

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: 2013 CPL-GR-A80
Project Name/Number: /

Filing at a Glance

Company: Colonial Penn Life Insurance Company
 Product Name: 2013 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: 09/06/2012
 SERFF Tr Num: BNLB-128673021
 SERFF Status: Pending State Action
 State Tr Num:
 State Status: Open- Pending Management Review
 Co Tr Num:

 Implementation: 01/01/2013
 Date Requested:
 Author(s): Diana Willis
 Reviewer(s): Herbert Olson (primary), Adrienne Evans, Sandra West, Charles DeWeese, Maria Casale
 Disposition Date:
 Disposition Status:
 Implementation Date:

 State Filing Description:
 Assigned to 3 amigos 9-12-12 payment received 225.00 EFT slw

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: 2013 CPL-GR-A80
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General Information

Project Name: Status of Filing in Domicile: Pending
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: 8.14% Filing Status Changed: 09/20/2012
State Status Changed: 09/25/2012
Deemer Date: Created By: Diana Willis
Submitted By: Diana Willis Corresponding Filing Tracking Number:

Filing Description:

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

MEDICARE SUPPLEMENT RATE FILING 2013 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 2013 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 2013 rate schedules for these forms. Adjusted rates provide, as appropriate, for poorer than anticipated experience, claim cost trend increases, and benefit cost inflation. We are also introducing substandard rate schedules. 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 2013 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: 2013 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	09/06/2012	62317060

SERFF Tracking #:

BNLB-128673021

State Tracking #:

Company Tracking #:

State: Rhode Island

Filing Company:

Colonial Penn Life Insurance Company

TOI/Sub-TOI: MS081 Individual Medicare Supplement - Standard Plans 2010/MS081.012 Multi-Plan 2010

Product Name: 2013 CPL-GR-A80

Project Name/Number: /

Correspondence Summary

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Awaits Company Response	Charles DeWeese	09/13/2012	09/13/2012

Response Letters

Responded By	Created On	Date Submitted
Diana Willis	09/20/2012	09/20/2012

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Actuarial Review Letter	Reviewer Note	Charles DeWeese	09/25/2012	

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: 2013 CPL-GR-A80
Project Name/Number: /

Objection Letter

Objection Letter Status	Awaits Company Response
Objection Letter Date	09/13/2012
Submitted Date	09/13/2012
Respond By Date	

Dear Diana Willis,

Introduction:

The filing includes substandard rates.

1. When do you underwrite policies? Does this apply only outside the Medicare open enrollment period?
2. Have you previously underwritten this business? Are there existing substandard rates?
3. What does it mean when the actuarial memorandum says about the substandard rates, that they are being introduced "to allow increased flexibility for future changes to underwriting"?
4. What proportion of your future business do you anticipate will be substandard?

Conclusion:

Sincerely,
Charles DeWeese

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: 2013 CPL-GR-A80
Project Name/Number: /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/20/2012
Submitted Date	09/20/2012

Dear Herbert Olson,

Introduction:

Thank you for your letter of September 13, 2012.

Response 1

Comments:

1. We underwrite all policies outside of open-enrollment and other guaranteed issue periods.
2. We do not have existing substandard rates; this is a new rate class for us. Currently, business which would be classified as substandard would be declined.
3. We are continually evaluating our underwriting. Should experience indicate that some conditions which we currently reject for would actually be desirable risks with a rate up, we would like to be able to write this business. For example, we currently do not accept diabetics using insulin. Should experience indicate that those taking insulin below a certain dosage are a good risk but would require a slightly higher rate, a substandard rate would allow us additional flexibility in putting them in an appropriate premium class.
4. We would expect less than 5% of our business to be substandard.

Changed Items:

- No Supporting Documents changed.
- No Form Schedule items changed.
- No Rate/Rule Schedule items changed.

Conclusion:

Your continued review is greatly appreciated.

Sincerely,
Diana Willis

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: 2013 CPL-GR-A80

Project Name/Number: /

Reviewer Note

Created By:

Charles DeWeese on 09/25/2012 08:46 AM

Subject:

Actuarial Review Letter

Comments:

Hi Herb: I have attached a review letter to facilitate our discussions with the Commissioner about this filing. This is a Bankers Life Company and it has over 1,100 subscribers with a requested increase of 8.14%.

Charlie

DeWeese Consulting, Inc.

Charles C. DeWeese, FSA, MAAA
Consulting Actuary

263 Wright Road
Canton CT 06019-3754
Tel: (860) 693-3988
Fax (860) 693-3989
deweesecc@gmail.com

September 25, 2012

Mr. Herbert W. Olson
Legal Counsel
Office of the Health Insurance Commissioner
1511 Pontiac Ave, Bldg. 69-1
Cranston, RI 02920

Re: Colonial Penn Life Insurance Company
Individual Medicare Supplement Rate Increase Filing
Forms CPL-GR-A80A through A80N
SERFF Tracking Number BNLB-128673021

Dear Herb:

I have reviewed the filing submitted by Colonial Penn Life Insurance Company ("Colonial Penn") in support of a rate increase filing for its series of individual standardized MIPPA-compliant Medicare Supplement products in Rhode Island. These policies were first written beginning in June 2010. The filing was submitted on September 6.

Colonial Penn provides standardized benefit plans A, B, F, FH, G, K, L, M and N. They have requested an average 8.14% rate increase. They have separate rate scales for business written prior to January 1, 2012, and business beginning January 1, 2012. The rates vary in the following ways:

1. The newer schedules are sex distinct, with generally lower rates for female lives.
2. The newer schedules have separate rates for standard and preferred risks, with preferred risks having rates lower than the old schedule, and standard risks higher than the old schedule. People who enter within open enrollment, or who have acceptable height and build, are not diabetic and do not smoke will be classified as preferred, while others will get the standard rates.
3. The old rates are graded to age 80 and level thereafter, while the new rates increase at each age up through 99.

Colonial Penn anticipates that with this rate increase they will be able to achieve a 65% loss ratio, which appears reasonable based on the level of the rates and on the experience to date. They have varied the rate request by plan, asking for 0% on plans FH, G and K, 5.5% on plan N, 6.0% on plans A, B, L and M and 10.0% on Plan F. While these forms have been offered for sale in Rhode Island only since June 2010, there are already 1,166 Rhode Island subscribers.

BNLB-128673021
Colonial Penn Medicare Supplement Rate Filing
August 12, 2011
Page 2.

Based on our guidelines with the Commissioner, filings asking for an increase of 8% or more, and filings involving 300 or more Rhode Island subscribers require his personal review. Colonial Penn is a Bankers Life company, and it seems reasonable that the Commissioner would ask for public comment on this filing, as he has on the Bankers Life filing.

In addition to the proposed rate action, Colonial Penn has included a proposed provision for substandard rates. Currently they underwrite all policies outside of open-enrollment and other guaranteed issue policies. If they find that a policy does not meet their underwriting requirements, they decline it. Under their new proposed rules, they may find that certain conditions which they currently reject could be desirable risks if rated up. Their proposed substandard rates are approximately 11.1% higher than standard rates. They expect less than 5% of their business to be issued substandard.

The filing is reasonably complete, but I will defer making a recommendation until after the Commissioner decides what is appropriate in light of any public comment. We can discuss with the Commissioner what might be an appropriate modification to this filing, as it does not seem likely that we would find a rate increase of 10% on plan F or of 8.14% on average to be appropriate. Last year they asked for an average increase of 10% and we ended up approving a modified increase of 7.9%.

Sincerely,

A handwritten signature in blue ink, appearing to read "Charles C. DeWeese".

Charles C. DeWeese, FSA, MAAA

SERFF Tracking #:

BNLB-128673021

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: 2013 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: 10.000%

Effective Date of Last Rate Revision: 01/01/2012

Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# 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	8.170%	8.170%	\$150,197	1,166	\$1,845,176	10.000%	0.000%

SERFF Tracking #:

BNLB-128673021

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:

2013 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: 2013 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:		Rate Sheet - Proposed - Plan A.pdf
					Percent Rate Change Request:	6.000	
2		CPL-GR-A80B Standardized Rate Sheet	CPL-GR-A80B	Revised	Previous State Filing Number:		Rate Sheet - Proposed - Plan B.pdf
					Percent Rate Change Request:	6.000	
3		CPL-GR-A80F Standardized Rate Sheet	CPL-GR-A80F	Revised	Previous State Filing Number:		Rate Sheet - Proposed - Plan F.pdf
					Percent Rate Change Request:	10.000	
4		CPL-GR-A80FH Standardized Rate Sheet	CPL-GR-A80FH	Revised	Previous State Filing Number:		Rate Sheet - Proposed - Plan FH.pdf
					Percent Rate Change Request:		
5		CPL-GR-A80G Standardized Rate Sheet	CPL-GR-A80G	Revised	Previous State Filing Number:		Rate Sheet - Proposed - Plan G.pdf
					Percent Rate Change Request:		
6		CPL-GR-A80K Standardized Rate Sheet	CPL-GR-A80K	Revised	Previous State Filing Number:		Rate Sheet - Proposed - Plan K.pdf
					Percent Rate Change Request:		
7		CPL-GR-A80L Standardized Rate Sheet	CPL-GR-A80L	Revised	Previous State Filing Number:		Rate Sheet - Proposed - Plan L.pdf
					Percent Rate Change Request:	6.000	

SERFF Tracking #:

BNLB-128673021

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: 2013 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				
8		CPL-GR-A80M Standardized Rate Sheet	CPL-GR-A80M	Revised	<table border="1"> <tr> <td>Previous State Filing Number:</td> <td></td> </tr> <tr> <td>Percent Rate Change Request:</td> <td>6.000</td> </tr> </table>	Previous State Filing Number:		Percent Rate Change Request:	6.000	Rate Sheet - Proposed - Plan M.pdf
Previous State Filing Number:										
Percent Rate Change Request:	6.000									
9		CPL-GR-A80N Standardized Rate Sheet	CPL-GR-A80N	Revised	<table border="1"> <tr> <td>Previous State Filing Number:</td> <td></td> </tr> <tr> <td>Percent Rate Change Request:</td> <td>5.500</td> </tr> </table>	Previous State Filing Number:		Percent Rate Change Request:	5.500	Rate Sheet - Proposed - Plan N.pdf
Previous State Filing Number:										
Percent Rate Change Request:	5.500									
10		Current Rate Sheet	CPL-GR-A80	Other	<table border="1"> <tr> <td>Previous State Filing Number:</td> <td></td> </tr> <tr> <td>Percent Rate Change Request:</td> <td></td> </tr> </table>	Previous State Filing Number:		Percent Rate Change Request:		Rate Sheet - Current.pdf
Previous State Filing Number:										
Percent Rate Change Request:										

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,512.97
66	1,568.50
67	1,635.59
68	1,704.53
69	1,775.66
70	1,849.08
71	1,924.67
72	2,002.46
73	2,082.75
74	2,165.33
75	2,250.53
76	2,338.45
77	2,429.00
78	2,522.60
79	2,575.40
80+	2,629.29

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,322.83
66	1,371.37
67	1,429.95
68	1,490.28
69	1,552.57
70	1,616.71
71	1,682.71
72	1,750.68
73	1,820.82
74	1,893.04
75	1,967.66
76	2,044.46
77	2,123.76
78	2,205.47
79	2,251.62
80	2,298.74
81	2,358.74
82	2,420.27
83	2,483.43
84	2,548.23
85	2,614.78
86	2,682.96
87	2,753.00
88	2,824.89
89	2,898.63
90	2,974.23
91	3,013.07
92	3,052.45
93	3,092.16
94	3,132.52
95	3,173.54
96	3,214.88
97	3,256.88
98	3,299.43
99+	3,342.41

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,469.88
66	1,523.77
67	1,588.79
68	1,655.88
69	1,725.04
70	1,796.28
71	1,869.69
72	1,945.18
73	2,023.18
74	2,103.36
75	2,186.16
76	2,271.69
77	2,359.62
78	2,450.60
79	2,501.87
80	2,554.12
81	2,620.78
82	2,689.18
83	2,759.43
84	2,831.43
85	2,905.39
86	2,981.21
87	3,058.99
88	3,138.85
89	3,220.66
90	3,304.77
91	3,347.86
92	3,391.61
93	3,435.90
94	3,480.73
95	3,526.23
96	3,572.26
97	3,618.84
98	3,665.97
99+	3,713.86

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,469.88
66	1,523.77
67	1,588.79
68	1,655.88
69	1,725.04
70	1,796.28
71	1,869.69
72	1,945.18
73	2,023.18
74	2,103.36
75	2,186.16
76	2,271.69
77	2,359.62
78	2,450.60
79	2,501.87
80	2,554.12
81	2,620.78
82	2,689.18
83	2,759.43
84	2,831.43
85	2,905.39
86	2,981.21
87	3,058.99
88	3,138.85
89	3,220.66
90	3,304.77
91	3,347.86
92	3,391.61
93	3,435.90
94	3,480.73
95	3,526.23
96	3,572.26
97	3,618.84
98	3,665.97
99+	3,713.86

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,633.08
66	1,692.97
67	1,765.40
68	1,840.02
69	1,916.82
70	1,996.02
71	2,077.51
72	2,161.51
73	2,248.02
74	2,337.14
75	2,429.22
76	2,524.12
77	2,621.87
78	2,723.00
79	2,779.83
80	2,838.09
81	2,912.16
82	2,988.08
83	3,066.08
84	3,146.05
85	3,228.19
86	3,312.52
87	3,399.03
88	3,487.72
89	3,578.70
90	3,672.08
91	3,719.97
92	3,768.51
93	3,817.71
94	3,867.57
95	3,917.97
96	3,969.02
97	4,020.84
98	4,073.42
99+	4,126.55

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,633.08
66	1,692.97
67	1,765.40
68	1,840.02
69	1,916.82
70	1,996.02
71	2,077.51
72	2,161.51
73	2,248.02
74	2,337.14
75	2,429.22
76	2,524.12
77	2,621.87
78	2,723.00
79	2,779.83
80	2,838.09
81	2,912.16
82	2,988.08
83	3,066.08
84	3,146.05
85	3,228.19
86	3,312.52
87	3,399.03
88	3,487.72
89	3,578.70
90	3,672.08
91	3,719.97
92	3,768.51
93	3,817.71
94	3,867.57
95	3,917.97
96	3,969.02
97	4,020.84
98	4,073.42
99+	4,126.55

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,814.49
66	1,881.04
67	1,961.55
68	2,044.46
69	2,129.76
70	2,217.80
71	2,308.34
72	2,401.73
73	2,497.83
74	2,596.78
75	2,699.10
76	2,804.59
77	2,913.14
78	3,025.50
79	3,088.67
80	3,153.46
81	3,235.72
82	3,320.05
83	3,406.77
84	3,495.57
85	3,586.88
86	3,680.59
87	3,776.70
88	3,875.20
89	3,976.33
90	4,080.08
91	4,133.31
92	4,187.20
93	4,241.86
94	4,297.27
95	4,353.35
96	4,410.07
97	4,467.56
98	4,526.04
99+	4,585.05

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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 CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,860.31
66	1,932.86
67	2,012.06
68	2,093.76
69	2,177.87
70	2,264.60
71	2,353.94
72	2,446.13
73	2,541.25
74	2,639.00
75	2,740.12
76	2,844.19
77	2,951.65
78	3,062.37
79	3,132.19
80+	3,203.65

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,626.42
66	1,689.91
67	1,759.19
68	1,830.53
69	1,904.17
70	1,979.87
71	2,058.20
72	2,138.71
73	2,221.84
74	2,307.25
75	2,395.62
76	2,486.60
77	2,580.52
78	2,677.29
79	2,738.49
80	2,800.99
81	2,877.25
82	2,955.58
83	3,035.87
84	3,118.45
85	3,203.32
86	3,290.37
87	3,379.94
88	3,471.79
89	3,566.26
90	3,663.35
91	3,713.21
92	3,763.71
93	3,814.88
94	3,866.80
95	3,919.49
96	3,972.73
97	4,026.73
98	4,081.60
99+	4,137.13

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,807.29
66	1,877.55
67	1,954.57
68	2,033.98
69	2,115.80
70	2,200.02
71	2,286.85
72	2,376.31
73	2,468.71
74	2,563.62
75	2,661.80
76	2,763.03
77	2,867.32
78	2,974.88
79	3,042.74
80	3,112.34
81	3,196.99
82	3,283.94
83	3,373.17
84	3,464.92
85	3,559.17
86	3,655.93
87	3,755.42
88	3,857.53
89	3,962.37
90	4,070.15
91	4,125.57
92	4,181.64
93	4,238.47
94	4,296.07
95	4,354.44
96	4,413.67
97	4,473.67
98	4,534.54
99+	4,596.18

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,807.29
66	1,877.55
67	1,954.57
68	2,033.98
69	2,115.80
70	2,200.02
71	2,286.85
72	2,376.31
73	2,468.71
74	2,563.62
75	2,661.80
76	2,763.03
77	2,867.32
78	2,974.88
79	3,042.74
80	3,112.34
81	3,196.99
82	3,283.94
83	3,373.17
84	3,464.92
85	3,559.17
86	3,655.93
87	3,755.42
88	3,857.53
89	3,962.37
90	4,070.15
91	4,125.57
92	4,181.64
93	4,238.47
94	4,296.07
95	4,354.44
96	4,413.67
97	4,473.67
98	4,534.54
99+	4,596.18

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,008.02
66	2,086.35
67	2,171.87
68	2,260.02
69	2,350.89
70	2,444.38
71	2,540.92
72	2,640.41
73	2,742.96
74	2,848.56
75	2,957.65
76	3,070.01
77	3,185.97
78	3,305.43
79	3,380.92
80	3,458.15
81	3,552.19
82	3,648.84
83	3,748.11
84	3,850.11
85	3,954.84
86	4,062.40
87	4,172.91
88	4,286.47
89	4,403.09
90	4,522.87
91	4,584.40
92	4,646.69
93	4,709.96
94	4,774.00
95	4,838.91
96	4,904.69
97	4,971.45
98	5,039.09
99+	5,107.59

*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,008.02
66	2,086.35
67	2,171.87
68	2,260.02
69	2,350.89
70	2,444.38
71	2,540.92
72	2,640.41
73	2,742.96
74	2,848.56
75	2,957.65
76	3,070.01
77	3,185.97
78	3,305.43
79	3,380.92
80	3,458.15
81	3,552.19
82	3,648.84
83	3,748.11
84	3,850.11
85	3,954.84
86	4,062.40
87	4,172.91
88	4,286.47
89	4,403.09
90	4,522.87
91	4,584.40
92	4,646.69
93	4,709.96
94	4,774.00
95	4,838.91
96	4,904.69
97	4,971.45
98	5,039.09
99+	5,107.59

*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,231.11
66	2,318.16
67	2,413.18
68	2,511.14
69	2,612.05
70	2,716.01
71	2,823.25
72	2,933.76
73	3,047.76
74	3,165.03
75	3,286.23
76	3,411.14
77	3,539.97
78	3,672.73
79	3,756.62
80	3,842.37
81	3,946.88
82	4,054.22
83	4,164.62
84	4,277.86
85	4,394.25
86	4,513.82
87	4,636.54
88	4,762.76
89	4,892.36
90	5,025.45
91	5,093.74
92	5,163.01
93	5,233.27
94	5,304.39
95	5,376.61
96	5,449.70
97	5,523.88
98	5,598.94
99+	5,675.08

