

**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:** 2022 CPL-GR-A80  
**Project Name/Number:** /

### Filing at a Glance

Company: Colonial Penn Life Insurance Company  
 Product Name: 2022 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: 08/09/2021  
 SERFF Tr Num: BNLB-132940956  
 SERFF Status: Assigned  
 State Tr Num:  
 State Status: Open-Pending Actuary Review  
 Co Tr Num:  
 Effective: 01/01/2022  
 Date Requested:  
 Author(s): Diana Panzica  
 Reviewer(s): John Garrett (primary), Charles DeWeese, Bela Gorman, Alyssa Metivier, Victor Woods, Courtney Miner, Jennifer Smagula  
 Disposition Date:  
 Disposition Status:  
 Effective Date:  
 State Filing Description:

**State:** Rhode Island  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** 2022 CPL-GR-A80  
**Project Name/Number:** /

**Filing Company:** Colonial Penn Life Insurance Company

## General Information

Project Name: Status of Filing in Domicile: Pending  
Project Number: Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Individual Market Type:  
Overall Rate Impact: 5.3% Filing Status Changed: 08/10/2021  
State Status Changed: 08/10/2021  
Deemer Date: Created By: Diana Panzica  
Submitted By: Diana Panzica Corresponding Filing Tracking Number: BNLA-126219057

### Filing Description:

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

### MEDICARE SUPPLEMENT RATE FILING

2022 Premium Rates for Standardized Medicare Supplement Policy Form Series CPL-GR-A80  
Plans A, B, D, F, high deductible F, G, high deductible G, K, L, M and N

We are submitting the revised rates to be used beginning in 2022 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. CPL-GR-A80D was approved on January 7, 2019. Policy form CPL-GR-A80GH was approved on October 9, 2019.

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 2022 rate schedules for these forms. Adjusted rates provide, as appropriate, for poorer than anticipated experience, claim cost trend increases, and benefit cost inflation. The specific amounts and details of our requested changes are fully explained in the enclosed actuarial memorandum.

These revised rate scales are intended to be effective through year-end 2022 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](mailto:d.willis-panzica@banklife.com) or fax (312) 396-5907.

## Company and Contact

### Filing Contact Information

Diana Panzica, Actuarial Analyst [d.willis-panzica@banklife.com](mailto: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:** 2022 CPL-GR-A80

**Project Name/Number:** /

**Filing Company Information**

Colonial Penn Life Insurance  
Company  
Adm. Address: 111 East Wacker  
Drive  
Chicago, IL 60601  
(312) 396-6000 ext. [Phone]

CoCode: 62065  
Group Code: 233  
Group Name:  
FEIN Number: 23-1628836

State of Domicile:  
Pennsylvania  
Company Type:  
State ID Number:

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**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:** 2022 CPL-GR-A80  
**Project Name/Number:** /

## Filing Fees

### State Fees

Fee Required? Yes  
 Fee Amount: \$275.00  
 Retaliatory? No  
 Fee Explanation: \$25.00 per form being filed x 11 forms = \$27  
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
Colonial Penn Life Insurance Company	\$275.00	08/09/2021 02:31 PM	207159698
<b>EFT Total</b>	<b>\$275.00</b>		

SERFF Tracking #:

BNLB-132940956

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:

2022 CPL-GR-A80

Project Name/Number:

/

## Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

5.960%

Effective Date of Last Rate Revision:

01/01/2021

Filing Method of Last Filing:

SERFF

SERFF Tracking Number of Last Filing:

BNLB-132521224

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Colonial Penn Life Insurance Company	5.300%	5.300%	\$244,200	1,649	\$4,607,538	10.000%	0.000%

**SERFF Tracking #:**

BNLB-132940956

**State Tracking #:**

**Company Tracking #:**

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**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:**

2022 CPL-GR-A80

**Project Name/Number:**

/

## Rate/Rule Schedule

SERFF Tracking #:

BNLB-132940956

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:

2022 CPL-GR-A80

Project Name/Number:

/

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		CPL-GR-A80A Standardized Rate Sheet	CPL-GR-A80A	Revised	Previous State Filing Number: BNLB-132521224 Percent Rate Change Request: 10	Rate Sheet - Plan A.pdf,
2		CPL-GR-A80B Standardized Rate Sheet	CPL-GR-A80B	Revised	Previous State Filing Number: BNLB-132521224 Percent Rate Change Request: 6	Rate Sheet - Plan B.pdf,
3		CPL-GR-A80D Standardized Rate Sheet	CPL-GR-A80D	Revised	Previous State Filing Number: BNLB-132521224 Percent Rate Change Request:	Rate Sheet - Plan D.pdf,
4		CPL-GR-A80F Standardized Rate Sheet	CPL-GR-A80F	Revised	Previous State Filing Number: BNLB-132521224 Percent Rate Change Request: 6	Rate Sheet - Plan F.pdf,
5		CPL-GR-A80FH Standardized Rate Sheet	CPL-GR-A80FH	Revised	Previous State Filing Number: BNLB-132521224 Percent Rate Change Request:	Rate Sheet - Plan FH.pdf,
6		CPL-GR-A80G Standardized Rate Sheet	CPL-GR-A80G	Revised	Previous State Filing Number: BNLB-132521224 Percent Rate Change Request: 2	Rate Sheet - Plan G.pdf,
7		CPL-GR-A80GH Standardized Rate Sheet	CPL-GR-A80GH	Revised	Previous State Filing Number: BNLB-132521224 Percent Rate Change Request:	Rate Sheet - Plan GH.pdf,
8		CPL-GR-A80K Standardized Rate Sheet	CPL-GR-A80K	Revised	Previous State Filing Number: BNLB-132521224 Percent Rate Change Request:	Rate Sheet - Plan K.pdf,
9		CPL-GR-A80L Standardized Rate Sheet	CPL-GR-A80L	Revised	Previous State Filing Number: BNLB-132521224 Percent Rate Change Request: 10	Rate Sheet - Plan L.pdf,
10		CPL-GR-A80M Standardized Rate Sheet	CPL-GR-A80M	Revised	Previous State Filing Number: BNLB-132521224 Percent Rate Change Request: 6	Rate Sheet - Plan M.pdf,
11		CPL-GR-A80N Standardized Rate Sheet	CPL-GR-A80N	Revised	Previous State Filing Number: BNLB-132521224	Rate Sheet - Plan N.pdf,

SERFF Tracking #:

BNLB-132940956

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:

2022 CPL-GR-A80

Project Name/Number:

/

					Percent Rate Change Request: 7.5	
12		Current Rate Sheet	CPL-GR-A80	Other	Previous State Filing Number: BNLB-132521224 Rate Action Other Explanation: Informational	Rate Sheet - Current.pdf,



**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$3,125.21
66	3,239.97
67	3,378.74
68	3,520.77
69	3,668.15
70	3,820.00
71	3,975.46
72	4,136.58
73	4,301.96
74	4,472.58
75	4,648.54
76	4,830.40
77	5,017.81
78	5,210.68
79	5,319.88
80	5,431.26
81	5,572.86
82	5,718.39
83	5,867.19
84	6,020.79
85	6,177.77
86	6,339.11
87	6,504.82
88	6,674.24
89	6,848.78
90	7,026.92
91	7,119.00
92	7,212.16
93	7,305.76
94	7,401.21
95	7,497.97
96	7,596.05
97	7,695.21
98	7,795.46
99+	7,897.03

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$3,472.77
66	3,600.08
67	3,753.90
68	3,912.40
69	4,075.82
70	4,244.26
71	4,417.60
72	4,595.85
73	4,780.00
74	4,969.59
75	5,165.19
76	5,367.23
77	5,575.15
78	5,789.62
79	5,911.26
80	6,034.42
81	6,192.06
82	6,353.73
83	6,519.44
84	6,689.73
85	6,864.16
86	7,043.40
87	7,227.54
88	7,415.83
89	7,609.35
90	7,808.23
91	7,909.90
92	8,013.53
93	8,117.93
94	8,224.19
95	8,331.20
96	8,439.86
97	8,550.04
98	8,661.64
99+	8,774.76

\* 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 GR-A80  
Issues 1/1/2013 and Subsequent  
Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$3,858.73
66	4,000.00
67	4,171.38
68	4,347.35
69	4,528.76
70	4,715.74
71	4,908.29
72	5,106.83
73	5,311.37
74	5,521.92
75	5,739.55
76	5,963.62
77	6,194.57
78	6,433.36
79	6,567.98
80	6,705.54
81	6,880.63
82	7,059.87
83	7,244.23
84	7,433.50
85	7,627.46
86	7,826.33
87	8,030.77
88	8,240.22
89	8,455.35
90	8,676.15
91	8,789.16
92	8,904.03
93	9,019.89
94	9,137.92
95	9,256.83
96	9,377.59
97	9,500.10
98	9,624.14
99+	9,750.14

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$3,472.77
66	3,600.08
67	3,753.90
68	3,912.40
69	4,075.82
70	4,244.26
71	4,417.60
72	4,595.85
73	4,780.00
74	4,969.59
75	5,165.19
76	5,367.23
77	5,575.15
78	5,789.62
79	5,911.26
80	6,034.42
81	6,192.06
82	6,353.73
83	6,519.44
84	6,689.73
85	6,864.16
86	7,043.40
87	7,227.54
88	7,415.83
89	7,609.35
90	7,808.23
91	7,909.90
92	8,013.53
93	8,117.93
94	8,224.19
95	8,331.20
96	8,439.86
97	8,550.04
98	8,661.64
99+	8,774.76

\* 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 GR-A80  
Issues 1/1/2012 and Subsequent  
Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$3,858.73
66	4,000.00
67	4,171.38
68	4,347.35
69	4,528.76
70	4,715.74
71	4,908.29
72	5,106.83
73	5,311.37
74	5,521.92
75	5,739.55
76	5,963.62
77	6,194.57
78	6,433.36
79	6,567.98
80	6,705.54
81	6,880.63
82	7,059.87
83	7,244.23
84	7,433.50
85	7,627.46
86	7,826.33
87	8,030.77
88	8,240.22
89	8,455.35
90	8,676.15
91	8,789.16
92	8,904.03
93	9,019.89
94	9,137.92
95	9,256.83
96	9,377.59
97	9,500.10
98	9,624.14
99+	9,750.14

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$4,287.46
66	4,444.87
67	4,634.47
68	4,830.40
69	5,032.21
70	5,239.92
71	5,453.63
72	5,674.43
73	5,901.55
74	6,135.44
75	6,377.40
76	6,626.13
77	6,882.82
78	7,148.45
79	7,297.36
80	7,450.52
81	7,645.03
82	7,844.33
83	8,049.31
84	8,259.42
85	8,474.77
86	8,695.89
87	8,923.13
88	9,155.92
89	9,394.94
90	9,639.85
91	9,765.63
92	9,893.48
93	10,022.21
94	10,152.90
95	10,285.33
96	10,419.73
97	10,555.98
98	10,693.22
99+	10,833.07

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$3,574.55
66	3,705.79
67	3,864.30
68	4,027.60
69	4,195.38
70	4,369.05
71	4,547.53
72	4,731.12
73	4,920.83
74	5,115.88
75	5,317.37
76	5,524.97
77	5,739.12
78	5,960.24
79	6,085.04
80+	6,212.68

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,280.09
66	2,369.11
67	2,466.31
68	2,566.34
69	2,669.54
70	2,775.80
71	2,885.43
72	2,998.34
73	3,114.96
74	3,234.74
75	3,358.55
76	3,486.30
77	3,617.75
78	3,753.57
79	3,839.20
80	3,927.13
81	4,033.71
82	4,143.67
83	4,256.15
84	4,371.78
85	4,491.02
86	4,613.20
87	4,738.65
88	4,867.49
89	4,999.81
90	5,135.96
91	5,205.56
92	5,276.47
93	5,348.46
94	5,421.01
95	5,494.97
96	5,569.81
97	5,645.52
98	5,722.32
99+	5,799.77

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

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



**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,533.94
66	2,632.34
67	2,740.23
68	2,851.61
69	2,966.27
70	3,084.19
71	3,206.05
72	3,331.50
73	3,460.99
74	3,594.08
75	3,731.53
76	3,873.57
77	4,019.97
78	4,170.73
79	4,265.75
80	4,363.38
81	4,482.29
82	4,604.03
83	4,729.38
84	4,857.56
85	4,989.78
86	5,125.38
87	5,265.01
88	5,408.14
89	5,555.08
90	5,706.06
91	5,783.84
92	5,862.50
93	5,942.13
94	6,022.86
95	6,104.89
96	6,188.02
97	6,271.91
98	6,357.33
99+	6,443.84

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

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

**Colonial Penn Life Insurance Company**  
Standardized Medicare Supplement  
Policy Form Series GR-A80  
Issues 1/1/2013 and Subsequent  
Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,815.18
66	2,925.03
67	3,044.81
68	3,168.30
69	3,295.94
70	3,426.95
71	3,562.33
72	3,701.86
73	3,845.53
74	3,993.57
75	4,146.40
76	4,304.04
77	4,466.58
78	4,634.25
79	4,739.85
80	4,848.40
81	4,980.18
82	5,115.45
83	5,254.87
84	5,397.77
85	5,544.61
86	5,695.37
87	5,850.06
88	6,009.44
89	6,172.97
90	6,340.75
91	6,427.26
92	6,514.42
93	6,603.22
94	6,693.00
95	6,783.98
96	6,876.16
97	6,969.76
98	7,064.78
99+	7,160.78

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,533.94
66	2,632.34
67	2,740.23
68	2,851.61
69	2,966.27
70	3,084.19
71	3,206.05
72	3,331.50
73	3,460.99
74	3,594.08
75	3,731.53
76	3,873.57
77	4,019.97
78	4,170.73
79	4,265.75
80	4,363.38
81	4,482.29
82	4,604.03
83	4,729.38
84	4,857.56
85	4,989.78
86	5,125.38
87	5,265.01
88	5,408.14
89	5,555.08
90	5,706.06
91	5,783.84
92	5,862.50
93	5,942.13
94	6,022.86
95	6,104.89
96	6,188.02
97	6,271.91
98	6,357.33
99+	6,443.84

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

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

**Colonial Penn Life Insurance Company**

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

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,815.18
66	2,925.03
67	3,044.81
68	3,168.30
69	3,295.94
70	3,426.95
71	3,562.33
72	3,701.86
73	3,845.53
74	3,993.57
75	4,146.40
76	4,304.04
77	4,466.58
78	4,634.25
79	4,739.85
80	4,848.40
81	4,980.18
82	5,115.45
83	5,254.87
84	5,397.77
85	5,544.61
86	5,695.37
87	5,850.06
88	6,009.44
89	6,172.97
90	6,340.75
91	6,427.26
92	6,514.42
93	6,603.22
94	6,693.00
95	6,783.98
96	6,876.16
97	6,969.76
98	7,064.78
99+	7,160.78

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$3,127.83
66	3,250.12
67	3,383.43
68	3,520.33
69	3,662.15
70	3,807.79
71	3,958.11
72	4,113.13
73	4,272.84
74	4,437.13
75	4,607.31
76	4,782.29
77	4,962.83
78	5,149.16
79	5,266.65
80	5,386.97
81	5,533.15
82	5,683.92
83	5,838.50
84	5,997.44
85	6,160.64
86	6,327.98
87	6,500.56
88	6,677.40
89	6,858.71
90	7,045.58
91	7,141.36
92	7,238.23
93	7,336.74
94	7,436.67
95	7,537.57
96	7,640.12
97	7,744.08
98	7,849.68
99+	7,956.26

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,608.12
66	2,709.80
67	2,820.85
68	2,935.61
69	3,053.21
70	3,174.85
71	3,300.19
72	3,429.46
73	3,562.77
74	3,699.90
75	3,841.39
76	3,987.46
77	4,138.00
78	4,293.46
79	4,390.98
80+	4,491.34

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan D</u>
65	\$1,479.37
66	1,554.31
67	1,638.97
68	1,726.89
69	1,818.20
70	1,913.11
71	2,012.17
72	2,114.93
73	2,222.49
74	2,334.53
75	2,451.69
76	2,574.20
77	2,702.70
78	2,837.43
79	2,894.16
80	2,951.87
81	3,011.10
82	3,071.21
83	3,132.74
84	3,195.36
85	3,259.39
86	3,324.52
87	3,390.95
88	3,458.70
89	3,527.97
90	3,598.44
91	3,670.44
92	3,743.75
93	3,818.70
94	3,895.17
95	3,973.06
96	4,052.48
97	4,133.53
98	4,216.22
99+	4,300.44

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan D</u>
65	\$1,643.88
66	1,727.00
67	1,821.04
68	1,918.78
69	2,020.35
70	2,125.73
71	2,235.69
72	2,350.02
73	2,469.36
74	2,593.94
75	2,724.20
76	2,860.23
77	3,002.92
78	3,152.70
79	3,215.65
80	3,280.01
81	3,345.57
82	3,412.44
83	3,480.73
84	3,550.44
85	3,621.46
86	3,693.79
87	3,767.64
88	3,843.13
89	3,919.93
90	3,998.37
91	4,078.33
92	4,159.82
93	4,243.16
94	4,327.93
95	4,414.44
96	4,502.80
97	4,592.80
98	4,684.65
99+	4,778.36

