785.80
83	1,852.13
84	1,920.86
85	1,992.20
86	2,066.06
87	2,142.75
88	2,222.27
89	2,304.64
90	2,390.16
91	2,434.45
92	2,479.72
93	2,525.65
94	2,572.45
95	2,620.12
96	2,668.67
97	2,718.20
98	2,768.70
99+	2,820.09

* 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	\$791.45
66	812.07
67	846.65
68	883.52
69	922.68
70	964.46
71	1,008.43
72	1,055.12
73	1,104.54
74	1,156.68
75	1,211.44
76	1,269.48
77	1,330.46
78	1,394.93
79	1,447.08
80	1,494.31
81	1,549.84
82	1,607.22
83	1,666.90
84	1,728.64
85	1,792.79
86	1,859.33
87	1,928.17
88	1,999.84
89	2,074.02
90	2,150.93
91	2,190.85
92	2,231.55
93	2,272.89
94	2,315.11
95	2,358.09
96	2,401.83
97	2,446.34
98	2,491.83
99+	2,537.98

* 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 - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$879.37
66	902.17
67	940.68
68	981.70
69	1,025.34
70	1,071.59
71	1,120.68
72	1,172.39
73	1,227.37
74	1,285.19
75	1,346.06
76	1,410.53
77	1,478.17
78	1,549.95
79	1,607.77
80	1,660.35
81	1,721.99
82	1,785.80
83	1,852.13
84	1,920.86
85	1,992.20
86	2,066.06
87	2,142.75
88	2,222.27
89	2,304.64
90	2,390.16
91	2,434.45
92	2,479.72
93	2,525.65
94	2,572.45
95	2,620.12
96	2,668.67
97	2,718.20
98	2,768.70
99+	2,820.09

* 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 K</u>
65	\$977.12
66	1,002.43
67	1,045.08
68	1,090.79
69	1,139.23
70	1,190.61
71	1,245.15
72	1,302.75
73	1,363.73
74	1,427.99
75	1,495.62
76	1,567.19
77	1,642.57
78	1,722.09
79	1,786.46
80	1,844.93
81	1,913.22
82	1,984.24
83	2,057.87
84	2,134.35
85	2,213.55
86	2,295.58
87	2,380.89
88	2,469.14
89	2,560.89
90	2,655.80
91	2,705.10
92	2,755.18
93	2,806.34
94	2,858.27
95	2,911.28
96	2,965.18
97	3,020.16
98	3,076.23
99+	3,133.39

* 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 Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$814.79
66	835.74
67	871.41
68	909.48
69	949.85
70	992.72
71	1,038.10
72	1,086.21
73	1,136.94
74	1,190.61
75	1,247.12
76	1,306.68
77	1,369.62
78	1,435.84
79	1,489.62
80+	1,538.17

* 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	\$1,391.44
66	1,434.53
67	1,487.44
68	1,544.17
69	1,603.73
70	1,666.57
71	1,732.89
72	1,802.82
73	1,876.24
74	1,953.80
75	2,035.40
76	2,121.26
77	2,211.80
78	2,307.14
79	2,379.14
80	2,445.91
81	2,526.96
82	2,610.74
83	2,696.92
84	2,786.49
85	2,878.67
86	2,974.01
87	3,072.41
88	3,174.08
89	3,279.35
90	3,387.79
91	3,443.75
92	3,500.59
93	3,558.62
94	3,617.53
95	3,677.42
96	3,738.41
97	3,800.04
98	3,862.88
99+	3,927.13

* 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	\$1,545.91
66	1,593.70
67	1,652.93
68	1,715.77
69	1,781.99
70	1,851.69
71	1,925.55
72	2,002.89
73	2,084.93
74	2,170.67
75	2,261.54
76	2,356.78
77	2,457.36
78	2,563.62
79	2,643.69
80	2,717.87
81	2,807.76
82	2,900.59
83	2,996.70
84	3,095.76
85	3,198.19
86	3,304.12
87	3,413.32
88	3,526.23
89	3,643.17
90	3,763.71
91	3,826.00
92	3,889.17
93	3,953.53
94	4,018.98
95	4,085.31
96	4,153.17
97	4,221.89
98	4,291.82
99+	4,362.73

* 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	\$1,717.73
66	1,770.97
67	1,836.75
68	1,906.46
69	1,979.87
70	2,057.55
71	2,139.47
72	2,225.65
73	2,316.31
74	2,412.20
75	2,512.78
76	2,618.71
77	2,730.52
78	2,848.67
79	2,937.47
80	3,019.61
81	3,119.65
82	3,222.95
83	3,329.64
84	3,439.83
85	3,553.61
86	3,671.21
87	3,792.84
88	3,918.19
89	4,047.78
90	4,181.86
91	4,251.13
92	4,321.16
93	4,392.84
94	4,465.71
95	4,539.56
96	4,614.62
97	4,691.20
98	4,768.65
99+	4,847.74

* 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	\$1,545.91
66	1,593.70
67	1,652.93
68	1,715.77
69	1,781.99
70	1,851.69
71	1,925.55
72	2,002.89
73	2,084.93
74	2,170.67
75	2,261.54
76	2,356.78
77	2,457.36
78	2,563.62
79	2,643.69
80	2,717.87
81	2,807.76
82	2,900.59
83	2,996.70
84	3,095.76
85	3,198.19
86	3,304.12
87	3,413.32
88	3,526.23
89	3,643.17
90	3,763.71
91	3,826.00
92	3,889.17
93	3,953.53
94	4,018.98
95	4,085.31
96	4,153.17
97	4,221.89
98	4,291.82
99+	4,362.73

* 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	\$1,717.73
66	1,770.97
67	1,836.75
68	1,906.46
69	1,979.87
70	2,057.55
71	2,139.47
72	2,225.65
73	2,316.31
74	2,412.20
75	2,512.78
76	2,618.71
77	2,730.52
78	2,848.67
79	2,937.47
80	3,019.61
81	3,119.65
82	3,222.95
83	3,329.64
84	3,439.83
85	3,553.61
86	3,671.21
87	3,792.84
88	3,918.19
89	4,047.78
90	4,181.86
91	4,251.13
92	4,321.16
93	4,392.84
94	4,465.71
95	4,539.56
96	4,614.62
97	4,691.20
98	4,768.65
99+	4,847.74

* 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	\$1,908.31
66	1,967.44
67	2,040.75
68	2,118.09
69	2,199.80
70	2,286.42
71	2,377.18
72	2,472.85
73	2,573.98
74	2,680.12
75	2,791.83
76	2,909.76
77	3,033.90
78	3,165.14
79	3,263.86
80	3,355.17
81	3,466.12
82	3,580.99
83	3,699.46
84	3,821.75
85	3,948.40
86	4,079.09
87	4,214.15
88	4,353.45
89	4,497.56
90	4,646.69
91	4,723.38
92	4,801.49
93	4,881.23
94	4,961.74
95	5,043.99
96	5,127.56
97	5,212.32
98	5,298.50
99+	5,386.32

* 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	\$1,591.08
66	1,640.50
67	1,701.59
68	1,766.28
69	1,834.24
70	1,906.35
71	1,982.06
72	2,061.80
73	2,146.02
74	2,234.71
75	2,327.87
76	2,426.38
77	2,529.58
78	2,638.89
79	2,721.47
80+	2,797.72

* 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	\$1,739.77
66	1,817.11
67	1,897.73
68	1,980.97
69	2,067.69
70	2,158.02
71	2,251.94
72	2,350.02
73	2,452.13
74	2,558.92
75	2,670.52
76	2,787.36
77	2,910.08
78	3,038.81
79	3,130.12
80	3,195.03
81	3,295.28
82	3,398.70
83	3,505.39
84	3,615.46
85	3,729.02
86	3,846.08
87	3,966.95
88	4,091.42
89	4,219.82
90	4,352.36
91	4,420.65
92	4,490.25
93	4,560.62
94	4,632.29
95	4,704.94
96	4,778.80
97	4,853.74
98	4,930.00
99+	5,007.23

* 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	\$1,933.18
66	2,019.15
67	2,108.38
68	2,201.22
69	2,297.54
70	2,397.80
71	2,502.20
72	2,611.07
73	2,724.63
74	2,843.21
75	2,967.25
76	3,097.28
77	3,233.43
78	3,376.55
79	3,477.90
80	3,549.90
81	3,661.61
82	3,776.59
83	3,895.17
84	4,017.46
85	4,143.46
86	4,273.60
87	4,407.78
88	4,546.11
89	4,688.91
90	4,835.96
91	4,911.89
92	4,989.12
93	5,067.56
94	5,147.08
95	5,227.92
96	5,310.17
97	5,393.74
98	5,478.17
99+	5,564.14

* 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	\$2,148.09
66	2,243.54
67	2,342.93
68	2,445.58
69	2,552.92
70	2,664.20
71	2,780.27
72	2,901.03
73	3,027.47
74	3,159.14
75	3,297.03
76	3,441.35
77	3,592.55
78	3,751.82
79	3,864.51
80	3,944.48
81	4,068.40
82	4,196.15
83	4,327.82
84	4,463.85
85	4,603.93
86	4,748.47
87	4,897.70
88	5,051.41
89	5,210.03
90	5,373.45
91	5,457.99
92	5,543.74
93	5,630.68
94	5,719.04
95	5,809.04
96	5,900.13
97	5,992.53
98	6,086.68
99+	6,182.24

* 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 - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,933.18
66	2,019.15
67	2,108.38
68	2,201.22
69	2,297.54
70	2,397.80
71	2,502.20
72	2,611.07
73	2,724.63
74	2,843.21
75	2,967.25
76	3,097.28
77	3,233.43
78	3,376.55
79	3,477.90
80	3,549.90
81	3,661.61
82	3,776.59
83	3,895.17
84	4,017.46
85	4,143.46
86	4,273.60
87	4,407.78
88	4,546.11
89	4,688.91
90	4,835.96
91	4,911.89
92	4,989.12
93	5,067.56
94	5,147.08
95	5,227.92
96	5,310.17
97	5,393.74
98	5,478.17
99+	5,564.14

* 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	\$2,148.09
66	2,243.54
67	2,342.93
68	2,445.58
69	2,552.92
70	2,664.20
71	2,780.27
72	2,901.03
73	3,027.47
74	3,159.14
75	3,297.03
76	3,441.35
77	3,592.55
78	3,751.82
79	3,864.51
80	3,944.48
81	4,068.40
82	4,196.15
83	4,327.82
84	4,463.85
85	4,603.93
86	4,748.47
87	4,897.70
88	5,051.41
89	5,210.03
90	5,373.45
91	5,457.99
92	5,543.74
93	5,630.68
94	5,719.04
95	5,809.04
96	5,900.13
97	5,992.53
98	6,086.68
99+	6,182.24

* 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 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,386.89
66	2,492.71
67	2,603.00
68	2,717.54
69	2,836.56
70	2,960.38
71	3,089.10
72	3,223.72
73	3,363.90
74	3,510.08
75	3,663.35
76	3,823.71
77	3,992.15
78	4,168.77
79	4,293.78
80	4,382.91
81	4,520.36
82	4,662.51
83	4,809.01
84	4,959.78
85	5,115.67
86	5,276.25
87	5,441.95
88	5,612.57
89	5,788.75
90	5,970.50
91	6,064.42
92	6,159.77
93	6,256.42
94	6,354.71
95	6,454.31
96	6,555.55
97	6,658.53
98	6,763.14
99+	6,869.18

* 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 Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,989.91
66	2,078.49
67	2,170.45
68	2,265.58
69	2,365.07
70	2,468.38
71	2,575.72
72	2,687.76
73	2,804.59
74	2,926.99
75	3,054.63
76	3,188.48
77	3,328.66
78	3,475.72
79	3,580.01
80+	3,654.30

* 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 - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,173.59
66	1,232.83
67	1,299.92
68	1,369.41
69	1,441.73
70	1,517.11
71	1,595.11
72	1,676.93
73	1,761.80
74	1,850.71
75	1,943.55
76	2,040.64
77	2,142.20
78	2,249.00
79	2,326.45
80	2,411.11
81	2,508.52
82	2,609.98
83	2,715.14
84	2,825.21
85	2,939.21
86	3,057.90
87	3,181.39
88	3,310.01
89	3,443.64
90	3,582.73
91	3,655.06
92	3,728.91
93	3,804.30
94	3,881.20
95	3,959.64
96	4,039.60
97	4,121.20
98	4,204.55
99+	4,289.42

* 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	\$1,304.06
66	1,369.73
67	1,444.24
68	1,521.59
69	1,601.99
70	1,685.77
71	1,772.60
72	1,863.26
73	1,957.73
74	2,056.35
75	2,159.44
76	2,267.22
77	2,380.34
78	2,498.71
79	2,585.11
80	2,679.03
81	2,787.36
82	2,899.83
83	3,016.99
84	3,138.96
85	3,265.72
86	3,397.61
87	3,534.84
88	3,677.53
89	3,826.11
90	3,980.59
91	4,060.98
92	4,143.13
93	4,226.80
94	4,312.11
95	4,399.16
96	4,488.18
97	4,578.73
98	4,671.12
99+	4,765.49

* 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	\$1,448.82
66	1,522.02
67	1,604.60
68	1,690.57
69	1,780.13
70	1,872.86
71	1,969.51
72	2,070.31
73	2,175.15
74	2,285.11
75	2,399.33
76	2,519.22
77	2,645.00
78	2,776.34
79	2,872.34
80	2,976.74
81	3,096.96
82	3,221.97
83	3,352.23
84	3,487.50
85	3,628.44
86	3,775.06
87	3,927.68
88	4,086.29
89	4,251.56
90	4,423.27
91	4,512.73
92	4,603.82
93	4,696.87
94	4,791.56
95	4,888.43
96	4,987.05
97	5,087.74
98	5,190.61
99+	5,295.45

* 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* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,304.06
66	1,369.73
67	1,444.24
68	1,521.59
69	1,601.99
70	1,685.77
71	1,772.60
72	1,863.26
73	1,957.73
74	2,056.35
75	2,159.44
76	2,267.22
77	2,380.34
78	2,498.71
79	2,585.11
80	2,679.03
81	2,787.36
82	2,899.83
83	3,016.99
84	3,138.96
85	3,265.72
86	3,397.61
87	3,534.84
88	3,677.53
89	3,826.11
90	3,980.59
91	4,060.98
92	4,143.13
93	4,226.80
94	4,312.11
95	4,399.16
96	4,488.18
97	4,578.73
98	4,671.12
99+	4,765.49

* 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	\$1,448.82
66	1,522.02
67	1,604.60
68	1,690.57
69	1,780.13
70	1,872.86
71	1,969.51
72	2,070.31
73	2,175.15
74	2,285.11
75	2,399.33
76	2,519.22
77	2,645.00
78	2,776.34
79	2,872.34
80	2,976.74
81	3,096.96
82	3,221.97
83	3,352.23
84	3,487.50
85	3,628.44
86	3,775.06
87	3,927.68
88	4,086.29
89	4,251.56
90	4,423.27
91	4,512.73
92	4,603.82
93	4,696.87
94	4,791.56
95	4,888.43
96	4,987.05
97	5,087.74
98	5,190.61
99+	5,295.45

* 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 - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,609.84
66	1,691.11
67	1,782.97
68	1,878.42
69	1,977.91
70	2,080.89
71	2,188.35
72	2,300.38
73	2,416.89
74	2,538.96
75	2,666.05
76	2,799.03
77	2,938.88
78	3,084.96
79	3,191.43
80	3,307.39
81	3,441.13
82	3,580.12
83	3,724.55
84	3,875.20
85	4,031.53
86	4,194.51
87	4,363.93
88	4,540.33
89	4,723.92
90	4,914.94
91	5,014.10
92	5,115.45
93	5,218.54
94	5,324.03
95	5,431.48
96	5,541.23
97	5,653.26
98	5,767.37
99+	5,884.10

* 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 Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,342.24
66	1,409.88
67	1,486.68
68	1,566.42
69	1,649.11
70	1,735.19
71	1,824.64
72	1,918.02
73	2,015.33
74	2,116.89
75	2,223.15
76	2,333.87
77	2,450.27
78	2,572.34
79	2,661.14
80+	2,757.80