*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 CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,158.89
66	2,243.65
67	2,331.47
68	2,422.56
69	2,517.36
70	2,615.87
71	2,718.41
72	2,825.21
73	2,936.70
74	3,052.99
75	3,174.63
76	3,301.83
77	3,435.03
78	3,574.77
79	3,676.33
80+	3,787.06

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$1,887.58
66	1,961.66
67	2,038.35
68	2,118.09
69	2,200.89
70	2,287.07
71	2,376.74
72	2,470.23
73	2,567.65
74	2,669.21
75	2,775.47
76	2,886.85
77	3,003.14
78	3,125.43
79	3,214.23
80	3,310.99
81	3,420.30
82	3,533.21
83	3,649.93
84	3,770.37
85	3,894.84
86	4,023.35
87	4,156.00
88	4,293.24
89	4,434.94
90	4,581.34
91	4,656.94
92	4,733.74
93	4,811.85
94	4,891.27
95	4,971.99
96	5,054.14
97	5,137.48
98	5,222.25
99+	5,308.43

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,097.36
66	2,179.51
67	2,264.82
68	2,353.51
69	2,445.58
70	2,541.25
71	2,640.85
72	2,744.60
73	2,853.03
74	2,965.83
75	3,083.97
76	3,207.57
77	3,336.95
78	3,472.77
79	3,571.39
80	3,678.95
81	3,800.37
82	3,925.82
83	4,055.42
84	4,189.17
85	4,327.38
86	4,470.18
87	4,617.67
88	4,770.07
89	4,927.49
90	5,090.14
91	5,174.14
92	5,259.45
93	5,346.17
94	5,434.43
95	5,523.99
96	5,615.19
97	5,707.92
98	5,802.06
99+	5,897.84

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,097.36
66	2,179.51
67	2,264.82
68	2,353.51
69	2,445.58
70	2,541.25
71	2,640.85
72	2,744.60
73	2,853.03
74	2,965.83
75	3,083.97
76	3,207.57
77	3,336.95
78	3,472.77
79	3,571.39
80	3,678.95
81	3,800.37
82	3,925.82
83	4,055.42
84	4,189.17
85	4,327.38
86	4,470.18
87	4,617.67
88	4,770.07
89	4,927.49
90	5,090.14
91	5,174.14
92	5,259.45
93	5,346.17
94	5,434.43
95	5,523.99
96	5,615.19
97	5,707.92
98	5,802.06
99+	5,897.84

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,330.49
66	2,421.80
67	2,516.60
68	2,615.00
69	2,717.43
70	2,823.69
71	2,934.30
72	3,049.61
73	3,170.05
74	3,295.39
75	3,426.74
76	3,563.97
77	3,707.75
78	3,858.73
79	3,968.37
80	4,087.82
81	4,222.66
82	4,361.96
83	4,505.96
84	4,654.65
85	4,808.25
86	4,966.87
87	5,130.83
88	5,300.14
89	5,475.12
90	5,655.77
91	5,749.15
92	5,844.06
93	5,940.61
94	6,038.57
95	6,138.17
96	6,239.51
97	6,342.38
98	6,447.11
99+	6,553.36

*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,330.49
66	2,421.80
67	2,516.60
68	2,615.00
69	2,717.43
70	2,823.69
71	2,934.30
72	3,049.61
73	3,170.05
74	3,295.39
75	3,426.74
76	3,563.97
77	3,707.75
78	3,858.73
79	3,968.37
80	4,087.82
81	4,222.66
82	4,361.96
83	4,505.96
84	4,654.65
85	4,808.25
86	4,966.87
87	5,130.83
88	5,300.14
89	5,475.12
90	5,655.77
91	5,749.15
92	5,844.06
93	5,940.61
94	6,038.57
95	6,138.17
96	6,239.51
97	6,342.38
98	6,447.11
99+	6,553.36

*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,589.47
66	2,690.92
67	2,796.19
68	2,905.50
69	3,019.39
70	3,137.43
71	3,260.37
72	3,388.44
73	3,522.30
74	3,661.50
75	3,807.46
76	3,959.97
77	4,119.67
78	4,287.46
79	4,409.31
80	4,542.07
81	4,691.85
82	4,846.65
83	5,006.58
84	5,171.85
85	5,342.46
86	5,518.75
87	5,700.93
88	5,889.01
89	6,083.51
90	6,284.24
91	6,387.98
92	6,493.36
93	6,600.71
94	6,709.47
95	6,820.20
96	6,932.78
97	7,047.10
98	7,163.50
99+	7,281.54

*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 CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$471.05
66	489.60
67	508.58
68	528.54
69	549.27
70	570.76
71	593.12
72	616.47
73	640.69
74	666.10
75	692.61
76	720.32
77	749.45
78	779.88
79	802.03
80+	826.36

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$411.81
66	428.07
67	444.65
68	462.11
69	480.21
70	498.98
71	518.61
72	539.01
73	560.07
74	582.43
75	605.45
76	629.78
77	655.30
78	681.92
79	701.23
80	722.39
81	746.28
82	770.94
83	796.47
84	822.87
85	850.14
86	878.28
87	907.30
88	937.30
89	968.28
90	1,000.36
91	1,016.94
92	1,033.74
93	1,050.86
94	1,068.21
95	1,085.88
96	1,103.88
97	1,122.10
98	1,140.65
99+	1,159.52

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$457.63
66	475.63
67	494.07
68	513.38
69	533.56
70	554.50
71	576.21
72	598.90
73	622.36
74	647.12
75	672.76
76	699.81
77	728.07
78	757.74
79	779.12
80	802.68
81	829.30
82	856.79
83	885.16
84	914.50
85	944.72
86	976.03
87	1,008.32
88	1,041.70
89	1,076.17
90	1,111.85
91	1,130.28
92	1,148.94
93	1,167.92
94	1,187.23
95	1,206.86
96	1,226.83
97	1,247.12
98	1,267.73
99+	1,288.68

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$457.63
66	475.63
67	494.07
68	513.38
69	533.56
70	554.50
71	576.21
72	598.90
73	622.36
74	647.12
75	672.76
76	699.81
77	728.07
78	757.74
79	779.12
80	802.68
81	829.30
82	856.79
83	885.16
84	914.50
85	944.72
86	976.03
87	1,008.32
88	1,041.70
89	1,076.17
90	1,111.85
91	1,130.28
92	1,148.94
93	1,167.92
94	1,187.23
95	1,206.86
96	1,226.83
97	1,247.12
98	1,267.73
99+	1,288.68

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$508.47
66	528.43
67	548.94
68	570.43
69	592.90
70	616.14
71	640.25
72	665.45
73	691.52
74	719.01
75	747.59
76	777.59
77	809.01
78	841.96
79	865.74
80	891.92
81	921.48
82	952.03
83	983.56
84	1,016.06
85	1,049.66
86	1,084.35
87	1,120.25
88	1,157.34
89	1,195.63
90	1,235.23
91	1,255.63
92	1,276.35
93	1,297.52
94	1,319.01
95	1,340.83
96	1,362.97
97	1,385.55
98	1,408.46
99+	1,431.81

*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$508.47
66	528.43
67	548.94
68	570.43
69	592.90
70	616.14
71	640.25
72	665.45
73	691.52
74	719.01
75	747.59
76	777.59
77	809.01
78	841.96
79	865.74
80	891.92
81	921.48
82	952.03
83	983.56
84	1,016.06
85	1,049.66
86	1,084.35
87	1,120.25
88	1,157.34
89	1,195.63
90	1,235.23
91	1,255.63
92	1,276.35
93	1,297.52
94	1,319.01
95	1,340.83
96	1,362.97
97	1,385.55
98	1,408.46
99+	1,431.81

*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$564.98
66	587.12
67	609.92
68	633.81
69	658.79
70	684.65
71	711.38
72	739.41
73	768.32
74	798.87
75	830.61
76	863.99
77	898.90
78	935.56
79	961.96
80	990.97
81	1,023.92
82	1,057.85
83	1,092.86
84	1,128.97
85	1,166.28
86	1,204.79
87	1,244.72
88	1,285.95
89	1,328.50
90	1,372.46
91	1,395.15
92	1,418.17
93	1,441.73
94	1,465.52
95	1,489.84
96	1,514.39
97	1,539.48
98	1,565.01
99+	1,590.86

*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 CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,780.68
66	1,854.53
67	1,934.27
68	2,017.29
69	2,103.36
70	2,192.93
71	2,286.20
72	2,383.40
73	2,484.63
74	2,590.45
75	2,700.85
76	2,816.38
77	2,937.68
78	3,064.67
79	3,156.96
80+	3,257.65

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,556.82
66	1,621.40
67	1,691.11
68	1,763.66
69	1,838.93
70	1,917.26
71	1,998.86
72	2,083.73
73	2,172.31
74	2,264.82
75	2,361.36
76	2,462.38
77	2,568.41
78	2,679.47
79	2,760.09
80	2,848.23
81	2,948.81
82	3,052.88
83	3,160.66
84	3,272.26
85	3,387.79
86	3,507.35
87	3,631.17
88	3,759.35
89	3,892.00
90	4,029.35
91	4,100.47
92	4,172.80
93	4,246.44
94	4,321.38
95	4,397.64
96	4,475.31
97	4,554.29
98	4,634.69
99+	4,716.51

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,729.84
66	1,801.62
67	1,879.08
68	1,959.69
69	2,043.26
70	2,130.31
71	2,220.96
72	2,315.33
73	2,413.62
74	2,516.49
75	2,623.72
76	2,735.98
77	2,853.79
78	2,977.18
79	3,066.74
80	3,164.70
81	3,276.41
82	3,392.04
83	3,511.83
84	3,635.75
85	3,764.04
86	3,896.91
87	4,034.48
88	4,176.84
89	4,324.33
90	4,476.94
91	4,555.93
92	4,636.33
93	4,718.14
94	4,801.38
95	4,886.14
96	4,972.43
97	5,060.25
98	5,149.59
99+	5,240.47

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,729.84
66	1,801.62
67	1,879.08
68	1,959.69
69	2,043.26
70	2,130.31
71	2,220.96
72	2,315.33
73	2,413.62
74	2,516.49
75	2,623.72
76	2,735.98
77	2,853.79
78	2,977.18
79	3,066.74
80	3,164.70
81	3,276.41
82	3,392.04
83	3,511.83
84	3,635.75
85	3,764.04
86	3,896.91
87	4,034.48
88	4,176.84
89	4,324.33
90	4,476.94
91	4,555.93
92	4,636.33
93	4,718.14
94	4,801.38
95	4,886.14
96	4,972.43
97	5,060.25
98	5,149.59
99+	5,240.47

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,922.06
66	2,001.80
67	2,087.87
68	2,177.44
69	2,270.38
70	2,367.03
71	2,467.72
72	2,572.67
73	2,681.87
74	2,796.09
75	2,915.32
76	3,040.12
77	3,170.92
78	3,308.05
79	3,407.64
80	3,516.41
81	3,640.55
82	3,769.06
83	3,902.15
84	4,039.93
85	4,182.51
86	4,330.11
87	4,482.94
88	4,641.23
89	4,805.09
90	4,974.72
91	5,062.54
92	5,151.88
93	5,242.87
94	5,335.37
95	5,429.52
96	5,525.30
97	5,622.83
98	5,722.10
99+	5,823.12

*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,922.06
66	2,001.80
67	2,087.87
68	2,177.44
69	2,270.38
70	2,367.03
71	2,467.72
72	2,572.67
73	2,681.87
74	2,796.09
75	2,915.32
76	3,040.12
77	3,170.92
78	3,308.05
79	3,407.64
80	3,516.41
81	3,640.55
82	3,769.06
83	3,902.15
84	4,039.93
85	4,182.51
86	4,330.11
87	4,482.94
88	4,641.23
89	4,805.09
90	4,974.72
91	5,062.54
92	5,151.88
93	5,242.87
94	5,335.37
95	5,429.52
96	5,525.30
97	5,622.83
98	5,722.10
99+	5,823.12

*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,135.65
66	2,224.24
67	2,319.91
68	2,419.40
69	2,522.60
70	2,630.05
71	2,741.87
72	2,858.49
73	2,979.90
74	3,106.77
75	3,239.21
76	3,377.86
77	3,523.28
78	3,675.57
79	3,786.30
80	3,907.17
81	4,045.06
82	4,187.86
83	4,335.67
84	4,488.84
85	4,647.23
86	4,811.20
87	4,981.05
88	5,156.90
89	5,338.97
90	5,527.48
91	5,625.01
92	5,724.28
93	5,825.41
94	5,928.17
95	6,032.79
96	6,139.26
97	6,247.58
98	6,357.87
99+	6,470.13

*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 CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$757.96
66	777.48
67	810.65
68	845.99
69	883.52
70	923.45
71	965.66
72	1,010.39
73	1,057.63
74	1,107.48
75	1,160.06
76	1,215.48
77	1,273.95
78	1,335.59
79	1,385.66
80+	1,430.82

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$662.61
66	679.74
67	708.76
68	739.63
69	772.47
70	807.38
71	844.25
72	883.30
73	924.76
74	968.28
75	1,014.21
76	1,062.65
77	1,113.81
78	1,167.81
79	1,211.44
80	1,251.04
81	1,297.41
82	1,345.52
83	1,395.48
84	1,447.30
85	1,500.97
86	1,556.61
87	1,614.31
88	1,674.20
89	1,736.28
90	1,800.64
91	1,834.02
92	1,868.06
93	1,902.75
94	1,938.09
95	1,974.09
96	2,010.75
97	2,048.06
98	2,086.02
99+	2,124.75

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$736.25
66	755.34
67	787.52
68	821.88
69	858.32
70	897.16
71	938.06
72	981.48
73	1,027.41
74	1,075.95
75	1,126.90
76	1,180.79
77	1,237.52
78	1,297.52
79	1,346.06
80	1,390.02
81	1,441.62
82	1,495.08
83	1,550.50
84	1,607.99
85	1,667.66
86	1,729.51
87	1,793.66
88	1,860.20
89	1,929.26
90	2,000.82
91	2,037.91
92	2,075.76
93	2,114.27
94	2,153.55
95	2,193.47
96	2,234.16
97	2,275.62
98	2,317.84
99+	2,360.82

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$736.25
66	755.34
67	787.52
68	821.88
69	858.32
70	897.16
71	938.06
72	981.48
73	1,027.41
74	1,075.95
75	1,126.90
76	1,180.79
77	1,237.52
78	1,297.52
79	1,346.06
80	1,390.02
81	1,441.62
82	1,495.08
83	1,550.50
84	1,607.99
85	1,667.66
86	1,729.51
87	1,793.66
88	1,860.20
89	1,929.26
90	2,000.82
91	2,037.91
92	2,075.76
93	2,114.27
94	2,153.55
95	2,193.47
96	2,234.16
97	2,275.62
98	2,317.84
99+	2,360.82

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$818.07
66	839.23
67	875.01
68	913.19
69	953.77
70	996.76
71	1,042.35
72	1,090.57
73	1,141.63
74	1,195.52
75	1,252.14
76	1,312.03
77	1,375.08
78	1,441.73
79	1,495.62
80	1,544.50
81	1,601.77
82	1,661.22
83	1,722.86
84	1,786.79
85	1,853.11
86	1,921.84
87	1,993.18
88	2,067.15
89	2,143.84
90	2,223.36
91	2,264.60
92	2,306.60
93	2,349.36
94	2,392.89
95	2,437.29
96	2,482.45
97	2,528.49
98	2,575.40
99+	2,623.18

*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$818.07
66	839.23
67	875.01
68	913.19
69	953.77
70	996.76
71	1,042.35
72	1,090.57
73	1,141.63
74	1,195.52
75	1,252.14
76	1,312.03
77	1,375.08
78	1,441.73
79	1,495.62
80	1,544.50
81	1,601.77
82	1,661.22
83	1,722.86
84	1,786.79
85	1,853.11
86	1,921.84
87	1,993.18
88	2,067.15
89	2,143.84
90	2,223.36
91	2,264.60
92	2,306.60
93	2,349.36
94	2,392.89
95	2,437.29
96	2,482.45
97	2,528.49
98	2,575.40
99+	2,623.18

*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$908.94
66	932.50
67	972.21
68	1,014.65
69	1,059.70
70	1,107.48
71	1,158.21
72	1,211.77
73	1,268.50
74	1,328.39
75	1,391.22
76	1,457.77
77	1,527.91
78	1,601.88
79	1,661.77
80	1,716.09
81	1,779.69
82	1,845.80
83	1,914.31
84	1,985.33
85	2,058.96
86	2,135.33
87	2,214.64
88	2,296.78
89	2,382.09
90	2,470.45
91	2,516.27
92	2,562.85
93	2,610.41
94	2,658.74
95	2,708.05
96	2,758.23
97	2,809.39
98	2,861.54
99+	2,914.67

*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 CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,305.92
66	1,346.39
67	1,396.46
68	1,449.48
69	1,505.33
70	1,564.46
71	1,626.64
72	1,692.09
73	1,761.15
74	1,833.91
75	1,910.49
76	1,991.11
77	2,075.98
78	2,165.65
79	2,233.40
80+	2,295.91

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,141.74
66	1,177.19
67	1,220.83
68	1,267.30
69	1,316.17
70	1,367.77
71	1,422.21
72	1,479.48
73	1,539.81
74	1,603.40
75	1,670.39
76	1,740.75
77	1,815.15
78	1,893.37
79	1,952.60
80	2,007.37
81	2,073.80
82	2,142.53
83	2,213.33
84	2,286.74
85	2,362.45
86	2,440.56
87	2,521.40
88	2,604.96
89	2,691.14
90	2,780.27
91	2,826.19
92	2,872.99
93	2,920.45
94	2,968.78
95	3,017.97
96	3,067.94
97	3,118.66
98	3,170.26
99+	3,222.74

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,268.61
66	1,307.99
67	1,356.53
68	1,408.13
69	1,462.46
70	1,519.73
71	1,580.28
72	1,643.77
73	1,710.97
74	1,781.44
75	1,855.95
76	1,934.27
77	2,016.75
78	2,103.91
79	2,169.69
80	2,230.35
81	2,304.20
82	2,380.45
83	2,459.22
84	2,540.60
85	2,624.71
86	2,711.54
87	2,801.32
88	2,894.05
89	2,989.72
90	3,088.77
91	3,139.83
92	3,191.76
93	3,244.66
94	3,298.23
95	3,352.88
96	3,408.41
97	3,464.81
98	3,522.19
99+	3,580.44

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,268.61
66	1,307.99
67	1,356.53
68	1,408.13
69	1,462.46
70	1,519.73
71	1,580.28
72	1,643.77
73	1,710.97
74	1,781.44
75	1,855.95
76	1,934.27
77	2,016.75
78	2,103.91
79	2,169.69
80	2,230.35
81	2,304.20
82	2,380.45
83	2,459.22
84	2,540.60
85	2,624.71
86	2,711.54
87	2,801.32
88	2,894.05
89	2,989.72
90	3,088.77
91	3,139.83
92	3,191.76
93	3,244.66
94	3,298.23
95	3,352.88
96	3,408.41
97	3,464.81
98	3,522.19
99+	3,580.44

*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:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,409.55
66	1,453.30
67	1,507.30
68	1,564.57
69	1,624.90
70	1,688.60
71	1,755.80
72	1,826.49
73	1,901.00
74	1,979.55
75	2,062.13
76	2,149.18
77	2,240.93
78	2,337.69
79	2,410.78
80	2,478.20
81	2,560.12
82	2,644.89
83	2,732.49
84	2,822.92
85	2,916.30
86	3,012.85
87	3,112.56
88	3,215.54
89	3,322.01
90	3,431.97
91	3,488.70
92	3,546.41
93	3,605.21
94	3,664.88
95	3,725.53
96	3,787.17
97	3,849.90
98	3,913.60
99+	3,978.29