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

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



**Colonial Penn Life Insurance Company**  
 Standardized Medicare Supplement  
 Policy Form Series GR-A80  
 Issues 1/1/2013 and Subsequent  
 Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan D</u>
65	\$1,826.49
66	1,919.00
67	2,023.40
68	2,132.05
69	2,244.74
70	2,361.80
71	2,484.09
72	2,611.07
73	2,743.72
74	2,882.05
75	3,026.81
76	3,178.01
77	3,336.63
78	3,502.99
79	3,573.02
80	3,644.48
81	3,717.35
82	3,791.75
83	3,867.46
84	3,944.91
85	4,023.78
86	4,104.18
87	4,186.22
88	4,270.11
89	4,355.42
90	4,442.47
91	4,531.38
92	4,622.03
93	4,714.43
94	4,808.80
95	4,905.12
96	5,002.98
97	5,103.12
98	5,205.23
99+	5,309.30

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan D</u>
65	\$1,643.88
66	1,727.00
67	1,821.04
68	1,918.78
69	2,020.35
70	2,125.73
71	2,235.69
72	2,350.02
73	2,469.36
74	2,593.94
75	2,724.20
76	2,860.23
77	3,002.92
78	3,152.70
79	3,215.65
80	3,280.01
81	3,345.57
82	3,412.44
83	3,480.73
84	3,550.44
85	3,621.46
86	3,693.79
87	3,767.64
88	3,843.13
89	3,919.93
90	3,998.37
91	4,078.33
92	4,159.82
93	4,243.16
94	4,327.93
95	4,414.44
96	4,502.80
97	4,592.80
98	4,684.65
99+	4,778.36

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan D</u>
65	\$1,826.49
66	1,919.00
67	2,023.40
68	2,132.05
69	2,244.74
70	2,361.80
71	2,484.09
72	2,611.07
73	2,743.72
74	2,882.05
75	3,026.81
76	3,178.01
77	3,336.63
78	3,502.99
79	3,573.02
80	3,644.48
81	3,717.35
82	3,791.75
83	3,867.46
84	3,944.91
85	4,023.78
86	4,104.18
87	4,186.22
88	4,270.11
89	4,355.42
90	4,442.47
91	4,531.38
92	4,622.03
93	4,714.43
94	4,808.80
95	4,905.12
96	5,002.98
97	5,103.12
98	5,205.23
99+	5,309.30

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan D</u>
65	\$2,029.40
66	2,132.16
67	2,248.24
68	2,368.89
69	2,494.12
70	2,624.38
71	2,759.98
72	2,901.25
73	3,048.52
74	3,202.34
75	3,363.14
76	3,531.13
77	3,707.31
78	3,892.11
79	3,970.00
80	4,049.42
81	4,130.37
82	4,213.06
83	4,297.27
84	4,383.24
85	4,470.84
86	4,560.29
87	4,651.60
88	4,744.54
89	4,839.45
90	4,936.21
91	5,034.94
92	5,135.63
93	5,238.28
94	5,343.01
95	5,449.92
96	5,559.01
97	5,670.17
98	5,783.52
99+	5,899.26

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$3,095.54
66	3,217.17
67	3,342.63
68	3,473.43
69	3,609.35
70	3,750.51
71	3,897.68
72	4,051.17
73	4,210.87
74	4,377.56
75	4,551.67
76	4,734.40
77	4,924.98
78	5,125.70
79	5,271.23
80	5,429.85
81	5,609.41
82	5,794.42
83	5,985.55
84	6,182.89
85	6,387.55
86	6,597.76
87	6,815.83
88	7,040.67
89	7,273.03
90	7,513.14
91	7,637.28
92	7,763.17
93	7,891.35
94	8,021.50
95	8,153.82
96	8,288.66
97	8,425.46
98	8,564.33
99+	8,705.49

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$3,439.72
66	3,574.55
67	3,714.51
68	3,859.93
69	4,010.80
70	4,167.46
71	4,330.76
72	4,500.94
73	4,678.65
74	4,863.56
75	5,057.63
76	5,260.10
77	5,472.50
78	5,694.93
79	5,857.15
80	6,033.55
81	6,232.64
82	6,438.06
83	6,650.56
84	6,870.16
85	7,096.74
86	7,330.96
87	7,572.81
88	7,822.84
89	8,080.95
90	8,347.68
91	8,485.46
92	8,625.20
93	8,767.56
94	8,912.11
95	9,059.16
96	9,209.05
97	9,360.69
98	9,515.27
99+	9,672.36

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

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

**Colonial Penn Life Insurance Company**  
Standardized Medicare Supplement  
Policy Form Series GR-A80  
Issues 1/1/2013 and Subsequent  
Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$3,821.86
66	3,971.86
67	4,126.98
68	4,288.33
69	4,456.11
70	4,630.65
71	4,812.18
72	5,001.45
73	5,198.57
74	5,404.32
75	5,619.66
76	5,844.71
77	6,080.35
78	6,327.98
79	6,508.09
80	6,703.69
81	6,924.71
82	7,153.69
83	7,389.54
84	7,633.46
85	7,885.03
86	8,145.64
87	8,414.33
88	8,692.07
89	8,978.98
90	9,275.49
91	9,428.43
92	9,584.10
93	9,742.39
94	9,902.86
95	10,066.28
96	10,232.42
97	10,401.40
98	10,572.78
99+	10,747.00

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$3,439.72
66	3,574.55
67	3,714.51
68	3,859.93
69	4,010.80
70	4,167.46
71	4,330.76
72	4,500.94
73	4,678.65
74	4,863.56
75	5,057.63
76	5,260.10
77	5,472.50
78	5,694.93
79	5,857.15
80	6,033.55
81	6,232.64
82	6,438.06
83	6,650.56
84	6,870.16
85	7,096.74
86	7,330.96
87	7,572.81
88	7,822.84
89	8,080.95
90	8,347.68
91	8,485.46
92	8,625.20
93	8,767.56
94	8,912.11
95	9,059.16
96	9,209.05
97	9,360.69
98	9,515.27
99+	9,672.36

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

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



**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$3,821.86
66	3,971.86
67	4,126.98
68	4,288.33
69	4,456.11
70	4,630.65
71	4,812.18
72	5,001.45
73	5,198.57
74	5,404.32
75	5,619.66
76	5,844.71
77	6,080.35
78	6,327.98
79	6,508.09
80	6,703.69
81	6,924.71
82	7,153.69
83	7,389.54
84	7,633.46
85	7,885.03
86	8,145.64
87	8,414.33
88	8,692.07
89	8,978.98
90	9,275.49
91	9,428.43
92	9,584.10
93	9,742.39
94	9,902.86
95	10,066.28
96	10,232.42
97	10,401.40
98	10,572.78
99+	10,747.00

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$4,246.76
66	4,413.02
67	4,585.82
68	4,764.83
69	4,951.38
70	5,145.34
71	5,346.83
72	5,556.94
73	5,776.32
74	6,004.86
75	6,243.98
76	6,494.13
77	6,756.16
78	7,031.29
79	7,230.81
80	7,448.56
81	7,694.34
82	7,948.19
83	8,210.55
84	8,481.53
85	8,761.45
86	9,050.54
87	9,349.45
88	9,657.85
89	9,976.61
90	10,305.62
91	10,476.02
92	10,648.60
93	10,824.78
94	11,003.14
95	11,184.89
96	11,369.14
97	11,557.21
98	11,747.79
99+	11,941.32

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$3,540.52
66	3,679.28
67	3,823.50
68	3,972.73
69	4,128.40
70	4,290.07
71	4,458.18
72	4,633.16
73	4,816.21
74	5,007.01
75	5,205.99
76	5,414.68
77	5,633.19
78	5,862.39
79	6,028.97
80+	6,210.49

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$458.51
66	476.51
67	495.05
68	514.36
69	534.65
70	555.38
71	577.30
72	600.10
73	623.56
74	648.43
75	673.96
76	701.01
77	729.59
78	759.16
79	780.65
80	804.10
81	830.83
82	858.21
83	886.68
84	916.03
85	946.46
86	977.66
87	1,010.06
88	1,043.45
89	1,077.92
90	1,113.59
91	1,132.03
92	1,150.79
93	1,169.99
94	1,189.19
95	1,208.83
96	1,228.79
97	1,249.19
98	1,269.70
99+	1,290.86

\* 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 GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$509.56
66	529.52
67	550.03
68	571.52
69	594.00
70	617.34
71	641.56
72	666.76
73	692.72
74	720.43
75	748.90
76	779.01
77	810.43
78	843.59
79	867.37
80	893.56
81	923.23
82	953.77
83	985.41
84	1,018.14
85	1,051.74
86	1,086.65
87	1,122.54
88	1,159.63
89	1,197.92
90	1,237.74
91	1,258.24
92	1,279.08
93	1,300.13
94	1,321.73
95	1,343.55
96	1,365.70
97	1,388.39
98	1,411.19
99+	1,434.53

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$565.96
66	588.32
67	611.23
68	635.12
69	660.10
70	685.85
71	712.68
72	740.72
73	769.85
74	800.39
75	832.25
76	865.63
77	900.54
78	937.19
79	963.81
80	992.94
81	1,025.77
82	1,059.92
83	1,094.94
84	1,131.05
85	1,168.46
86	1,207.19
87	1,247.01
88	1,288.35
89	1,331.01
90	1,375.08
91	1,397.77
92	1,420.90
93	1,444.46
94	1,468.46
95	1,492.68
96	1,517.33
97	1,542.42
98	1,567.84
99+	1,594.02

\* 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 GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$509.56
66	529.52
67	550.03
68	571.52
69	594.00
70	617.34
71	641.56
72	666.76
73	692.72
74	720.43
75	748.90
76	779.01
77	810.43
78	843.59
79	867.37
80	893.56
81	923.23
82	953.77
83	985.41
84	1,018.14
85	1,051.74
86	1,086.65
87	1,122.54
88	1,159.63
89	1,197.92
90	1,237.74
91	1,258.24
92	1,279.08
93	1,300.13
94	1,321.73
95	1,343.55
96	1,365.70
97	1,388.39
98	1,411.19
99+	1,434.53

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$565.96
66	588.32
67	611.23
68	635.12
69	660.10
70	685.85
71	712.68
72	740.72
73	769.85
74	800.39
75	832.25
76	865.63
77	900.54
78	937.19
79	963.81
80	992.94
81	1,025.77
82	1,059.92
83	1,094.94
84	1,131.05
85	1,168.46
86	1,207.19
87	1,247.01
88	1,288.35
89	1,331.01
90	1,375.08
91	1,397.77
92	1,420.90
93	1,444.46
94	1,468.46
95	1,492.68
96	1,517.33
97	1,542.42
98	1,567.84
99+	1,594.02

\* 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 GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$629.01
66	653.67
67	678.98
68	705.59
69	733.41
70	762.21
71	791.88
72	823.19
73	855.37
74	889.19
75	924.54
76	961.85
77	1,000.68
78	1,041.59
79	1,070.83
80	1,103.23
81	1,139.88
82	1,177.63
83	1,216.57
84	1,256.83
85	1,298.39
86	1,341.15
87	1,385.66
88	1,431.48
89	1,478.93
90	1,527.91
91	1,553.11
92	1,578.75
93	1,605.04
94	1,631.44
95	1,658.60
96	1,685.88
97	1,713.80
98	1,742.28
99+	1,771.08

\* 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 GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$524.29
66	545.12
67	566.18
68	588.43
69	611.56
70	635.45
71	660.32
72	686.29
73	713.23
74	741.59
75	771.05
76	801.92
77	834.21
78	868.25
79	892.79
80+	920.07

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,199.58
66	2,290.78
67	2,389.40
68	2,491.83
69	2,598.20
70	2,709.03
71	2,824.23
72	2,944.12
73	3,069.14
74	3,199.83
75	3,336.41
76	3,479.21
77	3,628.88
78	3,785.75
79	3,899.64
80	4,024.11
81	4,166.47
82	4,313.42
83	4,465.82
84	4,623.45
85	4,786.54
86	4,955.74
87	5,130.39
88	5,311.59
89	5,498.90
90	5,693.08
91	5,793.33
92	5,895.77
93	5,999.62
94	6,105.77
95	6,213.33
96	6,323.29
97	6,434.67
98	6,548.24
99+	6,663.98

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,444.16
66	2,545.51
67	2,654.81
68	2,768.81
69	2,886.96
70	3,009.90
71	3,138.08
72	3,271.17
73	3,410.26
74	3,555.46
75	3,707.10
76	3,865.82
77	4,032.08
78	4,206.51
79	4,333.16
80	4,471.49
81	4,629.34
82	4,792.43
83	4,961.85
84	5,136.83
85	5,318.14
86	5,505.88
87	5,700.39
88	5,901.55
89	6,109.80
90	6,325.58
91	6,437.07
92	6,550.53
93	6,666.27
94	6,783.98
95	6,903.76
96	7,025.61
97	7,149.65
98	7,275.76
99+	7,404.27

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

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

**Colonial Penn Life Insurance Company**  
Standardized Medicare Supplement  
Policy Form Series GR-A80  
Issues 1/1/2013 and Subsequent  
Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,715.69
66	2,828.38
67	2,950.01
68	3,076.56
69	3,207.90
70	3,344.37
71	3,486.84
72	3,634.88
73	3,789.35
74	3,950.69
75	4,118.91
76	4,295.31
77	4,480.11
78	4,673.96
79	4,814.69
80	4,968.39
81	5,143.81
82	5,325.34
83	5,513.30
84	5,708.13
85	5,909.51
86	6,118.09
87	6,333.87
88	6,557.62
89	6,789.11
90	7,028.67
91	7,152.81
92	7,279.14
93	7,407.54
94	7,538.34
95	7,671.43
96	7,806.59
97	7,944.48
98	8,084.88
99+	8,227.35

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,444.16
66	2,545.51
67	2,654.81
68	2,768.81
69	2,886.96
70	3,009.90
71	3,138.08
72	3,271.17
73	3,410.26
74	3,555.46
75	3,707.10
76	3,865.82
77	4,032.08
78	4,206.51
79	4,333.16
80	4,471.49
81	4,629.34
82	4,792.43
83	4,961.85
84	5,136.83
85	5,318.14
86	5,505.88
87	5,700.39
88	5,901.55
89	6,109.80
90	6,325.58
91	6,437.07
92	6,550.53
93	6,666.27
94	6,783.98
95	6,903.76
96	7,025.61
97	7,149.65
98	7,275.76
99+	7,404.27

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,715.69
66	2,828.38
67	2,950.01
68	3,076.56
69	3,207.90
70	3,344.37
71	3,486.84
72	3,634.88
73	3,789.35
74	3,950.69
75	4,118.91
76	4,295.31
77	4,480.11
78	4,673.96
79	4,814.69
80	4,968.39
81	5,143.81
82	5,325.34
83	5,513.30
84	5,708.13
85	5,909.51
86	6,118.09
87	6,333.87
88	6,557.62
89	6,789.11
90	7,028.67
91	7,152.81
92	7,279.14
93	7,407.54
94	7,538.34
95	7,671.43
96	7,806.59
97	7,944.48
98	8,084.88
99+	8,227.35

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$3,017.54
66	3,142.56
67	3,277.61
68	3,418.34
69	3,564.08
70	3,716.04
71	3,874.11
72	4,038.84
73	4,210.33
74	4,389.56
75	4,576.87
76	4,772.69
77	4,978.10
78	5,193.23
79	5,349.66
80	5,520.50
81	5,715.12
82	5,917.04
83	6,125.84
84	6,342.17
85	6,566.24
86	6,797.73
87	7,037.72
88	7,286.23
89	7,543.36
90	7,809.75
91	7,947.64
92	8,087.93
93	8,230.73
94	8,375.71
95	8,523.53
96	8,674.29
97	8,827.45
98	8,983.02
99+	9,141.63

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

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



**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,515.83
66	2,620.45
67	2,732.92
68	2,850.19
69	2,971.72
70	3,098.37
71	3,230.26
72	3,367.50
73	3,510.63
74	3,660.08
75	3,816.08
76	3,979.06
77	4,150.55
78	4,330.22
79	4,460.47
80+	4,602.73

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan GH</u>
65	\$428.51
66	445.31
67	462.65
68	480.76
69	499.63
70	519.05
71	539.56
72	560.83
73	582.76
74	605.99
75	629.89
76	655.19
77	681.81
78	709.52
79	729.59
80	751.52
81	776.50
82	802.03
83	828.65
84	856.14
85	884.50
86	913.74
87	943.96
88	975.16
89	1,007.45
90	1,040.72
91	1,057.95
92	1,075.52
93	1,093.41
94	1,111.41
95	1,129.74
96	1,148.39
97	1,167.48
98	1,186.68
99+	1,206.43

\* 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:

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan GH</u>
65	\$476.18
66	494.83
67	514.03
68	534.10
69	555.16
70	576.98
71	599.56
72	623.12
73	647.45
74	673.30
75	699.92
76	728.07
77	757.41
78	788.39
79	810.65
80	835.08
81	862.79
82	891.37
83	920.94
84	951.48
85	982.90
86	1,015.52
87	1,049.12
88	1,083.81
89	1,119.59
90	1,156.79
91	1,175.88
92	1,195.41
93	1,215.04
94	1,235.23
95	1,255.63
96	1,276.35
97	1,297.52
98	1,318.90
99+	1,340.72

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan GH</u>
65	\$528.98
66	549.81
67	571.20
68	593.56
69	616.90
70	641.01
71	666.10
72	692.29
73	719.45
74	748.03
75	777.81
76	809.01
77	841.63
78	875.88
79	900.76
80	928.03
81	958.68
82	990.54
83	1,023.26
84	1,057.08
85	1,091.99
86	1,128.21
87	1,165.41
88	1,204.03
89	1,243.95
90	1,285.08
91	1,306.35
92	1,327.95
93	1,349.99
94	1,372.35
95	1,395.04
96	1,418.06
97	1,441.52
98	1,465.30
99+	1,489.73