* 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	\$1,889.98	\$1,703.99	\$2,324.38	\$420.11	\$1,716.42	\$675.16	\$1,318.90	\$1,649.11	\$1,085.66
66	1,959.37	1,770.42	2,415.69	436.58	1,787.55	692.61	1,359.70	1,722.42	1,140.43
67	2,043.26	1,843.18	2,509.83	453.60	1,864.46	722.18	1,409.88	1,798.79	1,202.50
68	2,129.22	1,917.80	2,608.12	471.38	1,944.42	753.70	1,463.66	1,877.66	1,266.75
69	2,218.24	1,995.04	2,710.01	489.81	2,027.44	787.19	1,520.17	1,959.91	1,333.73
70	2,310.09	2,074.46	2,816.16	508.90	2,113.84	822.76	1,579.73	2,045.55	1,403.44
71	2,404.13	2,156.38	2,926.67	528.98	2,203.73	860.28	1,642.57	2,134.56	1,475.55
72	2,501.54	2,240.60	3,041.76	549.81	2,297.33	900.10	1,708.79	2,227.51	1,551.26
73	2,601.58	2,327.87	3,161.76	571.30	2,394.96	942.32	1,778.39	2,324.27	1,629.80
74	2,704.89	2,417.33	3,286.88	594.10	2,496.96	986.72	1,851.91	2,425.51	1,712.06
75	2,811.25	2,509.94	3,417.57	617.56	2,603.32	1,033.52	1,929.26	2,531.32	1,797.91
76	2,921.21	2,605.29	3,554.81	642.32	2,714.81	1,082.83	2,010.64	2,642.05	1,887.69
77	3,034.45	2,703.58	3,698.04	668.39	2,831.65	1,134.97	2,096.49	2,758.34	1,981.73
78	3,151.17	2,805.03	3,848.59	695.56	2,954.16	1,189.95	2,186.82	2,880.41	2,080.46
79	3,217.17	2,869.07	3,958.00	715.30	3,042.96	1,234.46	2,255.11	2,966.92	2,152.13
80	3,284.48	2,934.63	4,077.13	736.79	3,140.16	1,274.83	2,318.38	3,028.45	2,230.45
81	3,370.23	3,014.48	4,211.86	761.23	3,251.10	1,322.06	2,395.18	3,123.46	2,320.56
82	3,458.15	3,096.63	4,350.84	786.32	3,365.75	1,371.04	2,474.60	3,221.54	2,414.38
83	3,548.15	3,180.63	4,494.40	812.39	3,484.66	1,421.99	2,556.31	3,322.66	2,511.69
84	3,641.10	3,267.14	4,642.65	839.34	3,607.72	1,474.79	2,641.18	3,426.95	2,613.47
85	3,735.90	3,356.15	4,796.14	867.16	3,735.02	1,529.44	2,728.56	3,534.63	2,718.96
86	3,833.42	3,447.46	4,954.10	895.85	3,866.91	1,586.17	2,818.99	3,645.57	2,828.81
87	3,933.79	3,541.17	5,117.74	925.41	4,003.38	1,644.97	2,912.27	3,760.11	2,943.03
88	4,036.11	3,637.39	5,286.61	956.06	4,144.66	1,706.06	3,008.59	3,878.15	3,061.94
89	4,141.71	3,736.44	5,461.05	987.70	4,290.95	1,769.22	3,108.41	3,999.78	3,185.65
90	4,249.49	3,838.11	5,641.26	1,020.32	4,442.36	1,834.89	3,211.17	4,125.46	3,314.26
91	4,305.13	3,890.26	5,734.53	1,037.23	4,520.69	1,868.82	3,264.19	4,190.15	3,381.14
92	4,361.53	3,943.17	5,829.12	1,054.46	4,600.54	1,903.51	3,318.08	4,256.15	3,449.53
93	4,418.15	3,996.95	5,925.22	1,071.92	4,681.71	1,938.86	3,373.06	4,322.91	3,519.24
94	4,475.85	4,051.17	6,022.97	1,089.59	4,764.40	1,974.97	3,428.92	4,390.76	3,590.37
95	4,534.33	4,106.47	6,122.46	1,107.59	4,848.40	2,011.62	3,485.75	4,459.71	3,662.91
96	4,593.67	4,162.33	6,223.58	1,125.92	4,934.03	2,048.93	3,543.46	4,529.63	3,736.88
97	4,653.67	4,218.95	6,326.35	1,144.57	5,021.09	2,087.00	3,601.93	4,600.65	3,812.37
98	4,714.22	4,276.33	6,430.53	1,163.44	5,109.67	2,125.62	3,661.50	4,672.98	3,889.49
99+	4,775.63	4,334.36	6,536.67	1,182.75	5,199.99	2,165.11	3,722.37	4,746.18	3,968.04

* 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	\$2,100.20	\$1,893.58	\$2,582.60	\$466.80	\$1,907.22	\$750.21	\$1,465.30	\$1,832.38	\$1,206.32
66	2,177.11	1,967.22	2,683.94	485.12	1,986.31	769.74	1,510.57	1,913.87	1,267.08
67	2,270.16	2,047.84	2,788.99	504.00	2,071.62	802.47	1,566.75	1,998.42	1,336.03
68	2,365.94	2,131.07	2,898.19	523.63	2,160.53	837.48	1,626.31	2,086.46	1,407.59
69	2,464.78	2,216.71	3,011.54	544.25	2,252.71	874.57	1,689.04	2,177.76	1,481.99
70	2,566.67	2,304.85	3,129.25	565.63	2,348.60	914.17	1,755.15	2,272.78	1,559.44
71	2,671.61	2,395.83	3,251.75	587.78	2,448.63	955.85	1,825.18	2,371.73	1,639.73
72	2,779.29	2,489.65	3,379.72	610.90	2,552.60	1,000.14	1,898.49	2,474.92	1,723.62
73	2,890.67	2,586.41	3,512.92	634.79	2,661.03	1,046.94	1,976.27	2,582.60	1,811.00
74	3,005.32	2,685.90	3,651.79	660.10	2,774.38	1,096.35	2,057.55	2,694.96	1,902.31
75	3,123.68	2,788.67	3,797.64	686.18	2,892.74	1,148.28	2,143.62	2,812.56	1,997.66
76	3,245.75	2,894.81	3,949.71	713.78	3,016.45	1,203.26	2,233.95	2,935.83	2,097.36
77	3,371.54	3,004.12	4,109.09	742.58	3,146.26	1,261.08	2,329.29	3,064.88	2,201.98
78	3,501.24	3,116.81	4,276.22	772.90	3,282.41	1,322.17	2,429.98	3,200.48	2,311.51
79	3,574.77	3,187.83	4,397.85	794.72	3,381.14	1,371.59	2,505.91	3,296.59	2,391.36
80	3,649.28	3,260.81	4,530.29	818.72	3,489.13	1,416.42	2,576.16	3,364.88	2,478.31
81	3,744.62	3,349.50	4,679.74	845.88	3,612.30	1,469.01	2,661.36	3,470.70	2,578.45
82	3,842.26	3,440.59	4,834.11	873.92	3,739.71	1,523.44	2,749.40	3,579.68	2,682.52
83	3,942.62	3,534.19	4,993.70	902.83	3,871.82	1,579.95	2,840.49	3,692.15	2,790.96
84	4,045.60	3,630.19	5,158.54	932.83	4,008.40	1,638.53	2,934.41	3,808.00	2,903.76
85	4,151.09	3,728.91	5,328.72	963.59	4,149.78	1,699.29	3,031.50	3,927.46	3,021.03
86	4,259.42	3,830.26	5,504.46	995.56	4,296.29	1,762.35	3,131.86	4,050.84	3,142.99
87	4,370.80	3,934.44	5,686.21	1,028.50	4,448.04	1,827.69	3,235.39	4,178.04	3,269.97
88	4,484.69	4,041.46	5,873.84	1,062.54	4,604.91	1,895.55	3,342.41	4,309.06	3,401.97
89	4,601.74	4,151.42	6,067.69	1,097.66	4,767.56	1,965.91	3,453.24	4,444.44	3,539.43
90	4,721.96	4,264.22	6,267.88	1,134.10	4,935.89	2,038.78	3,567.46	4,583.85	3,682.33
91	4,783.49	4,322.36	6,371.29	1,152.86	5,022.94	2,076.64	3,626.59	4,655.85	3,756.73
92	4,846.11	4,381.05	6,476.35	1,171.95	5,111.52	2,115.26	3,686.37	4,729.05	3,832.66
93	4,909.27	4,440.62	6,583.25	1,191.26	5,201.85	2,154.42	3,747.46	4,803.34	3,910.11
94	4,973.41	4,501.05	6,691.80	1,211.01	5,293.59	2,194.45	3,809.42	4,878.72	3,988.98
95	5,038.21	4,562.14	6,802.20	1,230.97	5,387.08	2,235.15	3,872.37	4,955.41	4,069.49
96	5,103.99	4,624.33	6,914.67	1,251.37	5,482.10	2,276.60	3,936.62	5,033.30	4,151.86
97	5,170.54	4,687.16	7,028.56	1,272.10	5,578.86	2,318.82	4,001.75	5,112.50	4,235.64
98	5,238.07	4,750.87	7,144.63	1,293.04	5,677.37	2,361.91	4,068.08	5,192.57	4,321.16
99+	5,306.46	4,815.45	7,262.67	1,314.43	5,777.62	2,405.65	4,135.27	5,274.07	4,408.44

* 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	\$2,333.44	\$2,103.69	\$2,869.72	\$518.61	\$2,119.07	\$833.56	\$1,628.17	\$2,036.06	\$1,340.28
66	2,418.96	2,185.84	2,982.30	539.01	2,207.00	855.16	1,678.68	2,126.60	1,408.02
67	2,522.60	2,275.40	3,098.81	559.96	2,301.91	891.59	1,740.97	2,220.75	1,484.39
68	2,628.96	2,367.80	3,220.01	581.89	2,400.63	930.54	1,807.08	2,318.05	1,563.91
69	2,738.70	2,463.03	3,346.01	604.79	2,503.18	971.88	1,876.68	2,419.83	1,646.71
70	2,851.83	2,561.00	3,477.03	628.47	2,609.65	1,015.74	1,950.31	2,525.32	1,732.57
71	2,968.23	2,662.23	3,613.28	653.01	2,720.70	1,062.21	2,027.98	2,635.29	1,821.91
72	3,088.34	2,766.41	3,755.31	678.76	2,836.34	1,111.30	2,109.58	2,749.83	1,915.18
73	3,212.05	2,873.76	3,903.46	705.38	2,956.78	1,163.34	2,195.55	2,869.61	2,012.17
74	3,339.35	2,984.48	4,057.93	733.41	3,082.77	1,218.21	2,286.42	2,994.41	2,113.84
75	3,471.03	3,098.70	4,219.60	762.54	3,214.12	1,275.92	2,381.76	3,125.10	2,219.55
76	3,606.52	3,216.41	4,388.58	793.19	3,351.68	1,337.01	2,482.23	3,261.90	2,330.49
77	3,746.15	3,337.94	4,565.53	825.16	3,495.90	1,401.15	2,588.16	3,405.24	2,446.78
78	3,890.59	3,463.17	4,751.52	858.76	3,647.10	1,469.12	2,700.20	3,556.22	2,568.31
79	3,971.97	3,542.15	4,886.69	883.08	3,756.95	1,523.99	2,784.30	3,663.02	2,657.11
80	4,055.09	3,623.21	5,033.63	909.81	3,876.84	1,573.84	2,862.19	3,738.84	2,753.65
81	4,161.02	3,721.71	5,199.56	939.92	4,013.75	1,632.20	2,956.99	3,856.33	2,864.92
82	4,269.46	3,822.95	5,371.37	971.12	4,155.46	1,692.75	3,054.96	3,977.42	2,980.56
83	4,380.95	3,926.91	5,548.54	1,003.19	4,302.18	1,755.59	3,156.08	4,102.22	3,100.99
84	4,495.27	4,033.71	5,731.59	1,036.36	4,454.04	1,820.71	3,260.48	4,231.16	3,226.23
85	4,612.65	4,143.46	5,920.64	1,070.61	4,611.23	1,888.35	3,368.37	4,363.93	3,356.59
86	4,732.87	4,256.15	6,116.24	1,106.06	4,774.00	1,958.38	3,479.86	4,500.94	3,492.19
87	4,856.69	4,371.89	6,317.95	1,142.61	4,942.43	2,031.04	3,595.06	4,642.32	3,633.35
88	4,983.23	4,490.91	6,526.53	1,180.46	5,116.98	2,106.42	3,713.97	4,788.07	3,780.08
89	5,113.16	4,613.09	6,741.87	1,219.52	5,297.52	2,184.53	3,836.80	4,938.40	3,933.02
90	5,246.79	4,738.54	6,964.63	1,259.88	5,484.61	2,265.58	3,963.89	5,093.30	4,091.86
91	5,315.19	4,803.12	7,079.50	1,280.72	5,581.37	2,307.58	4,029.46	5,173.48	4,174.55
92	5,384.68	4,868.36	7,196.34	1,301.88	5,679.88	2,350.45	4,095.89	5,254.76	4,258.87
93	5,454.72	4,934.58	7,315.14	1,323.48	5,780.24	2,393.98	4,163.86	5,337.12	4,344.95
94	5,526.06	5,001.67	7,435.79	1,345.41	5,882.24	2,438.38	4,232.91	5,420.90	4,432.54
95	5,597.95	5,069.63	7,558.41	1,367.66	5,986.10	2,483.54	4,302.95	5,506.21	4,522.11
96	5,671.04	5,138.58	7,683.21	1,390.24	6,091.59	2,529.58	4,374.07	5,592.50	4,613.42
97	5,745.12	5,208.61	7,809.97	1,413.26	6,199.15	2,576.49	4,446.62	5,680.10	4,706.47
98	5,820.17	5,279.52	7,938.70	1,436.61	6,308.67	2,624.38	4,520.04	5,769.33	4,801.71
99+	5,896.31	5,351.30	8,069.61	1,460.50	6,419.95	2,673.03	4,594.98	5,859.99	4,898.69

* 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

**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	\$2,100.20	\$1,893.58	\$2,582.60	\$466.80	\$1,907.22	\$750.21	\$1,465.30	\$1,832.38	\$1,206.32
66	2,177.11	1,967.22	2,683.94	485.12	1,986.31	769.74	1,510.57	1,913.87	1,267.08
67	2,270.16	2,047.84	2,788.99	504.00	2,071.62	802.47	1,566.75	1,998.42	1,336.03
68	2,365.94	2,131.07	2,898.19	523.63	2,160.53	837.48	1,626.31	2,086.46	1,407.59
69	2,464.78	2,216.71	3,011.54	544.25	2,252.71	874.57	1,689.04	2,177.76	1,481.99
70	2,566.67	2,304.85	3,129.25	565.63	2,348.60	914.17	1,755.15	2,272.78	1,559.44
71	2,671.61	2,395.83	3,251.75	587.78	2,448.63	955.85	1,825.18	2,371.73	1,639.73
72	2,779.29	2,489.65	3,379.72	610.90	2,552.60	1,000.14	1,898.49	2,474.92	1,723.62
73	2,890.67	2,586.41	3,512.92	634.79	2,661.03	1,046.94	1,976.27	2,582.60	1,811.00
74	3,005.32	2,685.90	3,651.79	660.10	2,774.38	1,096.35	2,057.55	2,694.96	1,902.31
75	3,123.68	2,788.67	3,797.64	686.18	2,892.74	1,148.28	2,143.62	2,812.56	1,997.66
76	3,245.75	2,894.81	3,949.71	713.78	3,016.45	1,203.26	2,233.95	2,935.83	2,097.36
77	3,371.54	3,004.12	4,109.09	742.58	3,146.26	1,261.08	2,329.29	3,064.88	2,201.98
78	3,501.24	3,116.81	4,276.22	772.90	3,282.41	1,322.17	2,429.98	3,200.48	2,311.51
79	3,574.77	3,187.83	4,397.85	794.72	3,381.14	1,371.59	2,505.91	3,296.59	2,391.36
80	3,649.28	3,260.81	4,530.29	818.72	3,489.13	1,416.42	2,576.16	3,364.88	2,478.31
81	3,744.62	3,349.50	4,679.74	845.88	3,612.30	1,469.01	2,661.36	3,470.70	2,578.45
82	3,842.26	3,440.59	4,834.11	873.92	3,739.71	1,523.44	2,749.40	3,579.68	2,682.52
83	3,942.62	3,534.19	4,993.70	902.83	3,871.82	1,579.95	2,840.49	3,692.15	2,790.96
84	4,045.60	3,630.19	5,158.54	932.83	4,008.40	1,638.53	2,934.41	3,808.00	2,903.76
85	4,151.09	3,728.91	5,328.72	963.59	4,149.78	1,699.29	3,031.50	3,927.46	3,021.03
86	4,259.42	3,830.26	5,504.46	995.56	4,296.29	1,762.35	3,131.86	4,050.84	3,142.99
87	4,370.80	3,934.44	5,686.21	1,028.50	4,448.04	1,827.69	3,235.39	4,178.04	3,269.97
88	4,484.69	4,041.46	5,873.84	1,062.54	4,604.91	1,895.55	3,342.41	4,309.06	3,401.97
89	4,601.74	4,151.42	6,067.69	1,097.66	4,767.56	1,965.91	3,453.24	4,444.44	3,539.43
90	4,721.96	4,264.22	6,267.88	1,134.10	4,935.89	2,038.78	3,567.46	4,583.85	3,682.33
91	4,783.49	4,322.36	6,371.29	1,152.86	5,022.94	2,076.64	3,626.59	4,655.85	3,756.73
92	4,846.11	4,381.05	6,476.35	1,171.95	5,111.52	2,115.26	3,686.37	4,729.05	3,832.66
93	4,909.27	4,440.62	6,583.25	1,191.26	5,201.85	2,154.42	3,747.46	4,803.34	3,910.11
94	4,973.41	4,501.05	6,691.80	1,211.01	5,293.59	2,194.45	3,809.42	4,878.72	3,988.98
95	5,038.21	4,562.14	6,802.20	1,230.97	5,387.08	2,235.15	3,872.37	4,955.41	4,069.49
96	5,103.99	4,624.33	6,914.67	1,251.37	5,482.10	2,276.60	3,936.62	5,033.30	4,151.86
97	5,170.54	4,687.16	7,028.56	1,272.10	5,578.86	2,318.82	4,001.75	5,112.50	4,235.64
98	5,238.07	4,750.87	7,144.63	1,293.04	5,677.37	2,361.91	4,068.08	5,192.57	4,321.16
99+	5,306.46	4,815.45	7,262.67	1,314.43	5,777.62	2,405.65	4,135.27	5,274.07	4,408.44