*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,409.55
66	1,453.30
67	1,507.30
68	1,564.57
69	1,624.90
70	1,688.60
71	1,755.80
72	1,826.49
73	1,901.00
74	1,979.55
75	2,062.13
76	2,149.18
77	2,240.93
78	2,337.69
79	2,410.78
80	2,478.20
81	2,560.12
82	2,644.89
83	2,732.49
84	2,822.92
85	2,916.30
86	3,012.85
87	3,112.56
88	3,215.54
89	3,322.01
90	3,431.97
91	3,488.70
92	3,546.41
93	3,605.21
94	3,664.88
95	3,725.53
96	3,787.17
97	3,849.90
98	3,913.60
99+	3,978.29

*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,566.21
66	1,614.75
67	1,674.75
68	1,738.46
69	1,805.44
70	1,876.24
71	1,950.86
72	2,029.40
73	2,112.20
74	2,199.47
75	2,291.22
76	2,387.98
77	2,489.87
78	2,597.43
79	2,678.60
80	2,753.54
81	2,844.63
82	2,938.78
83	3,036.08
84	3,136.56
85	3,240.30
86	3,347.64
87	3,458.37
88	3,572.81
89	3,691.17
90	3,813.35
91	3,876.29
92	3,940.44
93	4,005.78
94	4,072.11
95	4,139.53
96	4,207.93
97	4,277.64
98	4,348.44
99+	4,420.33

*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 CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,633.08
66	1,705.73
67	1,781.22
68	1,859.44
69	1,940.93
70	2,025.69
71	2,113.84
72	2,205.91
73	2,301.69
74	2,401.94
75	2,506.78
76	2,616.63
77	2,731.61
78	2,852.49
79	2,938.01
80+	2,998.99

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,427.88
66	1,491.37
67	1,557.37
68	1,625.77
69	1,697.00
70	1,771.08
71	1,848.09
72	1,928.60
73	2,012.38
74	2,100.09
75	2,191.62
76	2,287.62
77	2,388.20
78	2,493.91
79	2,568.74
80	2,622.09
81	2,704.34
82	2,789.21
83	2,876.81
84	2,967.14
85	3,060.30
86	3,156.41
87	3,255.46
88	3,357.68
89	3,463.17
90	3,571.82
91	3,627.90
92	3,684.95
93	3,742.77
94	3,801.57
95	3,861.13
96	3,921.79
97	3,983.31
98	4,045.82
99+	4,109.31

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,586.50
66	1,657.08
67	1,730.39
68	1,806.31
69	1,885.51
70	1,967.87
71	2,053.40
72	2,142.85
73	2,236.02
74	2,333.44
75	2,435.22
76	2,541.80
77	2,653.61
78	2,771.10
79	2,854.23
80	2,913.47
81	3,004.88
82	3,099.25
83	3,196.66
84	3,297.03
85	3,400.44
86	3,507.24
87	3,617.32
88	3,730.88
89	3,848.04
90	3,968.80
91	4,031.20
92	4,094.37
93	4,158.73
94	4,224.07
95	4,290.40
96	4,357.82
97	4,426.33
98	4,495.82
99+	4,566.29

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,586.50
66	1,657.08
67	1,730.39
68	1,806.31
69	1,885.51
70	1,967.87
71	2,053.40
72	2,142.85
73	2,236.02
74	2,333.44
75	2,435.22
76	2,541.80
77	2,653.61
78	2,771.10
79	2,854.23
80	2,913.47
81	3,004.88
82	3,099.25
83	3,196.66
84	3,297.03
85	3,400.44
86	3,507.24
87	3,617.32
88	3,730.88
89	3,848.04
90	3,968.80
91	4,031.20
92	4,094.37
93	4,158.73
94	4,224.07
95	4,290.40
96	4,357.82
97	4,426.33
98	4,495.82
99+	4,566.29

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,762.89
66	1,841.11
67	1,922.71
68	2,007.04
69	2,095.07
70	2,186.60
71	2,281.73
72	2,380.89
73	2,484.52
74	2,592.63
75	2,705.76
76	2,824.23
77	2,948.48
78	3,079.07
79	3,171.46
80	3,237.25
81	3,338.81
82	3,443.75
83	3,551.86
84	3,663.35
85	3,778.44
86	3,897.02
87	4,019.42
88	4,145.53
89	4,275.78
90	4,409.96
91	4,479.24
92	4,549.60
93	4,621.05
94	4,693.49
95	4,767.23
96	4,841.96
97	4,918.00
98	4,995.23
99+	5,073.67

*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,762.89
66	1,841.11
67	1,922.71
68	2,007.04
69	2,095.07
70	2,186.60
71	2,281.73
72	2,380.89
73	2,484.52
74	2,592.63
75	2,705.76
76	2,824.23
77	2,948.48
78	3,079.07
79	3,171.46
80	3,237.25
81	3,338.81
82	3,443.75
83	3,551.86
84	3,663.35
85	3,778.44
86	3,897.02
87	4,019.42
88	4,145.53
89	4,275.78
90	4,409.96
91	4,479.24
92	4,549.60
93	4,621.05
94	4,693.49
95	4,767.23
96	4,841.96
97	4,918.00
98	4,995.23
99+	5,073.67

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,958.82
66	2,045.66
67	2,136.31
68	2,230.02
69	2,327.87
70	2,429.54
71	2,535.25
72	2,645.43
73	2,760.63
74	2,880.74
75	3,006.41
76	3,138.08
77	3,276.08
78	3,421.17
79	3,523.83
80	3,596.92
81	3,709.82
82	3,826.44
83	3,946.55
84	4,070.37
85	4,198.22
86	4,330.00
87	4,466.04
88	4,606.11
89	4,750.87
90	4,900.00
91	4,976.90
92	5,055.12
93	5,134.54
94	5,214.94
95	5,296.97
96	5,379.99
97	5,464.43
98	5,550.28
99+	5,637.44

*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 CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,179.59
66	1,239.04
67	1,306.46
68	1,376.50
69	1,449.26
70	1,524.86
71	1,603.40
72	1,685.44
73	1,770.97
74	1,860.20
75	1,953.58
76	2,051.00
77	2,153.33
78	2,260.45
79	2,338.56
80+	2,423.43

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,031.34
66	1,083.37
67	1,142.28
68	1,203.37
69	1,266.97
70	1,333.19
71	1,401.81
72	1,473.59
73	1,548.31
74	1,626.42
75	1,707.91
76	1,793.22
77	1,882.68
78	1,976.27
79	2,044.46
80	2,118.86
81	2,204.38
82	2,293.51
83	2,386.13
84	2,482.56
85	2,582.81
86	2,687.21
87	2,795.76
88	2,908.67
89	3,026.16
90	3,148.45
91	3,212.05
92	3,276.95
93	3,343.17
94	3,410.70
95	3,479.64
96	3,549.90
97	3,621.68
98	3,694.88
99+	3,769.50

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,145.99
66	1,203.70
67	1,269.26
68	1,337.12
69	1,407.81
70	1,481.33
71	1,557.59
72	1,637.33
73	1,720.35
74	1,807.18
75	1,897.73
76	1,992.42
77	2,091.91
78	2,195.87
79	2,271.69
80	2,354.27
81	2,449.40
82	2,548.34
83	2,651.32
84	2,758.45
85	2,869.83
86	2,985.79
87	3,106.45
88	3,231.79
89	3,362.37
90	3,498.19
91	3,568.77
92	3,640.88
93	3,714.41
94	3,789.46
95	3,866.04
96	3,944.15
97	4,023.78
98	4,105.06
99+	4,187.86

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,145.99
66	1,203.70
67	1,269.26
68	1,337.12
69	1,407.81
70	1,481.33
71	1,557.59
72	1,637.33
73	1,720.35
74	1,807.18
75	1,897.73
76	1,992.42
77	2,091.91
78	2,195.87
79	2,271.69
80	2,354.27
81	2,449.40
82	2,548.34
83	2,651.32
84	2,758.45
85	2,869.83
86	2,985.79
87	3,106.45
88	3,231.79
89	3,362.37
90	3,498.19
91	3,568.77
92	3,640.88
93	3,714.41
94	3,789.46
95	3,866.04
96	3,944.15
97	4,023.78
98	4,105.06
99+	4,187.86

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,273.19
66	1,337.44
67	1,410.21
68	1,485.70
69	1,564.35
70	1,645.95
71	1,730.71
72	1,819.29
73	1,911.47
74	2,008.02
75	2,108.60
76	2,213.87
77	2,324.38
78	2,439.91
79	2,524.12
80	2,615.87
81	2,721.58
82	2,831.43
83	2,945.87
84	3,064.88
85	3,188.70
86	3,317.43
87	3,451.50
88	3,591.02
89	3,736.11
90	3,887.20
91	3,965.64
92	4,045.71
93	4,127.42
94	4,210.76
95	4,295.86
96	4,382.58
97	4,471.16
98	4,561.49
99+	4,653.67

*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,273.19
66	1,337.44
67	1,410.21
68	1,485.70
69	1,564.35
70	1,645.95
71	1,730.71
72	1,819.29
73	1,911.47
74	2,008.02
75	2,108.60
76	2,213.87
77	2,324.38
78	2,439.91
79	2,524.12
80	2,615.87
81	2,721.58
82	2,831.43
83	2,945.87
84	3,064.88
85	3,188.70
86	3,317.43
87	3,451.50
88	3,591.02
89	3,736.11
90	3,887.20
91	3,965.64
92	4,045.71
93	4,127.42
94	4,210.76
95	4,295.86
96	4,382.58
97	4,471.16
98	4,561.49
99+	4,653.67

*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,414.68
66	1,486.02
67	1,566.86
68	1,650.75
69	1,738.13
70	1,828.78
71	1,923.04
72	2,021.44
73	2,123.87
74	2,231.11
75	2,342.93
76	2,459.87
77	2,582.60
78	2,711.00
79	2,804.59
80	2,906.48
81	3,023.97
82	3,146.05
83	3,273.14
84	3,405.46
85	3,543.03
86	3,686.04
87	3,834.95
88	3,990.08
89	4,151.20
90	4,319.09
91	4,406.25
92	4,495.27
93	4,586.03
94	4,678.65
95	4,773.12
96	4,869.56
97	4,967.96
98	5,068.32
99+	5,170.76

*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 CPL-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	\$1,427.33	\$1,755.04	\$1,962.64	\$471.05	\$1,780.68	\$757.96	\$1,231.95	\$1,540.68	\$1,118.06
66	1,479.70	1,823.44	2,039.66	489.60	1,854.53	777.48	1,270.13	1,609.19	1,174.46
67	1,542.97	1,898.17	2,119.51	508.58	1,934.27	810.65	1,317.37	1,680.42	1,238.39
68	1,608.10	1,975.29	2,202.31	528.54	2,017.29	845.99	1,367.44	1,754.17	1,304.72
69	1,675.19	2,054.60	2,288.49	549.27	2,103.36	883.52	1,420.13	1,831.08	1,373.66
70	1,744.46	2,136.42	2,378.05	570.76	2,192.93	923.45	1,475.88	1,911.04	1,445.33
71	1,815.69	2,220.75	2,471.32	593.12	2,286.20	965.66	1,534.57	1,994.17	1,519.84
72	1,889.11	2,307.69	2,568.41	616.47	2,383.40	1,010.39	1,596.31	2,081.00	1,597.62
73	1,964.82	2,397.36	2,669.76	640.69	2,484.63	1,057.63	1,661.44	2,171.44	1,678.68
74	2,042.71	2,489.65	2,775.47	666.10	2,590.45	1,107.48	1,730.06	2,266.02	1,763.22
75	2,123.11	2,585.00	2,885.98	692.61	2,700.85	1,160.06	1,802.38	2,364.85	1,851.69
76	2,206.13	2,683.18	3,001.61	720.32	2,816.38	1,215.48	1,878.42	2,468.49	1,944.09
77	2,291.54	2,784.52	3,122.70	749.45	2,937.68	1,273.95	1,958.49	2,577.03	2,041.07
78	2,379.80	2,889.03	3,249.79	779.88	3,064.67	1,335.59	2,043.04	2,691.03	2,142.64
79	2,429.65	2,954.92	3,342.08	802.03	3,156.96	1,385.66	2,106.96	2,771.76	2,216.60
80+	2,480.49	3,022.34	3,442.77	826.36	3,257.65	1,430.82	2,165.98	2,829.25	2,297.11

*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 CPL-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	\$1,247.99	\$1,534.35	\$1,715.99	\$411.81	\$1,556.82	\$662.61	\$1,077.15	\$1,347.04	\$977.56
66	1,293.70	1,594.24	1,783.29	428.07	1,621.40	679.74	1,110.54	1,406.93	1,026.86
67	1,349.01	1,659.59	1,853.00	444.65	1,691.11	708.76	1,151.77	1,469.22	1,082.72
68	1,405.95	1,726.89	1,925.55	462.11	1,763.66	739.63	1,195.52	1,533.70	1,140.65
69	1,464.64	1,796.39	2,000.82	480.21	1,838.93	772.47	1,241.66	1,600.90	1,200.97
70	1,525.19	1,867.84	2,079.15	498.98	1,917.26	807.38	1,290.32	1,670.82	1,263.70
71	1,587.48	1,941.69	2,160.64	518.61	1,998.86	844.25	1,341.70	1,743.48	1,328.72
72	1,651.62	2,017.62	2,245.62	539.01	2,083.73	883.30	1,395.70	1,819.40	1,396.79
73	1,717.73	2,096.06	2,334.20	560.07	2,172.31	924.76	1,452.64	1,898.49	1,467.59
74	1,785.91	2,176.67	2,426.60	582.43	2,264.82	968.28	1,512.64	1,981.18	1,541.66
75	1,856.28	2,260.02	2,523.14	605.45	2,361.36	1,014.21	1,575.81	2,067.58	1,618.90
76	1,928.71	2,345.87	2,624.38	629.78	2,462.38	1,062.65	1,642.24	2,158.13	1,699.73
77	2,003.55	2,434.45	2,730.09	655.30	2,568.41	1,113.81	1,712.39	2,253.04	1,784.49
78	2,080.67	2,525.76	2,841.25	681.92	2,679.47	1,167.81	1,786.24	2,352.74	1,873.29
79	2,124.20	2,583.47	2,921.98	701.23	2,760.09	1,211.44	1,842.09	2,423.33	1,937.87
80	2,168.60	2,642.49	3,010.01	722.39	2,848.23	1,251.04	1,893.69	2,473.62	2,008.35
81	2,225.22	2,714.38	3,109.39	746.28	2,948.81	1,297.41	1,956.42	2,551.29	2,089.51
82	2,283.25	2,788.23	3,212.05	770.94	3,052.88	1,345.52	2,021.22	2,631.36	2,173.95
83	2,342.82	2,864.05	3,318.08	796.47	3,160.66	1,395.48	2,088.09	2,713.94	2,261.76
84	2,404.02	2,941.94	3,427.61	822.87	3,272.26	1,447.30	2,157.25	2,799.14	2,353.18
85	2,466.74	3,022.01	3,540.73	850.14	3,387.79	1,500.97	2,228.71	2,887.07	2,448.20
86	2,531.11	3,104.16	3,657.57	878.28	3,507.35	1,556.61	2,302.45	2,977.72	2,547.14
87	2,597.21	3,188.59	3,778.22	907.30	3,631.17	1,614.31	2,378.71	3,071.21	2,650.01
88	2,664.96	3,275.32	3,902.91	937.30	3,759.35	1,674.20	2,457.47	3,167.65	2,757.03
89	2,734.56	3,364.44	4,031.75	968.28	3,892.00	1,736.28	2,538.85	3,267.14	2,868.41
90	2,805.90	3,455.97	4,164.84	1,000.36	4,029.35	1,800.64	2,622.85	3,369.68	2,984.27
91	2,842.56	3,502.99	4,233.56	1,016.94	4,100.47	1,834.02	2,666.27	3,422.59	3,044.59
92	2,879.65	3,550.66	4,303.38	1,033.74	4,172.80	1,868.06	2,710.34	3,476.37	3,106.12
93	2,917.18	3,598.99	4,374.40	1,050.86	4,246.44	1,902.75	2,755.18	3,530.92	3,168.85
94	2,955.25	3,647.97	4,446.62	1,068.21	4,321.38	1,938.09	2,800.78	3,586.33	3,232.88
95	2,993.87	3,697.61	4,520.04	1,085.88	4,397.64	1,974.09	2,847.14	3,642.62	3,298.23
96	3,032.92	3,747.90	4,594.65	1,103.88	4,475.31	2,010.75	2,894.27	3,699.79	3,364.88
97	3,072.52	3,798.84	4,670.47	1,122.10	4,554.29	2,048.06	2,942.16	3,757.82	3,432.84
98	3,112.66	3,850.55	4,747.49	1,140.65	4,634.69	2,086.02	2,990.81	3,816.84	3,502.23
99+	3,153.25	3,902.91	4,825.81	1,159.52	4,716.51	2,124.75	3,040.34	3,876.73	3,573.02