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan GH</u>
65	\$476.18
66	494.83
67	514.03
68	534.10
69	555.16
70	576.98
71	599.56
72	623.12
73	647.45
74	673.30
75	699.92
76	728.07
77	757.41
78	788.39
79	810.65
80	835.08
81	862.79
82	891.37
83	920.94
84	951.48
85	982.90
86	1,015.52
87	1,049.12
88	1,083.81
89	1,119.59
90	1,156.79
91	1,175.88
92	1,195.41
93	1,215.04
94	1,235.23
95	1,255.63
96	1,276.35
97	1,297.52
98	1,318.90
99+	1,340.72

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan GH</u>
65	\$528.98
66	549.81
67	571.20
68	593.56
69	616.90
70	641.01
71	666.10
72	692.29
73	719.45
74	748.03
75	777.81
76	809.01
77	841.63
78	875.88
79	900.76
80	928.03
81	958.68
82	990.54
83	1,023.26
84	1,057.08
85	1,091.99
86	1,128.21
87	1,165.41
88	1,204.03
89	1,243.95
90	1,285.08
91	1,306.35
92	1,327.95
93	1,349.99
94	1,372.35
95	1,395.04
96	1,418.06
97	1,441.52
98	1,465.30
99+	1,489.73

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan GH</u>
65	\$587.89
66	610.90
67	634.58
68	659.45
69	685.41
70	712.36
71	740.07
72	769.30
73	799.41
74	831.05
75	864.10
76	898.90
77	935.23
78	973.41
79	1,000.79
80	1,031.01
81	1,065.26
82	1,100.61
83	1,136.94
84	1,174.57
85	1,213.41
86	1,253.44
87	1,295.01
88	1,337.88
89	1,382.17
90	1,427.99
91	1,451.55
92	1,475.44
93	1,499.99
94	1,524.75
95	1,550.06
96	1,575.59
97	1,601.66
98	1,628.28
99+	1,655.22

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$852.21
66	874.25
67	911.67
68	951.48
69	993.81
70	1,038.75
71	1,086.10
72	1,136.28
73	1,189.52
74	1,245.59
75	1,304.72
76	1,367.01
77	1,432.79
78	1,502.17
79	1,558.46
80	1,609.30
81	1,668.97
82	1,730.71
83	1,794.97
84	1,861.84
85	1,930.78
86	2,002.46
87	2,076.53
88	2,153.65
89	2,233.40
90	2,316.31
91	2,359.18
92	2,402.93
93	2,447.65
94	2,493.25
95	2,539.40
96	2,586.52
97	2,634.63
98	2,683.40
99+	2,733.25

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

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



**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$947.01
66	971.66
67	1,013.12
68	1,057.19
69	1,103.99
70	1,154.06
71	1,206.64
72	1,262.50
73	1,321.73
74	1,384.02
75	1,449.59
76	1,519.08
77	1,592.06
78	1,669.08
79	1,731.59
80	1,787.99
81	1,854.42
82	1,923.15
83	1,994.49
84	2,068.46
85	2,145.15
86	2,224.78
87	2,307.25
88	2,392.89
89	2,481.69
90	2,573.65
91	2,621.54
92	2,670.20
93	2,719.72
94	2,770.12
95	2,821.61
96	2,874.09
97	2,927.10
98	2,981.65
99+	3,036.96

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

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

**Colonial Penn Life Insurance Company**  
 Standardized Medicare Supplement  
 Policy Form Series GR-A80  
 Issues 1/1/2013 and Subsequent  
 Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$1,052.17
66	1,079.55
67	1,125.59
68	1,174.68
69	1,226.94
70	1,282.24
71	1,340.93
72	1,402.79
73	1,468.68
74	1,537.84
75	1,610.71
76	1,687.73
77	1,768.79
78	1,854.53
79	1,923.91
80	1,986.64
81	2,060.49
82	2,136.75
83	2,216.27
84	2,298.42
85	2,383.83
86	2,472.31
87	2,563.94
88	2,659.07
89	2,757.69
90	2,860.01
91	2,913.03
92	2,967.14
93	3,022.12
94	3,078.19
95	3,135.14
96	3,193.17
97	3,252.41
98	3,313.06
99+	3,374.48

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$947.01
66	971.66
67	1,013.12
68	1,057.19
69	1,103.99
70	1,154.06
71	1,206.64
72	1,262.50
73	1,321.73
74	1,384.02
75	1,449.59
76	1,519.08
77	1,592.06
78	1,669.08
79	1,731.59
80	1,787.99
81	1,854.42
82	1,923.15
83	1,994.49
84	2,068.46
85	2,145.15
86	2,224.78
87	2,307.25
88	2,392.89
89	2,481.69
90	2,573.65
91	2,621.54
92	2,670.20
93	2,719.72
94	2,770.12
95	2,821.61
96	2,874.09
97	2,927.10
98	2,981.65
99+	3,036.96

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

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

**Colonial Penn Life Insurance Company**

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

<u>Attained Age</u>	<u>Plan K</u>
65	\$1,052.17
66	1,079.55
67	1,125.59
68	1,174.68
69	1,226.94
70	1,282.24
71	1,340.93
72	1,402.79
73	1,468.68
74	1,537.84
75	1,610.71
76	1,687.73
77	1,768.79
78	1,854.53
79	1,923.91
80	1,986.64
81	2,060.49
82	2,136.75
83	2,216.27
84	2,298.42
85	2,383.83
86	2,472.31
87	2,563.94
88	2,659.07
89	2,757.69
90	2,860.01
91	2,913.03
92	2,967.14
93	3,022.12
94	3,078.19
95	3,135.14
96	3,193.17
97	3,252.41
98	3,313.06
99+	3,374.48

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$1,169.23
66	1,199.44
67	1,250.50
68	1,305.26
69	1,363.08
70	1,424.61
71	1,490.06
72	1,558.90
73	1,631.88
74	1,708.79
75	1,789.62
76	1,875.26
77	1,965.47
78	2,060.60
79	2,137.73
80	2,207.65
81	2,289.36
82	2,374.23
83	2,462.49
84	2,553.91
85	2,648.60
86	2,746.78
87	2,848.89
88	2,954.59
89	3,064.34
90	3,177.90
91	3,236.92
92	3,296.81
93	3,358.01
94	3,420.19
95	3,483.57
96	3,548.15
97	3,613.82
98	3,680.91
99+	3,749.31

\* 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:

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$975.05
66	1,000.03
67	1,042.68
68	1,088.39
69	1,136.61
70	1,187.88
71	1,242.10
72	1,299.70
73	1,360.46
74	1,424.61
75	1,492.35
76	1,563.59
77	1,638.97
78	1,718.06
79	1,782.42
80+	1,840.68

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,831.40
66	1,888.02
67	1,957.84
68	2,032.56
69	2,111.00
70	2,193.58
71	2,281.07
72	2,373.03
73	2,469.58
74	2,571.69
75	2,679.14
76	2,792.05
77	2,911.18
78	3,036.85
79	3,131.43
80	3,219.35
81	3,326.05
82	3,436.34
83	3,549.79
84	3,667.82
85	3,789.02
86	3,914.48
87	4,044.08
88	4,177.93
89	4,316.36
90	4,459.16
91	4,532.69
92	4,607.63
93	4,684.00
94	4,761.56
95	4,840.43
96	4,920.72
97	5,001.78
98	5,084.47
99+	5,169.12

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$2,034.75
66	2,097.69
67	2,175.58
68	2,258.38
69	2,345.54
70	2,437.29
71	2,534.49
72	2,636.27
73	2,744.27
74	2,857.18
75	2,976.74
76	3,102.08
77	3,234.41
78	3,374.48
79	3,479.75
80	3,577.28
81	3,695.75
82	3,817.82
83	3,944.37
84	4,074.73
85	4,209.56
86	4,348.98
87	4,492.76
88	4,641.34
89	4,795.27
90	4,954.00
91	5,035.92
92	5,119.16
93	5,203.81
94	5,289.88
95	5,377.37
96	5,466.61
97	5,557.15
98	5,649.12
99+	5,742.61

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

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



**Colonial Penn Life Insurance Company**  
Standardized Medicare Supplement  
Policy Form Series GR-A80  
Issues 1/1/2013 and Subsequent  
Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$2,261.00
66	2,331.14
67	2,417.65
68	2,509.29
69	2,606.05
70	2,708.16
71	2,816.05
72	2,929.39
73	3,048.85
74	3,175.06
75	3,307.39
76	3,446.81
77	3,593.97
78	3,749.53
79	3,866.37
80	3,974.48
81	4,106.26
82	4,242.18
83	4,382.58
84	4,527.56
85	4,677.45
86	4,832.14
87	4,992.29
88	5,157.34
89	5,327.96
90	5,504.35
91	5,595.55
92	5,687.73
93	5,781.99
94	5,877.77
95	5,975.19
96	6,074.02
97	6,174.71
98	6,276.71
99+	6,380.78

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$2,034.75
66	2,097.69
67	2,175.58
68	2,258.38
69	2,345.54
70	2,437.29
71	2,534.49
72	2,636.27
73	2,744.27
74	2,857.18
75	2,976.74
76	3,102.08
77	3,234.41
78	3,374.48
79	3,479.75
80	3,577.28
81	3,695.75
82	3,817.82
83	3,944.37
84	4,074.73
85	4,209.56
86	4,348.98
87	4,492.76
88	4,641.34
89	4,795.27
90	4,954.00
91	5,035.92
92	5,119.16
93	5,203.81
94	5,289.88
95	5,377.37
96	5,466.61
97	5,557.15
98	5,649.12
99+	5,742.61

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$2,261.00
66	2,331.14
67	2,417.65
68	2,509.29
69	2,606.05
70	2,708.16
71	2,816.05
72	2,929.39
73	3,048.85
74	3,175.06
75	3,307.39
76	3,446.81
77	3,593.97
78	3,749.53
79	3,866.37
80	3,974.48
81	4,106.26
82	4,242.18
83	4,382.58
84	4,527.56
85	4,677.45
86	4,832.14
87	4,992.29
88	5,157.34
89	5,327.96
90	5,504.35
91	5,595.55
92	5,687.73
93	5,781.99
94	5,877.77
95	5,975.19
96	6,074.02
97	6,174.71
98	6,276.71
99+	6,380.78

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$2,511.69
66	2,589.69
67	2,686.01
68	2,787.90
69	2,895.47
70	3,009.57
71	3,129.03
72	3,255.03
73	3,388.01
74	3,527.64
75	3,674.70
76	3,829.93
77	3,993.35
78	4,166.15
79	4,296.07
80	4,416.29
81	4,562.25
82	4,713.45
83	4,869.45
84	5,030.36
85	5,197.05
86	5,369.08
87	5,546.79
88	5,730.17
89	5,919.88
90	6,116.13
91	6,217.04
92	6,319.91
93	6,424.86
94	6,530.78
95	6,639.11
96	6,748.96
97	6,860.56
98	6,974.01
99+	7,089.65

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$2,094.20
66	2,159.22
67	2,239.62
68	2,324.82
69	2,414.27
70	2,509.18
71	2,608.78
72	2,713.94
73	2,824.67
74	2,941.50
75	3,064.01
76	3,193.61
77	3,329.54
78	3,473.43
79	3,582.08
80+	3,682.55

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,206.67
66	2,304.74
67	2,407.07
68	2,512.56
69	2,622.63
70	2,737.18
71	2,856.30
72	2,980.78
73	3,110.26
74	3,245.65
75	3,387.24
76	3,535.28
77	3,691.06
78	3,854.37
79	3,970.11
80	4,052.58
81	4,179.67
82	4,310.91
83	4,446.07
84	4,585.71
85	4,729.82
86	4,878.29
87	5,031.67
88	5,189.52
89	5,352.39
90	5,520.28
91	5,607.01
92	5,695.37
93	5,784.50
94	5,875.48
95	5,967.55
96	6,061.26
97	6,156.28
98	6,253.26
99+	6,351.11

\* 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 GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,452.02
66	2,561.11
67	2,674.23
68	2,792.05
69	2,914.12
70	3,041.32
71	3,173.86
72	3,311.75
73	3,455.86
74	3,606.19
75	3,763.61
76	3,928.55
77	4,101.13
78	4,282.66
79	4,411.27
80	4,502.58
81	4,644.40
82	4,790.03
83	4,940.58
84	5,095.59
85	5,255.41
86	5,420.68
87	5,590.75
88	5,766.17
89	5,947.37
90	6,133.80
91	6,230.13
92	6,327.98
93	6,427.47
94	6,528.38
95	6,631.14
96	6,735.22
97	6,841.25
98	6,948.38
99+	7,057.47

\* 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 GR-A80  
Issues 1/1/2013 and Subsequent  
Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,724.52
66	2,845.72
67	2,971.61
68	3,101.97
69	3,238.01
70	3,379.17
71	3,526.44
72	3,679.61
73	3,839.86
74	4,006.98
75	4,181.86
76	4,364.91
77	4,556.69
78	4,758.72
79	4,901.52
80	5,003.19
81	5,160.28
82	5,322.39
83	5,489.30
84	5,661.88
85	5,839.48
86	6,022.75
87	6,212.02
88	6,407.07
89	6,608.34
90	6,815.51
91	6,922.85
92	7,031.51
93	7,141.80
94	7,253.83
95	7,368.16
96	7,483.68
97	7,600.74
98	7,720.30
99+	7,841.39

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

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



**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,452.02
66	2,561.11
67	2,674.23
68	2,792.05
69	2,914.12
70	3,041.32
71	3,173.86
72	3,311.75
73	3,455.86
74	3,606.19
75	3,763.61
76	3,928.55
77	4,101.13
78	4,282.66
79	4,411.27
80	4,502.58
81	4,644.40
82	4,790.03
83	4,940.58
84	5,095.59
85	5,255.41
86	5,420.68
87	5,590.75
88	5,766.17
89	5,947.37
90	6,133.80
91	6,230.13
92	6,327.98
93	6,427.47
94	6,528.38
95	6,631.14
96	6,735.22
97	6,841.25
98	6,948.38
99+	7,057.47

\* 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 GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,724.52
66	2,845.72
67	2,971.61
68	3,101.97
69	3,238.01
70	3,379.17
71	3,526.44
72	3,679.61
73	3,839.86
74	4,006.98
75	4,181.86
76	4,364.91
77	4,556.69
78	4,758.72
79	4,901.52
80	5,003.19
81	5,160.28
82	5,322.39
83	5,489.30
84	5,661.88
85	5,839.48
86	6,022.75
87	6,212.02
88	6,407.07
89	6,608.34
90	6,815.51
91	6,922.85
92	7,031.51
93	7,141.80
94	7,253.83
95	7,368.16
96	7,483.68
97	7,600.74
98	7,720.30
99+	7,841.39

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$3,027.47
66	3,161.76
67	3,301.50
68	3,446.81
69	3,597.79
70	3,754.88
71	3,918.08
72	4,088.91
73	4,266.73
74	4,452.18
75	4,646.58
76	4,850.03
77	5,063.52
78	5,287.59
79	5,446.21
80	5,559.23
81	5,733.55
82	5,913.88
83	6,099.66
84	6,290.89
85	6,488.56
86	6,692.24
87	6,902.56
88	7,119.00
89	7,342.41
90	7,572.70
91	7,692.04
92	7,812.92
93	7,935.32
94	8,060.11
95	8,186.44
96	8,314.84
97	8,445.53
98	8,578.18
99+	8,712.69

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,524.02
66	2,636.27
67	2,752.78
68	2,873.65
69	2,999.65
70	3,130.66
71	3,267.03
72	3,409.17
73	3,557.32
74	3,712.44
75	3,874.33
76	4,044.18
77	4,222.00
78	4,408.44
79	4,540.76
80+	4,634.91

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,330.79
66	1,397.77
67	1,473.91
68	1,552.68
69	1,634.82
70	1,720.24
71	1,808.71
72	1,901.44
73	1,997.77
74	2,098.56
75	2,203.73
76	2,313.80
77	2,429.00
78	2,550.09
79	2,637.91
80	2,733.90
81	2,844.30
82	2,959.39
83	3,078.63
84	3,203.32
85	3,332.59
86	3,467.21
87	3,607.39
88	3,753.02
89	3,904.66
90	4,062.40
91	4,144.22
92	4,228.22
93	4,313.64
94	4,400.91
95	4,489.71
96	4,580.36
97	4,672.98
98	4,767.45
99+	4,863.56

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,478.61
66	1,553.01
67	1,637.55
68	1,725.26
69	1,816.46
70	1,911.37
71	2,009.87
72	2,112.75
73	2,219.76
74	2,331.58
75	2,448.42
76	2,570.71
77	2,698.89
78	2,833.29
79	2,931.14
80	3,037.72
81	3,160.34
82	3,288.08
83	3,420.95
84	3,559.17
85	3,702.84
86	3,852.40
87	4,007.97
88	4,169.75
89	4,338.51
90	4,513.49
91	4,604.69
92	4,697.63
93	4,792.65
94	4,889.30
95	4,988.03
96	5,089.05
97	5,191.59
98	5,296.54
99+	5,403.45

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

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

**Colonial Penn Life Insurance Company**  
 Standardized Medicare Supplement  
 Policy Form Series GR-A80  
 Issues 1/1/2013 and Subsequent  
 Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,642.79
66	1,725.80
67	1,819.62
68	1,916.93
69	2,018.38
70	2,123.66
71	2,233.07
72	2,347.29
73	2,466.31
74	2,590.89
75	2,720.49
76	2,856.63
77	2,999.10
78	3,148.01
79	3,256.88
80	3,375.24
81	3,511.61
82	3,653.21
83	3,800.91
84	3,954.40
85	4,114.22
86	4,280.47
87	4,453.49
88	4,633.27
89	4,820.69
90	5,015.52
91	5,116.76
92	5,220.07
93	5,325.56
94	5,433.12
95	5,542.75
96	5,654.68
97	5,768.68
98	5,885.41
99+	6,004.31