* 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	\$2,333.44	\$2,103.69	\$2,869.72	\$518.61	\$2,119.07	\$833.56	\$1,628.17	\$2,036.06	\$1,340.28
66	2,418.96	2,185.84	2,982.30	539.01	2,207.00	855.16	1,678.68	2,126.60	1,408.02
67	2,522.60	2,275.40	3,098.81	559.96	2,301.91	891.59	1,740.97	2,220.75	1,484.39
68	2,628.96	2,367.80	3,220.01	581.89	2,400.63	930.54	1,807.08	2,318.05	1,563.91
69	2,738.70	2,463.03	3,346.01	604.79	2,503.18	971.88	1,876.68	2,419.83	1,646.71
70	2,851.83	2,561.00	3,477.03	628.47	2,609.65	1,015.74	1,950.31	2,525.32	1,732.57
71	2,968.23	2,662.23	3,613.28	653.01	2,720.70	1,062.21	2,027.98	2,635.29	1,821.91
72	3,088.34	2,766.41	3,755.31	678.76	2,836.34	1,111.30	2,109.58	2,749.83	1,915.18
73	3,212.05	2,873.76	3,903.46	705.38	2,956.78	1,163.34	2,195.55	2,869.61	2,012.17
74	3,339.35	2,984.48	4,057.93	733.41	3,082.77	1,218.21	2,286.42	2,994.41	2,113.84
75	3,471.03	3,098.70	4,219.60	762.54	3,214.12	1,275.92	2,381.76	3,125.10	2,219.55
76	3,606.52	3,216.41	4,388.58	793.19	3,351.68	1,337.01	2,482.23	3,261.90	2,330.49
77	3,746.15	3,337.94	4,565.53	825.16	3,495.90	1,401.15	2,588.16	3,405.24	2,446.78
78	3,890.59	3,463.17	4,751.52	858.76	3,647.10	1,469.12	2,700.20	3,556.22	2,568.31
79	3,971.97	3,542.15	4,886.69	883.08	3,756.95	1,523.99	2,784.30	3,663.02	2,657.11
80	4,055.09	3,623.21	5,033.63	909.81	3,876.84	1,573.84	2,862.19	3,738.84	2,753.65
81	4,161.02	3,721.71	5,199.56	939.92	4,013.75	1,632.20	2,956.99	3,856.33	2,864.92
82	4,269.46	3,822.95	5,371.37	971.12	4,155.46	1,692.75	3,054.96	3,977.42	2,980.56
83	4,380.95	3,926.91	5,548.54	1,003.19	4,302.18	1,755.59	3,156.08	4,102.22	3,100.99
84	4,495.27	4,033.71	5,731.59	1,036.36	4,454.04	1,820.71	3,260.48	4,231.16	3,226.23
85	4,612.65	4,143.46	5,920.64	1,070.61	4,611.23	1,888.35	3,368.37	4,363.93	3,356.59
86	4,732.87	4,256.15	6,116.24	1,106.06	4,774.00	1,958.38	3,479.86	4,500.94	3,492.19
87	4,856.69	4,371.89	6,317.95	1,142.61	4,942.43	2,031.04	3,595.06	4,642.32	3,633.35
88	4,983.23	4,490.91	6,526.53	1,180.46	5,116.98	2,106.42	3,713.97	4,788.07	3,780.08
89	5,113.16	4,613.09	6,741.87	1,219.52	5,297.52	2,184.53	3,836.80	4,938.40	3,933.02
90	5,246.79	4,738.54	6,964.63	1,259.88	5,484.61	2,265.58	3,963.89	5,093.30	4,091.86
91	5,315.19	4,803.12	7,079.50	1,280.72	5,581.37	2,307.58	4,029.46	5,173.48	4,174.55
92	5,384.68	4,868.36	7,196.34	1,301.88	5,679.88	2,350.45	4,095.89	5,254.76	4,258.87
93	5,454.72	4,934.58	7,315.14	1,323.48	5,780.24	2,393.98	4,163.86	5,337.12	4,344.95
94	5,526.06	5,001.67	7,435.79	1,345.41	5,882.24	2,438.38	4,232.91	5,420.90	4,432.54
95	5,597.95	5,069.63	7,558.41	1,367.66	5,986.10	2,483.54	4,302.95	5,506.21	4,522.11
96	5,671.04	5,138.58	7,683.21	1,390.24	6,091.59	2,529.58	4,374.07	5,592.50	4,613.42
97	5,745.12	5,208.61	7,809.97	1,413.26	6,199.15	2,576.49	4,446.62	5,680.10	4,706.47
98	5,820.17	5,279.52	7,938.70	1,436.61	6,308.67	2,624.38	4,520.04	5,769.33	4,801.71
99+	5,896.31	5,351.30	8,069.61	1,460.50	6,419.95	2,673.03	4,594.98	5,859.99	4,898.69

* 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

**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	\$2,592.85	\$2,337.47	\$3,188.70	\$576.32	\$2,354.60	\$926.17	\$1,808.82	\$2,262.42	\$1,489.19
66	2,687.98	2,428.78	3,313.50	598.90	2,452.13	950.17	1,864.89	2,362.78	1,564.35
67	2,802.63	2,528.38	3,443.32	622.14	2,557.62	990.65	1,934.38	2,467.29	1,649.33
68	2,921.21	2,630.81	3,577.82	646.47	2,667.36	1,033.96	2,007.69	2,575.83	1,737.69
69	3,043.17	2,736.74	3,717.90	671.99	2,781.14	1,079.88	2,085.15	2,688.63	1,829.66
70	3,168.74	2,845.50	3,863.42	698.39	2,899.61	1,128.54	2,167.18	2,806.01	1,925.00
71	3,298.01	2,957.98	4,014.73	725.56	3,022.99	1,180.24	2,253.25	2,928.08	2,024.38
72	3,431.43	3,073.72	4,172.47	754.25	3,151.50	1,234.79	2,343.91	3,055.61	2,128.02
73	3,568.88	3,193.17	4,337.20	783.70	3,285.35	1,292.61	2,439.80	3,188.48	2,235.80
74	3,710.37	3,315.90	4,508.80	814.79	3,425.21	1,353.59	2,540.38	3,327.14	2,348.71
75	3,856.66	3,442.99	4,688.36	847.19	3,571.28	1,417.62	2,646.31	3,472.33	2,466.31
76	4,007.09	3,573.79	4,876.10	881.23	3,724.11	1,485.48	2,758.01	3,624.41	2,589.25
77	4,162.33	3,708.73	5,072.90	916.90	3,884.48	1,556.93	2,875.72	3,784.00	2,718.63
78	4,323.02	3,847.93	5,279.52	954.32	4,052.37	1,632.31	3,000.08	3,951.46	2,853.79
79	4,413.13	3,935.86	5,429.30	981.16	4,174.33	1,693.29	3,093.68	4,069.93	2,952.30
80	4,505.64	4,025.75	5,592.83	1,010.83	4,307.64	1,748.71	3,180.30	4,154.37	3,059.54
81	4,623.23	4,135.06	5,777.41	1,044.43	4,459.71	1,813.51	3,285.46	4,284.73	3,183.25
82	4,743.78	4,247.64	5,968.10	1,079.01	4,617.02	1,880.82	3,394.34	4,419.45	3,311.86
83	4,867.70	4,363.16	6,165.00	1,114.68	4,780.11	1,950.64	3,506.59	4,558.33	3,445.50
84	4,994.79	4,481.85	6,368.46	1,151.55	4,948.87	2,023.07	3,622.55	4,701.23	3,584.81
85	5,125.05	4,603.93	6,578.67	1,189.63	5,123.63	2,098.13	3,742.55	4,848.94	3,729.46
86	5,258.68	4,729.05	6,795.76	1,228.90	5,304.28	2,175.91	3,866.48	5,001.23	3,880.22
87	5,396.14	4,857.89	7,020.16	1,269.59	5,491.59	2,256.74	3,994.44	5,158.21	4,036.98
88	5,536.86	4,989.99	7,251.76	1,311.70	5,685.55	2,340.42	4,126.55	5,319.99	4,200.07
89	5,681.41	5,125.59	7,490.99	1,355.12	5,886.17	2,427.36	4,263.13	5,487.01	4,369.93
90	5,829.66	5,265.12	7,738.19	1,399.95	6,093.99	2,517.36	4,404.40	5,659.26	4,546.65
91	5,905.70	5,336.79	7,866.04	1,423.08	6,201.55	2,564.05	4,477.16	5,748.28	4,638.40
92	5,982.93	5,409.23	7,995.75	1,446.53	6,311.07	2,611.51	4,551.13	5,838.61	4,732.11
93	6,060.82	5,482.86	8,127.97	1,470.53	6,422.56	2,660.05	4,626.73	5,930.24	4,827.56
94	6,139.91	5,557.48	8,261.82	1,494.86	6,535.80	2,709.25	4,703.09	6,023.40	4,925.09
95	6,219.98	5,632.97	8,398.29	1,519.62	6,651.11	2,759.54	4,781.09	6,117.88	5,024.47
96	6,301.26	5,709.55	8,536.73	1,544.71	6,768.60	2,810.59	4,860.29	6,213.77	5,126.03
97	6,383.62	5,787.22	8,677.78	1,570.24	6,888.05	2,862.74	4,940.58	6,311.40	5,229.67
98	6,466.64	5,866.10	8,820.91	1,596.31	7,009.58	2,915.87	5,022.29	6,410.56	5,335.26
99+	6,551.18	5,945.73	8,966.33	1,622.71	7,133.40	2,970.08	5,105.52	6,511.04	5,443.15

* 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	\$2,161.62	\$1,949.00	\$2,658.41	\$480.43	\$1,963.18	\$772.36	\$1,508.17	\$1,886.17	\$1,241.66
66	2,241.14	2,025.04	2,762.70	499.41	2,044.67	792.21	1,554.97	1,970.17	1,304.28
67	2,336.82	2,108.06	2,870.92	518.72	2,132.60	826.03	1,612.90	2,057.33	1,375.30
68	2,435.65	2,193.80	2,983.07	539.12	2,224.13	862.03	1,674.20	2,147.44	1,449.04
69	2,537.11	2,281.73	3,099.90	560.29	2,318.93	900.32	1,738.57	2,241.80	1,525.51
70	2,642.16	2,372.71	3,221.21	582.21	2,417.65	941.01	1,806.97	2,339.65	1,605.15
71	2,750.05	2,466.31	3,347.54	605.01	2,520.52	983.99	1,878.75	2,441.43	1,687.95
72	2,861.10	2,562.96	3,478.88	628.79	2,627.65	1,029.59	1,954.35	2,547.69	1,774.35
73	2,975.87	2,662.45	3,616.22	653.45	2,739.36	1,077.70	2,034.09	2,658.41	1,864.35
74	3,093.79	2,764.89	3,759.57	679.41	2,855.98	1,128.54	2,118.20	2,774.38	1,958.27
75	3,215.65	2,870.81	3,909.02	706.47	2,977.72	1,182.10	2,206.56	2,895.36	2,056.56
76	3,341.32	2,979.90	4,065.68	734.72	3,105.03	1,238.61	2,299.84	3,022.23	2,159.00
77	3,470.59	3,092.37	4,229.75	764.39	3,238.77	1,298.17	2,397.69	3,155.10	2,266.67
78	3,604.33	3,208.45	4,401.89	795.48	3,378.84	1,361.01	2,501.32	3,294.52	2,379.58
79	3,679.82	3,281.54	4,526.91	818.07	3,480.52	1,411.95	2,579.54	3,393.35	2,461.72
80+	3,757.06	3,356.48	4,663.27	842.94	3,591.57	1,457.99	2,651.87	3,463.83	2,551.18

* 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

SERFF Tracking #:

BNLB-131118546

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: 2018 CPL-GR-A80

Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	A&H Experience
Comments:	
Attachment(s):	Exhibit I.pdf Exhibit II.pdf Exhibit III.pdf Exhibit IV.pdf Exhibit V.pdf Exhibit VI.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Certification - Life & A&H
Comments:	
Attachment(s):	Rhodelsland_ActCertLAH - CPL.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Memorandum - A&H Rate Revision Filing
Comments:	
Attachment(s):	Rates Memo.pdf RI Colonial Penn Life Insurance Company - 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-131118546

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:

2018 CPL-GR-A80

Project Name/Number:

/

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

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 (\$2,200 in 2017).

(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 (\$5,120 in 2017) 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 (\$2,560 in 2017) 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

2018 Rate Adjustments

Rhode Island

<u>Plan</u>	<u>Rate Change</u>
A	12.0%
B	5.5%
F	5.8%
FH	0.0%
G	8.0%
K	5.5%
L	5.5%
M	5.5%
N	8.1%

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%

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
As of 3/2017	0	1	704	115	282	3	37	2	1,000

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
As of 3/2017	234	70	56,718	15,977	27,777	1,676	750	41	101,071

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	504,240	153.1%
	2012	613,495	1,105,514	180.2%
	2013	801,969	1,466,220	182.8%
	2014	1,011,418	1,677,544	165.9%
	2015	998,090	1,577,097	158.0%
	2016	949,786	1,421,567	149.7%
	Total	4,760,836	7,809,187	164.0%
CPL-GR-A80B	2010	8,816	8,576	97.3%
	2011	94,994	61,540	64.8%
	2012	106,204	78,617	74.0%
	2013	125,108	72,553	58.0%
	2014	172,076	161,550	93.9%
	2015	193,027	182,755	94.7%
	2016	204,941	229,703	112.1%
	Total	905,165	795,293	87.9%
CPL-GR-A80F	2010	7,809,445	5,141,399	65.8%
	2011	50,458,400	35,451,596	70.3%
	2012	95,124,157	71,102,010	74.7%
	2013	128,074,351	93,421,580	72.9%
	2014	149,657,136	104,933,896	70.1%
	2015	156,312,811	108,881,489	69.7%
	2016	163,166,769	113,942,218	69.8%
	Total	750,603,069	532,874,186	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	3,631,731	50.6%
	2014	8,698,056	4,708,689	54.1%
	2015	10,038,501	5,911,472	58.9%
	2016	11,337,678	6,213,030	54.8%
	Total	47,160,638	24,567,490	52.1%
CPL-GR-A80G	2010	1,152,827	627,691	54.4%
	2011	5,150,046	3,035,143	58.9%
	2012	8,867,389	5,918,486	66.7%
	2013	14,945,948	10,400,622	69.6%
	2014	29,158,397	20,045,315	68.7%
	2015	43,540,143	31,404,043	72.1%
	2016	54,445,059	40,742,528	74.8%
	Total	157,259,810	112,173,828	71.3%
CPL-GR-A80K	2010	123,542	45,081	36.5%
	2011	730,215	348,121	47.7%
	2012	904,433	518,965	57.4%
	2013	973,023	546,486	56.2%
	2014	1,339,640	782,356	58.4%
	2015	1,825,658	1,198,101	65.6%
	2016	2,042,790	1,412,265	69.1%
	Total	7,939,301	4,851,376	61.1%