*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 CPL-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	\$1,386.64	\$1,704.97	\$1,906.68	\$457.63	\$1,729.84	\$736.25	\$1,196.83	\$1,496.71	\$1,086.21
66	1,437.48	1,771.29	1,981.40	475.63	1,801.62	755.34	1,233.92	1,563.26	1,140.97
67	1,498.90	1,843.95	2,058.96	494.07	1,879.08	787.52	1,279.73	1,632.42	1,203.04
68	1,562.17	1,918.89	2,139.58	513.38	1,959.69	821.88	1,328.39	1,704.09	1,267.41
69	1,627.40	1,996.02	2,223.25	533.56	2,043.26	858.32	1,379.66	1,778.82	1,334.39
70	1,694.60	2,075.44	2,310.20	554.50	2,130.31	897.16	1,433.66	1,856.49	1,404.10
71	1,763.88	2,157.36	2,400.74	576.21	2,220.96	938.06	1,490.82	1,937.22	1,476.42
72	1,835.11	2,241.80	2,495.11	598.90	2,315.33	981.48	1,550.71	2,021.55	1,552.02
73	1,908.64	2,328.96	2,593.61	622.36	2,413.62	1,027.41	1,614.10	2,109.47	1,630.68
74	1,984.35	2,418.53	2,696.16	647.12	2,516.49	1,075.95	1,680.64	2,201.33	1,712.93
75	2,062.46	2,511.14	2,803.61	672.76	2,623.72	1,126.90	1,750.89	2,297.33	1,798.79
76	2,143.07	2,606.60	2,915.98	699.81	2,735.98	1,180.79	1,824.75	2,397.91	1,888.57
77	2,226.09	2,705.00	3,033.57	728.07	2,853.79	1,237.52	1,902.64	2,503.40	1,982.82
78	2,311.84	2,806.45	3,157.06	757.74	2,977.18	1,297.52	1,984.78	2,614.23	2,081.44
79	2,360.27	2,870.49	3,246.74	779.12	3,066.74	1,346.06	2,046.86	2,692.67	2,153.22
80	2,409.58	2,936.16	3,344.48	802.68	3,164.70	1,390.02	2,104.13	2,748.52	2,231.55
81	2,472.42	3,016.01	3,454.88	829.30	3,276.41	1,441.62	2,173.73	2,834.81	2,321.65
82	2,537.00	3,098.05	3,568.88	856.79	3,392.04	1,495.08	2,245.73	2,923.83	2,415.47
83	2,603.21	3,182.26	3,686.70	885.16	3,511.83	1,550.50	2,320.02	3,015.68	2,513.11
84	2,671.18	3,268.77	3,808.33	914.50	3,635.75	1,607.99	2,396.82	3,110.37	2,614.67
85	2,740.89	3,357.68	3,934.00	944.72	3,764.04	1,667.66	2,476.12	3,208.01	2,720.27
86	2,812.45	3,448.99	4,063.82	976.03	3,896.91	1,729.51	2,558.05	3,308.70	2,830.12
87	2,885.87	3,542.81	4,197.89	1,008.32	4,034.48	1,793.66	2,642.71	3,412.55	2,944.45
88	2,961.14	3,639.13	4,336.44	1,041.70	4,176.84	1,860.20	2,730.20	3,519.68	3,063.36
89	3,038.37	3,738.08	4,479.56	1,076.17	4,324.33	1,929.26	2,820.52	3,630.19	3,187.06
90	3,117.68	3,839.75	4,627.38	1,111.85	4,476.94	2,000.82	2,913.90	3,744.19	3,315.79
91	3,158.37	3,892.00	4,703.74	1,130.28	4,555.93	2,037.91	2,962.12	3,802.99	3,382.77
92	3,199.61	3,944.91	4,781.31	1,148.94	4,636.33	2,075.76	3,011.10	3,862.66	3,451.06
93	3,241.39	3,998.58	4,860.18	1,167.92	4,718.14	2,114.27	3,060.96	3,923.31	3,520.77
94	3,283.72	4,052.91	4,940.36	1,187.23	4,801.38	2,153.55	3,111.57	3,984.95	3,591.90
95	3,326.59	4,108.00	5,021.85	1,206.86	4,886.14	2,193.47	3,163.06	4,047.57	3,664.44
96	3,370.01	4,163.86	5,104.76	1,226.83	4,972.43	2,234.16	3,215.43	4,111.17	3,738.51
97	3,413.97	4,220.47	5,188.97	1,247.12	5,060.25	2,275.62	3,268.66	4,175.75	3,814.00
98	3,458.48	4,277.86	5,274.61	1,267.73	5,149.59	2,317.84	3,322.77	4,241.31	3,891.02
99+	3,503.64	4,336.00	5,361.66	1,288.68	5,240.47	2,360.82	3,377.75	4,307.86	3,969.57

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series CPL-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	\$1,386.64	\$1,704.97	\$1,906.68	\$457.63	\$1,729.84	\$736.25	\$1,196.83	\$1,496.71	\$1,086.21
66	1,437.48	1,771.29	1,981.40	475.63	1,801.62	755.34	1,233.92	1,563.26	1,140.97
67	1,498.90	1,843.95	2,058.96	494.07	1,879.08	787.52	1,279.73	1,632.42	1,203.04
68	1,562.17	1,918.89	2,139.58	513.38	1,959.69	821.88	1,328.39	1,704.09	1,267.41
69	1,627.40	1,996.02	2,223.25	533.56	2,043.26	858.32	1,379.66	1,778.82	1,334.39
70	1,694.60	2,075.44	2,310.20	554.50	2,130.31	897.16	1,433.66	1,856.49	1,404.10
71	1,763.88	2,157.36	2,400.74	576.21	2,220.96	938.06	1,490.82	1,937.22	1,476.42
72	1,835.11	2,241.80	2,495.11	598.90	2,315.33	981.48	1,550.71	2,021.55	1,552.02
73	1,908.64	2,328.96	2,593.61	622.36	2,413.62	1,027.41	1,614.10	2,109.47	1,630.68
74	1,984.35	2,418.53	2,696.16	647.12	2,516.49	1,075.95	1,680.64	2,201.33	1,712.93
75	2,062.46	2,511.14	2,803.61	672.76	2,623.72	1,126.90	1,750.89	2,297.33	1,798.79
76	2,143.07	2,606.60	2,915.98	699.81	2,735.98	1,180.79	1,824.75	2,397.91	1,888.57
77	2,226.09	2,705.00	3,033.57	728.07	2,853.79	1,237.52	1,902.64	2,503.40	1,982.82
78	2,311.84	2,806.45	3,157.06	757.74	2,977.18	1,297.52	1,984.78	2,614.23	2,081.44
79	2,360.27	2,870.49	3,246.74	779.12	3,066.74	1,346.06	2,046.86	2,692.67	2,153.22
80	2,409.58	2,936.16	3,344.48	802.68	3,164.70	1,390.02	2,104.13	2,748.52	2,231.55
81	2,472.42	3,016.01	3,454.88	829.30	3,276.41	1,441.62	2,173.73	2,834.81	2,321.65
82	2,537.00	3,098.05	3,568.88	856.79	3,392.04	1,495.08	2,245.73	2,923.83	2,415.47
83	2,603.21	3,182.26	3,686.70	885.16	3,511.83	1,550.50	2,320.02	3,015.68	2,513.11
84	2,671.18	3,268.77	3,808.33	914.50	3,635.75	1,607.99	2,396.82	3,110.37	2,614.67
85	2,740.89	3,357.68	3,934.00	944.72	3,764.04	1,667.66	2,476.12	3,208.01	2,720.27
86	2,812.45	3,448.99	4,063.82	976.03	3,896.91	1,729.51	2,558.05	3,308.70	2,830.12
87	2,885.87	3,542.81	4,197.89	1,008.32	4,034.48	1,793.66	2,642.71	3,412.55	2,944.45
88	2,961.14	3,639.13	4,336.44	1,041.70	4,176.84	1,860.20	2,730.20	3,519.68	3,063.36
89	3,038.37	3,738.08	4,479.56	1,076.17	4,324.33	1,929.26	2,820.52	3,630.19	3,187.06
90	3,117.68	3,839.75	4,627.38	1,111.85	4,476.94	2,000.82	2,913.90	3,744.19	3,315.79
91	3,158.37	3,892.00	4,703.74	1,130.28	4,555.93	2,037.91	2,962.12	3,802.99	3,382.77
92	3,199.61	3,944.91	4,781.31	1,148.94	4,636.33	2,075.76	3,011.10	3,862.66	3,451.06
93	3,241.39	3,998.58	4,860.18	1,167.92	4,718.14	2,114.27	3,060.96	3,923.31	3,520.77
94	3,283.72	4,052.91	4,940.36	1,187.23	4,801.38	2,153.55	3,111.57	3,984.95	3,591.90
95	3,326.59	4,108.00	5,021.85	1,206.86	4,886.14	2,193.47	3,163.06	4,047.57	3,664.44
96	3,370.01	4,163.86	5,104.76	1,226.83	4,972.43	2,234.16	3,215.43	4,111.17	3,738.51
97	3,413.97	4,220.47	5,188.97	1,247.12	5,060.25	2,275.62	3,268.66	4,175.75	3,814.00
98	3,458.48	4,277.86	5,274.61	1,267.73	5,149.59	2,317.84	3,322.77	4,241.31	3,891.02
99+	3,503.64	4,336.00	5,361.66	1,288.68	5,240.47	2,360.82	3,377.75	4,307.86	3,969.57

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series CPL-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	\$1,540.68	\$1,894.35	\$2,118.64	\$508.47	\$1,922.06	\$818.07	\$1,329.81	\$1,663.08	\$1,206.86
66	1,597.19	1,968.20	2,201.65	528.43	2,001.80	839.23	1,371.04	1,736.93	1,267.73
67	1,665.48	2,048.93	2,287.84	548.94	2,087.87	875.01	1,421.99	1,813.84	1,336.68
68	1,735.84	2,132.05	2,377.29	570.43	2,177.44	913.19	1,475.99	1,893.48	1,408.24
69	1,808.28	2,217.80	2,470.34	592.90	2,270.38	953.77	1,532.93	1,976.49	1,482.75
70	1,883.00	2,306.05	2,567.00	616.14	2,367.03	996.76	1,593.04	2,062.78	1,560.10
71	1,959.91	2,397.14	2,667.58	640.25	2,467.72	1,042.35	1,656.42	2,152.56	1,640.50
72	2,039.11	2,490.96	2,772.41	665.45	2,572.67	1,090.57	1,723.08	2,246.16	1,724.49
73	2,120.82	2,587.72	2,881.83	691.52	2,681.87	1,141.63	1,793.44	2,343.91	1,811.88
74	2,204.82	2,687.32	2,995.83	719.01	2,796.09	1,195.52	1,867.51	2,445.91	1,903.29
75	2,291.76	2,790.19	3,115.17	747.59	2,915.32	1,252.14	1,945.40	2,552.60	1,998.64
76	2,381.22	2,896.23	3,239.97	777.59	3,040.12	1,312.03	2,027.55	2,664.41	2,098.46
77	2,473.51	3,005.65	3,370.66	809.01	3,170.92	1,375.08	2,114.06	2,781.58	2,203.18
78	2,568.85	3,118.34	3,507.90	841.96	3,308.05	1,441.73	2,205.36	2,904.74	2,312.71
79	2,622.52	3,189.57	3,607.61	865.74	3,407.64	1,495.62	2,274.31	2,991.90	2,392.56
80	2,677.40	3,262.45	3,716.15	891.92	3,516.41	1,544.50	2,337.91	3,053.97	2,479.51
81	2,747.32	3,351.14	3,838.77	921.48	3,640.55	1,601.77	2,415.25	3,149.86	2,579.65
82	2,818.99	3,442.33	3,965.42	952.03	3,769.06	1,661.22	2,495.22	3,248.81	2,683.83
83	2,892.52	3,535.93	4,096.33	983.56	3,902.15	1,722.86	2,577.80	3,350.81	2,792.27
84	2,968.01	3,632.15	4,231.49	1,016.06	4,039.93	1,786.79	2,663.11	3,455.97	2,905.07
85	3,045.47	3,730.99	4,371.13	1,049.66	4,182.51	1,853.11	2,751.25	3,564.52	3,022.45
86	3,124.99	3,832.44	4,515.34	1,084.35	4,330.11	1,921.84	2,842.34	3,676.44	3,144.52
87	3,206.59	3,936.73	4,664.36	1,120.25	4,482.94	1,993.18	2,936.38	3,791.86	3,271.61
88	3,290.26	4,043.86	4,818.29	1,157.34	4,641.23	2,067.15	3,033.57	3,910.88	3,403.83
89	3,376.12	4,153.82	4,977.34	1,195.63	4,805.09	2,143.84	3,133.94	4,033.71	3,541.39
90	3,464.26	4,266.84	5,141.63	1,235.23	4,974.72	2,223.36	3,237.68	4,160.37	3,684.51
91	3,509.43	4,324.87	5,226.50	1,255.63	5,062.54	2,264.60	3,291.25	4,225.71	3,758.91
92	3,555.24	4,383.67	5,312.79	1,276.35	5,151.88	2,306.60	3,345.68	4,292.04	3,834.84
93	3,601.61	4,443.34	5,400.50	1,297.52	5,242.87	2,349.36	3,401.10	4,359.45	3,912.29
94	3,648.62	4,503.78	5,489.63	1,319.01	5,335.37	2,392.89	3,457.39	4,427.85	3,991.28
95	3,696.19	4,564.98	5,580.17	1,340.83	5,429.52	2,437.29	3,514.66	4,497.34	4,071.89
96	3,744.41	4,627.05	5,672.24	1,362.97	5,525.30	2,482.45	3,572.81	4,567.93	4,154.15
97	3,793.28	4,690.00	5,765.84	1,385.55	5,622.83	2,528.49	3,631.93	4,639.60	4,238.04
98	3,842.80	4,753.81	5,860.97	1,408.46	5,722.10	2,575.40	3,692.04	4,712.47	4,323.67
99+	3,892.99	4,818.51	5,957.62	1,431.81	5,823.12	2,623.18	3,753.13	4,786.43	4,411.05

*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-128673021

State Tracking #:

Company Tracking #:

State:

Rhode Island

Filing Company:

Colonial Penn Life Insurance Company

TOI/Sub-TOI:

MS081 Individual Medicare Supplement - Standard Plans 2010/MS081.012 Multi-Plan 2010

Product Name:

2013 CPL-GR-A80

Project Name/Number:

/

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A&H Experience		
Comments:			
Attachment(s):			
Exhibit I.pdf			
Exhibit II.pdf			
Exhibit III.pdf			
Exhibit IV.pdf			
Exhibit V.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Certification - Life & A&H		
Comments:			
Attachment(s):			
Rhodelsland_ActCertLAH - CPL.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Memorandum - A&H Rate Revision Filing		
Comments:			
Attachment(s):			
Rate Memo.pdf			

		Item Status:	Status Date:
Bypassed - Item:	Exhibit - Individual Medicare Supplement		
Bypass Reason:	Not applicacle		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	Premium Rate Sheets - Life & A&H		

SERFF Tracking #:

BNLB-128673021

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:

2013 CPL-GR-A80

Project Name/Number:

/

Comments:

Attachment(s):

Rate Sheet - Proposed - Plan K.pdf
Rate Sheet - Proposed - Plan L.pdf
Rate Sheet - Proposed - Plan M.pdf
Rate Sheet - Proposed - Plan N.pdf
Rate Sheet - Proposed - Plan A.pdf
Rate Sheet - Proposed - Plan B.pdf
Rate Sheet - Proposed - Plan F.pdf
Rate Sheet - Proposed - Plan FH.pdf
Rate Sheet - Proposed - Plan G.pdf

Colonial Penn Life Insurance Company

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 (\$2,070 in 2012).

(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 (\$4,660 in 2012) 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 (\$2,330 in 2012) 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

2013 Rate Adjustments

Rhode Island

<u>Form</u>	<u>Rate Change</u>
CPL-GR-A80A	6.0%
CPL-GR-A80B	6.0%
CPL-GR-A80F	10.0%
CPL-GR-A80FH	0.0%
CPL-GR-A80G	0.0%
CPL-GR-A80K	0.0%
CPL-GR-A80L	6.0%
CPL-GR-A80M	6.0%
CPL-GR-A80N	5.5%

Colonial Penn Life Insurance Company

Exhibit III

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
As of 6/2012	0	1	579	33	6	0	2	2	543

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
As of 6/2012	238	41	40,307	7,913	3,808	753	333	72	51,548

Colonial Penn Life Insurance Company

Exhibit IV

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	502,002	152.5%
	1-3/2012	129,667	246,774	190.3%
	Total	515,746	805,781	156.2%
CPL-GR-A80B	2010	8,816	8,582	97.4%
	2011	94,994	59,509	62.6%
	1-3/2012	29,757	21,575	72.5%
	Total	133,567	89,667	67.1%
CPL-GR-A80F	2010	7,809,445	5,142,680	65.9%
	2011	50,458,608	34,550,124	68.5%
	1-3/2012	20,499,711	18,469,541	90.1%
	Total	78,767,764	58,162,345	73.8%
CPL-GR-A80FH	2010	547,137	115,137	21.0%
	2011	3,554,748	1,275,888	35.9%
	1-3/2012	1,280,450	305,136	23.8%
	Total	5,382,335	1,696,162	31.5%
CPL-GR-A80G	2010	1,152,827	628,098	54.5%
	2011	5,150,046	2,967,051	57.6%
	1-3/2012	1,858,383	1,187,372	63.9%
	Total	8,161,255	4,782,521	58.6%
CPL-GR-A80K	2010	123,542	45,149	36.5%
	2011	730,215	343,858	47.1%
	1-3/2012	223,735	136,486	61.0%
	Total	1,077,491	525,493	48.8%
CPL-GR-A80L	2010	96,881	41,645	43.0%
	2011	414,956	248,482	59.9%
	1-3/2012	130,384	112,908	86.6%
	Total	642,221	403,035	62.8%
CPL-GR-A80M	2010	35,333	21,863	61.9%
	2011	130,795	77,265	59.1%
	1-3/2012	36,036	23,953	66.5%
	Total	202,164	123,081	60.9%
CPL-GR-A80N	2010	7,660,128	4,126,353	53.9%
	2011	44,238,100	27,011,904	61.1%
	1-3/2012	16,765,222	12,109,393	72.2%
	Total	68,663,450	43,247,650	63.0%
All	2010	17,490,923	10,186,512	58.2%
	2011	105,101,724	67,036,084	63.8%
	1-3/2012	40,953,346	32,613,138	79.6%
	Total	163,545,993	109,835,734	67.2%

Colonial Penn Life Insurance Company

Exhibit IV

Policy Form Series GR-A80

Rhode Island Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
CPL-GR-A80B	2011	2,059	22	1.1%
	1-3/2012	588	136	23.2%
	Total	2,646	158	6.0%
CPL-GR-A80F	2010	57,670	48,166	83.5%
	2011	655,753	592,508	90.4%
	1-3/2012	286,551	277,554	96.9%
	Total	999,974	918,228	91.8%
CPL-GR-A80FH	2010	1,208	0	0.0%
	2011	10,311	1,422	13.8%
	1-3/2012	4,884	1,260	25.8%
	Total	16,403	2,682	16.4%
CPL-GR-A80G	2011	867	889	102.6%
	1-3/2012	2,515	1,346	53.5%
	Total	3,382	2,236	66.1%
CPL-GR-A80L	1-3/2012	616	350	56.8%
	Total	616	350	56.8%
CPL-GR-A80M	2010	343	0	0.0%
	2011	1,947	578	29.7%
	1-3/2012	809	351	43.3%
	Total	3,098	928	30.0%
CPL-GR-A80N	2010	78,180	37,665	48.2%
	2011	424,527	243,360	57.3%
	1-3/2012	165,331	113,247	68.5%
	Total	668,039	394,272	59.0%
All	2010	137,400	85,831	62.5%
	2011	1,095,464	838,779	76.6%
	1-3/2012	461,294	394,244	85.5%
	Total	1,694,158	1,318,854	77.8%

Colonial Penn Life Insurance Company

Exhibit IV

Policy Form Series GR-A80

Nationwide Experience

Form	Experience Period	Written Premium	Paid Claims	Cash Loss Ratio
GR-A80A	2010	70,379	28,465	40.4 %
	2011	355,581	346,332	97.4
	1-3/2012	111,688	210,462	188.4
	Total	537,648	585,259	108.9
GR-A80B	2010	13,523	2,827	20.9 %
	2011	107,118	47,219	44.1
	1-3/2012	22,468	24,344	108.3
	Total	143,109	74,390	52.0
GR-A80F	2010	10,151,592	2,879,002	28.4 %
	2011	54,469,485	28,910,558	53.1
	1-3/2012	18,927,286	16,866,940	89.1
	Total	83,548,363	48,656,500	58.2
GR-A80FH	2010	787,500	50,198	6.4 %
	2011	3,877,989	859,575	22.2
	1-3/2012	1,169,244	476,075	40.7
	Total	5,834,733	1,385,848	23.8
GR-A80G	2010	1,451,055	371,875	25.6 %
	2011	5,434,418	2,519,323	46.4
	1-3/2012	1,787,430	1,170,255	65.5
	Total	8,672,903	4,061,453	46.8
GR-A80K	2010	145,548	25,383	17.4 %
	2011	758,630	261,483	34.5
	1-3/2012	193,627	135,581	70.0
	Total	1,097,805	422,447	38.5
GR-A80L	2010	111,183	28,925	26.0
	2011	426,236	210,830	49.5
	1-3/2012	104,919	90,500	86.3
	Total	642,338	330,255	51.4
GR-A80M	2010	38,295	13,153	34.3 %
	2011	135,787	66,516	49.0
	1-3/2012	36,153	27,309	75.5
	Total	210,235	106,978	50.9
GR-A80N	2010	9,495,731	2,380,773	25.1
	2011	46,897,034	22,329,488	47.6
	1-3/2012	15,065,995	11,274,820	74.8
	Total	71,458,760	35,985,081	50.4
All	2010	22,264,806	5,780,601	26.0 %
	2011	112,462,278	55,551,324	49.4
	1-3/2012	37,418,810	30,276,286	80.9
	Total	172,145,894	91,608,211	53.2