\* 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:

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,478.61
66	1,553.01
67	1,637.55
68	1,725.26
69	1,816.46
70	1,911.37
71	2,009.87
72	2,112.75
73	2,219.76
74	2,331.58
75	2,448.42
76	2,570.71
77	2,698.89
78	2,833.29
79	2,931.14
80	3,037.72
81	3,160.34
82	3,288.08
83	3,420.95
84	3,559.17
85	3,702.84
86	3,852.40
87	4,007.97
88	4,169.75
89	4,338.51
90	4,513.49
91	4,604.69
92	4,697.63
93	4,792.65
94	4,889.30
95	4,988.03
96	5,089.05
97	5,191.59
98	5,296.54
99+	5,403.45

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

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



**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,642.79
66	1,725.80
67	1,819.62
68	1,916.93
69	2,018.38
70	2,123.66
71	2,233.07
72	2,347.29
73	2,466.31
74	2,590.89
75	2,720.49
76	2,856.63
77	2,999.10
78	3,148.01
79	3,256.88
80	3,375.24
81	3,511.61
82	3,653.21
83	3,800.91
84	3,954.40
85	4,114.22
86	4,280.47
87	4,453.49
88	4,633.27
89	4,820.69
90	5,015.52
91	5,116.76
92	5,220.07
93	5,325.56
94	5,433.12
95	5,542.75
96	5,654.68
97	5,768.68
98	5,885.41
99+	6,004.31

\* 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:

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,825.18
66	1,917.37
67	2,021.66
68	2,129.87
69	2,242.56
70	2,359.40
71	2,481.36
72	2,608.23
73	2,740.56
74	2,878.89
75	3,022.99
76	3,173.76
77	3,332.26
78	3,497.97
79	3,618.62
80	3,750.08
81	3,901.71
82	4,059.24
83	4,223.09
84	4,393.93
85	4,571.31
86	4,756.11
87	4,948.21
88	5,148.07
89	5,356.32
90	5,572.86
91	5,685.33
92	5,800.10
93	5,917.15
94	6,036.71
95	6,158.57
96	6,282.93
97	6,409.91
98	6,539.40
99+	6,671.84

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,521.91
66	1,598.60
67	1,685.77
68	1,776.20
69	1,869.91
70	1,967.33
71	2,068.89
72	2,174.82
73	2,285.33
74	2,400.31
75	2,520.74
76	2,646.20
77	2,778.30
78	2,916.63
79	3,017.43
80+	3,126.96

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement  
Policy Form Series GR-A80  
Issues 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 D</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan GH</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$2,841.14	\$2,151.04	\$1,479.37	\$2,920.34	\$458.51	\$2,156.49	\$428.51	\$852.21	\$1,664.93	\$2,081.76	\$1,237.95
66	2,945.43	2,235.04	1,554.31	3,035.10	476.51	2,245.84	445.31	874.25	1,716.42	2,174.27	1,300.24
67	3,071.54	2,326.67	1,638.97	3,153.46	495.05	2,342.60	462.65	911.67	1,779.80	2,270.82	1,371.04
68	3,200.70	2,421.03	1,726.89	3,276.85	514.36	2,442.96	480.76	951.48	1,847.77	2,370.31	1,444.35
69	3,334.66	2,518.45	1,818.20	3,405.03	534.65	2,547.25	499.63	993.81	1,919.11	2,474.16	1,520.71
70	3,472.77	2,618.71	1,913.11	3,538.23	555.38	2,655.91	519.05	1,038.75	1,994.17	2,582.27	1,600.24
71	3,614.04	2,722.12	2,012.17	3,677.10	577.30	2,768.81	539.56	1,086.10	2,073.69	2,694.63	1,682.50
72	3,760.55	2,828.59	2,114.93	3,821.86	600.10	2,886.41	560.83	1,136.28	2,157.25	2,812.01	1,768.79
73	3,910.88	2,938.67	2,222.49	3,972.51	623.56	3,008.92	582.76	1,189.52	2,245.07	2,934.19	1,858.35
74	4,066.00	3,051.68	2,334.53	4,129.82	648.43	3,137.10	605.99	1,245.59	2,337.91	3,061.94	1,952.17
75	4,225.93	3,168.41	2,451.69	4,294.00	673.96	3,270.95	629.89	1,304.72	2,435.54	3,195.46	2,050.02
76	4,391.31	3,288.95	2,574.20	4,466.36	701.01	3,411.03	655.19	1,367.01	2,538.20	3,335.21	2,152.35
77	4,561.60	3,412.99	2,702.70	4,646.25	729.59	3,557.75	681.81	1,432.79	2,646.52	3,482.15	2,259.58
78	4,737.02	3,541.06	2,837.43	4,835.52	759.16	3,711.57	709.52	1,502.17	2,760.74	3,636.19	2,372.16
79	4,836.29	3,621.90	2,894.16	4,972.87	780.65	3,823.17	729.59	1,558.46	2,846.70	3,745.39	2,453.87
80	4,937.52	3,704.81	2,951.87	5,122.54	804.10	3,945.24	751.52	1,609.30	2,926.67	3,823.17	2,543.22
81	5,066.25	3,805.39	3,011.10	5,291.85	830.83	4,084.77	776.50	1,668.97	3,023.65	3,943.06	2,645.87
82	5,198.57	3,909.13	3,071.21	5,466.39	858.21	4,228.87	802.03	1,730.71	3,123.90	4,066.88	2,752.89
83	5,333.85	4,015.28	3,132.74	5,646.72	886.68	4,378.22	828.65	1,794.97	3,227.10	4,194.40	2,863.83
84	5,473.48	4,124.37	3,195.36	5,832.93	916.03	4,532.80	856.14	1,861.84	3,334.34	4,326.18	2,979.79
85	5,616.17	4,236.84	3,259.39	6,026.02	946.46	4,692.72	884.50	1,930.78	3,444.52	4,462.11	3,100.12
86	5,762.79	4,352.04	3,324.52	6,224.35	977.66	4,858.54	913.74	2,002.46	3,558.62	4,602.18	3,225.35
87	5,913.44	4,470.40	3,390.95	6,429.98	1,010.06	5,029.81	943.96	2,076.53	3,676.44	4,746.83	3,355.72
88	6,067.48	4,591.93	3,458.70	6,642.16	1,043.45	5,207.41	975.16	2,153.65	3,798.08	4,895.74	3,491.21
89	6,226.20	4,716.83	3,527.97	6,861.32	1,077.92	5,391.12	1,007.45	2,233.40	3,923.97	5,049.45	3,632.26
90	6,388.09	4,845.23	3,598.44	7,087.90	1,113.59	5,581.48	1,040.72	2,316.31	4,053.78	5,207.85	3,778.99
91	6,471.76	4,910.90	3,670.44	7,204.96	1,132.03	5,679.77	1,057.95	2,359.18	4,120.66	5,289.67	3,855.13
92	6,556.53	4,977.78	3,743.75	7,323.76	1,150.79	5,780.13	1,075.52	2,402.93	4,188.73	5,373.01	3,933.24
93	6,641.62	5,045.74	3,818.70	7,444.63	1,169.99	5,882.02	1,093.41	2,447.65	4,258.22	5,457.12	4,012.66
94	6,728.34	5,114.14	3,895.17	7,567.46	1,189.19	5,986.10	1,111.41	2,493.25	4,328.69	5,542.86	4,093.82
95	6,816.38	5,183.96	3,973.06	7,692.26	1,208.83	6,091.48	1,129.74	2,539.40	4,400.36	5,629.81	4,176.51
96	6,905.51	5,254.54	4,052.48	7,819.46	1,228.79	6,199.26	1,148.39	2,586.52	4,473.34	5,718.17	4,260.84
97	6,995.61	5,325.99	4,133.53	7,948.52	1,249.19	6,308.46	1,167.48	2,634.63	4,547.09	5,807.84	4,346.91
98	7,086.81	5,398.43	4,216.22	8,079.53	1,269.70	6,419.84	1,186.68	2,683.40	4,622.25	5,899.26	4,434.84
99+	7,179.10	5,471.52	4,300.44	8,212.73	1,290.86	6,533.29	1,206.43	2,733.25	4,699.16	5,991.66	4,524.29

\* 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 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 D</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan GH</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$3,157.06	\$2,390.49	\$1,643.88	\$3,244.99	\$509.56	\$2,396.27	\$476.18	\$947.01	\$1,849.73	\$2,313.25	\$1,375.41
66	3,272.81	2,483.32	1,727.00	3,372.19	529.52	2,495.54	494.83	971.66	1,907.00	2,416.13	1,444.68
67	3,412.66	2,585.11	1,821.04	3,504.30	550.03	2,602.78	514.03	1,013.12	1,977.80	2,522.82	1,523.33
68	3,556.77	2,690.16	1,918.78	3,641.42	571.52	2,714.49	534.10	1,057.19	2,053.07	2,633.98	1,604.93
69	3,705.24	2,798.38	2,020.35	3,783.79	594.00	2,830.34	555.16	1,103.99	2,132.27	2,749.18	1,689.70
70	3,858.40	2,909.65	2,125.73	3,931.60	617.34	2,950.88	576.98	1,154.06	2,215.73	2,869.18	1,778.06
71	4,016.04	3,024.52	2,235.69	4,085.64	641.56	3,076.56	599.56	1,206.64	2,304.09	2,994.19	1,869.69
72	4,178.04	3,142.88	2,350.02	4,246.22	666.76	3,207.03	623.12	1,262.50	2,396.60	3,124.34	1,965.37
73	4,345.49	3,265.06	2,469.36	4,413.78	692.72	3,343.39	647.45	1,321.73	2,494.78	3,260.26	2,064.86
74	4,517.85	3,390.63	2,593.94	4,588.22	720.43	3,485.75	673.30	1,384.02	2,597.43	3,402.08	2,168.93
75	4,695.67	3,520.33	2,724.20	4,771.38	748.90	3,634.44	699.92	1,449.59	2,706.09	3,550.55	2,277.58
76	4,879.27	3,654.30	2,860.23	4,962.40	779.01	3,790.00	728.07	1,519.08	2,820.09	3,706.22	2,391.36
77	5,068.32	3,792.40	3,002.92	5,162.68	810.43	3,952.99	757.41	1,592.06	2,940.41	3,868.99	2,510.60
78	5,263.27	3,934.66	3,152.70	5,372.57	843.59	4,124.04	788.39	1,669.08	3,067.72	4,040.26	2,635.61
79	5,373.88	4,024.33	3,215.65	5,525.63	867.37	4,248.18	810.65	1,731.59	3,163.39	4,161.57	2,726.60
80	5,485.81	4,116.40	3,280.01	5,691.99	893.56	4,383.78	835.08	1,787.99	3,252.08	4,247.75	2,825.76
81	5,629.15	4,228.55	3,345.57	5,879.84	923.23	4,538.58	862.79	1,854.42	3,359.75	4,381.49	2,939.87
82	5,776.10	4,343.42	3,412.44	6,073.59	953.77	4,698.51	891.37	1,923.15	3,470.70	4,518.94	3,058.67
83	5,926.75	4,461.67	3,480.73	6,274.09	985.41	4,864.54	920.94	1,994.49	3,585.79	4,660.87	3,182.26
84	6,081.55	4,582.65	3,550.44	6,481.26	1,018.14	5,036.14	951.48	2,068.46	3,704.26	4,807.16	3,310.88
85	6,240.17	4,707.34	3,621.46	6,695.07	1,051.74	5,213.85	982.90	2,145.15	3,826.88	4,957.92	3,444.52
86	6,403.04	4,835.31	3,693.79	6,915.98	1,086.65	5,397.88	1,015.52	2,224.78	3,953.64	5,113.81	3,583.61
87	6,570.49	4,966.98	3,767.64	7,144.20	1,122.54	5,588.57	1,049.12	2,307.25	4,084.33	5,274.28	3,728.37
88	6,741.65	5,102.03	3,843.13	7,380.05	1,159.63	5,785.81	1,083.81	2,392.89	4,219.38	5,439.77	3,878.80
89	6,917.62	5,240.68	3,919.93	7,623.54	1,197.92	5,990.02	1,119.59	2,481.69	4,359.35	5,610.72	4,035.78
90	7,098.38	5,383.05	3,998.37	7,875.21	1,237.74	6,201.55	1,156.79	2,573.65	4,503.67	5,786.57	4,198.55
91	7,190.78	5,456.46	4,078.33	8,005.13	1,258.24	6,310.86	1,175.88	2,621.54	4,578.07	5,877.44	4,283.42
92	7,285.03	5,530.64	4,159.82	8,137.02	1,279.08	6,422.13	1,195.41	2,670.20	4,653.78	5,969.84	4,369.93
93	7,379.94	5,605.81	4,243.16	8,271.31	1,300.13	6,535.58	1,215.04	2,719.72	4,730.69	6,063.66	4,458.29
94	7,476.48	5,681.95	4,327.93	8,407.68	1,321.73	6,651.00	1,235.23	2,770.12	4,809.01	6,158.89	4,548.18
95	7,573.79	5,759.30	4,414.44	8,546.33	1,343.55	6,768.38	1,255.63	2,821.61	4,888.54	6,255.77	4,640.03
96	7,672.63	5,837.73	4,502.80	8,687.82	1,365.70	6,887.83	1,276.35	2,874.09	4,969.59	6,353.95	4,733.96
97	7,772.77	5,916.93	4,592.80	8,830.84	1,388.39	7,009.47	1,297.52	2,927.10	5,051.96	6,453.98	4,829.41
98	7,874.23	5,997.44	4,684.65	8,976.69	1,411.19	7,133.07	1,318.90	2,981.65	5,135.52	6,555.11	4,927.05
99+	7,977.10	6,079.04	4,778.36	9,124.83	1,434.53	7,259.07	1,340.72	3,036.96	5,220.50	6,657.98	5,026.43

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

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

**Colonial Penn Life Insurance Company**

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

**Current  
Rates**

Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan GH</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$3,507.90	\$2,655.80	\$1,826.49	\$3,605.53	\$565.96	\$2,662.45	\$528.98	\$1,052.17	\$2,055.47	\$2,570.27	\$1,528.13
66	3,636.41	2,759.43	1,919.00	3,747.02	588.32	2,772.96	549.81	1,079.55	2,119.18	2,684.60	1,605.37
67	3,792.19	2,872.45	2,023.40	3,893.42	611.23	2,892.19	571.20	1,125.59	2,197.84	2,803.39	1,692.64
68	3,952.11	2,988.96	2,132.05	4,045.60	635.12	3,016.23	593.56	1,174.68	2,281.18	2,926.34	1,783.19
69	4,117.06	3,109.39	2,244.74	4,203.89	660.10	3,144.96	616.90	1,226.94	2,369.11	3,054.74	1,877.55
70	4,287.02	3,232.99	2,361.80	4,368.51	685.85	3,278.81	641.01	1,282.24	2,461.94	3,187.94	1,975.51
71	4,462.11	3,360.74	2,484.09	4,539.78	712.68	3,418.44	666.10	1,340.93	2,560.02	3,326.81	2,077.29
72	4,642.54	3,492.30	2,611.07	4,718.36	740.72	3,563.64	692.29	1,402.79	2,663.11	3,471.35	2,183.55
73	4,828.54	3,627.90	2,743.72	4,904.36	769.85	3,715.06	719.45	1,468.68	2,771.65	3,622.55	2,294.27
74	5,019.89	3,767.53	2,882.05	5,098.43	800.39	3,873.24	748.03	1,537.84	2,886.41	3,780.19	2,410.13
75	5,217.77	3,911.75	3,026.81	5,301.56	832.25	4,038.18	777.81	1,610.71	3,006.74	3,945.13	2,530.67
76	5,421.45	4,060.44	3,178.01	5,513.84	865.63	4,211.09	809.01	1,687.73	3,133.50	4,117.82	2,657.32
77	5,631.44	4,213.71	3,336.63	5,736.17	900.54	4,392.29	841.63	1,768.79	3,267.25	4,298.80	2,789.87
78	5,848.53	4,371.89	3,502.99	5,969.84	937.19	4,582.33	875.88	1,854.53	3,408.63	4,489.38	2,928.41
79	5,970.93	4,471.60	3,573.02	6,139.69	963.81	4,720.32	900.76	1,923.91	3,514.88	4,624.11	3,029.65
80	6,095.95	4,573.93	3,644.48	6,324.27	992.94	4,870.98	928.03	1,986.64	3,613.17	4,720.00	3,139.72
81	6,255.11	4,698.29	3,717.35	6,532.75	1,025.77	5,042.90	958.68	2,060.49	3,732.95	4,868.14	3,266.59
82	6,418.09	4,825.92	3,791.75	6,748.74	1,059.92	5,220.94	990.54	2,136.75	3,856.55	5,021.09	3,398.37
83	6,585.65	4,957.38	3,867.46	6,971.29	1,094.94	5,405.19	1,023.26	2,216.27	3,984.18	5,178.61	3,535.72
84	6,757.69	5,092.21	3,944.91	7,201.36	1,131.05	5,596.21	1,057.08	2,298.42	4,115.97	5,341.37	3,678.51
85	6,934.09	5,230.76	4,023.78	7,438.74	1,168.46	5,793.66	1,091.99	2,383.83	4,252.22	5,508.94	3,827.20
86	7,114.85	5,373.01	4,104.18	7,684.52	1,207.19	5,998.10	1,128.21	2,472.31	4,392.84	5,681.84	3,981.79
87	7,300.74	5,518.97	4,186.22	7,938.04	1,247.01	6,209.73	1,165.41	2,563.94	4,538.47	5,860.42	4,142.80
88	7,491.10	5,669.30	4,270.11	8,200.08	1,288.35	6,429.00	1,204.03	2,659.07	4,688.47	6,044.46	4,310.04
89	7,686.70	5,823.55	4,355.42	8,470.73	1,331.01	6,656.02	1,243.95	2,757.69	4,843.60	6,234.28	4,484.36
90	7,887.43	5,981.84	4,442.47	8,750.44	1,375.08	6,890.89	1,285.08	2,860.01	5,003.96	6,429.76	4,665.56
91	7,990.19	6,063.44	4,531.38	8,894.76	1,397.77	7,012.52	1,306.35	2,913.03	5,086.87	6,531.00	4,759.81
92	8,094.59	6,145.69	4,622.03	9,041.60	1,420.90	7,136.45	1,327.95	2,967.14	5,170.65	6,633.54	4,855.92
93	8,199.86	6,229.48	4,714.43	9,190.94	1,444.46	7,262.34	1,349.99	3,022.12	5,256.39	6,737.51	4,954.00
94	8,307.20	6,314.13	4,808.80	9,342.36	1,468.46	7,390.52	1,372.35	3,078.19	5,343.45	6,843.22	5,054.03
95	8,415.31	6,399.98	4,905.12	9,496.50	1,492.68	7,520.99	1,395.04	3,135.14	5,432.03	6,951.11	5,156.03
96	8,525.06	6,486.93	5,002.98	9,653.27	1,517.33	7,653.54	1,418.06	3,193.17	5,521.81	7,060.09	5,260.21
97	8,636.44	6,575.29	5,103.12	9,812.65	1,542.42	7,788.70	1,441.52	3,252.41	5,613.34	7,170.49	5,366.25
98	8,749.24	6,664.85	5,205.23	9,974.32	1,567.84	7,926.37	1,465.30	3,313.06	5,706.06	7,283.28	5,474.79
99+	8,863.78	6,755.40	5,309.30	10,138.72	1,594.02	8,066.01	1,489.73	3,374.48	5,800.75	7,397.50	5,585.41