Colonial Penn Life Insurance Company

Exhibit V

Policy Form Series GR-A80

Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
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	560,869	84.8%
	2014	1,114,427	936,694	84.1%
	2015	1,462,132	1,292,695	88.4%
	2016	1,632,301	1,342,009	82.2%
	Total	5,941,025	4,870,333	82.0%
CPL-GR-A80M	2010	35,333	21,863	61.9%
	2011	130,795	77,298	59.1%
	2012	153,988	99,760	64.8%
	2013	146,525	109,096	74.5%
	2014	134,001	107,106	79.9%
	2015	129,198	97,086	75.1%
	2016	116,375	83,291	71.6%
	Total	846,215	595,498	70.4%
CPL-GR-A80N	2010	7,660,128	4,115,691	53.7%
	2011	44,238,006	27,243,351	61.6%
	2012	77,147,332	54,065,999	70.1%
	2013	102,618,384	71,205,230	69.4%
	2014	127,735,774	88,392,617	69.2%
	2015	145,074,908	102,880,810	70.9%
	2016	161,915,590	116,991,901	72.3%
	Total	666,390,121	464,895,600	69.8%
All	2010	17,490,923	10,173,777	58.2%
	2011	105,101,423	68,278,442	65.0%
	2012	189,288,787	136,016,360	71.9%
	2013	255,518,365	181,414,387	71.0%
	2014	319,020,925	221,745,766	69.5%
	2015	359,574,467	253,425,547	70.5%
	2016	395,811,289	282,378,514	71.3%
	Total	1,641,806,180	1,153,432,792	70.3%

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	1,341	48.4%
	Total	14,481	3,206	22.1%
CPL-GR-A80F	2010	57,670	48,228	83.6%
	2011	655,753	596,725	91.0%
	2012	1,306,381	1,107,334	84.8%
	2013	1,867,316	1,539,558	82.4%
	2014	2,348,803	1,833,306	78.1%
	2015	2,472,478	1,938,240	78.4%
	2016	2,345,363	1,804,392	76.9%
Total	11,053,764	8,867,782	80.2%	
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	35,127	54.2%
	2016	73,051	45,411	62.2%
Total	249,961	132,614	53.1%	
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	185,512	69.8%
	2016	434,895	316,449	72.8%
	Total	794,886	548,961	69.1%
CPL-GR-A80K	2014	732	61	8.3%
	2015	2,816	3,246	115.3%
	2016	3,259	1,991	61.1%
	Total	6,806	5,298	77.8%
CPL-GR-A80L	2012	2,933	2,199	75.0%
	2013	8,610	3,485	40.5%
	2014	53,749	55,606	103.5%
	2015	91,725	101,490	110.6%
	2016	83,714	54,665	65.3%
Total	240,730	217,446	90.3%	
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	2,294	53.2%
	2016	5,771	5,581	96.7%
Total	23,386	17,499	74.8%	

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-A80N	2010	78,180	37,724	48.3%
	2011	424,527	243,610	57.4%
	2012	761,124	437,245	57.4%
	2013	895,573	577,213	64.5%
	2014	1,143,844	756,325	66.1%
	2015	1,331,479	944,015	70.9%
	2016	1,505,049	1,212,947	80.6%
	Total	6,139,777	4,209,079	68.6%
All	2010	137,400	85,951	62.6%
	2011	1,095,464	843,213	77.0%
	2012	2,111,262	1,563,557	74.1%
	2013	2,815,744	2,148,218	76.3%
	2014	3,673,939	2,707,701	73.7%
	2015	4,236,113	3,210,467	75.8%
	2016	4,453,869	3,442,777	77.3%
	Total	18,523,791	14,001,885	75.6%

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80A

Nationwide Experience

With the 2018 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 Total		0	\$56,815	\$57,006	100.3%	283	\$2,409	\$2,417		
2011 Total		0.5	\$329,264	\$504,240	153.1%	1,813	\$2,179	\$3,337	-9.5%	38.1%
2012 Total		0.8	\$613,495	\$1,105,514	180.2%	3,029	\$2,430	\$4,380	11.5%	31.2%
2013 Total		1.3	\$801,969	\$1,466,220	182.8%	3,666	\$2,625	\$4,799	8.0%	9.6%
2014 Total		1.6	\$1,011,418	\$1,677,544	165.9%	4,190	\$2,897	\$4,804	10.3%	0.1%
2015	2010	5	\$64,128	\$104,989	163.7%	317	\$2,428	\$3,974		
	2011	4	\$161,022	\$224,635	139.5%	643	\$3,005	\$4,192		
	2012	3	\$211,593	\$319,552	151.0%	790	\$3,214	\$4,854		
	2013	2	\$176,196	\$274,576	155.8%	685	\$3,087	\$4,810		
	2014	1	\$312,931	\$552,534	176.6%	1,160	\$3,237	\$5,716		
	2015	0	\$72,221	\$100,812	139.6%	282	\$3,073	\$4,290		
2015 Total		2.3	\$998,090	\$1,577,097	158.0%	3,877	\$3,089	\$4,881	6.6%	1.6%
2016	2010	6	\$44,252	\$112,530	254.3%	241	\$2,203	\$5,603		
	2011	5	\$139,963	\$183,184	130.9%	524	\$3,205	\$4,195		
	2012	4	\$169,299	\$204,735	120.9%	616	\$3,298	\$3,988		
	2013	3	\$127,145	\$127,311	100.1%	488	\$3,127	\$3,131		
	2014	2	\$269,200	\$410,321	152.4%	942	\$3,429	\$5,227		
	2015	1	\$115,251	\$144,067	125.0%	460	\$3,007	\$3,758		
	2016	0	\$84,677	\$239,419	282.7%	291	\$3,492	\$9,873		
2016 Total		2.8	\$949,786	\$1,421,567	149.7%	3,562	\$3,200	\$4,789	3.6%	-1.9%

Through 2016 **\$4,760,836** **\$7,809,187** **164.0%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2017	3.6	\$971,425	\$1,528,530	157.3%	3,273	91.9%	10.1%	11.3%	17.0%	91%
2018	4.5	\$943,458	\$1,436,612	152.3%	2,818	86.1%	12.0%	12.8%	9.2%	91%
2019	5.5	\$868,671	\$1,344,675	154.8%	2,427	86.1%	5.5%	6.9%	8.7%	91%
2020	6.5	\$795,508	\$1,253,865	157.6%	2,089	86.1%	5.5%	6.4%	8.3%	91%
2021	7.5	\$728,511	\$1,165,081	159.9%	1,799	86.1%	5.5%	6.4%	7.9%	91%
2022	8.5	\$666,945	\$1,079,021	161.8%	1,549	86.1%	5.5%	6.3%	7.6%	91%
2023	9.5	\$610,394	\$996,206	163.2%	1,334	86.1%	5.5%	6.3%	7.2%	91%
2024	10.5	\$558,496	\$917,017	164.2%	1,148	86.1%	5.5%	6.3%	6.9%	91%
2025	11.5	\$510,910	\$841,712	164.7%	989	86.1%	5.5%	6.2%	6.6%	91%
2026	12.5	\$467,274	\$770,453	164.9%	851	86.1%	5.5%	6.2%	6.3%	91%
2027	13.5	\$426,626	\$703,318	164.9%	733	86.1%	5.3%	6.0%	6.0%	91%
2028	14.5	\$388,494	\$640,322	164.8%	631	86.1%	5.1%	5.8%	5.7%	91%
2029	15.5	\$352,833	\$581,424	164.8%	543	86.1%	4.8%	5.5%	5.5%	91%
2030	16.5	\$319,550	\$526,545	164.8%	468	86.1%	4.7%	5.2%	5.2%	91%
2031	17.5	\$288,677	\$475,569	164.7%	403	86.1%	4.5%	4.9%	4.9%	91%
2032	18.5	\$260,094	\$428,360	164.7%	347	86.1%	4.2%	4.6%	4.6%	91%
2033	19.5	\$233,678	\$384,761	164.7%	299	86.1%	3.9%	4.3%	4.3%	91%
2034	20.5	\$209,339	\$344,603	164.6%	257	86.1%	3.6%	4.0%	4.0%	91%
2035	21.5	\$186,972	\$307,708	164.6%	221	86.1%	3.3%	3.7%	3.7%	91%
2036	22.5	\$166,472	\$273,896	164.5%	191	86.1%	3.0%	3.4%	3.4%	91%

Through 2036 **\$9,954,325** **\$15,999,680** **160.7%**

Lifetime **\$14,715,161** **\$23,808,866** **161.8%**

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80B

Nationwide Experience

With the 2018 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 Total		0	\$8,816	\$8,576	97.3%	49	\$2,159	\$2,100		
2011 Total		0.3	\$94,994	\$61,540	64.8%	494	\$2,308	\$1,495	6.9%	-28.8%
2012 Total		1.1	\$106,204	\$78,617	74.0%	584	\$2,182	\$1,615	-5.4%	8.1%
2013 Total		1.5	\$125,108	\$72,553	58.0%	683	\$2,198	\$1,275	0.7%	-21.1%
2014 Total		1.7	\$172,076	\$161,550	93.9%	930	\$2,220	\$2,085	1.0%	63.5%
2015	2010	5	\$13,294	\$3,157	23.7%	72	\$2,216	\$526		
	2011	4	\$49,190	\$39,418	80.1%	261	\$2,262	\$1,812		
	2012	3	\$20,610	\$16,105	78.1%	104	\$2,378	\$1,858		
	2013	2	\$33,964	\$26,606	78.3%	180	\$2,264	\$1,774		
	2014	1	\$46,702	\$51,788	110.9%	247	\$2,269	\$2,516		
	2015	0	\$29,267	\$45,680	156.1%	183	\$1,919	\$2,995		
2015 Total		2.3	\$193,027	\$182,755	94.7%	1,047	\$2,212	\$2,095	-0.4%	0.5%
2016	2010	6	\$10,418	\$8,658	83.1%	64	\$1,953	\$1,623		
	2011	5	\$45,723	\$56,736	124.1%	243	\$2,258	\$2,802		
	2012	4	\$18,543	\$21,661	116.8%	93	\$2,393	\$2,795		
	2013	3	\$28,257	\$22,009	77.9%	137	\$2,475	\$1,928		
	2014	2	\$44,607	\$38,199	85.6%	225	\$2,379	\$2,037		
	2015	1	\$42,108	\$71,657	170.2%	264	\$1,914	\$3,257		
	2016	0	\$15,286	\$10,783	70.5%	85	\$2,158	\$1,522		
2016 Total		2.8	\$204,941	\$229,703	112.1%	1,111	\$2,214	\$2,481	0.1%	18.4%

Through 2016 **\$905,165** **\$795,293** **87.9%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2017	3.7	\$195,907	\$218,483	111.5%	1,017	91.5%	3.8%	4.4%	3.9%	84%
2018	4.3	\$179,208	\$199,666	111.4%	876	86.1%	5.5%	6.2%	6.1%	84%
2019	5.3	\$163,596	\$182,115	111.3%	754	86.1%	5.0%	6.0%	5.9%	84%
2020	6.3	\$148,936	\$165,788	111.3%	649	86.1%	4.9%	5.7%	5.7%	84%
2021	7.3	\$135,358	\$150,638	111.3%	559	86.1%	4.8%	5.6%	5.5%	84%
2022	8.3	\$122,776	\$136,614	111.3%	481	86.1%	4.7%	5.3%	5.3%	84%
2023	9.3	\$111,170	\$123,661	111.2%	414	86.1%	4.5%	5.2%	5.1%	84%
2024	10.3	\$100,469	\$111,724	111.2%	357	86.1%	4.3%	5.0%	4.9%	84%
2025	11.3	\$90,622	\$100,744	111.2%	307	86.1%	4.1%	4.8%	4.7%	84%
2026	12.3	\$81,573	\$90,667	111.1%	264	86.1%	4.0%	4.5%	4.5%	84%
2027	13.3	\$73,282	\$81,434	111.1%	228	86.1%	3.8%	4.3%	4.3%	84%
2028	14.3	\$65,704	\$72,990	111.1%	196	86.1%	3.6%	4.1%	4.1%	84%
2029	15.3	\$58,784	\$65,283	111.1%	169	86.1%	3.5%	3.9%	3.9%	84%
2030	16.3	\$52,476	\$58,260	111.0%	145	86.1%	3.3%	3.7%	3.7%	84%
2031	17.3	\$47,666	\$53,483	112.2%	125	86.1%	5.5%	5.5%	6.6%	84%
2032	18.3	\$43,427	\$49,110	113.1%	108	86.1%	5.5%	5.8%	6.6%	84%
2033	19.3	\$39,566	\$45,106	114.0%	93	86.1%	5.5%	5.8%	6.7%	84%
2034	20.3	\$36,034	\$41,438	115.0%	80	86.1%	5.5%	5.8%	6.7%	84%
2035	21.3	\$32,808	\$38,079	116.1%	69	86.1%	5.5%	5.7%	6.7%	84%
2036	22.3	\$29,872	\$35,001	117.2%	59	86.1%	5.5%	5.7%	6.8%	84%

Through 2036 **\$1,809,235** **\$2,020,284** **111.7%**

Lifetime **\$2,714,400** **\$2,815,577** **103.7%**

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80F

RI Experience

With the 2018 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 Total		0	\$57,670	\$48,228	83.6%	323	\$2,143	\$1,792		
2011 Total		0.3	\$655,753	\$596,725	91.0%	3,640	\$2,162	\$1,967	0.9%	9.8%
2012 Total		0.8	\$1,306,381	\$1,107,334	84.8%	7,083	\$2,213	\$1,876	2.4%	-4.6%
2013 Total		1.4	\$1,867,316	\$1,539,558	82.4%	9,587	\$2,337	\$1,927	5.6%	2.7%
2014 Total		1.9	\$2,348,803	\$1,833,306	78.1%	11,189	\$2,519	\$1,966	7.8%	2.0%
2015	2010	5	\$169,570	\$84,271	49.7%	705	\$2,886	\$1,434		
	2011	4	\$599,784	\$468,274	78.1%	2,391	\$3,010	\$2,350		
	2012	3	\$602,380	\$544,315	90.4%	2,681	\$2,696	\$2,436		
	2013	2	\$485,542	\$376,222	77.5%	2,255	\$2,584	\$2,002		
	2014	1	\$465,727	\$278,264	59.7%	2,078	\$2,689	\$1,607		
	2015	0	\$149,475	\$186,894	125.0%	703	\$2,551	\$3,190		
2015 Total		2.6	\$2,472,478	\$1,938,240	78.4%	10,813	\$2,744	\$2,151	8.9%	9.4%
2016	2010	6	\$153,228	\$84,398	55.1%	589	\$3,122	\$1,719		
	2011	5	\$563,628	\$492,470	87.4%	2,068	\$3,271	\$2,858		
	2012	4	\$549,981	\$398,203	72.4%	2,266	\$2,913	\$2,109		
	2013	3	\$434,878	\$304,031	69.9%	1,860	\$2,806	\$1,961		
	2014	2	\$433,690	\$284,245	65.5%	1,777	\$2,929	\$1,919		
	2015	1	\$169,681	\$216,351	127.5%	808	\$2,520	\$3,213		
	2016	0	\$40,278	\$24,693	61.3%	188	\$2,571	\$1,576		
2016 Total		3.5	\$2,345,363	\$1,804,392	76.9%	9,556	\$2,945	\$2,266	7.3%	5.3%

Through 2016 **\$11,053,764** **\$8,867,782** **80.2%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2017	4.5	\$2,248,606	\$1,676,588	74.6%	8,361	87.5%	6.0%	9.6%	6.2%	92%
2018	5.2	\$2,124,054	\$1,538,324	72.4%	7,199	86.1%	5.8%	9.7%	6.6%	92%
2019	6.2	\$1,951,395	\$1,409,762	72.2%	6,198	86.1%	2.7%	6.7%	6.4%	92%
2020	7.2	\$1,786,571	\$1,290,613	72.2%	5,337	86.1%	2.6%	6.3%	6.3%	92%
2021	8.2	\$1,634,247	\$1,180,526	72.2%	4,595	86.1%	2.6%	6.2%	6.2%	92%
2022	9.2	\$1,493,820	\$1,079,101	72.2%	3,956	86.1%	2.6%	6.2%	6.2%	92%
2023	10.2	\$1,364,783	\$985,908	72.2%	3,406	86.1%	2.6%	6.1%	6.1%	92%
2024	11.2	\$1,246,352	\$900,497	72.3%	2,933	86.1%	2.8%	6.1%	6.1%	92%
2025	12.2	\$1,138,025	\$822,411	72.3%	2,525	86.1%	3.1%	6.0%	6.1%	92%
2026	13.2	\$1,039,147	\$751,188	72.3%	2,174	86.1%	3.5%	6.1%	6.1%	92%
2027	14.2	\$949,130	\$686,376	72.3%	1,872	86.1%	3.9%	6.1%	6.1%	92%
2028	15.2	\$867,661	\$627,532	72.3%	1,612	86.1%	4.1%	6.2%	6.2%	92%
2029	16.2	\$793,881	\$574,224	72.3%	1,388	86.1%	4.2%	6.3%	6.3%	92%
2030	17.2	\$727,184	\$526,041	72.3%	1,195	86.1%	4.3%	6.4%	6.4%	92%
2031	18.2	\$667,026	\$482,588	72.3%	1,029	86.1%	4.5%	6.5%	6.6%	92%
2032	19.2	\$611,694	\$443,492	72.5%	886	86.1%	4.5%	6.5%	6.7%	92%
2033	20.2	\$560,658	\$408,399	72.8%	763	86.1%	4.5%	6.5%	7.0%	92%
2034	21.2	\$513,494	\$376,976	73.4%	657	86.1%	4.5%	6.4%	7.2%	92%
2035	22.2	\$465,476	\$341,426	73.3%	565	86.1%	3.4%	5.3%	5.2%	92%
2036	23.2	\$421,617	\$309,284	73.4%	487	86.1%	3.5%	5.2%	5.2%	92%