Colonial Penn Life Insurance Company

Exhibit IV

Policy Form Series GR-A80

Rhode Island Experience

Form	Experience Period	Written Premium	Paid Claims	Cash Loss Ratio
GR-A80B	2010	0	0	0.0 %
	2011	2,341	0	0.0
	1-3/2012	529	21	4.0
	Total	2,870	21	0.7
GR-A80F	2010	77,229	26,371	34.1 %
	2011	718,754	474,254	66.0
	1-3/2012	301,482	255,028	84.6
	Total	1,097,465	755,653	68.9
GR-A80FH	2010	1,653	0	0.0 %
	2011	11,264	41	0.4
	1-3/2012	6,355	1,174	18.5
	Total	19,272	1,215	6.3
GR-A80G	2010	0	0	0.0 %
	2011	1,172	442	37.7
	1-3/2012	3,411	883	25.9
	Total	4,583	1,325	28.9
GR-A80L	2010	0	0	0.0
	2011	0	0	0.0
	1-3/2012	789	0	0.0
	Total	789	0	0.0
GR-A80M	2010	393	0	0.0 %
	2011	2,097	256	12.2
	1-3/2012	820	506	61.7
	Total	3,310	762	23.0
GR-A80N	2010	94,504	22,242	23.5
	2011	450,121	207,244	46.0
	1-3/2012	169,543	101,663	60.0
	Total	714,168	331,149	46.4
All	2010	173,779	48,613	28.0 %
	2011	1,185,749	682,237	57.5
	1-3/2012	482,929	359,275	74.4
	Total	1,842,457	1,090,125	59.2

Colonial Penn Life Insurance Company

Exhibit V

CPL-GR-A80A

Nationwide Experience

With the 2013 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost
2010	2010	0	\$56,815	\$57,006	100.3%	283	\$2,409	\$2,417
2010 Total		0	\$56,815	\$57,006	100.3%	283	\$2,409	\$2,417
2011	2010	1	\$153,080	\$234,914	153.5%	833	\$2,205	\$3,384
	2011	0	\$176,184	\$267,088	151.6%	980	\$2,157	\$3,270
2011 Total		0.5	\$329,264	\$502,002	152.5%	1,813	\$2,179	\$3,323

Through 2011 **\$386,078** **\$559,007** **144.8%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Rate Persistence	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2012	1.3	\$454,680	\$751,038	165.2%	2,268	125%	9.9%	10.4%	19.6%	85%
2013	2.1	\$418,947	\$696,777	166.3%	1,905	84%	6.0%	9.7%	10.4%	85%
2014	3.1	\$383,555	\$639,295	166.7%	1,600	84%	6.0%	9.0%	9.2%	85%
2015	4.1	\$350,768	\$584,338	166.6%	1,344	84%	5.9%	8.9%	8.8%	85%
2016	5.1	\$319,773	\$532,230	166.4%	1,129	84%	5.6%	8.5%	8.4%	85%
2017	6.1	\$290,529	\$483,173	166.3%	948	84%	5.3%	8.2%	8.1%	85%
2018	7.1	\$263,120	\$437,272	166.2%	797	84%	5.0%	7.8%	7.7%	85%
2019	8.1	\$237,584	\$394,556	166.1%	669	84%	4.8%	7.5%	7.4%	85%
2020	9.1	\$213,900	\$354,997	166.0%	562	84%	4.5%	7.2%	7.1%	85%
2021	10.1	\$192,038	\$318,520	165.9%	472	84%	4.2%	6.9%	6.8%	85%
2022	11.1	\$171,937	\$285,018	165.8%	397	84%	4.0%	6.6%	6.5%	85%
2023	12.1	\$153,526	\$254,360	165.7%	333	84%	3.8%	6.3%	6.2%	85%
2024	13.1	\$136,722	\$226,398	165.6%	280	84%	3.5%	6.0%	6.0%	85%
2025	14.1	\$121,146	\$200,976	165.9%	235	84%	4.9%	5.5%	5.7%	85%
2026	15.1	\$108,532	\$177,931	163.9%	197	84%	6.0%	6.7%	5.4%	85%
2027	16.1	\$95,986	\$157,100	163.7%	166	84%	5.1%	5.3%	5.1%	85%
2028	17.1	\$84,574	\$138,321	163.5%	139	84%	4.8%	4.9%	4.8%	85%
2029	18.1	\$74,303	\$121,436	163.4%	117	84%	4.5%	4.6%	4.5%	85%
2030	19.1	\$65,082	\$106,291	163.3%	98	84%	4.2%	4.3%	4.2%	85%
2031	20.1	\$56,824	\$92,741	163.2%	83	84%	3.9%	3.9%	3.9%	85%

Through 2031 **\$4,193,525** **\$6,952,771** **165.8%**

Lifetime **\$4,579,604** **\$7,511,778** **164.0%**

Colonial Penn Life Insurance Company

Exhibit V

CPL-GR-A80B

Nationwide Experience

With the 2013 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost
2010	2010	0	\$8,816	\$8,582	97.4%	49	\$2,159	\$2,102
2010 Total		0	\$8,816	\$8,582	97.4%	49	\$2,159	\$2,102
2011	2010	1	\$26,564	\$13,251	49.9%	150	\$2,125	\$1,060
	2011	0	\$68,430	\$46,258	67.6%	344	\$2,387	\$1,614
2011 Total		0.3	\$94,994	\$59,509	62.6%	494	\$2,308	\$1,446

Through 2011 **\$103,809** **\$68,091** **65.6%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistence	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2012	1.2	\$142,939	\$99,094	69.3%	676	137%	9.6%	9.9%	21.6%	83%
2013	1.9	\$128,129	\$89,387	69.8%	568	84%	6.0%	6.7%	7.4%	83%
2014	2.9	\$114,142	\$79,765	69.9%	477	84%	6.0%	6.1%	6.2%	83%
2015	3.9	\$101,681	\$71,043	69.9%	401	84%	6.0%	6.1%	6.0%	83%
2016	4.9	\$90,460	\$63,155	69.8%	337	84%	5.8%	5.9%	5.8%	83%
2017	5.9	\$80,327	\$56,037	69.8%	283	84%	5.6%	5.7%	5.6%	83%
2018	6.9	\$71,192	\$49,627	69.7%	238	84%	5.4%	5.5%	5.4%	83%
2019	7.9	\$62,972	\$43,866	69.7%	200	84%	5.2%	5.3%	5.2%	83%
2020	8.9	\$55,591	\$38,697	69.6%	168	84%	5.0%	5.1%	5.0%	83%
2021	9.9	\$48,977	\$34,070	69.6%	141	84%	4.8%	4.9%	4.8%	83%
2022	10.9	\$43,059	\$29,934	69.5%	118	84%	4.6%	4.7%	4.6%	83%
2023	11.9	\$37,776	\$26,244	69.5%	99	84%	4.4%	4.4%	4.4%	83%
2024	12.9	\$33,067	\$22,958	69.4%	83	84%	4.1%	4.2%	4.1%	83%
2025	13.9	\$29,363	\$20,659	70.4%	70	84%	6.0%	5.7%	7.1%	83%
2026	14.9	\$26,157	\$18,594	71.1%	59	84%	6.0%	6.1%	7.2%	83%
2027	15.9	\$23,302	\$16,741	71.8%	49	84%	6.0%	6.1%	7.2%	83%
2028	16.9	\$20,758	\$15,076	72.6%	42	84%	6.0%	6.1%	7.2%	83%
2029	17.9	\$18,492	\$13,580	73.4%	35	84%	6.0%	6.1%	7.2%	83%
2030	18.9	\$16,473	\$12,235	74.3%	29	84%	6.0%	6.1%	7.3%	83%
2031	19.9	\$14,675	\$11,027	75.1%	25	84%	6.0%	6.1%	7.3%	83%

Through 2031 **\$1,159,533** **\$811,787** **70.0%**

Lifetime **\$1,263,343** **\$879,878** **69.6%**

Colonial Penn Life Insurance Company

Exhibit V

CPL-GR-A80F

RI Experience

With the 2013 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost
2010	2010	0	\$57,670	\$48,166	83.5%	323	\$2,143	\$1,789
2010 Total		0	\$57,670	\$48,166	83.5%	323	\$2,143	\$1,789
2011	2010	1	\$190,849	\$153,282	80.3%	1,148	\$1,995	\$1,602
	2011	0	\$464,904	\$439,226	94.5%	2,492	\$2,239	\$2,115
2011 Total		0.3	\$655,753	\$592,508	90.4%	3,640	\$2,162	\$1,953

Through 2011 **\$713,423** **\$640,674** **89.8%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2012	1.2	\$1,006,369	\$989,636	98.3%	4,952	136%	7.9%	12.8%	22.8%	90%
2013	2.0	\$926,728	\$890,013	96.0%	3,994	81%	10.0%	14.2%	11.5%	90%
2014	3.0	\$850,215	\$811,946	95.5%	3,355	84%	4.5%	9.2%	8.6%	90%
2015	4.0	\$774,548	\$739,426	95.5%	2,818	84%	4.3%	8.5%	8.4%	90%
2016	5.0	\$704,488	\$672,330	95.4%	2,367	84%	4.1%	8.3%	8.2%	90%
2017	6.0	\$639,873	\$610,478	95.4%	1,989	84%	4.0%	8.1%	8.1%	90%
2018	7.0	\$580,463	\$553,648	95.4%	1,670	84%	3.8%	8.0%	8.0%	90%
2019	8.0	\$526,015	\$501,591	95.4%	1,403	84%	3.7%	7.9%	7.9%	90%
2020	9.0	\$476,261	\$454,041	95.3%	1,179	84%	3.6%	7.8%	7.8%	90%
2021	10.0	\$430,910	\$410,721	95.3%	990	84%	3.5%	7.7%	7.7%	90%
2022	11.0	\$389,219	\$371,353	95.4%	832	84%	4.7%	7.5%	7.6%	90%
2023	12.0	\$351,941	\$335,659	95.4%	699	84%	4.5%	7.6%	7.6%	90%
2024	13.0	\$312,984	\$303,369	96.9%	587	84%	6.0%	5.9%	7.6%	90%
2025	14.0	\$278,766	\$274,218	98.4%	493	84%	6.0%	6.0%	7.6%	90%
2026	15.0	\$248,289	\$247,957	99.9%	414	84%	6.0%	6.0%	7.6%	90%
2027	16.0	\$221,144	\$224,344	101.4%	348	84%	6.0%	6.0%	7.7%	90%
2028	17.0	\$196,967	\$203,154	103.1%	292	84%	6.0%	6.0%	7.8%	90%
2029	18.0	\$175,433	\$184,175	105.0%	245	84%	6.0%	6.0%	7.9%	90%
2030	19.0	\$156,253	\$167,207	107.0%	206	84%	6.0%	6.0%	8.1%	90%
2031	20.0	\$139,171	\$152,065	109.3%	173	84%	6.0%	6.0%	8.3%	90%

Through 2031 **\$9,386,040** **\$9,097,330** **96.9%**

Lifetime **\$10,099,463** **\$9,738,004** **96.4%**

Colonial Penn Life Insurance Company

Exhibit V

CPL-GR-A80F

Nationwide Experience

With the 2013 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost
2010	2010	0	\$7,809,445	\$5,142,648	65.9%	39,572	\$2,368	\$1,559
2010 Total		0	\$7,809,445	\$5,142,648	65.9%	39,572	\$2,368	\$1,559
2011	2010	1	\$21,888,490	\$14,657,060	67.0%	116,810	\$2,249	\$1,506
	2011	0	\$28,570,118	\$19,893,140	69.6%	149,806	\$2,289	\$1,594
2011 Total		0.4	\$50,458,608	\$34,550,200	68.5%	266,616	\$2,271	\$1,555

Through 2011 **\$58,268,053** **\$39,692,848** **68.1%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2012	1.3	\$71,213,475	\$52,418,378	73.6%	337,810	127%	9.5%	11.4%	19.7%	86%
2013	2.1	\$64,928,798	\$46,989,945	72.4%	272,500	81%	10.0%	13.0%	11.1%	86%
2014	3.1	\$59,514,617	\$42,793,006	71.9%	228,900	84%	5.6%	9.1%	8.4%	86%
2015	4.1	\$54,144,750	\$38,909,951	71.9%	192,276	84%	5.4%	8.3%	8.2%	86%
2016	5.1	\$49,190,040	\$35,330,344	71.8%	161,512	84%	5.2%	8.2%	8.1%	86%
2017	6.1	\$44,632,606	\$32,041,394	71.8%	135,670	84%	5.1%	8.0%	8.0%	86%
2018	7.1	\$40,454,318	\$29,028,695	71.8%	113,963	84%	5.0%	7.9%	7.9%	86%
2019	8.1	\$36,634,874	\$26,276,815	71.7%	95,729	84%	4.8%	7.8%	7.8%	86%
2020	9.1	\$33,152,415	\$23,769,774	71.7%	80,412	84%	4.7%	7.7%	7.7%	86%
2021	10.1	\$29,951,199	\$21,491,416	71.8%	67,546	84%	5.6%	7.6%	7.6%	86%
2022	11.1	\$27,087,186	\$19,425,702	71.7%	56,739	84%	5.4%	7.7%	7.6%	86%
2023	12.1	\$24,108,684	\$17,556,931	72.8%	47,661	84%	6.0%	6.0%	7.6%	86%
2024	13.1	\$21,475,121	\$15,869,907	73.9%	40,035	84%	6.0%	6.0%	7.6%	86%
2025	14.1	\$19,129,242	\$14,350,059	75.0%	33,629	84%	6.0%	6.0%	7.6%	86%
2026	15.1	\$17,039,619	\$12,983,525	76.2%	28,249	84%	6.0%	6.0%	7.7%	86%
2027	16.1	\$15,178,261	\$11,757,207	77.5%	23,729	84%	6.0%	6.0%	7.8%	86%
2028	17.1	\$13,520,232	\$10,658,795	78.8%	19,932	84%	6.0%	6.0%	7.9%	86%
2029	18.1	\$12,043,322	\$9,676,785	80.3%	16,743	84%	6.0%	6.0%	8.1%	86%
2030	19.1	\$10,727,744	\$8,800,468	82.0%	14,064	84%	6.0%	6.0%	8.3%	86%
2031	20.1	\$9,555,877	\$8,019,918	83.9%	11,814	84%	6.0%	6.0%	8.5%	86%

Through 2031 **\$653,682,381** **\$478,149,014** **73.1%**

Lifetime **\$711,950,434** **\$517,841,861** **72.7%**

Colonial Penn Life Insurance Company

Exhibit V

CPL-GR-A80FH

Nationwide Experience

With the 2013 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost
2010	2010	0	\$547,137	\$115,137	21.0%	9,208	\$713	\$150
2010 Total		0	\$547,137	\$115,137	21.0%	9,208	\$713	\$150
2011	2010	1	\$1,406,320	\$633,794	45.1%	24,926	\$677	\$305
	2011	0	\$2,148,428	\$642,095	29.9%	36,094	\$714	\$213
2011 Total		0.4	\$3,554,748	\$1,275,888	35.9%	61,020	\$699	\$251

Through 2011 **\$4,101,885** **\$1,391,026** **33.9%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistence	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2012	1.3	\$5,028,727	\$1,837,398	36.5%	78,688	129%	9.4%	9.7%	11.7%	85%
2013	1.9	\$4,322,347	\$1,677,361	38.8%	66,098	84%	0.0%	2.3%	8.7%	85%
2014	2.9	\$3,847,852	\$1,520,988	39.5%	55,522	84%	6.0%	6.0%	7.9%	85%
2015	3.9	\$3,457,364	\$1,379,192	39.9%	46,639	84%	6.0%	7.0%	7.9%	85%
2016	4.9	\$3,106,697	\$1,250,615	40.3%	39,177	84%	6.0%	7.0%	7.9%	85%
2017	5.9	\$2,792,112	\$1,134,026	40.6%	32,908	84%	6.0%	7.0%	7.9%	85%
2018	6.9	\$2,509,723	\$1,028,305	41.0%	27,643	84%	6.0%	7.0%	7.9%	85%
2019	7.9	\$2,256,275	\$932,440	41.3%	23,220	84%	6.0%	7.0%	7.9%	85%
2020	8.9	\$2,016,819	\$845,512	41.9%	19,505	84%	6.0%	6.4%	7.9%	85%
2021	9.9	\$1,804,144	\$766,689	42.5%	16,384	84%	6.0%	6.5%	7.9%	85%
2022	10.9	\$1,607,121	\$695,213	43.3%	13,763	84%	6.0%	6.0%	7.9%	85%
2023	11.9	\$1,431,613	\$630,401	44.0%	11,561	84%	6.0%	6.0%	7.9%	85%
2024	12.9	\$1,275,272	\$571,632	44.8%	9,711	84%	6.0%	6.0%	7.9%	85%
2025	13.9	\$1,136,004	\$518,341	45.6%	8,157	84%	6.0%	6.0%	7.9%	85%
2026	14.9	\$1,011,946	\$470,018	46.4%	6,852	84%	6.0%	6.0%	7.9%	85%
2027	15.9	\$901,435	\$426,200	47.3%	5,756	84%	6.0%	6.0%	7.9%	85%
2028	16.9	\$802,993	\$386,467	48.1%	4,835	84%	6.0%	6.0%	7.9%	85%
2029	17.9	\$715,301	\$350,438	49.0%	4,061	84%	6.0%	6.0%	7.9%	85%
2030	18.9	\$637,186	\$317,768	49.9%	3,411	84%	6.0%	6.0%	7.9%	85%
2031	19.9	\$567,601	\$288,144	50.8%	2,866	84%	6.0%	6.0%	7.9%	85%

Through 2031 **\$41,228,530** **\$17,027,149** **41.3%**

Lifetime **\$45,330,415** **\$18,418,175** **40.6%**

Colonial Penn Life Insurance Company

Exhibit V

CPL-GR-A80G

Nationwide Experience

With the 2013 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost
2010	2010	0	\$1,152,827	\$628,098	54.5%	6,122	\$2,260	\$1,231
2010 Total		0	\$1,152,827	\$628,098	54.5%	6,122	\$2,260	\$1,231
2011	2010	1	\$2,861,168	\$1,616,055	56.5%	15,967	\$2,150	\$1,215
	2011	0	\$2,288,878	\$1,350,996	59.0%	12,650	\$2,171	\$1,282
2011 Total		0.6	\$5,150,046	\$2,967,051	57.6%	28,617	\$2,160	\$1,244