\* 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:

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

**Colonial Penn Life Insurance Company**

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

**Current  
Rates**

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan GH</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$3,157.06	\$2,390.49	\$1,643.88	\$3,244.99	\$509.56	\$2,396.27	\$476.18	\$947.01	\$1,849.73	\$2,313.25	\$1,375.41
66	3,272.81	2,483.32	1,727.00	3,372.19	529.52	2,495.54	494.83	971.66	1,907.00	2,416.13	1,444.68
67	3,412.66	2,585.11	1,821.04	3,504.30	550.03	2,602.78	514.03	1,013.12	1,977.80	2,522.82	1,523.33
68	3,556.77	2,690.16	1,918.78	3,641.42	571.52	2,714.49	534.10	1,057.19	2,053.07	2,633.98	1,604.93
69	3,705.24	2,798.38	2,020.35	3,783.79	594.00	2,830.34	555.16	1,103.99	2,132.27	2,749.18	1,689.70
70	3,858.40	2,909.65	2,125.73	3,931.60	617.34	2,950.88	576.98	1,154.06	2,215.73	2,869.18	1,778.06
71	4,016.04	3,024.52	2,235.69	4,085.64	641.56	3,076.56	599.56	1,206.64	2,304.09	2,994.19	1,869.69
72	4,178.04	3,142.88	2,350.02	4,246.22	666.76	3,207.03	623.12	1,262.50	2,396.60	3,124.34	1,965.37
73	4,345.49	3,265.06	2,469.36	4,413.78	692.72	3,343.39	647.45	1,321.73	2,494.78	3,260.26	2,064.86
74	4,517.85	3,390.63	2,593.94	4,588.22	720.43	3,485.75	673.30	1,384.02	2,597.43	3,402.08	2,168.93
75	4,695.67	3,520.33	2,724.20	4,771.38	748.90	3,634.44	699.92	1,449.59	2,706.09	3,550.55	2,277.58
76	4,879.27	3,654.30	2,860.23	4,962.40	779.01	3,790.00	728.07	1,519.08	2,820.09	3,706.22	2,391.36
77	5,068.32	3,792.40	3,002.92	5,162.68	810.43	3,952.99	757.41	1,592.06	2,940.41	3,868.99	2,510.60
78	5,263.27	3,934.66	3,152.70	5,372.57	843.59	4,124.04	788.39	1,669.08	3,067.72	4,040.26	2,635.61
79	5,373.88	4,024.33	3,215.65	5,525.63	867.37	4,248.18	810.65	1,731.59	3,163.39	4,161.57	2,726.60
80	5,485.81	4,116.40	3,280.01	5,691.99	893.56	4,383.78	835.08	1,787.99	3,252.08	4,247.75	2,825.76
81	5,629.15	4,228.55	3,345.57	5,879.84	923.23	4,538.58	862.79	1,854.42	3,359.75	4,381.49	2,939.87
82	5,776.10	4,343.42	3,412.44	6,073.59	953.77	4,698.51	891.37	1,923.15	3,470.70	4,518.94	3,058.67
83	5,926.75	4,461.67	3,480.73	6,274.09	985.41	4,864.54	920.94	1,994.49	3,585.79	4,660.87	3,182.26
84	6,081.55	4,582.65	3,550.44	6,481.26	1,018.14	5,036.14	951.48	2,068.46	3,704.26	4,807.16	3,310.88
85	6,240.17	4,707.34	3,621.46	6,695.07	1,051.74	5,213.85	982.90	2,145.15	3,826.88	4,957.92	3,444.52
86	6,403.04	4,835.31	3,693.79	6,915.98	1,086.65	5,397.88	1,015.52	2,224.78	3,953.64	5,113.81	3,583.61
87	6,570.49	4,966.98	3,767.64	7,144.20	1,122.54	5,588.57	1,049.12	2,307.25	4,084.33	5,274.28	3,728.37
88	6,741.65	5,102.03	3,843.13	7,380.05	1,159.63	5,785.81	1,083.81	2,392.89	4,219.38	5,439.77	3,878.80
89	6,917.62	5,240.68	3,919.93	7,623.54	1,197.92	5,990.02	1,119.59	2,481.69	4,359.35	5,610.72	4,035.78
90	7,098.38	5,383.05	3,998.37	7,875.21	1,237.74	6,201.55	1,156.79	2,573.65	4,503.67	5,786.57	4,198.55
91	7,190.78	5,456.46	4,078.33	8,005.13	1,258.24	6,310.86	1,175.88	2,621.54	4,578.07	5,877.44	4,283.42
92	7,285.03	5,530.64	4,159.82	8,137.02	1,279.08	6,422.13	1,195.41	2,670.20	4,653.78	5,969.84	4,369.93
93	7,379.94	5,605.81	4,243.16	8,271.31	1,300.13	6,535.58	1,215.04	2,719.72	4,730.69	6,063.66	4,458.29
94	7,476.48	5,681.95	4,327.93	8,407.68	1,321.73	6,651.00	1,235.23	2,770.12	4,809.01	6,158.89	4,548.18
95	7,573.79	5,759.30	4,414.44	8,546.33	1,343.55	6,768.38	1,255.63	2,821.61	4,888.54	6,255.77	4,640.03
96	7,672.63	5,837.73	4,502.80	8,687.82	1,365.70	6,887.83	1,276.35	2,874.09	4,969.59	6,353.95	4,733.96
97	7,772.77	5,916.93	4,592.80	8,830.84	1,388.39	7,009.47	1,297.52	2,927.10	5,051.96	6,453.98	4,829.41
98	7,874.23	5,997.44	4,684.65	8,976.69	1,411.19	7,133.07	1,318.90	2,981.65	5,135.52	6,555.11	4,927.05
99+	7,977.10	6,079.04	4,778.36	9,124.83	1,434.53	7,259.07	1,340.72	3,036.96	5,220.50	6,657.98	5,026.43

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

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

**Colonial Penn Life Insurance Company**

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

**Current  
Rates**

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan GH</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$3,507.90	\$2,655.80	\$1,826.49	\$3,605.53	\$565.96	\$2,662.45	\$528.98	\$1,052.17	\$2,055.47	\$2,570.27	\$1,528.13
66	3,636.41	2,759.43	1,919.00	3,747.02	588.32	2,772.96	549.81	1,079.55	2,119.18	2,684.60	1,605.37
67	3,792.19	2,872.45	2,023.40	3,893.42	611.23	2,892.19	571.20	1,125.59	2,197.84	2,803.39	1,692.64
68	3,952.11	2,988.96	2,132.05	4,045.60	635.12	3,016.23	593.56	1,174.68	2,281.18	2,926.34	1,783.19
69	4,117.06	3,109.39	2,244.74	4,203.89	660.10	3,144.96	616.90	1,226.94	2,369.11	3,054.74	1,877.55
70	4,287.02	3,232.99	2,361.80	4,368.51	685.85	3,278.81	641.01	1,282.24	2,461.94	3,187.94	1,975.51
71	4,462.11	3,360.74	2,484.09	4,539.78	712.68	3,418.44	666.10	1,340.93	2,560.02	3,326.81	2,077.29
72	4,642.54	3,492.30	2,611.07	4,718.36	740.72	3,563.64	692.29	1,402.79	2,663.11	3,471.35	2,183.55
73	4,828.54	3,627.90	2,743.72	4,904.36	769.85	3,715.06	719.45	1,468.68	2,771.65	3,622.55	2,294.27
74	5,019.89	3,767.53	2,882.05	5,098.43	800.39	3,873.24	748.03	1,537.84	2,886.41	3,780.19	2,410.13
75	5,217.77	3,911.75	3,026.81	5,301.56	832.25	4,038.18	777.81	1,610.71	3,006.74	3,945.13	2,530.67
76	5,421.45	4,060.44	3,178.01	5,513.84	865.63	4,211.09	809.01	1,687.73	3,133.50	4,117.82	2,657.32
77	5,631.44	4,213.71	3,336.63	5,736.17	900.54	4,392.29	841.63	1,768.79	3,267.25	4,298.80	2,789.87
78	5,848.53	4,371.89	3,502.99	5,969.84	937.19	4,582.33	875.88	1,854.53	3,408.63	4,489.38	2,928.41
79	5,970.93	4,471.60	3,573.02	6,139.69	963.81	4,720.32	900.76	1,923.91	3,514.88	4,624.11	3,029.65
80	6,095.95	4,573.93	3,644.48	6,324.27	992.94	4,870.98	928.03	1,986.64	3,613.17	4,720.00	3,139.72
81	6,255.11	4,698.29	3,717.35	6,532.75	1,025.77	5,042.90	958.68	2,060.49	3,732.95	4,868.14	3,266.59
82	6,418.09	4,825.92	3,791.75	6,748.74	1,059.92	5,220.94	990.54	2,136.75	3,856.55	5,021.09	3,398.37
83	6,585.65	4,957.38	3,867.46	6,971.29	1,094.94	5,405.19	1,023.26	2,216.27	3,984.18	5,178.61	3,535.72
84	6,757.69	5,092.21	3,944.91	7,201.36	1,131.05	5,596.21	1,057.08	2,298.42	4,115.97	5,341.37	3,678.51
85	6,934.09	5,230.76	4,023.78	7,438.74	1,168.46	5,793.66	1,091.99	2,383.83	4,252.22	5,508.94	3,827.20
86	7,114.85	5,373.01	4,104.18	7,684.52	1,207.19	5,998.10	1,128.21	2,472.31	4,392.84	5,681.84	3,981.79
87	7,300.74	5,518.97	4,186.22	7,938.04	1,247.01	6,209.73	1,165.41	2,563.94	4,538.47	5,860.42	4,142.80
88	7,491.10	5,669.30	4,270.11	8,200.08	1,288.35	6,429.00	1,204.03	2,659.07	4,688.47	6,044.46	4,310.04
89	7,686.70	5,823.55	4,355.42	8,470.73	1,331.01	6,656.02	1,243.95	2,757.69	4,843.60	6,234.28	4,484.36
90	7,887.43	5,981.84	4,442.47	8,750.44	1,375.08	6,890.89	1,285.08	2,860.01	5,003.96	6,429.76	4,665.56
91	7,990.19	6,063.44	4,531.38	8,894.76	1,397.77	7,012.52	1,306.35	2,913.03	5,086.87	6,531.00	4,759.81
92	8,094.59	6,145.69	4,622.03	9,041.60	1,420.90	7,136.45	1,327.95	2,967.14	5,170.65	6,633.54	4,855.92
93	8,199.86	6,229.48	4,714.43	9,190.94	1,444.46	7,262.34	1,349.99	3,022.12	5,256.39	6,737.51	4,954.00
94	8,307.20	6,314.13	4,808.80	9,342.36	1,468.46	7,390.52	1,372.35	3,078.19	5,343.45	6,843.22	5,054.03
95	8,415.31	6,399.98	4,905.12	9,496.50	1,492.68	7,520.99	1,395.04	3,135.14	5,432.03	6,951.11	5,156.03
96	8,525.06	6,486.93	5,002.98	9,653.27	1,517.33	7,653.54	1,418.06	3,193.17	5,521.81	7,060.09	5,260.21
97	8,636.44	6,575.29	5,103.12	9,812.65	1,542.42	7,788.70	1,441.52	3,252.41	5,613.34	7,170.49	5,366.25
98	8,749.24	6,664.85	5,205.23	9,974.32	1,567.84	7,926.37	1,465.30	3,313.06	5,706.06	7,283.28	5,474.79
99+	8,863.78	6,755.40	5,309.30	10,138.72	1,594.02	8,066.01	1,489.73	3,374.48	5,800.75	7,397.50	5,585.41

\* 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:

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



**Colonial Penn Life Insurance Company**

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

**Current  
Rates**

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan GH</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$3,897.68	\$2,950.78	\$2,029.40	\$4,006.33	\$629.01	\$2,958.41	\$587.89	\$1,169.23	\$2,283.36	\$2,856.09	\$1,697.88
66	4,040.80	3,066.19	2,132.16	4,163.20	653.67	3,080.92	610.90	1,199.44	2,354.27	2,982.74	1,783.62
67	4,213.16	3,191.86	2,248.24	4,326.29	678.98	3,213.36	634.58	1,250.50	2,441.87	3,114.63	1,880.60
68	4,391.31	3,321.03	2,368.89	4,495.16	705.59	3,351.35	659.45	1,305.26	2,534.49	3,251.75	1,981.29
69	4,574.69	3,454.88	2,494.12	4,671.12	733.41	3,494.15	685.41	1,363.08	2,632.23	3,394.12	2,086.13
70	4,763.52	3,592.22	2,624.38	4,854.07	762.21	3,643.17	712.36	1,424.61	2,735.98	3,542.37	2,194.78
71	4,957.81	3,734.04	2,759.98	5,044.21	791.88	3,798.19	740.07	1,490.06	2,844.52	3,696.30	2,308.24
72	5,158.54	3,880.33	2,901.25	5,242.43	823.19	3,959.64	769.30	1,558.90	2,959.07	3,857.42	2,426.27
73	5,365.05	4,030.98	3,048.52	5,449.37	855.37	4,127.75	799.41	1,631.88	3,080.05	4,025.20	2,549.32
74	5,577.66	4,186.00	3,202.34	5,664.93	889.19	4,303.49	831.05	1,708.79	3,206.92	4,200.18	2,678.05
75	5,797.59	4,346.47	3,363.14	5,890.53	924.54	4,487.09	864.10	1,789.62	3,340.66	4,383.56	2,812.12
76	6,023.73	4,511.64	3,531.13	6,126.49	961.85	4,679.09	898.90	1,875.26	3,481.72	4,575.45	2,952.30
77	6,257.08	4,681.92	3,707.31	6,373.69	1,000.68	4,880.47	935.23	1,965.47	3,630.30	4,776.94	3,099.79
78	6,498.60	4,857.67	3,892.11	6,633.33	1,041.59	5,091.45	973.41	2,060.60	3,787.39	4,988.25	3,253.94
79	6,633.98	4,968.50	3,970.00	6,821.51	1,070.83	5,244.72	1,000.79	2,137.73	3,905.53	5,137.92	3,366.19
80	6,773.18	5,082.07	4,049.42	7,026.92	1,103.23	5,412.28	1,031.01	2,207.65	4,014.84	5,244.50	3,488.48
81	6,950.01	5,219.96	4,130.37	7,258.85	1,139.88	5,603.08	1,065.26	2,289.36	4,147.49	5,409.01	3,629.53
82	7,131.21	5,362.21	4,213.06	7,498.30	1,177.63	5,800.97	1,100.61	2,374.23	4,284.95	5,579.08	3,776.04
83	7,317.54	5,508.06	4,297.27	7,745.83	1,216.57	6,005.73	1,136.94	2,462.49	4,426.76	5,754.39	3,928.44
84	7,508.56	5,657.95	4,383.24	8,001.42	1,256.83	6,217.80	1,174.57	2,553.91	4,573.05	5,934.82	4,087.38
85	7,704.37	5,811.88	4,470.84	8,265.53	1,298.39	6,437.51	1,213.41	2,648.60	4,724.58	6,121.26	4,252.33
86	7,905.32	5,969.84	4,560.29	8,538.26	1,341.15	6,664.42	1,253.44	2,746.78	4,881.01	6,313.47	4,424.25
87	8,111.93	6,132.60	4,651.60	8,820.25	1,385.66	6,899.72	1,295.01	2,848.89	5,042.58	6,511.80	4,602.94
88	8,323.57	6,299.40	4,744.54	9,111.20	1,431.48	7,143.32	1,337.88	2,954.59	5,209.27	6,716.02	4,788.94
89	8,540.87	6,470.46	4,839.45	9,411.85	1,478.93	7,395.43	1,382.17	3,064.34	5,381.74	6,926.78	4,982.58
90	8,763.53	6,646.74	4,936.21	9,722.32	1,527.91	7,656.59	1,427.99	3,177.90	5,560.10	7,144.09	5,184.07
91	8,877.85	6,737.18	5,034.94	9,883.01	1,553.11	7,791.75	1,451.55	3,236.92	5,651.84	7,256.67	5,288.68
92	8,994.03	6,828.49	5,135.63	10,045.88	1,578.75	7,929.32	1,475.44	3,296.81	5,745.33	7,370.67	5,395.48
93	9,111.09	6,921.43	5,238.28	10,212.02	1,605.04	8,069.39	1,499.99	3,358.01	5,840.79	7,486.19	5,504.35
94	9,229.89	7,015.69	5,343.01	10,380.35	1,631.44	8,211.53	1,524.75	3,420.19	5,937.11	7,603.90	5,615.52
95	9,350.32	7,110.92	5,449.92	10,551.73	1,658.60	8,356.40	1,550.06	3,483.57	6,035.51	7,723.03	5,728.86
96	9,472.50	7,207.69	5,559.01	10,725.62	1,685.88	8,504.22	1,575.59	3,548.15	6,135.44	7,844.23	5,844.61
97	9,596.32	7,305.76	5,670.17	10,903.00	1,713.80	8,654.33	1,601.66	3,613.82	6,236.89	7,967.50	5,962.75
98	9,721.12	7,405.36	5,783.52	11,082.78	1,742.28	8,806.84	1,628.28	3,680.91	6,339.98	8,092.62	6,083.19
99+	9,848.21	7,505.94	5,899.26	11,265.40	1,771.08	8,962.40	1,655.22	3,749.31	6,445.15	8,219.50	6,206.35