Through 2036 **\$22,604,821** **\$16,411,257** **72.6%**

Lifetime **\$33,658,584** **\$25,279,039** **75.1%**

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80FH

Nationwide Experience

With the 2018 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 Total		0	\$547,137	\$114,873	21.0%	9,208	\$713	\$150		
2011 Total		0.4	\$3,554,748	\$1,300,106	36.6%	61,020	\$699	\$256	-2.0%	70.8%
2012 Total		0.9	\$5,812,957	\$2,687,588	46.2%	97,137	\$718	\$332	2.7%	29.9%
2013 Total		1.4	\$7,171,562	\$3,631,731	50.6%	119,859	\$718	\$364	0.0%	9.5%
2014 Total		1.8	\$8,698,056	\$4,708,689	54.1%	144,334	\$723	\$391	0.7%	7.7%
2015	2010	5	\$765,723	\$451,942	59.0%	12,385	\$742	\$438		
	2011	4	\$1,727,065	\$1,274,637	73.8%	27,013	\$767	\$566		
	2012	3	\$1,805,222	\$1,111,324	61.6%	29,737	\$728	\$448		
	2013	2	\$1,707,947	\$987,768	57.8%	29,627	\$692	\$400		
	2014	1	\$2,298,910	\$1,292,905	56.2%	40,552	\$680	\$383		
	2015	0	\$1,733,634	\$792,898	45.7%	28,211	\$737	\$337		
2015 Total		2.2	\$10,038,501	\$5,911,472	58.9%	167,525	\$719	\$423	-0.6%	8.2%
2016	2010	6	\$691,430	\$501,996	72.6%	11,030	\$752	\$546		
	2011	5	\$1,547,266	\$1,142,408	73.8%	24,044	\$772	\$570		
	2012	4	\$1,641,805	\$849,228	51.7%	26,659	\$739	\$382		
	2013	3	\$1,502,276	\$763,333	50.8%	25,848	\$697	\$354		
	2014	2	\$1,927,362	\$1,139,583	59.1%	33,522	\$690	\$408		
	2015	1	\$2,276,673	\$1,127,014	49.5%	39,381	\$694	\$343		
	2016	0	\$1,750,866	\$689,469	39.4%	28,167	\$746	\$294		
2016 Total		2.6	\$11,337,678	\$6,213,030	54.8%	188,651	\$721	\$395	0.3%	-6.7%

Through 2016 **\$47,160,638** **\$24,567,490** **52.1%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2017	3.3	\$11,589,488	\$6,540,949	56.4%	182,427	96.7%	4.0%	5.7%	8.9%	89%
2018	3.8	\$10,189,544	\$6,308,854	61.9%	157,070	86.1%	0.0%	2.1%	12.0%	89%
2019	4.8	\$9,700,525	\$6,084,995	62.7%	135,237	86.1%	10.0%	10.6%	12.0%	89%
2020	5.8	\$9,332,821	\$5,869,079	62.9%	116,439	86.1%	10.0%	11.7%	12.0%	89%
2021	6.8	\$8,974,977	\$5,660,825	63.1%	100,254	86.1%	10.0%	11.7%	12.0%	89%
2022	7.8	\$8,627,046	\$5,459,960	63.3%	86,319	86.1%	10.0%	11.6%	12.0%	89%
2023	8.8	\$8,288,576	\$5,266,222	63.5%	74,320	86.1%	10.0%	11.6%	12.0%	89%
2024	9.8	\$7,958,496	\$5,079,359	63.8%	63,990	86.1%	10.0%	11.5%	12.0%	89%
2025	10.8	\$7,636,548	\$4,899,127	64.2%	55,095	86.1%	10.0%	11.4%	12.0%	89%
2026	11.8	\$7,320,794	\$4,725,289	64.5%	47,437	86.1%	10.0%	11.3%	12.0%	89%
2027	12.8	\$7,011,601	\$4,557,620	65.0%	40,843	86.1%	10.0%	11.2%	12.0%	89%
2028	13.8	\$6,711,558	\$4,395,901	65.5%	35,166	86.1%	10.0%	11.2%	12.0%	89%
2029	14.8	\$6,421,104	\$4,239,920	66.0%	30,278	86.1%	10.0%	11.1%	12.0%	89%
2030	15.8	\$6,139,926	\$4,089,473	66.6%	26,069	86.1%	10.0%	11.1%	12.0%	89%
2031	16.8	\$5,869,708	\$3,944,365	67.2%	22,446	86.1%	10.0%	11.0%	12.0%	89%
2032	17.8	\$5,609,199	\$3,804,406	67.8%	19,326	86.1%	10.0%	11.0%	12.0%	89%
2033	18.8	\$5,357,800	\$3,669,413	68.5%	16,639	86.1%	10.0%	10.9%	12.0%	89%
2034	19.8	\$5,115,148	\$3,539,210	69.2%	14,327	86.1%	10.0%	10.9%	12.0%	89%
2035	20.8	\$4,881,091	\$3,413,627	69.9%	12,335	86.1%	10.0%	10.8%	12.0%	89%
2036	21.8	\$4,655,570	\$3,292,500	70.7%	10,621	86.1%	10.0%	10.8%	12.0%	89%

Through 2036 **\$147,391,520** **\$94,841,091** **64.3%**

Lifetime **\$194,552,158** **\$119,408,581** **61.4%**

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80G

Nationwide Experience

With the 2018 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 Total		0	\$1,152,827	\$627,691	54.4%	6,122	\$2,260	\$1,230		
2011 Total		0.6	\$5,150,046	\$3,035,143	58.9%	28,617	\$2,160	\$1,273	-4.4%	3.4%
2012 Total		1.0	\$8,867,389	\$5,918,486	66.7%	47,317	\$2,249	\$1,501	4.1%	17.9%
2013 Total		1.2	\$14,945,948	\$10,400,622	69.6%	82,580	\$2,172	\$1,511	-3.4%	0.7%
2014 Total		1.2	\$29,158,397	\$20,045,315	68.7%	167,008	\$2,095	\$1,440	-3.5%	-4.7%
2015	2010	5	\$1,920,940	\$1,210,371	63.0%	8,653	\$2,664	\$1,679		
	2011	4	\$2,873,797	\$1,885,004	65.6%	12,931	\$2,667	\$1,749		
	2012	3	\$3,528,662	\$2,822,544	80.0%	17,894	\$2,366	\$1,893		
	2013	2	\$9,160,170	\$6,671,658	72.8%	53,346	\$2,061	\$1,501		
	2014	1	\$16,258,065	\$11,793,938	72.5%	99,684	\$1,957	\$1,420		
	2015	0	\$9,798,510	\$7,020,529	71.6%	57,395	\$2,049	\$1,468		
2015 Total		1.5	\$43,540,143	\$31,404,043	72.1%	249,903	\$2,091	\$1,508	-0.2%	4.7%
2016	2010	6	\$1,827,760	\$1,225,883	67.1%	7,938	\$2,763	\$1,853		
	2011	5	\$2,643,559	\$1,782,423	67.4%	11,535	\$2,750	\$1,854		
	2012	4	\$3,277,480	\$2,301,707	70.2%	15,997	\$2,459	\$1,727		
	2013	3	\$8,296,111	\$6,119,215	73.8%	46,631	\$2,135	\$1,575		
	2014	2	\$14,321,212	\$10,827,149	75.6%	84,716	\$2,029	\$1,534		
	2015	1	\$15,265,433	\$12,093,921	79.2%	93,792	\$1,953	\$1,547		
	2016	0	\$8,813,504	\$6,392,216	72.5%	50,952	\$2,076	\$1,505		
2016 Total		1.9	\$54,445,059	\$40,742,514	74.8%	311,561	\$2,097	\$1,569	0.3%	4.1%

Through 2016 **\$157,259,810** **\$112,173,813** **71.3%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2017	2.7	\$58,663,776	\$43,207,606	73.7%	304,430	97.7%	7.5%	10.3%	8.5%	90%
2018	3.6	\$56,342,157	\$40,484,215	71.9%	262,114	86.1%	8.0%	11.5%	8.8%	90%
2019	4.6	\$52,824,582	\$37,858,647	71.7%	225,680	86.1%	5.1%	8.9%	8.6%	90%
2020	5.6	\$49,319,852	\$35,342,130	71.7%	194,311	86.1%	5.0%	8.4%	8.4%	90%
2021	6.6	\$45,976,276	\$32,942,606	71.7%	167,302	86.1%	4.9%	8.3%	8.3%	90%
2022	7.6	\$42,801,825	\$30,665,275	71.6%	144,047	86.1%	4.8%	8.1%	8.1%	90%
2023	8.6	\$39,800,334	\$28,513,058	71.6%	124,024	86.1%	4.7%	8.0%	8.0%	90%
2024	9.6	\$36,973,504	\$26,487,007	71.6%	106,785	86.1%	4.7%	7.9%	7.9%	90%
2025	10.6	\$34,320,905	\$24,586,644	71.6%	91,942	86.1%	4.7%	7.8%	7.8%	90%
2026	11.6	\$31,839,147	\$22,810,261	71.6%	79,162	86.1%	4.7%	7.7%	7.8%	90%
2027	12.6	\$29,525,248	\$21,155,174	71.7%	68,158	86.1%	4.9%	7.7%	7.7%	90%
2028	13.6	\$27,375,899	\$19,617,934	71.7%	58,684	86.1%	5.0%	7.7%	7.7%	90%
2029	14.6	\$25,385,955	\$18,194,513	71.7%	50,527	86.1%	5.2%	7.7%	7.7%	90%
2030	15.6	\$23,548,745	\$16,880,456	71.7%	43,504	86.1%	5.4%	7.7%	7.8%	90%
2031	16.6	\$21,860,064	\$15,671,012	71.7%	37,457	86.1%	5.4%	7.8%	7.8%	90%
2032	17.6	\$20,309,693	\$14,561,241	71.7%	32,250	86.1%	5.6%	7.9%	7.9%	90%
2033	18.6	\$18,890,794	\$13,546,103	71.7%	27,768	86.1%	5.7%	8.0%	8.0%	90%
2034	19.6	\$17,596,666	\$12,620,531	71.7%	23,908	86.1%	5.9%	8.2%	8.2%	90%
2035	20.6	\$16,391,723	\$11,779,494	71.9%	20,585	86.1%	6.0%	8.2%	8.4%	90%
2036	21.6	\$15,261,232	\$11,018,042	72.2%	17,723	86.1%	6.0%	8.1%	8.6%	90%

Through 2036 **\$665,008,376** **\$477,941,948** **71.9%**

Lifetime **\$822,268,185** **\$590,115,761** **71.8%**

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80K

Nationwide Experience

With the 2018 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 Total		0	\$123,542	\$45,081	36.5%	1,386	\$1,070	\$390		
2011 Total		0.3	\$730,215	\$348,121	47.7%	8,155	\$1,075	\$512	0.5%	31.2%
2012 Total		0.9	\$904,433	\$518,965	57.4%	10,026	\$1,083	\$621	0.7%	21.3%
2013 Total		1.3	\$973,023	\$546,486	56.2%	10,948	\$1,067	\$599	-1.5%	-3.6%
2014 Total		1.5	\$1,339,640	\$782,356	58.4%	14,599	\$1,101	\$643	3.2%	7.4%
2015	2010	5	\$92,142	\$62,643	68.0%	1,066	\$1,037	\$705		
	2011	4	\$228,041	\$156,877	68.8%	2,306	\$1,187	\$816		
	2012	3	\$180,451	\$109,883	60.9%	2,098	\$1,032	\$629		
	2013	2	\$244,380	\$146,166	59.8%	2,763	\$1,061	\$635		
	2014	1	\$461,435	\$380,598	82.5%	5,054	\$1,096	\$904		
	2015	0	\$619,209	\$341,935	55.2%	6,151	\$1,208	\$667		
2015 Total		1.6	\$1,825,658	\$1,198,101	65.6%	19,438	\$1,127	\$740	2.4%	15.0%
2016	2010	6	\$77,058	\$68,317	88.7%	876	\$1,056	\$936		
	2011	5	\$202,162	\$128,773	63.7%	2,033	\$1,193	\$760		
	2012	4	\$153,239	\$105,011	68.5%	1,746	\$1,053	\$722		
	2013	3	\$189,106	\$163,215	86.3%	2,115	\$1,073	\$926		
	2014	2	\$366,163	\$235,406	64.3%	4,002	\$1,098	\$706		
	2015	1	\$644,441	\$453,397	70.4%	6,817	\$1,134	\$798		
	2016	0	\$410,620	\$258,146	62.9%	4,142	\$1,190	\$748		
2016 Total		2.0	\$2,042,790	\$1,412,265	69.1%	21,731	\$1,128	\$780	0.1%	5.4%

Through 2016 **\$7,939,301** **\$4,851,376** **61.1%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2017	2.7	\$2,111,458	\$1,508,540	71.4%	21,651	99.6%	1.6%	3.7%	7.2%	90%
2018	3.4	\$1,939,257	\$1,398,928	72.1%	18,642	86.1%	5.5%	6.7%	7.7%	90%
2019	4.4	\$1,787,142	\$1,296,234	72.5%	16,050	86.1%	5.5%	7.0%	7.6%	90%
2020	5.4	\$1,646,490	\$1,200,328	72.9%	13,819	86.1%	5.5%	7.0%	7.6%	90%
2021	6.4	\$1,516,302	\$1,111,024	73.3%	11,899	86.1%	5.5%	7.0%	7.5%	90%
2022	7.4	\$1,395,836	\$1,028,103	73.7%	10,245	86.1%	5.5%	6.9%	7.5%	90%
2023	8.4	\$1,284,288	\$951,315	74.1%	8,821	86.1%	5.5%	6.9%	7.5%	90%
2024	9.4	\$1,180,985	\$880,390	74.5%	7,595	86.1%	5.5%	6.8%	7.5%	90%
2025	10.4	\$1,085,250	\$815,045	75.1%	6,539	86.1%	5.5%	6.7%	7.5%	90%
2026	11.4	\$996,508	\$751,507	75.4%	5,630	86.1%	5.5%	6.6%	7.1%	90%
2027	12.4	\$914,420	\$693,490	75.8%	4,847	86.1%	5.5%	6.6%	7.2%	90%
2028	13.4	\$838,591	\$640,643	76.4%	4,174	86.1%	5.5%	6.5%	7.3%	90%
2029	14.4	\$768,638	\$592,626	77.1%	3,594	86.1%	5.5%	6.5%	7.4%	90%
2030	15.4	\$704,114	\$549,111	78.0%	3,094	86.1%	5.5%	6.4%	7.6%	90%
2031	16.4	\$644,743	\$509,786	79.1%	2,664	86.1%	5.5%	6.4%	7.8%	90%
2032	17.4	\$590,098	\$474,351	80.4%	2,294	86.1%	5.5%	6.3%	8.1%	90%
2033	18.4	\$539,408	\$433,563	80.4%	1,975	86.1%	5.4%	6.2%	6.2%	90%
2034	19.4	\$493,080	\$396,351	80.4%	1,700	86.1%	5.5%	6.2%	6.2%	90%
2035	20.4	\$450,656	\$362,397	80.4%	1,464	86.1%	5.5%	6.2%	6.2%	90%
2036	21.4	\$411,659	\$331,411	80.5%	1,260	86.1%	5.5%	6.1%	6.2%	90%