Through 2011 **\$6,302,872** **\$3,595,149** **57.0%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2012	1.4	\$6,704,555	\$4,188,185	62.5%	33,652	118%	9.7%	10.7%	20.0%	85%
2013	2.1	\$5,831,273	\$3,852,612	66.1%	28,268	84%	0.0%	3.5%	9.5%	85%
2014	3.1	\$5,255,705	\$3,514,882	66.9%	23,745	84%	6.0%	7.3%	8.6%	85%
2015	4.1	\$4,778,807	\$3,201,213	67.0%	19,946	84%	6.0%	8.2%	8.4%	85%
2016	5.1	\$4,345,298	\$2,911,092	67.0%	16,755	84%	6.0%	8.2%	8.3%	85%
2017	6.1	\$3,948,423	\$2,643,753	67.0%	14,074	84%	5.9%	8.2%	8.1%	85%
2018	7.1	\$3,583,872	\$2,398,248	66.9%	11,822	84%	5.8%	8.1%	8.0%	85%
2019	8.1	\$3,249,780	\$2,173,498	66.9%	9,930	84%	5.7%	7.9%	7.9%	85%
2020	9.1	\$2,944,550	\$1,968,347	66.8%	8,342	84%	5.6%	7.9%	7.8%	85%
2021	10.1	\$2,652,126	\$1,781,595	67.2%	7,007	84%	6.0%	7.2%	7.8%	85%
2022	11.1	\$2,393,284	\$1,612,023	67.4%	5,886	84%	6.0%	7.4%	7.7%	85%
2023	12.1	\$2,131,891	\$1,458,425	68.4%	4,944	84%	6.0%	6.0%	7.7%	85%
2024	13.1	\$1,899,047	\$1,319,616	69.5%	4,153	84%	6.0%	6.0%	7.7%	85%
2025	14.1	\$1,691,634	\$1,194,448	70.6%	3,489	84%	6.0%	6.0%	7.8%	85%
2026	15.1	\$1,506,875	\$1,081,823	71.8%	2,930	84%	6.0%	6.0%	7.8%	85%
2027	16.1	\$1,342,295	\$980,695	73.1%	2,462	84%	6.0%	6.0%	7.9%	85%
2028	17.1	\$1,195,690	\$890,074	74.4%	2,068	84%	6.0%	6.0%	8.0%	85%
2029	18.1	\$1,065,098	\$809,031	76.0%	1,737	84%	6.0%	6.0%	8.2%	85%
2030	19.1	\$948,768	\$736,700	77.6%	1,459	84%	6.0%	6.0%	8.4%	85%
2031	20.1	\$845,144	\$672,271	79.5%	1,226	84%	6.0%	6.0%	8.6%	85%

Through 2031 **\$58,314,115** **\$39,388,531** **67.5%**

Lifetime **\$64,616,987** **\$42,983,681** **66.5%**

Colonial Penn Life Insurance Company

Exhibit V

CPL-GR-A80K

Nationwide Experience

With the 2013 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost
2010	2010	0	\$123,542	\$45,149	36.5%	1,386	\$1,070	\$391
2010 Total		0	\$123,542	\$45,149	36.5%	1,386	\$1,070	\$391
2011	2010	1	\$229,696	\$82,653	36.0%	2,829	\$974	\$351
	2011	0	\$500,519	\$261,206	52.2%	5,326	\$1,128	\$589
2011 Total		0.3	\$730,215	\$343,858	47.1%	8,155	\$1,075	\$506

Through 2011 **\$853,757** **\$389,007** **45.6%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistence	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2012	1.2	\$1,097,042	\$576,800	52.6%	10,898	134%	9.6%	12.4%	25.5%	88%
2013	1.9	\$949,701	\$529,450	55.7%	9,154	84%	0.0%	3.1%	9.3%	88%
2014	2.9	\$855,313	\$481,274	56.3%	7,690	84%	6.0%	7.2%	8.2%	88%
2015	3.9	\$776,200	\$437,130	56.3%	6,459	84%	6.0%	8.0%	8.1%	88%
2016	4.9	\$704,505	\$396,786	56.3%	5,426	84%	6.0%	8.1%	8.1%	88%
2017	5.9	\$635,198	\$360,006	56.7%	4,558	84%	6.0%	7.3%	8.0%	88%
2018	6.9	\$568,053	\$326,552	57.5%	3,828	84%	6.0%	6.5%	8.0%	88%
2019	7.9	\$505,981	\$296,189	58.5%	3,216	84%	6.0%	6.0%	8.0%	88%
2020	8.9	\$450,691	\$268,689	59.6%	2,701	84%	6.0%	6.0%	8.0%	88%
2021	9.9	\$401,443	\$243,829	60.7%	2,269	84%	6.0%	6.0%	8.0%	88%
2022	10.9	\$357,576	\$220,377	61.6%	1,906	84%	6.0%	6.0%	7.6%	88%
2023	11.9	\$318,503	\$199,344	62.6%	1,601	84%	6.0%	6.0%	7.7%	88%
2024	12.9	\$283,700	\$180,513	63.6%	1,345	84%	6.0%	6.0%	7.8%	88%
2025	13.9	\$252,699	\$163,683	64.8%	1,130	84%	6.0%	6.0%	7.9%	88%
2026	14.9	\$225,086	\$148,666	66.0%	949	84%	6.0%	6.0%	8.1%	88%
2027	15.9	\$200,491	\$135,291	67.5%	797	84%	6.0%	6.0%	8.3%	88%
2028	16.9	\$178,583	\$123,399	69.1%	670	84%	6.0%	6.0%	8.6%	88%
2029	17.9	\$159,068	\$110,559	69.5%	562	84%	6.0%	6.0%	6.7%	88%
2030	18.9	\$141,687	\$99,072	69.9%	472	84%	6.0%	6.0%	6.7%	88%
2031	19.9	\$126,204	\$88,794	70.4%	397	84%	6.0%	6.0%	6.7%	88%

Through 2031 **\$9,187,722** **\$5,386,404** **58.6%**

Lifetime **\$10,041,479** **\$5,775,412** **57.5%**

Colonial Penn Life Insurance Company

Exhibit V

CPL-GR-A80L

Nationwide Experience

With the 2013 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost
2010	2010	0	\$96,881	\$41,645	43.0%	762	\$1,526	\$656
2010 Total		0	\$96,881	\$41,645	43.0%	762	\$1,526	\$656
2011	2010	1	\$175,617	\$82,100	46.7%	1,545	\$1,364	\$638
	2011	0	\$239,339	\$166,381	69.5%	1,893	\$1,517	\$1,055
2011 Total		0.4	\$414,956	\$248,482	59.9%	3,438	\$1,448	\$867

Through 2011 **\$511,837** **\$290,127** **56.7%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistence	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2012	1.3	\$589,068	\$396,481	67.3%	4,327	126%	9.7%	12.8%	26.8%	88%
2013	2.1	\$539,311	\$363,497	67.4%	3,634	84%	6.0%	9.0%	9.1%	88%
2014	3.1	\$490,305	\$330,222	67.4%	3,053	84%	5.6%	8.2%	8.2%	88%
2015	4.1	\$445,246	\$299,740	67.3%	2,564	84%	5.5%	8.1%	8.1%	88%
2016	5.1	\$404,038	\$271,890	67.3%	2,154	84%	5.4%	8.0%	8.0%	88%
2017	6.1	\$365,047	\$246,512	67.5%	1,809	84%	6.0%	7.6%	7.9%	88%
2018	7.1	\$328,256	\$223,440	68.1%	1,520	84%	6.0%	7.0%	7.9%	88%
2019	8.1	\$292,381	\$202,512	69.3%	1,277	84%	6.0%	6.0%	7.9%	88%
2020	9.1	\$260,426	\$183,570	70.5%	1,072	84%	6.0%	6.0%	7.9%	88%
2021	10.1	\$231,964	\$166,460	71.8%	901	84%	6.0%	6.0%	8.0%	88%
2022	11.1	\$206,613	\$150,548	72.9%	757	84%	6.0%	6.0%	7.7%	88%
2023	12.1	\$184,032	\$136,273	74.0%	636	84%	6.0%	6.0%	7.8%	88%
2024	13.1	\$163,919	\$123,489	75.3%	534	84%	6.0%	6.0%	7.9%	88%
2025	14.1	\$146,004	\$112,061	76.8%	449	84%	6.0%	6.0%	8.0%	88%
2026	15.1	\$130,047	\$101,863	78.3%	377	84%	6.0%	6.0%	8.2%	88%
2027	16.1	\$115,834	\$92,780	80.1%	316	84%	6.0%	6.0%	8.4%	88%
2028	17.1	\$103,175	\$84,704	82.1%	266	84%	6.0%	6.0%	8.7%	88%
2029	18.1	\$91,899	\$75,909	82.6%	223	84%	6.0%	6.0%	6.7%	88%
2030	19.1	\$81,855	\$68,039	83.1%	188	84%	6.0%	6.0%	6.7%	88%
2031	20.1	\$72,909	\$60,995	83.7%	158	84%	6.0%	6.0%	6.7%	88%

Through 2031 **\$5,242,327** **\$3,690,986** **70.4%**

Lifetime **\$5,754,164** **\$3,981,113** **69.2%**

Colonial Penn Life Insurance Company

Exhibit V

CPL-GR-A80M

Nationwide Experience

With the 2013 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost
2010	2010	0	\$35,333	\$21,863	61.9%	277	\$1,531	\$947
2010 Total		0	\$35,333	\$21,863	61.9%	277	\$1,531	\$947
2011	2010	1	\$84,896	\$35,302	41.6%	676	\$1,507	\$627
	2011	0	\$45,899	\$41,963	91.4%	314	\$1,754	\$1,604
2011 Total		0.6	\$130,795	\$77,265	59.1%	990	\$1,585	\$937

Through 2011 **\$166,128** **\$99,128** **59.7%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2012	1.5	\$159,983	\$114,894	71.8%	1,070	108%	9.5%	13.1%	37.6%	86%
2013	2.3	\$146,283	\$105,497	72.1%	899	84%	6.0%	8.9%	9.3%	86%
2014	3.3	\$133,116	\$96,001	72.1%	755	84%	6.0%	8.3%	8.3%	86%
2015	4.3	\$121,001	\$87,214	72.1%	634	84%	5.9%	8.2%	8.2%	86%
2016	5.3	\$109,829	\$79,114	72.0%	533	84%	5.7%	8.1%	8.0%	86%
2017	6.3	\$99,558	\$71,676	72.0%	448	84%	5.6%	7.9%	7.9%	86%
2018	7.3	\$90,149	\$64,869	72.0%	376	84%	5.4%	7.8%	7.7%	86%
2019	8.3	\$81,557	\$58,659	71.9%	316	84%	5.3%	7.7%	7.7%	86%
2020	9.3	\$73,426	\$53,011	72.2%	265	84%	6.0%	7.2%	7.6%	86%
2021	10.3	\$65,660	\$47,887	72.9%	223	84%	6.0%	6.5%	7.5%	86%
2022	11.3	\$58,488	\$43,251	73.9%	187	84%	6.0%	6.0%	7.5%	86%
2023	12.3	\$52,099	\$39,068	75.0%	157	84%	6.0%	6.0%	7.5%	86%
2024	13.3	\$46,408	\$35,302	76.1%	132	84%	6.0%	6.0%	7.6%	86%
2025	14.3	\$41,338	\$31,920	77.2%	111	84%	6.0%	6.0%	7.6%	86%
2026	15.3	\$36,822	\$28,890	78.5%	93	84%	6.0%	6.0%	7.7%	86%
2027	16.3	\$32,800	\$26,181	79.8%	78	84%	6.0%	6.0%	7.9%	86%
2028	17.3	\$29,217	\$23,765	81.3%	66	84%	6.0%	6.0%	8.1%	86%
2029	18.3	\$26,025	\$21,615	83.1%	55	84%	6.0%	6.0%	8.3%	86%
2030	19.3	\$23,182	\$19,707	85.0%	46	84%	6.0%	6.0%	8.5%	86%
2031	20.3	\$20,650	\$18,016	87.2%	39	84%	6.0%	6.0%	8.8%	86%

Through 2031 **\$1,447,591** **\$1,066,539** **73.7%**

Lifetime **\$1,613,719** **\$1,165,667** **72.2%**

Colonial Penn Life Insurance Company

Exhibit V

CPL-GR-A80N

RI Experience

With the 2013 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost
2010	2010	0	\$78,180	\$37,665	48.2%	640	\$1,466	\$706
2010 Total		0	\$78,180	\$37,665	48.2%	640	\$1,466	\$706
2011	2010	1	\$176,879	\$78,333	44.3%	1,572	\$1,350	\$598
	2011	0	\$247,648	\$165,027	66.6%	2,131	\$1,395	\$929
2011 Total		0.4	\$424,527	\$243,360	57.3%	3,703	\$1,376	\$789

Through 2011 **\$502,707** **\$281,025** **55.9%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2012	1.3	\$608,656	\$394,203	64.8%	4,730	128%	7.9%	12.2%	26.8%	90%
2013	2.1	\$563,645	\$364,653	64.7%	3,973	84%	5.5%	10.2%	10.1%	90%
2014	3.1	\$516,503	\$333,795	64.6%	3,338	84%	4.6%	9.1%	9.0%	90%
2015	4.1	\$471,988	\$304,923	64.6%	2,804	84%	4.4%	8.8%	8.8%	90%
2016	5.1	\$430,520	\$278,049	64.6%	2,355	84%	4.3%	8.6%	8.6%	90%
2017	6.1	\$392,077	\$253,148	64.6%	1,978	84%	4.1%	8.4%	8.4%	90%
2018	7.1	\$356,582	\$230,172	64.5%	1,662	84%	4.0%	8.3%	8.2%	90%
2019	8.1	\$323,936	\$209,051	64.5%	1,396	84%	3.9%	8.1%	8.1%	90%
2020	9.1	\$294,019	\$189,702	64.5%	1,172	84%	3.8%	8.1%	8.0%	90%
2021	10.1	\$266,301	\$172,034	64.6%	985	84%	5.3%	7.8%	8.0%	90%
2022	11.1	\$241,510	\$155,948	64.6%	827	84%	5.1%	8.0%	7.9%	90%
2023	12.1	\$214,917	\$141,343	65.8%	695	84%	6.0%	5.9%	7.9%	90%
2024	13.1	\$191,421	\$128,119	66.9%	584	84%	6.0%	6.0%	7.9%	90%
2025	14.1	\$170,493	\$116,174	68.1%	490	84%	6.0%	6.0%	7.9%	90%
2026	15.1	\$151,854	\$105,412	69.4%	412	84%	6.0%	6.0%	8.0%	90%
2027	16.1	\$135,252	\$95,738	70.8%	346	84%	6.0%	6.0%	8.1%	90%
2028	17.1	\$120,465	\$87,063	72.3%	291	84%	6.0%	6.0%	8.3%	90%
2029	18.1	\$107,295	\$79,300	73.9%	244	84%	6.0%	6.0%	8.4%	90%
2030	19.1	\$95,565	\$72,369	75.7%	205	84%	6.0%	6.0%	8.6%	90%
2031	20.1	\$85,117	\$66,196	77.8%	172	84%	6.0%	6.0%	8.9%	90%

Through 2031 **\$5,738,115** **\$3,777,390** **65.8%**

Lifetime **\$6,240,822** **\$4,058,415** **65.0%**

Colonial Penn Life Insurance Company

Exhibit V

CPL-GR-A80N

Nationwide Experience

With the 2013 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost
2010	2010	0	\$7,660,128	\$4,126,353	53.9%	59,687	\$1,540	\$830
2010 Total		0	\$7,660,128	\$4,126,353	53.9%	59,687	\$1,540	\$830
2011	2010	1	\$19,819,226	\$12,134,160	61.2%	162,546	\$1,463	\$896
	2011	0	\$24,418,874	\$14,877,745	60.9%	200,981	\$1,458	\$888
2011 Total		0.4	\$44,238,100	\$27,011,904	61.1%	363,527	\$1,460	\$892

Through 2011 **\$51,898,228** **\$31,138,257** **60.0%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2012	1.3	\$62,114,312	\$40,523,495	65.2%	458,108	126%	9.4%	11.4%	19.0%	87%
2013	2.1	\$56,991,865	\$37,360,723	65.6%	384,811	84%	5.5%	9.2%	9.8%	87%
2014	3.1	\$52,071,094	\$34,129,184	65.5%	323,241	84%	5.6%	8.8%	8.8%	87%
2015	4.1	\$47,506,450	\$31,121,192	65.5%	271,523	84%	5.5%	8.6%	8.6%	87%
2016	5.1	\$43,273,102	\$28,334,137	65.5%	228,079	84%	5.3%	8.4%	8.4%	87%
2017	6.1	\$39,363,062	\$25,762,466	65.4%	191,586	84%	5.2%	8.3%	8.2%	87%
2018	7.1	\$35,765,673	\$23,398,452	65.4%	160,933	84%	5.1%	8.2%	8.1%	87%
2019	8.1	\$32,468,014	\$21,232,818	65.4%	135,183	84%	5.0%	8.1%	8.0%	87%
2020	9.1	\$29,368,365	\$19,255,243	65.6%	113,554	84%	6.0%	7.7%	8.0%	87%
2021	10.1	\$26,632,746	\$17,454,768	65.5%	95,385	84%	6.0%	8.0%	7.9%	87%
2022	11.1	\$23,722,504	\$15,820,117	66.7%	80,124	84%	6.0%	6.0%	7.9%	87%
2023	12.1	\$21,130,571	\$14,339,948	67.9%	67,304	84%	6.0%	6.0%	7.9%	87%
2024	13.1	\$18,821,834	\$13,003,051	69.1%	56,535	84%	6.0%	6.0%	7.9%	87%
2025	14.1	\$16,765,351	\$11,798,495	70.4%	47,490	84%	6.0%	6.0%	8.0%	87%
2026	15.1	\$14,933,561	\$10,715,737	71.8%	39,891	84%	6.0%	6.0%	8.1%	87%
2027	16.1	\$13,301,912	\$9,744,699	73.3%	33,509	84%	6.0%	6.0%	8.3%	87%
2028	17.1	\$11,848,539	\$8,875,825	74.9%	28,147	84%	6.0%	6.0%	8.4%	87%
2029	18.1	\$10,553,961	\$8,100,110	76.7%	23,644	84%	6.0%	6.0%	8.6%	87%
2030	19.1	\$9,400,830	\$7,409,118	78.8%	19,861	84%	6.0%	6.0%	8.9%	87%
2031	20.1	\$8,373,691	\$6,794,983	81.1%	16,683	84%	6.0%	6.0%	9.2%	87%

Through 2031 **\$574,407,437** **\$385,174,560** **67.1%**

Lifetime **\$626,305,664** **\$416,312,817** **66.5%**



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: 9/6/2012

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 2013 rate schedules for these forms. Adjusted rates provide, as appropriate, for poorer than anticipated experience, claim cost trend increases, and benefit cost inflation. We are also introducing substandard rate schedules.

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 2013.

5. Rate History

There was a 7.9% increase on 01/01/2012.

6. In-Force Counts

Please refer to the enclosed Exhibit III.

7. Experience

Exhibit IV provides experience through March 31, 2012, valued as of June 30, 2012.

Projected experience, assuming approval of the proposed 2013 increases, is provided in the enclosed Exhibit V.

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.

9. Other

We are introducing substandard rate schedules based on gender. These new rates will be for those who would not currently pass our underwriting standards and to allow increased flexibility for future changes to underwriting. We are not changing the risk class of existing policyholders nor are we changing the underwriting criteria of the current risk classes. The substandard rates are approximately 11.11% higher than the standard rates and are displayed in the attached rate pages.