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

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

**Colonial Penn Life Insurance Company**

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

**Current  
Rates**

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan GH</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$3,249.57	\$2,460.52	n/a	\$3,340.12	\$524.29	\$2,466.52	n/a	\$975.05	\$1,903.84	\$2,381.11	\$1,415.77
66	3,368.92	2,556.42	n/a	3,471.03	545.12	2,569.07	n/a	1,000.03	1,962.97	2,487.03	1,487.11
67	3,513.03	2,661.14	n/a	3,607.06	566.18	2,679.36	n/a	1,042.68	2,036.06	2,597.00	1,568.17
68	3,661.50	2,769.47	n/a	3,747.90	588.43	2,794.34	n/a	1,088.39	2,113.51	2,711.00	1,652.28
69	3,814.00	2,880.41	n/a	3,894.73	611.56	2,913.47	n/a	1,136.61	2,194.78	2,829.90	1,739.44
70	3,971.86	2,995.18	n/a	4,047.24	635.45	3,037.61	n/a	1,187.88	2,281.07	2,953.50	1,830.09
71	4,134.07	3,113.43	n/a	4,205.86	660.32	3,166.88	n/a	1,242.10	2,371.62	3,082.12	1,924.57
72	4,300.98	3,235.39	n/a	4,370.91	686.29	3,301.50	n/a	1,299.70	2,467.18	3,216.19	2,023.07
73	4,473.45	3,361.06	n/a	4,543.60	713.23	3,441.79	n/a	1,360.46	2,567.87	3,355.94	2,125.84
74	4,650.83	3,490.44	n/a	4,723.60	741.59	3,588.30	n/a	1,424.61	2,674.12	3,502.33	2,232.85
75	4,834.00	3,623.97	n/a	4,911.34	771.05	3,741.24	n/a	1,492.35	2,785.50	3,655.06	2,344.89
76	5,022.72	3,761.75	n/a	5,108.14	801.92	3,901.06	n/a	1,563.59	2,903.32	3,815.31	2,461.62
77	5,217.34	3,903.79	n/a	5,314.32	834.21	4,069.17	n/a	1,638.97	3,026.81	3,982.98	2,584.45
78	5,418.39	4,050.40	n/a	5,530.54	868.25	4,245.35	n/a	1,718.06	3,157.61	4,158.95	2,713.18
79	5,531.84	4,142.47	n/a	5,687.73	892.79	4,372.98	n/a	1,782.42	3,256.45	4,283.75	2,806.89
80+	5,647.92	4,237.16	n/a	5,859.01	920.07	4,512.51	n/a	1,840.68	3,347.75	4,372.55	2,908.78

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

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

SERFF Tracking #:

BNLB-132940956

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:

2022 CPL-GR-A80

Project Name/Number:

/

## Supporting Document Schedules

<b>Satisfied - Item:</b>	A&H Experience
<b>Comments:</b>	
<b>Attachment(s):</b>	Exhibit I.pdf Exhibit II.pdf Exhibit III.pdf Exhibit IV.pdf Exhibit V - NW.pdf Exhibit V - RI.pdf Exhibit VI.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

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

<b>Satisfied - Item:</b>	Actuarial Memorandum - A&H Rate Revision Filing
<b>Comments:</b>	
<b>Attachment(s):</b>	Actuarial Memo.pdf RI Colonial Penn Life Insurance Company - Consumer Narrative.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	*Medicare Supplement-Individual
<b>Bypass Reason:</b>	N/A - this is a rate filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Premium Rate Sheets - Life & A&H
<b>Comments:</b>	

SERFF Tracking #:

BNLB-132940956

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:

2022 CPL-GR-A80

Project Name/Number:

/

<b>Attachment(s):</b>	Rate Sheet - Plan A.pdf Rate Sheet - Plan B.pdf Rate Sheet - Plan D.pdf Rate Sheet - Plan F.pdf Rate Sheet - Plan FH.pdf Rate Sheet - Plan G.pdf Rate Sheet - Plan GH.pdf Rate Sheet - Plan K.pdf Rate Sheet - Plan L.pdf Rate Sheet - Plan M.pdf Rate Sheet - Plan N.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

# Colonial Penn Life Insurance Company

## Policy Form Series CPL-GR-A80

### Plans A, B, D, F, High Deductible F, G, High Deductible 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						
D						
F						
High Deductible F <sup>(1)</sup>						
G						
High Deductible G <sup>(1)</sup>						
K <sup>(2)</sup>	50%	50%	50%			
L <sup>(3)</sup>	75%	75%	75%			
M <sup>(4)</sup>		50%				
N <sup>(5)</sup>	<b>Copays</b>					

- (1) High Deductible Plans F and G benefits are paid after a federally mandated calendar year deductible is met (\$2,370 in 2021).
- (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 (\$6,220 in 2021) 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 (\$3,110 in 2021) 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

2022 Rate Adjustments

Rhode Island

<u>Plan</u>	<u>Rate Change</u>
A	10.0%
B	6.0%
D	0.0%
F	6.0%
FH	0.0%
G	2.0%
GH	0.0%
K	0.0%
L	10.0%
M	6.0%
N	7.5%

**Colonial Penn Life Insurance Company**

Exhibit III

Standardized Medicare Supplement  
Policy Form Series CPL-GR-A80

Rhode Island Rate History

	CPL-GR-A80A	CPL-GR-A80B	CPL-GR-A80D	CPL-GR-A80F	CPL-GR-A80FH	CPL-GR-A80G	CPL-GR-A80GH	CPL-GR-A80K	CPL-GR-A80L	CPL-GR-A80M	CPL-GR-A80N
2011	0.0%	0.0%	N/A	0.0%	0.0%	0.0%	N/A	0.0%	0.0%	0.0%	0.0%
2012	7.9%	7.9%	N/A	7.9%	7.9%	7.9%	N/A	7.9%	7.9%	7.9%	7.9%
2013	1.7%	1.7%	N/A	6.5%	0.0%	0.0%	N/A	0.0%	1.7%	1.7%	1.7%
2014	6.0%	0.0%	N/A	7.0%	0.0%	5.0%	N/A	0.0%	6.0%	6.0%	4.0%
2015	12.0%	0.0%	N/A	7.0%	0.0%	0.0%	N/A	0.0%	4.0%	4.0%	0.0%
2016	12.0%	4.0%	N/A	4.8%	0.0%	0.0%	N/A	0.0%	4.0%	4.0%	0.0%
2017	12.0%	5.0%	N/A	6.0%	2.0%	5.0%	N/A	1.9%	5.0%	5.0%	5.0%
2018	12.0%	5.5%	N/A	5.5%	0.0%	5.5%	N/A	5.5%	5.5%	5.5%	6.2%
2019	12.0%	5.5%	N/A	7.0%	0.0%	5.0%	N/A	5.5%	5.5%	5.5%	0.0%
2020	12.0%	6.0%	6.0%	6.0%	2.0%	6.0%	N/A	6.0%	6.0%	6.0%	1.0%
2021	7.0%	7.0%	7.0%	5.0%	7.0%	7.0%	0.0%	7.0%	7.0%	7.0%	6.3%

## Colonial Penn Life Insurance Company

### Exhibit IV Policy Form Series GR-A80 In-force Policy History

#### Rhode Island

<u>Year-End</u>	<u>GR-A80A</u>	<u>GR-A80B</u>	<u>GR-A80D</u>	<u>GR-A80F</u>	<u>GR-A80FH</u>	<u>GR-A80G</u>	<u>GR-A80GH</u>	<u>GR-A80K</u>	<u>GR-A80L</u>	<u>GR-A80M</u>	<u>GR-A80N</u>
2010	0	0	N/A	100	5	0	N/A	0	0	1	144
2011	0	1	N/A	440	18	2	N/A	0	0	2	403
2012	0	1	N/A	666	42	7	N/A	0	2	2	593
2013	0	1	N/A	846	41	13	N/A	0	9	2	693
2014	0	1	N/A	914	84	65	N/A	1	31	2	813
2015	0	1	N/A	844	103	180	N/A	3	48	2	950
2016	0	1	N/A	747	117	250	N/A	3	41	3	1,031
2017	0	1	N/A	643	132	334	N/A	3	35	2	1,040
2018	0	1	N/A	548	133	347	N/A	1	31	2	1,037
2019	0	1	97	473	114	344	N/A	1	28	1	1,000
2020	0	1	228	389	94	301	1	1	23	1	847
As of 6/2021	0	1	235	346	77	255	2	1	16	1	715

#### Nationwide

<u>Year-End</u>	<u>GR-A80A</u>	<u>GR-A80B</u>	<u>GR-A80D</u>	<u>GR-A80F</u>	<u>GR-A80FH</u>	<u>GR-A80G</u>	<u>GR-A80GH</u>	<u>GR-A80K</u>	<u>GR-A80L</u>	<u>GR-A80M</u>	<u>GR-A80N</u>
2010	70	12	N/A	10,707	2,354	1,444	N/A	279	139	56	15,031
2011	190	44	N/A	31,682	6,355	2,974	N/A	705	260	70	40,931
2012	265	39	N/A	47,314	8,815	4,588	N/A	775	337	75	60,003
2013	286	51	N/A	54,533	10,438	9,579	N/A	871	401	67	74,499
2014	307	64	N/A	55,584	12,324	17,133	N/A	1,133	617	58	84,982
2015	272	75	N/A	55,438	14,009	23,000	N/A	1,523	750	57	93,964
2016	248	73	N/A	56,623	15,629	27,450	N/A	1,640	747	46	101,085
2017	222	67	N/A	57,802	16,569	28,198	N/A	1,690	699	40	104,222
2018	181	57	N/A	58,991	16,864	27,378	N/A	1,642	624	42	104,663
2019	164	50	6,245	58,378	16,210	24,892	N/A	1,412	543	34	97,855
2020	122	44	15,696	51,339	14,141	24,363	743	1,314	482	32	85,783
As of 6/2021	102	41	17,978	46,785	12,663	22,911	1,505	1,132	409	32	76,648



**Colonial Penn Life Insurance Company**

Exhibit V

Policy Form Series GR-A80

Nationwide Experience

	<b>Experience Period</b>	<b>Earned Premium</b>	<b>Incurred Claims</b>	<b>Claim Ratio</b>
<b>CPL-GR-A80A</b>	2010	56,815	56,346	99.2%
	2011	329,264	502,385	152.6%
	2012	613,495	1,103,553	179.9%
	2013	801,969	1,465,355	182.7%
	2014	1,011,418	1,676,610	165.8%
	2015	998,090	1,579,015	158.2%
	2016	949,786	1,448,692	152.5%
	2017	975,977	1,526,256	156.4%
	2018	895,347	1,308,324	146.1%
	2019	854,803	1,215,709	142.2%
	2020	788,025	933,037	118.4%
	<b>Total</b>	<b>8,274,987</b>	<b>12,815,281</b>	<b>154.9%</b>
<b>CPL-GR-A80B</b>	2010	8,816	8,576	97.3%
	2011	94,994	61,514	64.8%
	2012	106,204	78,617	74.0%
	2013	125,108	72,553	58.0%
	2014	172,076	161,312	93.7%
	2015	193,027	182,177	94.4%
	2016	204,941	227,170	110.8%
	2017	201,101	185,771	92.4%
	2018	173,267	200,394	115.7%
	2019	156,810	159,650	101.8%
	2020	145,144	126,584	87.2%
	<b>Total</b>	<b>1,581,486</b>	<b>1,464,317</b>	<b>92.6%</b>
<b>CPL-GR-A80D</b>	2019	3,189,620	2,128,238	66.7%
	2020	21,528,654	14,440,020	67.1%
	<b>Total</b>	<b>24,718,274</b>	<b>16,568,257</b>	<b>67.0%</b>
<b>CPL-GR-A80F</b>	2010	7,809,445	5,140,494	65.8%
	2011	50,458,400	35,441,802	70.2%
	2012	95,124,157	71,090,947	74.7%
	2013	128,074,351	93,407,477	72.9%
	2014	149,657,136	104,874,472	70.1%
	2015	156,312,811	108,803,108	69.6%
	2016	163,166,769	114,027,154	69.9%
	2017	172,509,181	122,353,658	70.9%
	2018	178,612,603	128,532,842	72.0%
	2019	186,182,813	132,989,550	71.4%
	2020	183,901,291	116,882,521	63.6%
	<b>Total</b>	<b>1,471,808,957</b>	<b>1,033,544,025</b>	<b>70.2%</b>

**Colonial Penn Life Insurance Company**

Exhibit V

Policy Form Series GR-A80

Nationwide Experience

	<b>Experience Period</b>	<b>Earned Premium</b>	<b>Incurred Claims</b>	<b>Claim Ratio</b>
<b>CPL-GR-A80FH</b>	2010	547,137	114,261	20.9%
	2011	3,554,748	1,300,106	36.6%
	2012	5,812,957	2,687,478	46.2%
	2013	7,171,562	3,631,100	50.6%
	2014	8,698,056	4,706,195	54.1%
	2015	10,038,501	5,905,010	58.8%
	2016	11,337,678	6,255,692	55.2%
	2017	12,556,263	7,567,705	60.3%
	2018	12,915,471	8,369,756	64.8%
	2019	12,743,298	9,159,008	71.9%
	2020	12,031,412	7,337,695	61.0%
	<b>Total</b>	<b>97,407,082</b>	<b>57,034,005</b>	<b>58.6%</b>
<b>CPL-GR-A80G</b>	2010	1,152,827	627,691	54.4%
	2011	5,150,046	3,034,908	58.9%
	2012	8,867,389	5,918,070	66.7%
	2013	14,945,948	10,399,567	69.6%
	2014	29,158,397	20,039,909	68.7%
	2015	43,540,143	31,404,557	72.1%
	2016	54,445,059	40,938,102	75.2%
	2017	64,122,288	47,134,919	73.5%
	2018	67,816,511	50,167,069	74.0%
	2019	67,332,696	51,413,205	76.4%
	2020	69,226,713	46,229,545	66.8%
	<b>Total</b>	<b>425,758,018</b>	<b>307,307,541</b>	<b>72.2%</b>
<b>CPL-GR-A80GH</b>	2020	197,472	24,148	12.2%
	<b>Total</b>	<b>197,472</b>	<b>24,148</b>	<b>12.2%</b>
<b>CPL-GR-A80K</b>	2010	123,542	45,081	36.5%
	2011	730,215	348,121	47.7%
	2012	904,433	518,979	57.4%
	2013	973,023	546,504	56.2%
	2014	1,339,640	782,060	58.4%
	2015	1,825,658	1,194,257	65.4%
	2016	2,042,790	1,409,438	69.0%
	2017	2,151,406	1,452,305	67.5%
	2018	2,180,941	1,589,368	72.9%
	2019	1,982,791	1,408,210	71.0%
	2020	1,915,502	1,240,544	64.8%
	<b>Total</b>	<b>16,169,941</b>	<b>10,534,867</b>	<b>65.2%</b>