Through 2036 **\$21,298,921** **\$15,925,142** **74.8%**

Lifetime **\$29,238,222** **\$20,776,518** **71.1%**

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80L

Nationwide Experience

With the 2018 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 Total		0	\$96,881	\$41,598	42.9%	762	\$1,526	\$655		
2011 Total		0.4	\$414,956	\$257,046	61.9%	3,438	\$1,448	\$897	-5.1%	37.0%
2012 Total		0.9	\$558,832	\$439,422	78.6%	4,497	\$1,491	\$1,173	3.0%	30.7%
2013 Total		1.5	\$661,496	\$560,869	84.8%	5,081	\$1,562	\$1,325	4.8%	13.0%
2014 Total		1.4	\$1,114,427	\$936,694	84.1%	7,965	\$1,679	\$1,411	7.5%	6.5%
2015	2010	5	\$103,585	\$66,464	64.2%	719	\$1,729	\$1,109		
	2011	4	\$155,715	\$94,185	60.5%	994	\$1,880	\$1,137		
	2012	3	\$158,573	\$154,157	97.2%	1,112	\$1,711	\$1,664		
	2013	2	\$187,231	\$190,900	102.0%	1,380	\$1,628	\$1,660		
	2014	1	\$494,789	\$448,161	90.6%	3,440	\$1,726	\$1,563		
	2015	0	\$362,238	\$338,827	93.5%	2,373	\$1,832	\$1,713		
2015 Total		1.7	\$1,462,132	\$1,292,695	88.4%	10,018	\$1,751	\$1,548	4.3%	9.7%
2016	2010	6	\$90,016	\$48,895	54.3%	578	\$1,869	\$1,015		
	2011	5	\$144,720	\$141,639	97.9%	870	\$1,996	\$1,954		
	2012	4	\$139,438	\$90,835	65.1%	923	\$1,813	\$1,181		
	2013	3	\$188,549	\$185,624	98.4%	1,286	\$1,759	\$1,732		
	2014	2	\$413,779	\$385,064	93.1%	2,731	\$1,818	\$1,692		
	2015	1	\$410,188	\$335,272	81.7%	2,668	\$1,845	\$1,508		
	2016	0	\$245,611	\$154,680	63.0%	1,555	\$1,895	\$1,194		
2016 Total		2.2	\$1,632,301	\$1,342,009	82.2%	10,611	\$1,846	\$1,518	5.4%	-2.0%

Through 2016 **\$5,941,025** **\$4,870,333** **82.0%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2017	3.0	\$1,740,742	\$1,360,805	78.2%	10,240	96.5%	7.7%	10.5%	5.1%	90%
2018	3.7	\$1,625,695	\$1,259,262	77.5%	8,817	86.1%	5.5%	8.5%	7.5%	90%
2019	4.7	\$1,504,728	\$1,164,744	77.4%	7,591	86.1%	4.8%	7.5%	7.4%	90%
2020	5.7	\$1,391,344	\$1,077,021	77.4%	6,536	86.1%	4.8%	7.4%	7.4%	90%
2021	6.7	\$1,286,393	\$995,830	77.4%	5,628	86.1%	4.9%	7.4%	7.4%	90%
2022	7.7	\$1,189,479	\$920,886	77.4%	4,845	86.1%	4.9%	7.4%	7.4%	90%
2023	8.7	\$1,100,191	\$851,890	77.4%	4,172	86.1%	5.1%	7.4%	7.4%	90%
2024	9.7	\$1,015,276	\$785,998	77.4%	3,592	86.1%	4.9%	7.2%	7.2%	90%
2025	10.7	\$937,367	\$725,814	77.4%	3,093	86.1%	5.1%	7.2%	7.3%	90%
2026	11.7	\$866,325	\$670,986	77.5%	2,663	86.1%	5.4%	7.3%	7.4%	90%
2027	12.7	\$800,861	\$621,168	77.6%	2,293	86.1%	5.5%	7.4%	7.5%	90%
2028	13.7	\$739,792	\$576,028	77.9%	1,974	86.1%	5.5%	7.3%	7.7%	90%
2029	14.7	\$682,907	\$535,244	78.4%	1,700	86.1%	5.5%	7.2%	7.9%	90%
2030	15.7	\$629,869	\$498,509	79.1%	1,463	86.1%	5.5%	7.1%	8.2%	90%
2031	16.7	\$576,311	\$455,754	79.1%	1,260	86.1%	4.7%	6.3%	6.2%	90%
2032	17.7	\$526,906	\$416,739	79.1%	1,085	86.1%	4.8%	6.2%	6.2%	90%
2033	18.7	\$481,843	\$381,133	79.1%	934	86.1%	4.9%	6.2%	6.2%	90%
2034	19.7	\$440,703	\$348,634	79.1%	804	86.1%	5.0%	6.2%	6.2%	90%
2035	20.7	\$403,146	\$318,966	79.1%	692	86.1%	5.2%	6.2%	6.3%	90%
2036	21.7	\$368,876	\$291,879	79.1%	596	86.1%	5.3%	6.3%	6.3%	90%

Through 2036 **\$18,308,753** **\$14,257,289** **77.9%**

Lifetime **\$24,249,778** **\$19,127,622** **78.9%**

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80M

Nationwide Experience

With the 2018 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 Total		0	\$35,333	\$21,863	61.9%	277	\$1,531	\$947		
2011 Total		0.6	\$130,795	\$77,298	59.1%	990	\$1,585	\$937	3.6%	-1.1%
2012 Total		1.1	\$153,988	\$99,760	64.8%	1,034	\$1,787	\$1,158	12.7%	23.6%
2013 Total		1.9	\$146,525	\$109,096	74.5%	1,000	\$1,758	\$1,309	-1.6%	13.1%
2014 Total		2.5	\$134,001	\$107,106	79.9%	912	\$1,763	\$1,409	0.3%	7.6%
2015	2010	5	\$44,579	\$43,389	97.3%	292	\$1,832	\$1,783		
	2011	4	\$20,640	\$9,810	47.5%	136	\$1,821	\$866		
	2012	3	\$18,802	\$16,751	89.1%	116	\$1,945	\$1,733		
	2013	2	\$21,335	\$14,285	67.0%	166	\$1,542	\$1,033		
	2014	1	\$11,649	\$2,194	18.8%	96	\$1,456	\$274		
	2015	0	\$12,193	\$10,657	87.4%	85	\$1,721	\$1,505		
2015 Total		3.2	\$129,198	\$97,086	75.1%	891	\$1,740	\$1,308	-1.3%	-7.2%
2016	2010	6	\$37,809	\$24,380	64.5%	236	\$1,923	\$1,240		
	2011	5	\$17,152	\$12,314	71.8%	115	\$1,790	\$1,285		
	2012	4	\$16,265	\$18,388	113.1%	97	\$2,012	\$2,275		
	2013	3	\$17,811	\$9,672	54.3%	130	\$1,644	\$893		
	2014	2	\$12,655	\$9,121	72.1%	94	\$1,615	\$1,164		
	2015	1	\$11,377	\$8,784	77.2%	84	\$1,625	\$1,255		
	2016	0	\$3,306	\$632	19.1%	16	\$2,480	\$474		
2016 Total		4.0	\$116,375	\$83,291	71.6%	772	\$1,809	\$1,295	4.0%	-1.0%

Through 2016 **\$846,215** **\$595,498** **70.4%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2017	4.9	\$109,745	\$77,954	71.0%	676	87.6%	4.7%	7.7%	6.9%	89%
2018	5.5	\$102,035	\$72,368	70.9%	582	86.1%	5.5%	8.0%	7.8%	89%
2019	6.5	\$94,601	\$67,070	70.9%	501	86.1%	5.1%	7.7%	7.6%	89%
2020	7.5	\$87,554	\$62,068	70.9%	432	86.1%	5.0%	7.5%	7.5%	89%
2021	8.5	\$80,923	\$57,367	70.9%	372	86.1%	5.0%	7.3%	7.3%	89%
2022	9.5	\$74,723	\$52,965	70.9%	320	86.1%	4.9%	7.2%	7.2%	89%
2023	10.5	\$68,925	\$48,861	70.9%	275	86.1%	5.0%	7.1%	7.1%	89%
2024	11.5	\$63,531	\$45,046	70.9%	237	86.1%	5.2%	7.1%	7.1%	89%
2025	12.5	\$58,511	\$41,513	70.9%	204	86.1%	5.5%	7.0%	7.0%	89%
2026	13.5	\$53,699	\$38,250	71.2%	176	86.1%	5.5%	6.6%	7.0%	89%
2027	14.5	\$49,277	\$35,247	71.5%	151	86.1%	5.5%	6.6%	7.0%	89%
2028	15.5	\$45,197	\$32,492	71.9%	130	86.1%	5.5%	6.5%	7.1%	89%
2029	16.5	\$41,430	\$29,972	72.3%	112	86.1%	5.5%	6.5%	7.1%	89%
2030	17.5	\$37,978	\$27,674	72.9%	97	86.1%	5.5%	6.5%	7.2%	89%
2031	18.5	\$34,818	\$25,585	73.5%	83	86.1%	5.5%	6.5%	7.4%	89%
2032	19.5	\$31,897	\$23,692	74.3%	72	86.1%	5.5%	6.4%	7.6%	89%
2033	20.5	\$29,221	\$21,983	75.2%	62	86.1%	5.5%	6.4%	7.8%	89%
2034	21.5	\$26,756	\$20,446	76.4%	53	86.1%	5.5%	6.3%	8.0%	89%
2035	22.5	\$24,492	\$19,069	77.9%	46	86.1%	5.5%	6.3%	8.3%	89%
2036	23.5	\$22,343	\$17,389	77.8%	39	86.1%	5.1%	6.0%	5.9%	89%

Through 2036 **\$1,137,656** **\$817,011** **71.8%**

Lifetime **\$1,983,872** **\$1,412,509** **71.2%**

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80N

RI Experience

With the 2018 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 Total		0	\$78,180	\$37,724	48.3%	640	\$1,466	\$707		
2011 Total		0.4	\$424,527	\$243,610	57.4%	3,703	\$1,376	\$789	-6.1%	11.6%
2012 Total		0.8	\$761,124	\$437,245	57.4%	6,507	\$1,404	\$806	2.0%	2.1%
2013 Total		1.4	\$895,573	\$577,213	64.5%	7,651	\$1,405	\$905	0.1%	12.3%
2014 Total		1.9	\$1,143,844	\$756,325	66.1%	9,315	\$1,474	\$974	4.9%	7.6%
2015	2010	5	\$109,017	\$69,355	63.6%	746	\$1,754	\$1,116		
	2011	4	\$264,387	\$179,737	68.0%	1,825	\$1,738	\$1,182		
	2012	3	\$291,352	\$205,776	70.6%	2,377	\$1,471	\$1,039		
	2013	2	\$225,443	\$228,503	101.4%	1,966	\$1,376	\$1,395		
	2014	1	\$263,584	\$150,829	57.2%	2,253	\$1,404	\$803		
	2015	0	\$177,695	\$109,814	61.8%	1,526	\$1,397	\$864		
2015 Total		2.4	\$1,331,479	\$944,015	70.9%	10,693	\$1,494	\$1,059	1.4%	8.7%
2016	2010	6	\$98,307	\$74,883	76.2%	631	\$1,870	\$1,424		
	2011	5	\$256,308	\$169,451	66.1%	1,707	\$1,802	\$1,191		
	2012	4	\$275,259	\$273,617	99.4%	2,157	\$1,531	\$1,522		
	2013	3	\$215,281	\$160,874	74.7%	1,758	\$1,469	\$1,098		
	2014	2	\$233,205	\$159,122	68.2%	1,910	\$1,465	\$1,000		
	2015	1	\$292,483	\$243,910	83.4%	2,637	\$1,331	\$1,110		
	2016	0	\$134,205	\$131,090	97.7%	1,173	\$1,373	\$1,341		
2016 Total		2.9	\$1,505,049	\$1,212,947	80.6%	11,973	\$1,508	\$1,216	1.0%	14.8%

Through 2016 **\$6,139,777** **\$4,209,079** **68.6%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2017	3.7	\$1,525,755	\$1,233,642	80.9%	11,142	93.1%	5.0%	8.9%	9.3%	92%
2018	4.6	\$1,484,209	\$1,149,662	77.5%	9,593	86.1%	8.1%	13.0%	8.2%	92%
2019	5.6	\$1,385,976	\$1,069,476	77.2%	8,259	86.1%	3.3%	8.5%	8.0%	92%
2020	6.6	\$1,287,334	\$993,334	77.2%	7,111	86.1%	3.2%	7.9%	7.9%	92%
2021	7.6	\$1,194,085	\$921,389	77.2%	6,123	86.1%	3.2%	7.7%	7.7%	92%
2022	8.6	\$1,106,319	\$853,716	77.2%	5,272	86.1%	3.3%	7.6%	7.6%	92%
2023	9.6	\$1,024,085	\$790,322	77.2%	4,539	86.1%	3.4%	7.5%	7.5%	92%
2024	10.6	\$947,387	\$731,166	77.2%	3,908	86.1%	3.5%	7.4%	7.5%	92%
2025	11.6	\$875,991	\$676,163	77.2%	3,365	86.1%	3.6%	7.4%	7.4%	92%
2026	12.6	\$809,819	\$625,198	77.2%	2,897	86.1%	3.9%	7.4%	7.4%	92%
2027	13.6	\$748,674	\$578,131	77.2%	2,494	86.1%	4.2%	7.4%	7.4%	92%
2028	14.6	\$692,499	\$534,803	77.2%	2,148	86.1%	4.3%	7.4%	7.4%	92%
2029	15.6	\$640,915	\$495,046	77.2%	1,849	86.1%	4.5%	7.5%	7.5%	92%
2030	16.6	\$593,736	\$458,682	77.3%	1,592	86.1%	4.7%	7.6%	7.6%	92%
2031	17.6	\$550,764	\$425,528	77.3%	1,371	86.1%	4.8%	7.7%	7.7%	92%
2032	18.6	\$511,685	\$395,402	77.3%	1,180	86.1%	5.0%	7.9%	7.9%	92%
2033	19.6	\$476,272	\$368,122	77.3%	1,016	86.1%	5.3%	8.1%	8.1%	92%
2034	20.6	\$443,609	\$343,509	77.4%	875	86.1%	5.5%	8.2%	8.4%	92%
2035	21.6	\$412,824	\$321,389	77.9%	753	86.1%	5.5%	8.1%	8.7%	92%
2036	22.6	\$378,346	\$294,162	77.7%	649	86.1%	3.9%	6.4%	6.3%	92%

Through 2036 **\$17,090,285** **\$13,258,841** **77.6%**

Lifetime **\$23,230,061** **\$17,467,920** **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: 7/13/2017 _____

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 2018 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 2018.

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, 2016, valued as of March 31, 2017.

Projected experience, assuming approval of the proposed 2018 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

2018 Standardized Medicare Supplement Rate Revision and Annual Loss Ratio Filing

Medicare Supplement Rates Changing in 2018

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 6.7%. 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	5.8%
FH*	CPL-GR-A80FH	0.0%
G	CPL-GR-A80G	8.0%
K	CPL-GR-A80K	5.5%
L	CPL-GR-A80L	5.5%
M	CPL-GR-A80M	5.5%
N	CPL-GR-A80N	8.1%

- 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 K</u>
65	\$712.25
66	730.68
67	761.88
68	795.16
69	830.50
70	868.03
71	907.63
72	949.63
73	994.14
74	1,040.94
75	1,090.35
76	1,142.39
77	1,197.37
78	1,255.41
79	1,302.32
80	1,344.97
81	1,394.82
82	1,446.42
83	1,500.21
84	1,555.95
85	1,613.55
86	1,673.44
87	1,735.40
88	1,799.88
89	1,866.53
90	1,935.80
91	1,971.58
92	2,008.24
93	2,045.55
94	2,083.62
95	2,122.24
96	2,161.62
97	2,201.76
98	2,242.56
99+	2,284.24

* 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* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$791.45
66	812.07
67	846.65
68	883.52
69	922.68
70	964.46
71	1,008.43
72	1,055.12
73	1,104.54
74	1,156.68
75	1,211.44
76	1,269.48
77	1,330.46
78	1,394.93
79	1,447.08
80	1,494.31
81	1,549.84
82	1,607.22
83	1,666.90
84	1,728.64
85	1,792.79
86	1,859.33
87	1,928.17
88	1,999.84
89	2,074.02
90	2,150.93
91	2,190.85
92	2,231.55
93	2,272.89
94	2,315.11
95	2,358.09
96	2,401.83
97	2,446.34
98	2,491.83
99+	2,537.98

* 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	\$879.37
66	902.17
67	940.68
68	981.70
69	1,025.34
70	1,071.59
71	1,120.68
72	1,172.39
73	1,227.37
74	1,285.19
75	1,346.06
76	1,410.53
77	1,478.17
78	1,549.95
79	1,607.77
80	1,660.35
81	1,721.99
82	1,785.80
83	1,852.13
84	1,920.86
85	1,992.20
86	2,066.06
87	2,142.75
88	2,222.27
89	2,304.64
90	2,390.16
91	2,434.45
92	2,479.72
93	2,525.65
94	2,572.45
95	2,620.12
96	2,668.67
97	2,718.20
98	2,768.70
99+	2,820.09