Christopher J. Confetto, ASA, MAAA

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$757.96
66	777.48
67	810.65
68	845.99
69	883.52
70	923.45
71	965.66
72	1,010.39
73	1,057.63
74	1,107.48
75	1,160.06
76	1,215.48
77	1,273.95
78	1,335.59
79	1,385.66
80+	1,430.82

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$662.61
66	679.74
67	708.76
68	739.63
69	772.47
70	807.38
71	844.25
72	883.30
73	924.76
74	968.28
75	1,014.21
76	1,062.65
77	1,113.81
78	1,167.81
79	1,211.44
80	1,251.04
81	1,297.41
82	1,345.52
83	1,395.48
84	1,447.30
85	1,500.97
86	1,556.61
87	1,614.31
88	1,674.20
89	1,736.28
90	1,800.64
91	1,834.02
92	1,868.06
93	1,902.75
94	1,938.09
95	1,974.09
96	2,010.75
97	2,048.06
98	2,086.02
99+	2,124.75

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$736.25
66	755.34
67	787.52
68	821.88
69	858.32
70	897.16
71	938.06
72	981.48
73	1,027.41
74	1,075.95
75	1,126.90
76	1,180.79
77	1,237.52
78	1,297.52
79	1,346.06
80	1,390.02
81	1,441.62
82	1,495.08
83	1,550.50
84	1,607.99
85	1,667.66
86	1,729.51
87	1,793.66
88	1,860.20
89	1,929.26
90	2,000.82
91	2,037.91
92	2,075.76
93	2,114.27
94	2,153.55
95	2,193.47
96	2,234.16
97	2,275.62
98	2,317.84
99+	2,360.82

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$736.25
66	755.34
67	787.52
68	821.88
69	858.32
70	897.16
71	938.06
72	981.48
73	1,027.41
74	1,075.95
75	1,126.90
76	1,180.79
77	1,237.52
78	1,297.52
79	1,346.06
80	1,390.02
81	1,441.62
82	1,495.08
83	1,550.50
84	1,607.99
85	1,667.66
86	1,729.51
87	1,793.66
88	1,860.20
89	1,929.26
90	2,000.82
91	2,037.91
92	2,075.76
93	2,114.27
94	2,153.55
95	2,193.47
96	2,234.16
97	2,275.62
98	2,317.84
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*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$818.07
66	839.23
67	875.01
68	913.19
69	953.77
70	996.76
71	1,042.35
72	1,090.57
73	1,141.63
74	1,195.52
75	1,252.14
76	1,312.03
77	1,375.08
78	1,441.73
79	1,495.62
80	1,544.50
81	1,601.77
82	1,661.22
83	1,722.86
84	1,786.79
85	1,853.11
86	1,921.84
87	1,993.18
88	2,067.15
89	2,143.84
90	2,223.36
91	2,264.60
92	2,306.60
93	2,349.36
94	2,392.89
95	2,437.29
96	2,482.45
97	2,528.49
98	2,575.40
99+	2,623.18

*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$818.07
66	839.23
67	875.01
68	913.19
69	953.77
70	996.76
71	1,042.35
72	1,090.57
73	1,141.63
74	1,195.52
75	1,252.14
76	1,312.03
77	1,375.08
78	1,441.73
79	1,495.62
80	1,544.50
81	1,601.77
82	1,661.22
83	1,722.86
84	1,786.79
85	1,853.11
86	1,921.84
87	1,993.18
88	2,067.15
89	2,143.84
90	2,223.36
91	2,264.60
92	2,306.60
93	2,349.36
94	2,392.89
95	2,437.29
96	2,482.45
97	2,528.49
98	2,575.40
99+	2,623.18

*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$908.94
66	932.50
67	972.21
68	1,014.65
69	1,059.70
70	1,107.48
71	1,158.21
72	1,211.77
73	1,268.50
74	1,328.39
75	1,391.22
76	1,457.77
77	1,527.91
78	1,601.88
79	1,661.77
80	1,716.09
81	1,779.69
82	1,845.80
83	1,914.31
84	1,985.33
85	2,058.96
86	2,135.33
87	2,214.64
88	2,296.78
89	2,382.09
90	2,470.45
91	2,516.27
92	2,562.85
93	2,610.41
94	2,658.74
95	2,708.05
96	2,758.23
97	2,809.39
98	2,861.54
99+	2,914.67

*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 CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,305.92
66	1,346.39
67	1,396.46
68	1,449.48
69	1,505.33
70	1,564.46
71	1,626.64
72	1,692.09
73	1,761.15
74	1,833.91
75	1,910.49
76	1,991.11
77	2,075.98
78	2,165.65
79	2,233.40
80+	2,295.91

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,141.74
66	1,177.19
67	1,220.83
68	1,267.30
69	1,316.17
70	1,367.77
71	1,422.21
72	1,479.48
73	1,539.81
74	1,603.40
75	1,670.39
76	1,740.75
77	1,815.15
78	1,893.37
79	1,952.60
80	2,007.37
81	2,073.80
82	2,142.53
83	2,213.33
84	2,286.74
85	2,362.45
86	2,440.56
87	2,521.40
88	2,604.96
89	2,691.14
90	2,780.27
91	2,826.19
92	2,872.99
93	2,920.45
94	2,968.78
95	3,017.97
96	3,067.94
97	3,118.66
98	3,170.26
99+	3,222.74

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,268.61
66	1,307.99
67	1,356.53
68	1,408.13
69	1,462.46
70	1,519.73
71	1,580.28
72	1,643.77
73	1,710.97
74	1,781.44
75	1,855.95
76	1,934.27
77	2,016.75
78	2,103.91
79	2,169.69
80	2,230.35
81	2,304.20
82	2,380.45
83	2,459.22
84	2,540.60
85	2,624.71
86	2,711.54
87	2,801.32
88	2,894.05
89	2,989.72
90	3,088.77
91	3,139.83
92	3,191.76
93	3,244.66
94	3,298.23
95	3,352.88
96	3,408.41
97	3,464.81
98	3,522.19
99+	3,580.44

*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:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,268.61
66	1,307.99
67	1,356.53
68	1,408.13
69	1,462.46
70	1,519.73
71	1,580.28
72	1,643.77
73	1,710.97
74	1,781.44
75	1,855.95
76	1,934.27
77	2,016.75
78	2,103.91
79	2,169.69
80	2,230.35
81	2,304.20
82	2,380.45
83	2,459.22
84	2,540.60
85	2,624.71
86	2,711.54
87	2,801.32
88	2,894.05
89	2,989.72
90	3,088.77
91	3,139.83
92	3,191.76
93	3,244.66
94	3,298.23
95	3,352.88
96	3,408.41
97	3,464.81
98	3,522.19
99+	3,580.44

*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:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,409.55
66	1,453.30
67	1,507.30
68	1,564.57
69	1,624.90
70	1,688.60
71	1,755.80
72	1,826.49
73	1,901.00
74	1,979.55
75	2,062.13
76	2,149.18
77	2,240.93
78	2,337.69
79	2,410.78
80	2,478.20
81	2,560.12
82	2,644.89
83	2,732.49
84	2,822.92
85	2,916.30
86	3,012.85
87	3,112.56
88	3,215.54
89	3,322.01
90	3,431.97
91	3,488.70
92	3,546.41
93	3,605.21
94	3,664.88
95	3,725.53
96	3,787.17
97	3,849.90
98	3,913.60
99+	3,978.29

*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,409.55
66	1,453.30
67	1,507.30
68	1,564.57
69	1,624.90
70	1,688.60
71	1,755.80
72	1,826.49
73	1,901.00
74	1,979.55
75	2,062.13
76	2,149.18
77	2,240.93
78	2,337.69
79	2,410.78
80	2,478.20
81	2,560.12
82	2,644.89
83	2,732.49
84	2,822.92
85	2,916.30
86	3,012.85
87	3,112.56
88	3,215.54
89	3,322.01
90	3,431.97
91	3,488.70
92	3,546.41
93	3,605.21
94	3,664.88
95	3,725.53
96	3,787.17
97	3,849.90
98	3,913.60
99+	3,978.29

*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,566.21
66	1,614.75
67	1,674.75
68	1,738.46
69	1,805.44
70	1,876.24
71	1,950.86
72	2,029.40
73	2,112.20
74	2,199.47
75	2,291.22
76	2,387.98
77	2,489.87
78	2,597.43
79	2,678.60
80	2,753.54
81	2,844.63
82	2,938.78
83	3,036.08
84	3,136.56
85	3,240.30
86	3,347.64
87	3,458.37
88	3,572.81
89	3,691.17
90	3,813.35
91	3,876.29
92	3,940.44
93	4,005.78
94	4,072.11
95	4,139.53
96	4,207.93
97	4,277.64
98	4,348.44
99+	4,420.33

*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 CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,633.08
66	1,705.73
67	1,781.22
68	1,859.44
69	1,940.93
70	2,025.69
71	2,113.84
72	2,205.91
73	2,301.69
74	2,401.94
75	2,506.78
76	2,616.63
77	2,731.61
78	2,852.49
79	2,938.01
80+	2,998.99

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,427.88
66	1,491.37
67	1,557.37
68	1,625.77
69	1,697.00
70	1,771.08
71	1,848.09
72	1,928.60
73	2,012.38
74	2,100.09
75	2,191.62
76	2,287.62
77	2,388.20
78	2,493.91
79	2,568.74
80	2,622.09
81	2,704.34
82	2,789.21
83	2,876.81
84	2,967.14
85	3,060.30
86	3,156.41
87	3,255.46
88	3,357.68
89	3,463.17
90	3,571.82
91	3,627.90
92	3,684.95
93	3,742.77
94	3,801.57
95	3,861.13
96	3,921.79
97	3,983.31
98	4,045.82
99+	4,109.31

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,586.50
66	1,657.08
67	1,730.39
68	1,806.31
69	1,885.51
70	1,967.87
71	2,053.40
72	2,142.85
73	2,236.02
74	2,333.44
75	2,435.22
76	2,541.80
77	2,653.61
78	2,771.10
79	2,854.23
80	2,913.47
81	3,004.88
82	3,099.25
83	3,196.66
84	3,297.03
85	3,400.44
86	3,507.24
87	3,617.32
88	3,730.88
89	3,848.04
90	3,968.80
91	4,031.20
92	4,094.37
93	4,158.73
94	4,224.07
95	4,290.40
96	4,357.82
97	4,426.33
98	4,495.82
99+	4,566.29

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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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,586.50
66	1,657.08
67	1,730.39
68	1,806.31
69	1,885.51
70	1,967.87
71	2,053.40
72	2,142.85
73	2,236.02
74	2,333.44
75	2,435.22
76	2,541.80
77	2,653.61
78	2,771.10
79	2,854.23
80	2,913.47
81	3,004.88
82	3,099.25
83	3,196.66
84	3,297.03
85	3,400.44
86	3,507.24
87	3,617.32
88	3,730.88
89	3,848.04
90	3,968.80
91	4,031.20
92	4,094.37
93	4,158.73
94	4,224.07
95	4,290.40
96	4,357.82
97	4,426.33
98	4,495.82
99+	4,566.29

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,762.89
66	1,841.11
67	1,922.71
68	2,007.04
69	2,095.07
70	2,186.60
71	2,281.73
72	2,380.89
73	2,484.52
74	2,592.63
75	2,705.76
76	2,824.23
77	2,948.48
78	3,079.07
79	3,171.46
80	3,237.25
81	3,338.81
82	3,443.75
83	3,551.86
84	3,663.35
85	3,778.44
86	3,897.02
87	4,019.42
88	4,145.53
89	4,275.78
90	4,409.96
91	4,479.24
92	4,549.60
93	4,621.05
94	4,693.49
95	4,767.23
96	4,841.96
97	4,918.00
98	4,995.23
99+	5,073.67

*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,762.89
66	1,841.11
67	1,922.71
68	2,007.04
69	2,095.07
70	2,186.60
71	2,281.73
72	2,380.89
73	2,484.52
74	2,592.63
75	2,705.76
76	2,824.23
77	2,948.48
78	3,079.07
79	3,171.46
80	3,237.25
81	3,338.81
82	3,443.75
83	3,551.86
84	3,663.35
85	3,778.44
86	3,897.02
87	4,019.42
88	4,145.53
89	4,275.78
90	4,409.96
91	4,479.24
92	4,549.60
93	4,621.05
94	4,693.49
95	4,767.23
96	4,841.96
97	4,918.00
98	4,995.23
99+	5,073.67

*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,958.82
66	2,045.66
67	2,136.31
68	2,230.02
69	2,327.87
70	2,429.54
71	2,535.25
72	2,645.43
73	2,760.63
74	2,880.74
75	3,006.41
76	3,138.08
77	3,276.08
78	3,421.17
79	3,523.83
80	3,596.92
81	3,709.82
82	3,826.44
83	3,946.55
84	4,070.37
85	4,198.22
86	4,330.00
87	4,466.04
88	4,606.11
89	4,750.87
90	4,900.00
91	4,976.90
92	5,055.12
93	5,134.54
94	5,214.94
95	5,296.97
96	5,379.99
97	5,464.43
98	5,550.28
99+	5,637.44

*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 CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,179.59
66	1,239.04
67	1,306.46
68	1,376.50
69	1,449.26
70	1,524.86
71	1,603.40
72	1,685.44
73	1,770.97
74	1,860.20
75	1,953.58
76	2,051.00
77	2,153.33
78	2,260.45
79	2,338.56
80+	2,423.43

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,031.34
66	1,083.37
67	1,142.28
68	1,203.37
69	1,266.97
70	1,333.19
71	1,401.81
72	1,473.59
73	1,548.31
74	1,626.42
75	1,707.91
76	1,793.22
77	1,882.68
78	1,976.27
79	2,044.46
80	2,118.86
81	2,204.38
82	2,293.51
83	2,386.13
84	2,482.56
85	2,582.81
86	2,687.21
87	2,795.76
88	2,908.67
89	3,026.16
90	3,148.45
91	3,212.05
92	3,276.95
93	3,343.17
94	3,410.70
95	3,479.64
96	3,549.90
97	3,621.68
98	3,694.88
99+	3,769.50

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,145.99
66	1,203.70
67	1,269.26
68	1,337.12
69	1,407.81
70	1,481.33
71	1,557.59
72	1,637.33
73	1,720.35
74	1,807.18
75	1,897.73
76	1,992.42
77	2,091.91
78	2,195.87
79	2,271.69
80	2,354.27
81	2,449.40
82	2,548.34
83	2,651.32
84	2,758.45
85	2,869.83
86	2,985.79
87	3,106.45
88	3,231.79
89	3,362.37
90	3,498.19
91	3,568.77
92	3,640.88
93	3,714.41
94	3,789.46
95	3,866.04
96	3,944.15
97	4,023.78
98	4,105.06
99+	4,187.86

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,145.99
66	1,203.70
67	1,269.26
68	1,337.12
69	1,407.81
70	1,481.33
71	1,557.59
72	1,637.33
73	1,720.35
74	1,807.18
75	1,897.73
76	1,992.42
77	2,091.91
78	2,195.87
79	2,271.69
80	2,354.27
81	2,449.40
82	2,548.34
83	2,651.32
84	2,758.45
85	2,869.83
86	2,985.79
87	3,106.45
88	3,231.79
89	3,362.37
90	3,498.19
91	3,568.77
92	3,640.88
93	3,714.41
94	3,789.46
95	3,866.04
96	3,944.15
97	4,023.78
98	4,105.06
99+	4,187.86

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,273.19
66	1,337.44
67	1,410.21
68	1,485.70
69	1,564.35
70	1,645.95
71	1,730.71
72	1,819.29
73	1,911.47
74	2,008.02
75	2,108.60
76	2,213.87
77	2,324.38
78	2,439.91
79	2,524.12
80	2,615.87
81	2,721.58
82	2,831.43
83	2,945.87
84	3,064.88
85	3,188.70
86	3,317.43
87	3,451.50
88	3,591.02
89	3,736.11
90	3,887.20
91	3,965.64
92	4,045.71
93	4,127.42
94	4,210.76
95	4,295.86
96	4,382.58
97	4,471.16
98	4,561.49
99+	4,653.67

*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,273.19
66	1,337.44
67	1,410.21
68	1,485.70
69	1,564.35
70	1,645.95
71	1,730.71
72	1,819.29
73	1,911.47
74	2,008.02
75	2,108.60
76	2,213.87
77	2,324.38
78	2,439.91
79	2,524.12
80	2,615.87
81	2,721.58
82	2,831.43
83	2,945.87
84	3,064.88
85	3,188.70
86	3,317.43
87	3,451.50
88	3,591.02
89	3,736.11
90	3,887.20
91	3,965.64
92	4,045.71
93	4,127.42
94	4,210.76
95	4,295.86
96	4,382.58
97	4,471.16
98	4,561.49
99+	4,653.67

*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,414.68
66	1,486.02
67	1,566.86
68	1,650.75
69	1,738.13
70	1,828.78
71	1,923.04
72	2,021.44
73	2,123.87
74	2,231.11
75	2,342.93
76	2,459.87
77	2,582.60
78	2,711.00
79	2,804.59
80	2,906.48
81	3,023.97
82	3,146.05
83	3,273.14
84	3,405.46
85	3,543.03
86	3,686.04
87	3,834.95
88	3,990.08
89	4,151.20
90	4,319.09
91	4,406.25
92	4,495.27
93	4,586.03
94	4,678.65
95	4,773.12
96	4,869.56
97	4,967.96
98	5,068.32
99+	5,170.76

*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 CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,512.97
66	1,568.50
67	1,635.59
68	1,704.53
69	1,775.66
70	1,849.08
71	1,924.67
72	2,002.46
73	2,082.75
74	2,165.33
75	2,250.53
76	2,338.45
77	2,429.00
78	2,522.60
79	2,575.40
80+	2,629.29

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,322.83
66	1,371.37
67	1,429.95
68	1,490.28
69	1,552.57
70	1,616.71
71	1,682.71
72	1,750.68
73	1,820.82
74	1,893.04
75	1,967.66
76	2,044.46
77	2,123.76
78	2,205.47
79	2,251.62
80	2,298.74
81	2,358.74
82	2,420.27
83	2,483.43
84	2,548.23
85	2,614.78
86	2,682.96
87	2,753.00
88	2,824.89
89	2,898.63
90	2,974.23
91	3,013.07
92	3,052.45
93	3,092.16
94	3,132.52
95	3,173.54
96	3,214.88
97	3,256.88
98	3,299.43
99+	3,342.41

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,469.88
66	1,523.77
67	1,588.79
68	1,655.88
69	1,725.04
70	1,796.28
71	1,869.69
72	1,945.18
73	2,023.18
74	2,103.36
75	2,186.16
76	2,271.69
77	2,359.62
78	2,450.60
79	2,501.87
80	2,554.12
81	2,620.78
82	2,689.18
83	2,759.43
84	2,831.43
85	2,905.39
86	2,981.21
87	3,058.99
88	3,138.85
89	3,220.66
90	3,304.77
91	3,347.86
92	3,391.61
93	3,435.90
94	3,480.73
95	3,526.23
96	3,572.26
97	3,618.84
98	3,665.97
99+	3,713.86