**Colonial Penn Life Insurance Company**

Exhibit V

Policy Form Series GR-A80

Nationwide Experience

	<b>Experience Period</b>	<b>Earned Premium</b>	<b>Incurred Claims</b>	<b>Claim Ratio</b>
<b>CPL-GR-A80L</b>	2010	96,881	41,598	42.9%
	2011	414,956	257,046	61.9%
	2012	558,832	439,391	78.6%
	2013	661,496	560,842	84.8%
	2014	1,114,427	936,786	84.1%
	2015	1,462,132	1,292,531	88.4%
	2016	1,632,301	1,334,941	81.8%
	2017	1,653,822	1,396,921	84.5%
	2018	1,542,752	1,340,589	86.9%
	2019	1,455,336	1,258,724	86.5%
	2020	1,374,489	914,147	66.5%
	<b>Total</b>	<b>11,967,424</b>	<b>9,773,517</b>	<b>81.7%</b>
<b>CPL-GR-A80M</b>	2010	35,333	21,863	61.9%
	2011	130,795	77,298	59.1%
	2012	153,988	99,674	64.7%
	2013	146,525	109,096	74.5%
	2014	134,001	107,106	79.9%
	2015	129,198	96,383	74.6%
	2016	116,375	82,082	70.5%
	2017	103,517	69,620	67.3%
	2018	104,101	119,584	114.9%
	2019	107,463	114,989	107.0%
	2020	93,750	52,917	56.4%
	<b>Total</b>	<b>1,255,047</b>	<b>950,612</b>	<b>75.7%</b>
<b>CPL-GR-A80N</b>	2010	7,660,128	4,115,590	53.7%
	2011	44,238,006	27,241,173	61.6%
	2012	77,147,332	54,061,505	70.1%
	2013	102,618,384	71,191,935	69.4%
	2014	127,735,774	88,365,142	69.2%
	2015	145,074,908	102,845,070	70.9%
	2016	161,915,590	117,259,638	72.4%
	2017	179,120,859	127,912,382	71.4%
	2018	187,800,309	140,071,133	74.6%
	2019	187,777,552	144,213,308	76.8%
	2020	182,435,739	123,122,101	67.5%
	<b>Total</b>	<b>1,403,524,579</b>	<b>1,000,398,977</b>	<b>71.3%</b>
<b>All</b>	2010	17,490,923	10,171,499	58.2%
	2011	105,101,423	68,264,353	65.0%
	2012	189,288,787	135,998,214	71.8%
	2013	255,518,365	181,384,428	71.0%
	2014	319,020,925	221,649,591	69.5%
	2015	359,574,467	253,302,109	70.4%
	2016	395,811,289	282,982,911	71.5%
	2017	433,394,413	309,599,537	71.4%
	2018	452,041,303	331,699,059	73.4%
	2019	461,783,182	344,060,589	74.5%
	2020	473,638,190	311,303,259	65.7%
	<b>Total</b>	<b>3,462,663,268</b>	<b>2,450,415,548</b>	<b>70.8%</b>

**Colonial Penn Life Insurance Company**

Exhibit V

Policy Form Series GR-A80

Rhode Island Experience

	<b>Experience Period</b>	<b>Earned Premium</b>	<b>Incurred Claims</b>	<b>Claim Ratio</b>
<b>CPL-GR-A80B</b>	2011	2,059	21	1.0%
	2012	2,247	608	27.1%
	2013	2,375	508	21.4%
	2014	2,468	185	7.5%
	2015	2,564	543	21.2%
	2016	2,769	1,326	47.9%
	2017	3,018	273	9.1%
	2018	3,305	802	24.3%
	2019	3,617	2,328	64.3%
	2020	4,098	204	5.0%
	<b>Total</b>	<b>28,519</b>	<b>6,799</b>	<b>23.8%</b>
<b>CPL-GR-A80D</b>	2019	49,374	33,652	68.2%
	2020	311,293	146,478	47.1%
	<b>Total</b>	<b>360,666</b>	<b>180,130</b>	<b>49.9%</b>
<b>CPL-GR-A80F</b>	2010	57,670	48,228	83.6%
	2011	655,753	594,899	90.7%
	2012	1,306,381	1,107,163	84.8%
	2013	1,867,316	1,539,448	82.4%
	2014	2,348,803	1,832,155	78.0%
	2015	2,472,478	1,936,964	78.3%
	2016	2,345,363	1,803,271	76.9%
	2017	2,256,689	1,754,464	77.7%
	2018	1,994,221	1,427,495	71.6%
	2019	1,921,898	1,505,862	78.4%
	2020	1,722,616	970,728	56.4%
	<b>Total</b>	<b>18,949,188</b>	<b>14,520,676</b>	<b>76.6%</b>
<b>CPL-GR-A80FH</b>	2010	1,208	0	0.0%
	2011	10,311	1,394	13.5%
	2012	23,599	10,322	43.7%
	2013	25,856	14,181	54.8%
	2014	51,088	26,179	51.2%
	2015	64,848	37,884	58.4%
	2016	73,051	44,798	61.3%
	2017	77,390	71,395	92.3%
	2018	86,339	60,654	70.3%
	2019	81,135	67,470	83.2%
	2020	66,782	116,669	174.7%
		<b>Total</b>	<b>561,608</b>	<b>450,946</b>
<b>CPL-GR-A80G</b>	2011	867	870	100.4%
	2012	11,600	3,454	29.8%
	2013	12,352	7,779	63.0%
	2014	69,281	34,896	50.4%
	2015	265,892	185,466	69.8%
	2016	434,895	315,052	72.4%
	2017	630,628	480,312	76.2%
	2018	773,639	645,895	83.5%
	2019	837,477	613,699	73.3%
	2020	834,646	566,375	67.9%
	<b>Total</b>	<b>3,871,276</b>	<b>2,853,799</b>	<b>73.7%</b>

**Colonial Penn Life Insurance Company**

Exhibit V

Policy Form Series GR-A80

Rhode Island Experience

	<b>Experience Period</b>	<b>Earned Premium</b>	<b>Incurred Claims</b>	<b>Claim Ratio</b>
<b>CPL-GR-A80GH</b>	2020	112	0	0.0%
	Total	112	0	0.0%
<b>CPL-GR-A80K</b>	2014	732	61	8.3%
	2015	2,816	3,246	115.3%
	2016	3,259	1,974	60.6%
	2017	3,459	1,803	52.1%
	2018	1,471	61	4.2%
	2019	1,618	11	0.7%
	2020	1,797	1,208	67.2%
	Total	15,150	8,363	55.2%
<b>CPL-GR-A80L</b>	2012	2,933	2,199	75.0%
	2013	8,610	3,485	40.5%
	2014	53,749	55,569	103.4%
	2015	91,725	100,763	109.9%
	2016	83,714	54,318	64.9%
	2017	79,010	66,590	84.3%
	2018	76,514	69,615	91.0%
	2019	72,909	37,576	51.5%
	2020	66,966	20,853	31.1%
	Total	536,129	410,969	76.7%
<b>CPL-GR-A80M</b>	2010	343	0	0.0%
	2011	1,947	593	30.5%
	2012	3,377	2,394	70.9%
	2013	3,663	5,494	150.0%
	2014	3,974	1,143	28.8%
	2015	4,313	2,293	53.2%
	2016	5,771	5,550	96.2%
	2017	5,230	2,813	53.8%
	2018	5,747	2,858	49.7%
	2019	5,178	9,600	185.4%
	2020	3,611	72	2.0%
	Total	43,153	32,808	76.0%
<b>CPL-GR-A80N</b>	2010	78,180	37,724	48.3%
	2011	424,527	243,481	57.4%
	2012	761,124	437,277	57.5%
	2013	895,573	577,196	64.4%
	2014	1,143,844	756,238	66.1%
	2015	1,331,479	942,269	70.8%
	2016	1,505,049	1,205,023	80.1%
	2017	1,641,383	1,075,192	65.5%
	2018	1,760,245	1,105,418	62.8%
	2019	1,787,126	1,238,910	69.3%
	2020	1,595,618	1,106,236	69.3%
	Total	12,924,147	8,724,963	67.5%

**Colonial Penn Life Insurance Company**

Exhibit V

Policy Form Series GR-A80

Rhode Island Experience

	<b>Experience Period</b>	<b>Earned Premium</b>	<b>Incurred Claims</b>	<b>Claim Ratio</b>
<b>All</b>	2010	137,400	85,951	62.6%
	2011	1,095,464	841,258	76.8%
	2012	2,111,262	1,563,417	74.1%
	2013	2,815,744	2,148,091	76.3%
	2014	3,673,939	2,706,427	73.7%
	2015	4,236,113	3,209,428	75.8%
	2016	4,453,869	3,431,311	77.0%
	2017	4,696,806	3,452,842	73.5%
	2018	4,701,481	3,312,797	70.5%
	2019	4,760,332	3,509,107	73.7%
	2020	4,607,538	2,928,822	63.6%
	<b>Total</b>	<b>37,289,949</b>	<b>27,189,452</b>	<b>72.9%</b>

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80A

Nationwide Experience

With the 2022 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$56,815	\$56,346	99.2%	283	\$2,409	\$2,389		
<b>2010 Total</b>		<b>0</b>	<b>\$56,815</b>	<b>\$56,346</b>	<b>99.2%</b>	<b>283</b>	<b>\$2,409</b>	<b>\$2,389</b>		
2011	2010	1	\$153,080	\$232,156	151.7%	833	\$2,205	\$3,344		
	2011	0	\$176,184	\$270,229	153.4%	980	\$2,157	\$3,309		
<b>2011 Total</b>		<b>0.5</b>	<b>\$329,264</b>	<b>\$502,385</b>	<b>152.6%</b>	<b>1,813</b>	<b>\$2,179</b>	<b>\$3,325</b>	<b>-9.5%</b>	<b>39.2%</b>
2012	2010	2	\$102,231	\$174,442	170.6%	620	\$1,979	\$3,376		
	2011	1	\$301,409	\$556,666	184.7%	1,476	\$2,450	\$4,526		
	2012	0	\$209,855	\$372,444	177.5%	933	\$2,699	\$4,790		
<b>2012 Total</b>		<b>0.8</b>	<b>\$613,495</b>	<b>\$1,103,553</b>	<b>179.9%</b>	<b>3,029</b>	<b>\$2,430</b>	<b>\$4,372</b>	<b>11.5%</b>	<b>31.5%</b>
2013	2010	3	\$77,247	\$144,126	186.6%	448	\$2,069	\$3,861		
	2011	2	\$246,242	\$405,789	164.8%	1,150	\$2,569	\$4,234		
	2012	1	\$322,978	\$610,617	189.1%	1,393	\$2,782	\$5,260		
	2013	0	\$155,502	\$304,822	196.0%	675	\$2,764	\$5,419		
<b>2013 Total</b>		<b>1.3</b>	<b>\$801,969</b>	<b>\$1,465,355</b>	<b>182.7%</b>	<b>3,666</b>	<b>\$2,625</b>	<b>\$4,797</b>	<b>8.0%</b>	<b>9.7%</b>
2014	2010	4	\$69,837	\$128,485	184.0%	369	\$2,271	\$4,178		
	2011	3	\$186,656	\$283,458	151.9%	812	\$2,758	\$4,189		
	2012	2	\$255,634	\$460,128	180.0%	1,036	\$2,961	\$5,330		
	2013	1	\$248,382	\$399,890	161.0%	998	\$2,987	\$4,808		
	2014	0	\$250,909	\$404,649	161.3%	975	\$3,088	\$4,980		
<b>2014 Total</b>		<b>1.6</b>	<b>\$1,011,418</b>	<b>\$1,676,610</b>	<b>165.8%</b>	<b>4,190</b>	<b>\$2,897</b>	<b>\$4,802</b>	<b>10.3%</b>	<b>0.1%</b>
2015	2010	5	\$64,128	\$104,954	163.7%	317	\$2,428	\$3,973		
	2011	4	\$161,022	\$222,986	138.5%	643	\$3,005	\$4,161		
	2012	3	\$211,593	\$320,147	151.3%	790	\$3,214	\$4,863		
	2013	2	\$176,196	\$275,027	156.1%	685	\$3,087	\$4,818		
	2014	1	\$312,931	\$555,217	177.4%	1,160	\$3,237	\$5,744		
	2015	0	\$72,221	\$100,683	139.4%	282	\$3,073	\$4,284		
<b>2015 Total</b>		<b>2.3</b>	<b>\$998,090</b>	<b>\$1,579,015</b>	<b>158.2%</b>	<b>3,877</b>	<b>\$3,089</b>	<b>\$4,887</b>	<b>6.6%</b>	<b>1.8%</b>
2016	2010	6	\$44,252	\$110,992	250.8%	241	\$2,203	\$5,527		
	2011	5	\$139,963	\$185,065	132.2%	524	\$3,205	\$4,238		
	2012	4	\$169,299	\$206,964	122.2%	616	\$3,298	\$4,032		
	2013	3	\$127,145	\$132,439	104.2%	488	\$3,127	\$3,257		
	2014	2	\$269,200	\$424,612	157.7%	942	\$3,429	\$5,409		
	2015	1	\$115,251	\$142,477	123.6%	460	\$3,007	\$3,717		
	2016	0	\$84,677	\$246,145	290.7%	291	\$3,492	\$10,150		
<b>2016 Total</b>		<b>2.8</b>	<b>\$949,786</b>	<b>\$1,448,692</b>	<b>152.5%</b>	<b>3,562</b>	<b>\$3,200</b>	<b>\$4,880</b>	<b>3.6%</b>	<b>-0.1%</b>
2017	2010	7	\$39,267	\$85,990	219.0%	184	\$2,561	\$5,608		
	2011	6	\$128,875	\$135,033	104.8%	439	\$3,523	\$3,691		
	2012	5	\$145,392	\$163,252	112.3%	472	\$3,696	\$4,150		
	2013	4	\$106,515	\$101,942	95.7%	373	\$3,427	\$3,280		
	2014	3	\$244,908	\$377,140	154.0%	786	\$3,739	\$5,758		
	2015	2	\$80,599	\$78,914	97.9%	284	\$3,406	\$3,334		
	2016	1	\$158,062	\$435,033	275.2%	455	\$4,169	\$11,473		
	2017	0	\$72,359	\$148,951	205.8%	219	\$3,965	\$8,162		
<b>2017 Total</b>		<b>3.3</b>	<b>\$975,977</b>	<b>\$1,526,256</b>	<b>156.4%</b>	<b>3,212</b>	<b>\$3,646</b>	<b>\$5,702</b>	<b>14.0%</b>	<b>16.8%</b>
2018	2010	8	\$35,834	\$60,508	168.9%	145	\$2,976	\$5,025		
	2011	7	\$119,632	\$128,791	107.7%	340	\$4,222	\$4,546		
	2012	6	\$130,723	\$131,572	100.6%	344	\$4,567	\$4,596		
	2013	5	\$82,830	\$78,221	94.4%	231	\$4,312	\$4,072		
	2014	4	\$197,790	\$281,407	142.3%	530	\$4,478	\$6,371		
	2015	3	\$68,056	\$85,749	126.0%	165	\$4,965	\$6,255		
	2016	2	\$109,741	\$297,424	271.0%	273	\$4,824	\$13,074		
	2017	1	\$111,273	\$161,608	145.2%	280	\$4,769	\$6,926		
	2018	0	\$39,468	\$83,043	210.4%	94	\$5,038	\$10,601		
<b>2018 Total</b>		<b>4.1</b>	<b>\$895,347</b>	<b>\$1,308,324</b>	<b>146.1%</b>	<b>2,400</b>	<b>\$4,477</b>	<b>\$6,542</b>	<b>22.8%</b>	<b>14.7%</b>
2019	2010	9	\$29,383	\$51,421	175.0%	104	\$3,390	\$5,933		
	2011	8	\$100,430	\$101,287	100.9%	269	\$4,480	\$4,518		
	2012	7	\$117,570	\$114,039	97.0%	279	\$5,057	\$4,905		
	2013	6	\$79,254	\$71,584	90.3%	184	\$5,169	\$4,669		
	2014	5	\$193,156	\$332,479	172.1%	457	\$5,072	\$8,730		
	2015	4	\$54,721	\$55,636	101.7%	122	\$5,382	\$5,472		
	2016	3	\$67,458	\$172,056	255.1%	159	\$5,107	\$13,026		
	2017	2	\$88,691	\$89,630	101.1%	188	\$5,661	\$5,721		
	2018	1	\$40,374	\$83,567	207.0%	94	\$5,154	\$10,668		
	2019	0	\$83,766	\$144,011	171.9%	140	\$7,180	\$12,344		
<b>2019 Total</b>		<b>4.6</b>	<b>\$854,803</b>	<b>\$1,215,709</b>	<b>142.2%</b>	<b>1,996</b>	<b>\$5,140</b>	<b>\$7,311</b>	<b>14.8%</b>	<b>11.8%</b>
2020	2010	10	\$28,913	\$45,941	158.9%	91	\$3,834	\$6,092		
	2011	9	\$82,076	\$110,691	134.9%	196	\$5,038	\$6,794		
	2012	8	\$100,851	\$93,512	92.7%	209	\$5,804	\$5,382		
	2013	7	\$55,121	\$51,251	93.0%	131	\$5,069	\$4,713		
	2014	6	\$158,861	\$232,701	146.5%	357	\$5,340	\$7,822		
	2015	5	\$51,756	\$44,091	85.2%	96	\$6,470	\$5,511		
	2016	4	\$53,509	\$64,959	121.4%	110	\$5,864	\$7,119		
	2017	3	\$85,384	\$74,614	87.4%	154	\$6,675	\$5,833		
	2018	2	\$26,392	\$30,183	114.4%	60	\$5,278	\$6,037		
	2019	1	\$134,992	\$176,774	131.0%	223	\$7,264	\$9,513		
	2020	0	\$10,170	\$8,320	81.8%	22	\$5,548	\$4,538		
<b>2020 Total</b>		<b>5.2</b>	<b>\$788,025</b>	<b>\$933,037</b>	<b>118.4%</b>	<b>1,646</b>	<b>\$5,745</b>	<b>\$6,802</b>	<b>11.8%</b>	<b>-7.0%</b>
<b>Through 2020</b>			<b>\$8,274,987</b>	<b>\$12,815,281</b>	<b>154.9%</b>					