* 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	\$791.45
66	812.07
67	846.65
68	883.52
69	922.68
70	964.46
71	1,008.43
72	1,055.12
73	1,104.54
74	1,156.68
75	1,211.44
76	1,269.48
77	1,330.46
78	1,394.93
79	1,447.08
80	1,494.31
81	1,549.84
82	1,607.22
83	1,666.90
84	1,728.64
85	1,792.79
86	1,859.33
87	1,928.17
88	1,999.84
89	2,074.02
90	2,150.93
91	2,190.85
92	2,231.55
93	2,272.89
94	2,315.11
95	2,358.09
96	2,401.83
97	2,446.34
98	2,491.83
99+	2,537.98

* 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	\$879.37
66	902.17
67	940.68
68	981.70
69	1,025.34
70	1,071.59
71	1,120.68
72	1,172.39
73	1,227.37
74	1,285.19
75	1,346.06
76	1,410.53
77	1,478.17
78	1,549.95
79	1,607.77
80	1,660.35
81	1,721.99
82	1,785.80
83	1,852.13
84	1,920.86
85	1,992.20
86	2,066.06
87	2,142.75
88	2,222.27
89	2,304.64
90	2,390.16
91	2,434.45
92	2,479.72
93	2,525.65
94	2,572.45
95	2,620.12
96	2,668.67
97	2,718.20
98	2,768.70
99+	2,820.09

* 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 K</u>
65	\$977.12
66	1,002.43
67	1,045.08
68	1,090.79
69	1,139.23
70	1,190.61
71	1,245.15
72	1,302.75
73	1,363.73
74	1,427.99
75	1,495.62
76	1,567.19
77	1,642.57
78	1,722.09
79	1,786.46
80	1,844.93
81	1,913.22
82	1,984.24
83	2,057.87
84	2,134.35
85	2,213.55
86	2,295.58
87	2,380.89
88	2,469.14
89	2,560.89
90	2,655.80
91	2,705.10
92	2,755.18
93	2,806.34
94	2,858.27
95	2,911.28
96	2,965.18
97	3,020.16
98	3,076.23
99+	3,133.39

* 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 Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$814.79
66	835.74
67	871.41
68	909.48
69	949.85
70	992.72
71	1,038.10
72	1,086.21
73	1,136.94
74	1,190.61
75	1,247.12
76	1,306.68
77	1,369.62
78	1,435.84
79	1,489.62
80+	1,538.17

* 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	\$1,391.44
66	1,434.53
67	1,487.44
68	1,544.17
69	1,603.73
70	1,666.57
71	1,732.89
72	1,802.82
73	1,876.24
74	1,953.80
75	2,035.40
76	2,121.26
77	2,211.80
78	2,307.14
79	2,379.14
80	2,445.91
81	2,526.96
82	2,610.74
83	2,696.92
84	2,786.49
85	2,878.67
86	2,974.01
87	3,072.41
88	3,174.08
89	3,279.35
90	3,387.79
91	3,443.75
92	3,500.59
93	3,558.62
94	3,617.53
95	3,677.42
96	3,738.41
97	3,800.04
98	3,862.88
99+	3,927.13

* 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	\$1,545.91
66	1,593.70
67	1,652.93
68	1,715.77
69	1,781.99
70	1,851.69
71	1,925.55
72	2,002.89
73	2,084.93
74	2,170.67
75	2,261.54
76	2,356.78
77	2,457.36
78	2,563.62
79	2,643.69
80	2,717.87
81	2,807.76
82	2,900.59
83	2,996.70
84	3,095.76
85	3,198.19
86	3,304.12
87	3,413.32
88	3,526.23
89	3,643.17
90	3,763.71
91	3,826.00
92	3,889.17
93	3,953.53
94	4,018.98
95	4,085.31
96	4,153.17
97	4,221.89
98	4,291.82
99+	4,362.73

* 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	\$1,717.73
66	1,770.97
67	1,836.75
68	1,906.46
69	1,979.87
70	2,057.55
71	2,139.47
72	2,225.65
73	2,316.31
74	2,412.20
75	2,512.78
76	2,618.71
77	2,730.52
78	2,848.67
79	2,937.47
80	3,019.61
81	3,119.65
82	3,222.95
83	3,329.64
84	3,439.83
85	3,553.61
86	3,671.21
87	3,792.84
88	3,918.19
89	4,047.78
90	4,181.86
91	4,251.13
92	4,321.16
93	4,392.84
94	4,465.71
95	4,539.56
96	4,614.62
97	4,691.20
98	4,768.65
99+	4,847.74

* 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	\$1,545.91
66	1,593.70
67	1,652.93
68	1,715.77
69	1,781.99
70	1,851.69
71	1,925.55
72	2,002.89
73	2,084.93
74	2,170.67
75	2,261.54
76	2,356.78
77	2,457.36
78	2,563.62
79	2,643.69
80	2,717.87
81	2,807.76
82	2,900.59
83	2,996.70
84	3,095.76
85	3,198.19
86	3,304.12
87	3,413.32
88	3,526.23
89	3,643.17
90	3,763.71
91	3,826.00
92	3,889.17
93	3,953.53
94	4,018.98
95	4,085.31
96	4,153.17
97	4,221.89
98	4,291.82
99+	4,362.73

* 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	\$1,717.73
66	1,770.97
67	1,836.75
68	1,906.46
69	1,979.87
70	2,057.55
71	2,139.47
72	2,225.65
73	2,316.31
74	2,412.20
75	2,512.78
76	2,618.71
77	2,730.52
78	2,848.67
79	2,937.47
80	3,019.61
81	3,119.65
82	3,222.95
83	3,329.64
84	3,439.83
85	3,553.61
86	3,671.21
87	3,792.84
88	3,918.19
89	4,047.78
90	4,181.86
91	4,251.13
92	4,321.16
93	4,392.84
94	4,465.71
95	4,539.56
96	4,614.62
97	4,691.20
98	4,768.65
99+	4,847.74

* 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	\$1,908.31
66	1,967.44
67	2,040.75
68	2,118.09
69	2,199.80
70	2,286.42
71	2,377.18
72	2,472.85
73	2,573.98
74	2,680.12
75	2,791.83
76	2,909.76
77	3,033.90
78	3,165.14
79	3,263.86
80	3,355.17
81	3,466.12
82	3,580.99
83	3,699.46
84	3,821.75
85	3,948.40
86	4,079.09
87	4,214.15
88	4,353.45
89	4,497.56
90	4,646.69
91	4,723.38
92	4,801.49
93	4,881.23
94	4,961.74
95	5,043.99
96	5,127.56
97	5,212.32
98	5,298.50
99+	5,386.32

* 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	\$1,591.08
66	1,640.50
67	1,701.59
68	1,766.28
69	1,834.24
70	1,906.35
71	1,982.06
72	2,061.80
73	2,146.02
74	2,234.71
75	2,327.87
76	2,426.38
77	2,529.58
78	2,638.89
79	2,721.47
80+	2,797.72

* 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	\$1,739.77
66	1,817.11
67	1,897.73
68	1,980.97
69	2,067.69
70	2,158.02
71	2,251.94
72	2,350.02
73	2,452.13
74	2,558.92
75	2,670.52
76	2,787.36
77	2,910.08
78	3,038.81
79	3,130.12
80	3,195.03
81	3,295.28
82	3,398.70
83	3,505.39
84	3,615.46
85	3,729.02
86	3,846.08
87	3,966.95
88	4,091.42
89	4,219.82
90	4,352.36
91	4,420.65
92	4,490.25
93	4,560.62
94	4,632.29
95	4,704.94
96	4,778.80
97	4,853.74
98	4,930.00
99+	5,007.23

* 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	\$1,933.18
66	2,019.15
67	2,108.38
68	2,201.22
69	2,297.54
70	2,397.80
71	2,502.20
72	2,611.07
73	2,724.63
74	2,843.21
75	2,967.25
76	3,097.28
77	3,233.43
78	3,376.55
79	3,477.90
80	3,549.90
81	3,661.61
82	3,776.59
83	3,895.17
84	4,017.46
85	4,143.46
86	4,273.60
87	4,407.78
88	4,546.11
89	4,688.91
90	4,835.96
91	4,911.89
92	4,989.12
93	5,067.56
94	5,147.08
95	5,227.92
96	5,310.17
97	5,393.74
98	5,478.17
99+	5,564.14

* 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 M</u>
65	\$2,148.09
66	2,243.54
67	2,342.93
68	2,445.58
69	2,552.92
70	2,664.20
71	2,780.27
72	2,901.03
73	3,027.47
74	3,159.14
75	3,297.03
76	3,441.35
77	3,592.55
78	3,751.82
79	3,864.51
80	3,944.48
81	4,068.40
82	4,196.15
83	4,327.82
84	4,463.85
85	4,603.93
86	4,748.47
87	4,897.70
88	5,051.41
89	5,210.03
90	5,373.45
91	5,457.99
92	5,543.74
93	5,630.68
94	5,719.04
95	5,809.04
96	5,900.13
97	5,992.53
98	6,086.68
99+	6,182.24

* 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 - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,933.18
66	2,019.15
67	2,108.38
68	2,201.22
69	2,297.54
70	2,397.80
71	2,502.20
72	2,611.07
73	2,724.63
74	2,843.21
75	2,967.25
76	3,097.28
77	3,233.43
78	3,376.55
79	3,477.90
80	3,549.90
81	3,661.61
82	3,776.59
83	3,895.17
84	4,017.46
85	4,143.46
86	4,273.60
87	4,407.78
88	4,546.11
89	4,688.91
90	4,835.96
91	4,911.89
92	4,989.12
93	5,067.56
94	5,147.08
95	5,227.92
96	5,310.17
97	5,393.74
98	5,478.17
99+	5,564.14

* 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 - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,148.09
66	2,243.54
67	2,342.93
68	2,445.58
69	2,552.92
70	2,664.20
71	2,780.27
72	2,901.03
73	3,027.47
74	3,159.14
75	3,297.03
76	3,441.35
77	3,592.55
78	3,751.82
79	3,864.51
80	3,944.48
81	4,068.40
82	4,196.15
83	4,327.82
84	4,463.85
85	4,603.93
86	4,748.47
87	4,897.70
88	5,051.41
89	5,210.03
90	5,373.45
91	5,457.99
92	5,543.74
93	5,630.68
94	5,719.04
95	5,809.04
96	5,900.13
97	5,992.53
98	6,086.68
99+	6,182.24

* 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 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,386.89
66	2,492.71
67	2,603.00
68	2,717.54
69	2,836.56
70	2,960.38
71	3,089.10
72	3,223.72
73	3,363.90
74	3,510.08
75	3,663.35
76	3,823.71
77	3,992.15
78	4,168.77
79	4,293.78
80	4,382.91
81	4,520.36
82	4,662.51
83	4,809.01
84	4,959.78
85	5,115.67
86	5,276.25
87	5,441.95
88	5,612.57
89	5,788.75
90	5,970.50
91	6,064.42
92	6,159.77
93	6,256.42
94	6,354.71
95	6,454.31
96	6,555.55
97	6,658.53
98	6,763.14
99+	6,869.18

* 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 Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,989.91
66	2,078.49
67	2,170.45
68	2,265.58
69	2,365.07
70	2,468.38
71	2,575.72
72	2,687.76
73	2,804.59
74	2,926.99
75	3,054.63
76	3,188.48
77	3,328.66
78	3,475.72
79	3,580.01
80+	3,654.30

* 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 - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,173.59
66	1,232.83
67	1,299.92
68	1,369.41
69	1,441.73
70	1,517.11
71	1,595.11
72	1,676.93
73	1,761.80
74	1,850.71
75	1,943.55
76	2,040.64
77	2,142.20
78	2,249.00
79	2,326.45
80	2,411.11
81	2,508.52
82	2,609.98
83	2,715.14
84	2,825.21
85	2,939.21
86	3,057.90
87	3,181.39
88	3,310.01
89	3,443.64
90	3,582.73
91	3,655.06
92	3,728.91
93	3,804.30
94	3,881.20
95	3,959.64
96	4,039.60
97	4,121.20
98	4,204.55
99+	4,289.42

* 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	\$1,304.06
66	1,369.73
67	1,444.24
68	1,521.59
69	1,601.99
70	1,685.77
71	1,772.60
72	1,863.26
73	1,957.73
74	2,056.35
75	2,159.44
76	2,267.22
77	2,380.34
78	2,498.71
79	2,585.11
80	2,679.03
81	2,787.36
82	2,899.83
83	3,016.99
84	3,138.96
85	3,265.72
86	3,397.61
87	3,534.84
88	3,677.53
89	3,826.11
90	3,980.59
91	4,060.98
92	4,143.13
93	4,226.80
94	4,312.11
95	4,399.16
96	4,488.18
97	4,578.73
98	4,671.12
99+	4,765.49

* 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	\$1,448.82
66	1,522.02
67	1,604.60
68	1,690.57
69	1,780.13
70	1,872.86
71	1,969.51
72	2,070.31
73	2,175.15
74	2,285.11
75	2,399.33
76	2,519.22
77	2,645.00
78	2,776.34
79	2,872.34
80	2,976.74
81	3,096.96
82	3,221.97
83	3,352.23
84	3,487.50
85	3,628.44
86	3,775.06
87	3,927.68
88	4,086.29
89	4,251.56
90	4,423.27
91	4,512.73
92	4,603.82
93	4,696.87
94	4,791.56
95	4,888.43
96	4,987.05
97	5,087.74
98	5,190.61
99+	5,295.45

* 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* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,304.06
66	1,369.73
67	1,444.24
68	1,521.59
69	1,601.99
70	1,685.77
71	1,772.60
72	1,863.26
73	1,957.73
74	2,056.35
75	2,159.44
76	2,267.22
77	2,380.34
78	2,498.71
79	2,585.11
80	2,679.03
81	2,787.36
82	2,899.83
83	3,016.99
84	3,138.96
85	3,265.72
86	3,397.61
87	3,534.84
88	3,677.53
89	3,826.11
90	3,980.59
91	4,060.98
92	4,143.13
93	4,226.80
94	4,312.11
95	4,399.16
96	4,488.18
97	4,578.73
98	4,671.12
99+	4,765.49

* 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	\$1,448.82
66	1,522.02
67	1,604.60
68	1,690.57
69	1,780.13
70	1,872.86
71	1,969.51
72	2,070.31
73	2,175.15
74	2,285.11
75	2,399.33
76	2,519.22
77	2,645.00
78	2,776.34
79	2,872.34
80	2,976.74
81	3,096.96
82	3,221.97
83	3,352.23
84	3,487.50
85	3,628.44
86	3,775.06
87	3,927.68
88	4,086.29
89	4,251.56
90	4,423.27
91	4,512.73
92	4,603.82
93	4,696.87
94	4,791.56
95	4,888.43
96	4,987.05
97	5,087.74
98	5,190.61
99+	5,295.45

* 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 - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,609.84
66	1,691.11
67	1,782.97
68	1,878.42
69	1,977.91
70	2,080.89
71	2,188.35
72	2,300.38
73	2,416.89
74	2,538.96
75	2,666.05
76	2,799.03
77	2,938.88
78	3,084.96
79	3,191.43
80	3,307.39
81	3,441.13
82	3,580.12
83	3,724.55
84	3,875.20
85	4,031.53
86	4,194.51
87	4,363.93
88	4,540.33
89	4,723.92
90	4,914.94
91	5,014.10
92	5,115.45
93	5,218.54
94	5,324.03
95	5,431.48
96	5,541.23
97	5,653.26
98	5,767.37
99+	5,884.10

* 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 Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,342.24
66	1,409.88
67	1,486.68
68	1,566.42
69	1,649.11
70	1,735.19
71	1,824.64
72	1,918.02
73	2,015.33
74	2,116.89
75	2,223.15
76	2,333.87
77	2,450.27
78	2,572.34
79	2,661.14
80+	2,757.80

* 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 A</u>
65	\$2,116.78
66	2,194.45
67	2,288.49
68	2,384.71
69	2,484.42
70	2,587.29
71	2,692.67
72	2,801.76
73	2,913.79
74	3,029.43
75	3,148.56
76	3,271.72
77	3,398.59
78	3,529.28
79	3,603.24
80	3,678.62
81	3,774.62
82	3,873.13
83	3,973.93
84	4,078.00
85	4,184.26
86	4,293.46
87	4,405.82
88	4,520.47
89	4,638.72
90	4,759.38
91	4,821.78
92	4,884.94
93	4,948.32
94	5,012.90
95	5,078.47
96	5,144.90
97	5,212.10
98	5,279.96
99+	5,348.68

* 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 A</u>
65	\$2,352.20
66	2,438.38
67	2,542.56
68	2,649.91
69	2,760.52
70	2,874.63
71	2,992.23
72	3,112.77
73	3,237.57
74	3,365.97
75	3,498.52
76	3,635.21
77	3,776.15
78	3,921.35
79	4,003.71
80	4,087.17
81	4,193.97
82	4,303.38
83	4,415.75
84	4,531.05
85	4,649.20
86	4,770.51
87	4,895.30
88	5,022.83
89	5,153.96
90	5,288.57
91	5,357.52
92	5,427.66
93	5,498.35
94	5,570.24
95	5,642.79
96	5,716.43
97	5,791.04
98	5,866.64
99+	5,943.22