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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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,469.88
66	1,523.77
67	1,588.79
68	1,655.88
69	1,725.04
70	1,796.28
71	1,869.69
72	1,945.18
73	2,023.18
74	2,103.36
75	2,186.16
76	2,271.69
77	2,359.62
78	2,450.60
79	2,501.87
80	2,554.12
81	2,620.78
82	2,689.18
83	2,759.43
84	2,831.43
85	2,905.39
86	2,981.21
87	3,058.99
88	3,138.85
89	3,220.66
90	3,304.77
91	3,347.86
92	3,391.61
93	3,435.90
94	3,480.73
95	3,526.23
96	3,572.26
97	3,618.84
98	3,665.97
99+	3,713.86

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,633.08
66	1,692.97
67	1,765.40
68	1,840.02
69	1,916.82
70	1,996.02
71	2,077.51
72	2,161.51
73	2,248.02
74	2,337.14
75	2,429.22
76	2,524.12
77	2,621.87
78	2,723.00
79	2,779.83
80	2,838.09
81	2,912.16
82	2,988.08
83	3,066.08
84	3,146.05
85	3,228.19
86	3,312.52
87	3,399.03
88	3,487.72
89	3,578.70
90	3,672.08
91	3,719.97
92	3,768.51
93	3,817.71
94	3,867.57
95	3,917.97
96	3,969.02
97	4,020.84
98	4,073.42
99+	4,126.55

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,633.08
66	1,692.97
67	1,765.40
68	1,840.02
69	1,916.82
70	1,996.02
71	2,077.51
72	2,161.51
73	2,248.02
74	2,337.14
75	2,429.22
76	2,524.12
77	2,621.87
78	2,723.00
79	2,779.83
80	2,838.09
81	2,912.16
82	2,988.08
83	3,066.08
84	3,146.05
85	3,228.19
86	3,312.52
87	3,399.03
88	3,487.72
89	3,578.70
90	3,672.08
91	3,719.97
92	3,768.51
93	3,817.71
94	3,867.57
95	3,917.97
96	3,969.02
97	4,020.84
98	4,073.42
99+	4,126.55

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,814.49
66	1,881.04
67	1,961.55
68	2,044.46
69	2,129.76
70	2,217.80
71	2,308.34
72	2,401.73
73	2,497.83
74	2,596.78
75	2,699.10
76	2,804.59
77	2,913.14
78	3,025.50
79	3,088.67
80	3,153.46
81	3,235.72
82	3,320.05
83	3,406.77
84	3,495.57
85	3,586.88
86	3,680.59
87	3,776.70
88	3,875.20
89	3,976.33
90	4,080.08
91	4,133.31
92	4,187.20
93	4,241.86
94	4,297.27
95	4,353.35
96	4,410.07
97	4,467.56
98	4,526.04
99+	4,585.05

*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 CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,860.31
66	1,932.86
67	2,012.06
68	2,093.76
69	2,177.87
70	2,264.60
71	2,353.94
72	2,446.13
73	2,541.25
74	2,639.00
75	2,740.12
76	2,844.19
77	2,951.65
78	3,062.37
79	3,132.19
80+	3,203.65

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,626.42
66	1,689.91
67	1,759.19
68	1,830.53
69	1,904.17
70	1,979.87
71	2,058.20
72	2,138.71
73	2,221.84
74	2,307.25
75	2,395.62
76	2,486.60
77	2,580.52
78	2,677.29
79	2,738.49
80	2,800.99
81	2,877.25
82	2,955.58
83	3,035.87
84	3,118.45
85	3,203.32
86	3,290.37
87	3,379.94
88	3,471.79
89	3,566.26
90	3,663.35
91	3,713.21
92	3,763.71
93	3,814.88
94	3,866.80
95	3,919.49
96	3,972.73
97	4,026.73
98	4,081.60
99+	4,137.13

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,807.29
66	1,877.55
67	1,954.57
68	2,033.98
69	2,115.80
70	2,200.02
71	2,286.85
72	2,376.31
73	2,468.71
74	2,563.62
75	2,661.80
76	2,763.03
77	2,867.32
78	2,974.88
79	3,042.74
80	3,112.34
81	3,196.99
82	3,283.94
83	3,373.17
84	3,464.92
85	3,559.17
86	3,655.93
87	3,755.42
88	3,857.53
89	3,962.37
90	4,070.15
91	4,125.57
92	4,181.64
93	4,238.47
94	4,296.07
95	4,354.44
96	4,413.67
97	4,473.67
98	4,534.54
99+	4,596.18

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,807.29
66	1,877.55
67	1,954.57
68	2,033.98
69	2,115.80
70	2,200.02
71	2,286.85
72	2,376.31
73	2,468.71
74	2,563.62
75	2,661.80
76	2,763.03
77	2,867.32
78	2,974.88
79	3,042.74
80	3,112.34
81	3,196.99
82	3,283.94
83	3,373.17
84	3,464.92
85	3,559.17
86	3,655.93
87	3,755.42
88	3,857.53
89	3,962.37
90	4,070.15
91	4,125.57
92	4,181.64
93	4,238.47
94	4,296.07
95	4,354.44
96	4,413.67
97	4,473.67
98	4,534.54
99+	4,596.18

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,008.02
66	2,086.35
67	2,171.87
68	2,260.02
69	2,350.89
70	2,444.38
71	2,540.92
72	2,640.41
73	2,742.96
74	2,848.56
75	2,957.65
76	3,070.01
77	3,185.97
78	3,305.43
79	3,380.92
80	3,458.15
81	3,552.19
82	3,648.84
83	3,748.11
84	3,850.11
85	3,954.84
86	4,062.40
87	4,172.91
88	4,286.47
89	4,403.09
90	4,522.87
91	4,584.40
92	4,646.69
93	4,709.96
94	4,774.00
95	4,838.91
96	4,904.69
97	4,971.45
98	5,039.09
99+	5,107.59

*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,008.02
66	2,086.35
67	2,171.87
68	2,260.02
69	2,350.89
70	2,444.38
71	2,540.92
72	2,640.41
73	2,742.96
74	2,848.56
75	2,957.65
76	3,070.01
77	3,185.97
78	3,305.43
79	3,380.92
80	3,458.15
81	3,552.19
82	3,648.84
83	3,748.11
84	3,850.11
85	3,954.84
86	4,062.40
87	4,172.91
88	4,286.47
89	4,403.09
90	4,522.87
91	4,584.40
92	4,646.69
93	4,709.96
94	4,774.00
95	4,838.91
96	4,904.69
97	4,971.45
98	5,039.09
99+	5,107.59

*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,231.11
66	2,318.16
67	2,413.18
68	2,511.14
69	2,612.05
70	2,716.01
71	2,823.25
72	2,933.76
73	3,047.76
74	3,165.03
75	3,286.23
76	3,411.14
77	3,539.97
78	3,672.73
79	3,756.62
80	3,842.37
81	3,946.88
82	4,054.22
83	4,164.62
84	4,277.86
85	4,394.25
86	4,513.82
87	4,636.54
88	4,762.76
89	4,892.36
90	5,025.45
91	5,093.74
92	5,163.01
93	5,233.27
94	5,304.39
95	5,376.61
96	5,449.70
97	5,523.88
98	5,598.94
99+	5,675.08

*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 CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,158.89
66	2,243.65
67	2,331.47
68	2,422.56
69	2,517.36
70	2,615.87
71	2,718.41
72	2,825.21
73	2,936.70
74	3,052.99
75	3,174.63
76	3,301.83
77	3,435.03
78	3,574.77
79	3,676.33
80+	3,787.06

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$1,887.58
66	1,961.66
67	2,038.35
68	2,118.09
69	2,200.89
70	2,287.07
71	2,376.74
72	2,470.23
73	2,567.65
74	2,669.21
75	2,775.47
76	2,886.85
77	3,003.14
78	3,125.43
79	3,214.23
80	3,310.99
81	3,420.30
82	3,533.21
83	3,649.93
84	3,770.37
85	3,894.84
86	4,023.35
87	4,156.00
88	4,293.24
89	4,434.94
90	4,581.34
91	4,656.94
92	4,733.74
93	4,811.85
94	4,891.27
95	4,971.99
96	5,054.14
97	5,137.48
98	5,222.25
99+	5,308.43

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,097.36
66	2,179.51
67	2,264.82
68	2,353.51
69	2,445.58
70	2,541.25
71	2,640.85
72	2,744.60
73	2,853.03
74	2,965.83
75	3,083.97
76	3,207.57
77	3,336.95
78	3,472.77
79	3,571.39
80	3,678.95
81	3,800.37
82	3,925.82
83	4,055.42
84	4,189.17
85	4,327.38
86	4,470.18
87	4,617.67
88	4,770.07
89	4,927.49
90	5,090.14
91	5,174.14
92	5,259.45
93	5,346.17
94	5,434.43
95	5,523.99
96	5,615.19
97	5,707.92
98	5,802.06
99+	5,897.84

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,097.36
66	2,179.51
67	2,264.82
68	2,353.51
69	2,445.58
70	2,541.25
71	2,640.85
72	2,744.60
73	2,853.03
74	2,965.83
75	3,083.97
76	3,207.57
77	3,336.95
78	3,472.77
79	3,571.39
80	3,678.95
81	3,800.37
82	3,925.82
83	4,055.42
84	4,189.17
85	4,327.38
86	4,470.18
87	4,617.67
88	4,770.07
89	4,927.49
90	5,090.14
91	5,174.14
92	5,259.45
93	5,346.17
94	5,434.43
95	5,523.99
96	5,615.19
97	5,707.92
98	5,802.06
99+	5,897.84

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,330.49
66	2,421.80
67	2,516.60
68	2,615.00
69	2,717.43
70	2,823.69
71	2,934.30
72	3,049.61
73	3,170.05
74	3,295.39
75	3,426.74
76	3,563.97
77	3,707.75
78	3,858.73
79	3,968.37
80	4,087.82
81	4,222.66
82	4,361.96
83	4,505.96
84	4,654.65
85	4,808.25
86	4,966.87
87	5,130.83
88	5,300.14
89	5,475.12
90	5,655.77
91	5,749.15
92	5,844.06
93	5,940.61
94	6,038.57
95	6,138.17
96	6,239.51
97	6,342.38
98	6,447.11
99+	6,553.36

*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,330.49
66	2,421.80
67	2,516.60
68	2,615.00
69	2,717.43
70	2,823.69
71	2,934.30
72	3,049.61
73	3,170.05
74	3,295.39
75	3,426.74
76	3,563.97
77	3,707.75
78	3,858.73
79	3,968.37
80	4,087.82
81	4,222.66
82	4,361.96
83	4,505.96
84	4,654.65
85	4,808.25
86	4,966.87
87	5,130.83
88	5,300.14
89	5,475.12
90	5,655.77
91	5,749.15
92	5,844.06
93	5,940.61
94	6,038.57
95	6,138.17
96	6,239.51
97	6,342.38
98	6,447.11
99+	6,553.36

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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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,589.47
66	2,690.92
67	2,796.19
68	2,905.50
69	3,019.39
70	3,137.43
71	3,260.37
72	3,388.44
73	3,522.30
74	3,661.50
75	3,807.46
76	3,959.97
77	4,119.67
78	4,287.46
79	4,409.31
80	4,542.07
81	4,691.85
82	4,846.65
83	5,006.58
84	5,171.85
85	5,342.46
86	5,518.75
87	5,700.93
88	5,889.01
89	6,083.51
90	6,284.24
91	6,387.98
92	6,493.36
93	6,600.71
94	6,709.47
95	6,820.20
96	6,932.78
97	7,047.10
98	7,163.50
99+	7,281.54

*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 CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$471.05
66	489.60
67	508.58
68	528.54
69	549.27
70	570.76
71	593.12
72	616.47
73	640.69
74	666.10
75	692.61
76	720.32
77	749.45
78	779.88
79	802.03
80+	826.36

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$411.81
66	428.07
67	444.65
68	462.11
69	480.21
70	498.98
71	518.61
72	539.01
73	560.07
74	582.43
75	605.45
76	629.78
77	655.30
78	681.92
79	701.23
80	722.39
81	746.28
82	770.94
83	796.47
84	822.87
85	850.14
86	878.28
87	907.30
88	937.30
89	968.28
90	1,000.36
91	1,016.94
92	1,033.74
93	1,050.86
94	1,068.21
95	1,085.88
96	1,103.88
97	1,122.10
98	1,140.65
99+	1,159.52

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$457.63
66	475.63
67	494.07
68	513.38
69	533.56
70	554.50
71	576.21
72	598.90
73	622.36
74	647.12
75	672.76
76	699.81
77	728.07
78	757.74
79	779.12
80	802.68
81	829.30
82	856.79
83	885.16
84	914.50
85	944.72
86	976.03
87	1,008.32
88	1,041.70
89	1,076.17
90	1,111.85
91	1,130.28
92	1,148.94
93	1,167.92
94	1,187.23
95	1,206.86
96	1,226.83
97	1,247.12
98	1,267.73
99+	1,288.68

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$457.63
66	475.63
67	494.07
68	513.38
69	533.56
70	554.50
71	576.21
72	598.90
73	622.36
74	647.12
75	672.76
76	699.81
77	728.07
78	757.74
79	779.12
80	802.68
81	829.30
82	856.79
83	885.16
84	914.50
85	944.72
86	976.03
87	1,008.32
88	1,041.70
89	1,076.17
90	1,111.85
91	1,130.28
92	1,148.94
93	1,167.92
94	1,187.23
95	1,206.86
96	1,226.83
97	1,247.12
98	1,267.73
99+	1,288.68

*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$508.47
66	528.43
67	548.94
68	570.43
69	592.90
70	616.14
71	640.25
72	665.45
73	691.52
74	719.01
75	747.59
76	777.59
77	809.01
78	841.96
79	865.74
80	891.92
81	921.48
82	952.03
83	983.56
84	1,016.06
85	1,049.66
86	1,084.35
87	1,120.25
88	1,157.34
89	1,195.63
90	1,235.23
91	1,255.63
92	1,276.35
93	1,297.52
94	1,319.01
95	1,340.83
96	1,362.97
97	1,385.55
98	1,408.46
99+	1,431.81

*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$508.47
66	528.43
67	548.94
68	570.43
69	592.90
70	616.14
71	640.25
72	665.45
73	691.52
74	719.01
75	747.59
76	777.59
77	809.01
78	841.96
79	865.74
80	891.92
81	921.48
82	952.03
83	983.56
84	1,016.06
85	1,049.66
86	1,084.35
87	1,120.25
88	1,157.34
89	1,195.63
90	1,235.23
91	1,255.63
92	1,276.35
93	1,297.52
94	1,319.01
95	1,340.83
96	1,362.97
97	1,385.55
98	1,408.46
99+	1,431.81

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$564.98
66	587.12
67	609.92
68	633.81
69	658.79
70	684.65
71	711.38
72	739.41
73	768.32
74	798.87
75	830.61
76	863.99
77	898.90
78	935.56
79	961.96
80	990.97
81	1,023.92
82	1,057.85
83	1,092.86
84	1,128.97
85	1,166.28
86	1,204.79
87	1,244.72
88	1,285.95
89	1,328.50
90	1,372.46
91	1,395.15
92	1,418.17
93	1,441.73
94	1,465.52
95	1,489.84
96	1,514.39
97	1,539.48
98	1,565.01
99+	1,590.86

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,780.68
66	1,854.53
67	1,934.27
68	2,017.29
69	2,103.36
70	2,192.93
71	2,286.20
72	2,383.40
73	2,484.63
74	2,590.45
75	2,700.85
76	2,816.38
77	2,937.68
78	3,064.67
79	3,156.96
80+	3,257.65

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,556.82
66	1,621.40
67	1,691.11
68	1,763.66
69	1,838.93
70	1,917.26
71	1,998.86
72	2,083.73
73	2,172.31
74	2,264.82
75	2,361.36
76	2,462.38
77	2,568.41
78	2,679.47
79	2,760.09
80	2,848.23
81	2,948.81
82	3,052.88
83	3,160.66
84	3,272.26
85	3,387.79
86	3,507.35
87	3,631.17
88	3,759.35
89	3,892.00
90	4,029.35
91	4,100.47
92	4,172.80
93	4,246.44
94	4,321.38
95	4,397.64
96	4,475.31
97	4,554.29
98	4,634.69
99+	4,716.51

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,729.84
66	1,801.62
67	1,879.08
68	1,959.69
69	2,043.26
70	2,130.31
71	2,220.96
72	2,315.33
73	2,413.62
74	2,516.49
75	2,623.72
76	2,735.98
77	2,853.79
78	2,977.18
79	3,066.74
80	3,164.70
81	3,276.41
82	3,392.04
83	3,511.83
84	3,635.75
85	3,764.04
86	3,896.91
87	4,034.48
88	4,176.84
89	4,324.33
90	4,476.94
91	4,555.93
92	4,636.33
93	4,718.14
94	4,801.38
95	4,886.14
96	4,972.43
97	5,060.25
98	5,149.59
99+	5,240.47

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,729.84
66	1,801.62
67	1,879.08
68	1,959.69
69	2,043.26
70	2,130.31
71	2,220.96
72	2,315.33
73	2,413.62
74	2,516.49
75	2,623.72
76	2,735.98
77	2,853.79
78	2,977.18
79	3,066.74
80	3,164.70
81	3,276.41
82	3,392.04
83	3,511.83
84	3,635.75
85	3,764.04
86	3,896.91
87	4,034.48
88	4,176.84
89	4,324.33
90	4,476.94
91	4,555.93
92	4,636.33
93	4,718.14
94	4,801.38
95	4,886.14
96	4,972.43
97	5,060.25
98	5,149.59
99+	5,240.47

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,922.06
66	2,001.80
67	2,087.87
68	2,177.44
69	2,270.38
70	2,367.03
71	2,467.72
72	2,572.67
73	2,681.87
74	2,796.09
75	2,915.32
76	3,040.12
77	3,170.92
78	3,308.05
79	3,407.64
80	3,516.41
81	3,640.55
82	3,769.06
83	3,902.15
84	4,039.93
85	4,182.51
86	4,330.11
87	4,482.94
88	4,641.23
89	4,805.09
90	4,974.72
91	5,062.54
92	5,151.88
93	5,242.87
94	5,335.37
95	5,429.52
96	5,525.30
97	5,622.83
98	5,722.10
99+	5,823.12

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,922.06
66	2,001.80
67	2,087.87
68	2,177.44
69	2,270.38
70	2,367.03
71	2,467.72
72	2,572.67
73	2,681.87
74	2,796.09
75	2,915.32
76	3,040.12
77	3,170.92
78	3,308.05
79	3,407.64
80	3,516.41
81	3,640.55
82	3,769.06
83	3,902.15
84	4,039.93
85	4,182.51
86	4,330.11
87	4,482.94
88	4,641.23
89	4,805.09
90	4,974.72
91	5,062.54
92	5,151.88
93	5,242.87
94	5,335.37
95	5,429.52
96	5,525.30
97	5,622.83
98	5,722.10
99+	5,823.12

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,135.65
66	2,224.24
67	2,319.91
68	2,419.40
69	2,522.60
70	2,630.05
71	2,741.87
72	2,858.49
73	2,979.90
74	3,106.77
75	3,239.21
76	3,377.86
77	3,523.28
78	3,675.57
79	3,786.30
80	3,907.17
81	4,045.06
82	4,187.86
83	4,335.67
84	4,488.84
85	4,647.23
86	4,811.20
87	4,981.05
88	5,156.90
89	5,338.97
90	5,527.48
91	5,625.01
92	5,724.28
93	5,825.41
94	5,928.17
95	6,032.79
96	6,139.26
97	6,247.58
98	6,357.87
99+	6,470.13

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