* 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	\$2,613.47
66	2,709.25
67	2,825.32
68	2,944.45
69	3,067.39
70	3,194.05
71	3,324.41
72	3,458.92
73	3,597.46
74	3,740.04
75	3,887.53
76	4,039.28
77	4,195.71
78	4,357.49
79	4,448.58
80	4,541.74
81	4,660.32
82	4,781.74
83	4,906.65
84	5,034.72
85	5,166.18
86	5,300.79
87	5,439.45
88	5,581.26
89	5,726.79
90	5,876.46
91	5,953.04
92	6,030.82
93	6,109.26
94	6,189.22
95	6,269.73
96	6,351.55
97	6,434.56
98	6,518.56
99+	6,603.87

* 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	\$2,352.20
66	2,438.38
67	2,542.56
68	2,649.91
69	2,760.52
70	2,874.63
71	2,992.23
72	3,112.77
73	3,237.57
74	3,365.97
75	3,498.52
76	3,635.21
77	3,776.15
78	3,921.35
79	4,003.71
80	4,087.17
81	4,193.97
82	4,303.38
83	4,415.75
84	4,531.05
85	4,649.20
86	4,770.51
87	4,895.30
88	5,022.83
89	5,153.96
90	5,288.57
91	5,357.52
92	5,427.66
93	5,498.35
94	5,570.24
95	5,642.79
96	5,716.43
97	5,791.04
98	5,866.64
99+	5,943.22

* 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	\$2,613.47
66	2,709.25
67	2,825.32
68	2,944.45
69	3,067.39
70	3,194.05
71	3,324.41
72	3,458.92
73	3,597.46
74	3,740.04
75	3,887.53
76	4,039.28
77	4,195.71
78	4,357.49
79	4,448.58
80	4,541.74
81	4,660.32
82	4,781.74
83	4,906.65
84	5,034.72
85	5,166.18
86	5,300.79
87	5,439.45
88	5,581.26
89	5,726.79
90	5,876.46
91	5,953.04
92	6,030.82
93	6,109.26
94	6,189.22
95	6,269.73
96	6,351.55
97	6,434.56
98	6,518.56
99+	6,603.87

* 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	\$2,903.98
66	3,010.56
67	3,138.96
68	3,271.72
69	3,408.41
70	3,549.02
71	3,693.79
72	3,843.24
73	3,997.17
74	4,155.57
75	4,319.42
76	4,487.96
77	4,661.85
78	4,841.74
79	4,942.65
80	5,046.29
81	5,178.07
82	5,313.01
83	5,451.88
84	5,594.14
85	5,740.10
86	5,889.77
87	6,043.70
88	6,201.33
89	6,363.22
90	6,529.25
91	6,614.34
92	6,700.85
93	6,788.13
94	6,876.71
95	6,966.38
96	7,057.36
97	7,149.65
98	7,242.59
99+	7,337.28

* 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 Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$2,421.03
66	2,510.05
67	2,617.29
68	2,727.90
69	2,841.58
70	2,959.18
71	3,080.05
72	3,204.41
73	3,332.92
74	3,465.03
75	3,601.50
76	3,742.22
77	3,887.09
78	4,036.88
79	4,121.42
80+	4,207.93

* 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 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,797.69
66	1,867.84
67	1,944.53
68	2,023.29
69	2,104.78
70	2,188.56
71	2,274.96
72	2,363.87
73	2,455.94
74	2,550.31
75	2,647.94
76	2,748.63
77	2,852.27
78	2,959.28
79	3,026.92
80	3,096.08
81	3,180.30
82	3,266.92
83	3,355.61
84	3,446.81
85	3,540.73
86	3,637.06
87	3,735.90
88	3,837.46
89	3,941.97
90	4,049.20
91	4,104.18
92	4,160.04
93	4,216.76
94	4,273.93
95	4,332.29
96	4,391.31
97	4,450.98
98	4,511.53
99+	4,572.73

* 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 - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,997.77
66	2,075.44
67	2,160.42
68	2,248.24
69	2,338.67
70	2,431.62
71	2,527.62
72	2,626.56
73	2,728.67
74	2,833.61
75	2,942.05
76	3,053.97
77	3,169.39
78	3,288.19
79	3,363.14
80	3,440.15
81	3,533.75
82	3,629.86
83	3,728.59
84	3,829.82
85	3,934.00
86	4,040.91
87	4,150.87
88	4,263.78
89	4,379.75
90	4,498.76
91	4,560.07
92	4,622.03
93	4,684.87
94	4,748.58
95	4,813.05
96	4,878.61
97	4,944.94
98	5,012.14
99+	5,080.32

* 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	\$2,219.44
66	2,306.05
67	2,400.53
68	2,498.05
69	2,598.52
70	2,701.83
71	2,808.63
72	2,918.59
73	3,031.83
74	3,148.66
75	3,269.10
76	3,393.35
77	3,521.53
78	3,653.64
79	3,736.99
80	3,822.51
81	3,926.37
82	4,033.17
83	4,142.91
84	4,255.60
85	4,371.35
86	4,490.25
87	4,612.33
88	4,737.89
89	4,866.83
90	4,999.16
91	5,067.34
92	5,136.07
93	5,205.99
94	5,276.79
95	5,348.46
96	5,421.23
97	5,495.08
98	5,569.92
99+	5,645.63

* 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	\$1,997.77
66	2,075.44
67	2,160.42
68	2,248.24
69	2,338.67
70	2,431.62
71	2,527.62
72	2,626.56
73	2,728.67
74	2,833.61
75	2,942.05
76	3,053.97
77	3,169.39
78	3,288.19
79	3,363.14
80	3,440.15
81	3,533.75
82	3,629.86
83	3,728.59
84	3,829.82
85	3,934.00
86	4,040.91
87	4,150.87
88	4,263.78
89	4,379.75
90	4,498.76
91	4,560.07
92	4,622.03
93	4,684.87
94	4,748.58
95	4,813.05
96	4,878.61
97	4,944.94
98	5,012.14
99+	5,080.32

* 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	\$2,219.44
66	2,306.05
67	2,400.53
68	2,498.05
69	2,598.52
70	2,701.83
71	2,808.63
72	2,918.59
73	3,031.83
74	3,148.66
75	3,269.10
76	3,393.35
77	3,521.53
78	3,653.64
79	3,736.99
80	3,822.51
81	3,926.37
82	4,033.17
83	4,142.91
84	4,255.60
85	4,371.35
86	4,490.25
87	4,612.33
88	4,737.89
89	4,866.83
90	4,999.16
91	5,067.34
92	5,136.07
93	5,205.99
94	5,276.79
95	5,348.46
96	5,421.23
97	5,495.08
98	5,569.92
99+	5,645.63

* 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	\$2,465.98
66	2,562.42
67	2,667.47
68	2,775.47
69	2,887.29
70	3,002.05
71	3,120.63
72	3,242.81
73	3,368.81
74	3,498.30
75	3,632.37
76	3,770.37
77	3,912.73
78	4,059.57
79	4,152.29
80	4,247.20
81	4,362.51
82	4,481.31
83	4,603.16
84	4,728.40
85	4,857.12
86	4,989.12
87	5,125.05
88	5,264.47
89	5,407.48
90	5,554.75
91	5,630.35
92	5,706.72
93	5,784.39
94	5,863.15
95	5,942.79
96	6,023.62
97	6,105.55
98	6,188.78
99+	6,272.78

* 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	\$2,056.24
66	2,136.42
67	2,224.02
68	2,314.45
69	2,407.18
70	2,503.18
71	2,601.91
72	2,703.90
73	2,808.85
74	2,916.96
75	3,028.67
76	3,143.76
77	3,262.45
78	3,384.95
79	3,461.97
80+	3,541.06

* 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	\$2,459.22
66	2,555.87
67	2,655.47
68	2,759.43
69	2,867.21
70	2,979.47
71	3,096.41
72	3,218.16
73	3,345.14
74	3,477.57
75	3,615.79
76	3,760.99
77	3,912.51
78	4,071.78
79	4,187.64
80	4,313.64
81	4,456.11
82	4,603.16
83	4,755.12
84	4,912.00
85	5,074.32
86	5,241.45
87	5,414.57
88	5,593.26
89	5,777.84
90	5,968.42
91	6,067.15
92	6,167.18
93	6,268.86
94	6,372.27
95	6,477.55
96	6,584.56
97	6,693.33
98	6,803.51
99+	6,915.87

* 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	\$2,732.38
66	2,839.61
67	2,950.78
68	3,066.30
69	3,186.19
70	3,310.77
71	3,440.37
72	3,575.75
73	3,716.70
74	3,863.64
75	4,017.89
76	4,178.80
77	4,347.45
78	4,524.29
79	4,652.91
80	4,793.09
81	4,951.16
82	5,114.47
83	5,283.34
84	5,457.77
85	5,637.77
86	5,823.77
87	6,015.99
88	6,214.53
89	6,419.62
90	6,631.47
91	6,740.89
92	6,851.94
93	6,965.07
94	7,079.94
95	7,196.78
96	7,315.79
97	7,436.23
98	7,559.06
99+	7,683.97

* 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	\$3,036.19
66	3,155.32
67	3,278.59
68	3,406.77
69	3,540.08
70	3,678.73
71	3,822.84
72	3,973.17
73	4,129.93
74	4,293.35
75	4,464.40
76	4,643.09
77	4,830.40
78	5,027.09
79	5,170.10
80	5,325.56
81	5,501.19
82	5,682.93
83	5,870.35
84	6,063.99
85	6,264.06
86	6,471.00
87	6,684.38
88	6,905.07
89	7,132.96
90	7,368.59
91	7,490.12
92	7,613.72
93	7,739.39
94	7,867.13
95	7,996.84
96	8,128.84
97	8,263.02
98	8,399.17
99+	8,537.71

* 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* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,732.38
66	2,839.61
67	2,950.78
68	3,066.30
69	3,186.19
70	3,310.77
71	3,440.37
72	3,575.75
73	3,716.70
74	3,863.64
75	4,017.89
76	4,178.80
77	4,347.45
78	4,524.29
79	4,652.91
80	4,793.09
81	4,951.16
82	5,114.47
83	5,283.34
84	5,457.77
85	5,637.77
86	5,823.77
87	6,015.99
88	6,214.53
89	6,419.62
90	6,631.47
91	6,740.89
92	6,851.94
93	6,965.07
94	7,079.94
95	7,196.78
96	7,315.79
97	7,436.23
98	7,559.06
99+	7,683.97

* 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	\$3,036.19
66	3,155.32
67	3,278.59
68	3,406.77
69	3,540.08
70	3,678.73
71	3,822.84
72	3,973.17
73	4,129.93
74	4,293.35
75	4,464.40
76	4,643.09
77	4,830.40
78	5,027.09
79	5,170.10
80	5,325.56
81	5,501.19
82	5,682.93
83	5,870.35
84	6,063.99
85	6,264.06
86	6,471.00
87	6,684.38
88	6,905.07
89	7,132.96
90	7,368.59
91	7,490.12
92	7,613.72
93	7,739.39
94	7,867.13
95	7,996.84
96	8,128.84
97	8,263.02
98	8,399.17
99+	8,537.71

* 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 - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$3,373.72
66	3,505.72
67	3,643.06
68	3,785.31
69	3,933.57
70	4,087.49
71	4,247.64
72	4,414.55
73	4,588.76
74	4,770.29
75	4,960.32
76	5,158.98
77	5,367.12
78	5,585.74
79	5,744.24
80	5,917.26
81	6,112.53
82	6,314.24
83	6,522.60
84	6,737.83
85	6,960.27
86	7,189.90
87	7,427.39
88	7,672.41
89	7,925.50
90	8,186.99
91	8,322.26
92	8,459.49
93	8,599.46
94	8,741.05
95	8,885.38
96	9,031.89
97	9,181.12
98	9,332.54
99+	9,486.36

* 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 Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,812.67
66	2,922.96
67	3,037.50
68	3,156.08
69	3,279.68
70	3,408.08
71	3,541.72
72	3,680.70
73	3,826.00
74	3,977.64
75	4,135.71
76	4,301.53
77	4,475.09
78	4,657.27
79	4,789.49
80+	4,933.81

* 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	\$1,853.77
66	1,930.57
67	2,013.58
68	2,099.98
69	2,189.65
70	2,282.93
71	2,380.02
72	2,481.14
73	2,586.52
74	2,696.70
75	2,811.58
76	2,932.01
77	3,058.23
78	3,190.45
79	3,286.45
80	3,391.39
81	3,511.17
82	3,634.99
83	3,763.39
84	3,896.37
85	4,033.82
86	4,176.29
87	4,323.67
88	4,476.18
89	4,634.25
90	4,797.78
91	4,882.32
92	4,968.61
93	5,056.21
94	5,145.56
95	5,236.32
96	5,328.72
97	5,422.75
98	5,518.43
99+	5,615.95

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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 - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,059.84
66	2,145.25
67	2,237.33
68	2,333.33
69	2,432.93
70	2,536.45
71	2,644.56
72	2,756.81
73	2,873.87
74	2,996.38
75	3,124.12
76	3,257.75
77	3,397.94
78	3,544.99
79	3,651.68
80	3,768.30
81	3,901.28
82	4,038.84
83	4,181.53
84	4,329.13
85	4,481.74
86	4,640.03
87	4,803.89
88	4,973.30
89	5,148.94
90	5,330.79
91	5,424.83
92	5,520.39
93	5,618.03
94	5,717.08
95	5,818.10
96	5,920.64
97	6,025.15
98	6,131.51
99+	6,239.84

* 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 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,288.60
66	2,383.51
67	2,486.05
68	2,592.63
69	2,703.47
70	2,818.45
71	2,938.34
72	3,063.25
73	3,193.28
74	3,329.43
75	3,471.24
76	3,619.82
77	3,775.60
78	3,938.91
79	4,057.49
80	4,186.98
81	4,334.80
82	4,487.85
83	4,646.36
84	4,810.32
85	4,980.18
86	5,155.92
87	5,337.77
88	5,526.28
89	5,721.33
90	5,923.37
91	6,027.88
92	6,134.24
93	6,242.68
94	6,352.86
95	6,465.00
96	6,578.89
97	6,695.07
98	6,813.33
99+	6,933.54

* 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	\$2,059.84
66	2,145.25
67	2,237.33
68	2,333.33
69	2,432.93
70	2,536.45
71	2,644.56
72	2,756.81
73	2,873.87
74	2,996.38
75	3,124.12
76	3,257.75
77	3,397.94
78	3,544.99
79	3,651.68
80	3,768.30
81	3,901.28
82	4,038.84
83	4,181.53
84	4,329.13
85	4,481.74
86	4,640.03
87	4,803.89
88	4,973.30
89	5,148.94
90	5,330.79
91	5,424.83
92	5,520.39
93	5,618.03
94	5,717.08
95	5,818.10
96	5,920.64
97	6,025.15
98	6,131.51
99+	6,239.84

* 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 1/1/2012 and Subsequent
Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,288.60
66	2,383.51
67	2,486.05
68	2,592.63
69	2,703.47
70	2,818.45
71	2,938.34
72	3,063.25
73	3,193.28
74	3,329.43
75	3,471.24
76	3,619.82
77	3,775.60
78	3,938.91
79	4,057.49
80	4,186.98
81	4,334.80
82	4,487.85
83	4,646.36
84	4,810.32
85	4,980.18
86	5,155.92
87	5,337.77
88	5,526.28
89	5,721.33
90	5,923.37
91	6,027.88
92	6,134.24
93	6,242.68
94	6,352.86
95	6,465.00
96	6,578.89
97	6,695.07
98	6,813.33
99+	6,933.54

* 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 G</u>
65	\$2,543.00
66	2,648.27
67	2,762.27
68	2,880.74
69	3,003.68
70	3,131.54
71	3,264.85
72	3,403.61
73	3,548.15
74	3,699.24
75	3,856.99
76	4,022.04
77	4,195.27
78	4,376.58
79	4,508.25
80	4,652.25
81	4,816.43
82	4,986.39
83	5,162.47
84	5,344.76
85	5,533.48
86	5,728.64
87	5,930.90
88	6,140.35
89	6,357.11
90	6,581.51
91	6,697.69
92	6,815.94
93	6,936.38
94	7,058.67
95	7,183.25
96	7,310.12
97	7,439.07
98	7,570.30
99+	7,704.04

* 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 Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,120.27
66	2,208.20
67	2,303.22
68	2,402.05
69	2,504.49
70	2,611.07
71	2,722.12
72	2,837.87
73	2,958.52
74	3,084.41
75	3,215.97
76	3,353.43
77	3,497.86
78	3,649.17
79	3,758.91
80+	3,878.91

* 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