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistence	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2021	6.1	\$747,464	\$979,318	131.0%	1,413	85.9%	9.8%	10.5%	22.2%	91%
2022	7.1	\$704,540	\$912,974	129.6%	1,201	85.0%	<b>10.0%</b>	10.9%	9.7%	91%
2023	8.1	\$654,955	\$847,628	129.4%	1,021	85.0%	8.4%	9.4%	9.2%	91%
2024	9.1	\$605,958	\$783,985	129.4%	868	85.0%	8.0%	8.8%	8.8%	91%
2025	10.1	\$558,639	\$722,574	129.3%	738	85.0%	7.6%	8.5%	8.4%	91%
2026	11.1	\$513,329	\$663,782	129.3%	627	85.0%	7.3%	8.1%	8.1%	91%
2027	12.1	\$470,214	\$607,874	129.3%	533	85.0%	7.0%	7.8%	7.7%	91%
2028	13.1	\$429,433	\$555,023	129.2%	453	85.0%	6.7%	7.4%	7.4%	91%
2029	14.1	\$391,061	\$505,320	129.2%	385	85.0%	6.4%	7.1%	7.1%	91%
2030	15.1	\$355,130	\$458,795	129.2%	327	85.0%	6.1%	6.8%	6.8%	91%
2031	16.1	\$321,613	\$415,426	129.2%	278	85.0%	5.9%	6.5%	6.5%	91%
2032	17.1	\$290,485	\$375,153	129.1%	237	85.0%	5.7%	6.3%	6.2%	91%
2033	18.1	\$261,686	\$337,888	129.1%	201	85.0%	5.5%	6.0%	6.0%	91%
2034	19.1	\$235,101	\$303,518	129.1%	171	85.0%	5.3%	5.7%	5.7%	91%
2035	20.1	\$210,670	\$271,914	129.1%	145	85.0%	5.0%	5.4%	5.4%	91%
2036	21.1	\$188,267	\$242,939	129.0%	123	85.0%	4.7%	5.1%	5.1%	91%
2037	22.1	\$167,774	\$216,445	129.0%	105	85.0%	4.4%	4.8%	4.8%	91%
2038	23.1	\$149,084	\$192,285	129.0%	89	85.0%	4.1%	4.5%	4.5%	91%
2039	24.1	\$132,077	\$170,308	128.9%	76	85.0%	3.8%	4.2%	4.2%	91%
2040	25.1	\$116,643	\$150,366	128.9%	64	85.0%	3.5%	3.9%	3.9%	91%
<b>Through 2040</b>		<b>\$7,504,124</b>	<b>\$9,713,514</b>	<b>129.4%</b>						
<b>Lifetime</b>		<b>\$15,779,111</b>	<b>\$22,528,795</b>	<b>142.8%</b>						

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80B

Nationwide Experience

With the 2022 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$8,816	\$8,576	97.3%	49	\$2,159	\$2,100		
<b>2010 Total</b>		<b>0</b>	<b>\$8,816</b>	<b>\$8,576</b>	<b>97.3%</b>	<b>49</b>	<b>\$2,159</b>	<b>\$2,100</b>		
2011	2010	1	\$26,564	\$13,170	49.6%	150	\$2,125	\$1,054		
	2011	0	\$68,430	\$48,344	70.6%	344	\$2,387	\$1,686		
<b>2011 Total</b>		<b>0.3</b>	<b>\$94,994</b>	<b>\$61,514</b>	<b>64.8%</b>	<b>494</b>	<b>\$2,308</b>	<b>\$1,494</b>	<b>6.9%</b>	<b>-28.9%</b>
2012	2010	2	\$22,372	\$13,847	61.9%	122	\$2,201	\$1,362		
	2011	1	\$69,099	\$46,206	66.9%	388	\$2,137	\$1,429		
	2012	0	\$14,733	\$18,564	126.0%	74	\$2,389	\$3,010		
<b>2012 Total</b>		<b>1.1</b>	<b>\$106,204</b>	<b>\$78,617</b>	<b>74.0%</b>	<b>584</b>	<b>\$2,182</b>	<b>\$1,615</b>	<b>-5.4%</b>	<b>8.1%</b>
2013	2010	3	\$15,819	\$5,268	33.3%	88	\$2,157	\$718		
	2011	2	\$53,433	\$22,733	42.5%	292	\$2,196	\$934		
	2012	1	\$29,891	\$21,675	72.5%	157	\$2,285	\$1,657		
	2013	0	\$25,965	\$22,876	88.1%	146	\$2,134	\$1,880		
<b>2013 Total</b>		<b>1.5</b>	<b>\$125,108</b>	<b>\$72,553</b>	<b>58.0%</b>	<b>683</b>	<b>\$2,198</b>	<b>\$1,275</b>	<b>0.7%</b>	<b>-21.1%</b>
2014	2010	4	\$13,561	\$8,783	64.8%	74	\$2,199	\$1,424		
	2011	3	\$51,994	\$49,580	95.4%	273	\$2,285	\$2,179		
	2012	2	\$23,722	\$16,411	69.2%	125	\$2,277	\$1,575		
	2013	1	\$38,464	\$35,661	92.7%	212	\$2,177	\$2,019		
	2014	0	\$44,334	\$50,877	114.8%	246	\$2,163	\$2,482		
<b>2014 Total</b>		<b>1.7</b>	<b>\$172,076</b>	<b>\$161,312</b>	<b>93.7%</b>	<b>930</b>	<b>\$2,220</b>	<b>\$2,081</b>	<b>1.0%</b>	<b>63.3%</b>
2015	2010	5	\$13,294	\$3,157	23.7%	72	\$2,216	\$526		
	2011	4	\$49,190	\$39,417	80.1%	261	\$2,262	\$1,812		
	2012	3	\$20,610	\$16,090	78.1%	104	\$2,378	\$1,857		
	2013	2	\$33,964	\$26,605	78.3%	180	\$2,264	\$1,774		
	2014	1	\$46,702	\$51,229	109.7%	247	\$2,269	\$2,489		
	2015	0	\$29,267	\$45,680	156.1%	183	\$1,919	\$2,995		
<b>2015 Total</b>		<b>2.3</b>	<b>\$193,027</b>	<b>\$182,177</b>	<b>94.4%</b>	<b>1,047</b>	<b>\$2,212</b>	<b>\$2,088</b>	<b>-0.4%</b>	<b>0.3%</b>
2016	2010	6	\$10,418	\$8,544	82.0%	64	\$1,953	\$1,602		
	2011	5	\$45,723	\$56,159	122.8%	243	\$2,258	\$2,773		
	2012	4	\$18,543	\$21,487	115.9%	93	\$2,393	\$2,772		
	2013	3	\$28,257	\$22,068	78.1%	137	\$2,475	\$1,933		
	2014	2	\$44,607	\$37,704	84.5%	225	\$2,379	\$2,011		
	2015	1	\$42,108	\$70,605	167.7%	264	\$1,914	\$3,209		
	2016	0	\$15,286	\$10,604	69.4%	85	\$2,158	\$1,497		
<b>2016 Total</b>		<b>2.8</b>	<b>\$204,941</b>	<b>\$227,170</b>	<b>110.8%</b>	<b>1,111</b>	<b>\$2,214</b>	<b>\$2,454</b>	<b>0.1%</b>	<b>17.5%</b>
2017	2010	7	\$10,115	\$7,163	70.8%	62	\$1,958	\$1,386		
	2011	6	\$43,351	\$28,710	66.2%	231	\$2,252	\$1,491		
	2012	5	\$16,316	\$12,962	79.4%	80	\$2,447	\$1,944		
	2013	4	\$29,304	\$18,383	62.7%	133	\$2,644	\$1,659		
	2014	3	\$37,005	\$30,093	81.3%	170	\$2,612	\$2,124		
	2015	2	\$38,861	\$58,878	151.5%	232	\$2,010	\$3,045		
	2016	1	\$15,577	\$18,838	120.9%	88	\$2,124	\$2,569		
	2017	0	\$10,572	\$10,744	101.6%	71	\$1,787	\$1,816		
<b>2017 Total</b>		<b>3.7</b>	<b>\$201,101</b>	<b>\$185,771</b>	<b>92.4%</b>	<b>1,067</b>	<b>\$2,262</b>	<b>\$2,089</b>	<b>2.2%</b>	<b>-14.9%</b>
2018	2010	8	\$7,511	\$5,257	70.0%	36	\$2,504	\$1,752		
	2011	7	\$37,353	\$33,190	88.9%	152	\$2,959	\$2,629		
	2012	6	\$12,102	\$8,760	72.4%	49	\$2,964	\$2,145		
	2013	5	\$19,763	\$29,870	151.1%	73	\$3,271	\$4,944		
	2014	4	\$37,010	\$33,915	91.6%	144	\$3,084	\$2,826		
	2015	3	\$25,855	\$50,091	193.7%	115	\$2,698	\$5,227		
	2016	2	\$14,108	\$18,235	129.3%	61	\$2,798	\$3,617		
	2017	1	\$11,811	\$12,368	104.7%	61	\$2,343	\$2,453		
	2018	0	\$7,753	\$8,707	112.3%	30	\$3,101	\$3,483		
<b>2018 Total</b>		<b>4.4</b>	<b>\$173,267</b>	<b>\$200,394</b>	<b>115.7%</b>	<b>719</b>	<b>\$2,892</b>	<b>\$3,345</b>	<b>27.9%</b>	<b>60.1%</b>
2019	2010	9	\$4,283	\$3,915	91.4%	23	\$2,235	\$2,043		
	2011	8	\$32,855	\$25,378	77.2%	124	\$3,192	\$2,466		
	2012	7	\$8,117	\$3,008	37.1%	36	\$2,706	\$1,003		
	2013	6	\$16,443	\$11,841	72.0%	55	\$3,588	\$2,584		
	2014	5	\$36,110	\$38,223	105.9%	131	\$3,320	\$3,515		
	2015	4	\$21,924	\$39,572	180.5%	99	\$2,657	\$4,797		
	2016	3	\$14,858	\$17,061	114.8%	60	\$2,972	\$3,412		
	2017	2	\$12,629	\$14,474	114.6%	60	\$2,526	\$2,895		
	2018	1	\$3,388	\$2,147	63.4%	12	\$3,388	\$2,147		
	2019	0	\$6,203	\$4,032	65.0%	31	\$2,441	\$1,586		
<b>2019 Total</b>		<b>5.1</b>	<b>\$156,810</b>	<b>\$159,650</b>	<b>101.8%</b>	<b>630</b>	<b>\$2,989</b>	<b>\$3,043</b>	<b>3.4%</b>	<b>-9.0%</b>
2020	2010	10	\$2,780	\$1,909	68.7%	12	\$2,780	\$1,909		
	2011	9	\$26,658	\$27,212	102.1%	94	\$3,403	\$3,474		
	2012	8	\$8,755	\$16,531	188.8%	36	\$2,918	\$5,510		
	2013	7	\$13,322	\$4,430	33.2%	43	\$3,718	\$1,236		
	2014	6	\$32,335	\$35,446	109.6%	111	\$3,511	\$3,849		
	2015	5	\$19,029	\$14,800	77.8%	73	\$3,128	\$2,433		
	2016	4	\$9,834	\$5,000	50.8%	42	\$2,844	\$1,446		
	2017	3	\$9,430	\$13,284	140.9%	45	\$2,543	\$3,582		
	2018	2	\$10	\$0	0.0%	0				
	2019	1	\$7,633	\$2,676	35.1%	36	\$2,544	\$892		
	2020	0	\$15,357	\$5,295	34.5%	51	\$3,613	\$1,246		
<b>2020 Total</b>		<b>5.5</b>	<b>\$145,144</b>	<b>\$126,584</b>	<b>87.2%</b>	<b>542</b>	<b>\$3,216</b>	<b>\$2,805</b>	<b>7.6%</b>	<b>-7.8%</b>
<b>Through 2020</b>			<b>\$1,581,486</b>	<b>\$1,464,317</b>	<b>92.6%</b>					

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistence	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2021	6.1	\$142,540	\$131,822	92.5%	493	91.1%	5.7%	7.8%	14.3%	90%
2022	7.1	\$129,865	\$119,260	91.8%	419	85.0%	6.0%	7.2%	6.4%	90%
2023	8.1	\$117,340	\$107,689	91.8%	356	85.0%	5.3%	6.3%	6.2%	90%
2024	9.1	\$105,771	\$97,056	91.8%	303	85.0%	5.1%	6.0%	6.0%	90%
2025	10.1	\$95,167	\$87,308	91.7%	258	85.0%	4.9%	5.9%	5.8%	90%
2026	11.1	\$85,460	\$78,390	91.7%	219	85.0%	4.7%	5.6%	5.6%	90%
2027	12.1	\$76,591	\$70,249	91.7%	186	85.0%	4.6%	5.4%	5.4%	90%
2028	13.1	\$68,518	\$62,833	91.7%	158	85.0%	4.4%	5.2%	5.2%	90%
2029	14.1	\$61,177	\$56,090	91.7%	134	85.0%	4.2%	5.0%	5.0%	90%
2030	15.1	\$54,511	\$49,970	91.7%	114	85.0%	4.0%	4.8%	4.8%	90%
2031	16.1	\$48,471	\$44,426	91.7%	97	85.0%	3.9%	4.6%	4.6%	90%
2032	17.1	\$43,010	\$39,413	91.6%	83	85.0%	3.7%	4.4%	4.4%	90%
2033	18.1	\$38,077	\$34,889	91.6%	70	85.0%	3.5%	4.2%	4.1%	90%
2034	19.1	\$34,577	\$31,769	91.9%	60	85.0%	6.5%	6.8%	7.1%	90%
2035	20.1	\$31,490	\$28,935	91.9%	51	85.0%	6.6%	7.1%	7.2%	90%
2036	21.1	\$28,686	\$26,360	91.9%	43	85.0%	6.7%	7.2%	7.2%	90%
2037	22.1	\$26,139	\$24,021	91.9%	37	85.0%	6.8%	7.2%	7.2%	90%
2038	23.1	\$23,824	\$21,895	91.9%	31	85.0%	6.8%	7.2%	7.2%	90%
2039	24.1	\$21,719	\$19,962	91.9%	26	85.0%	6.9%	7.2%	7.3%	90%
2040	25.1	\$19,806	\$18,204	91.9%	22	85.0%	7.0%	7.3%	7.3%	90%
<b>Through 2040</b>		<b>\$1,252,739</b>	<b>\$1,150,540</b>	<b>91.8%</b>						
<b>Lifetime</b>		<b>\$2,834,225</b>	<b>\$2,614,857</b>	<b>92.3%</b>						



Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80D

Nationwide Experience

With the 2022 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$0	\$0		0				
<b>2010 Total</b>		<b>0</b>	<b>\$0</b>	<b>\$0</b>		<b>0</b>				
2011	2010	1	\$0	\$0		0				
	2011	0	\$0	\$0		0				
<b>2011 Total</b>		<b>#DIV/0!</b>	<b>\$0</b>	<b>\$0</b>		<b>0</b>				
2012	2010	2	\$0	\$0		0				
	2011	1	\$0	\$0		0				
	2012	0	\$0	\$0		0				
<b>2012 Total</b>		<b>#DIV/0!</b>	<b>\$0</b>	<b>\$0</b>		<b>0</b>				<b>#VALUE!</b>
2013	2010	3	\$0	\$0		0				
	2011	2	\$0	\$0		0				
	2012	1	\$0	\$0		0				
	2013	0	\$0	\$0		0				
<b>2013 Total</b>		<b>#DIV/0!</b>	<b>\$0</b>	<b>\$0</b>		<b>0</b>				<b>#VALUE!</b>
2014	2010	4	\$0	\$0		0				
	2011	3	\$0	\$0		0				
	2012	2	\$0	\$0		0				
	2013	1	\$0	\$0		0				
	2014	0	\$0	\$0		0				
<b>2014 Total</b>		<b>#DIV/0!</b>	<b>\$0</b>	<b>\$0</b>		<b>0</b>				<b>#VALUE!</b>
2015	2010	5	\$0	\$0		0				
	2011	4	\$0	\$0		0				
	2012	3	\$0	\$0		0				
	2013	2	\$0	\$0		0				
	2014	1	\$0	\$0		0				
	2015	0	\$0	\$0		0				
<b>2015 Total</b>		<b>#DIV/0!</b>	<b>\$0</b>	<b>\$0</b>		<b>0</b>				<b>#VALUE!</b>
2016	2010	6	\$0	\$0		0				
	2011	5	\$0	\$0		0				
	2012	4	\$0	\$0		0				
	2013	3	\$0	\$0		0				
	2014	2	\$0	\$0		0				
	2015	1	\$0	\$0		0				
	2016	0	\$0	\$0		0				
<b>2016 Total</b>		<b>#DIV/0!</b>	<b>\$0</b>	<b>\$0</b>		<b>0</b>				<b>#VALUE!</b>
2017	2010	7	\$0	\$0		0				
	2011	6	\$0	\$0		0				
	2012	5	\$0	\$0		0				
	2013	4	\$0	\$0		0				
	2014	3	\$0	\$0		0				
	2015	2	\$0	\$0		0				
	2016	1	\$0	\$0		0				
	2017	0	\$0	\$0		0				
<b>2017 Total</b>		<b>#DIV/0!</b>	<b>\$0</b>	<b>\$0</b>		<b>0</b>				<b>#VALUE!</b>
2018	2010	8	\$0	\$0	0.0%	0				
	2011	7	\$0	\$0	0.0%	0				
	2012	6	\$0	\$0	0.0%	0				
	2013	5	\$0	\$0	0.0%	0				
	2014	4	\$0	\$0	0.0%	0				
	2015	3	\$0	\$0	0.0%	0				
	2016	2	\$0	\$0	0.0%	0				
	2017	1	\$0	\$0	0.0%	0				
	2018	0	\$0	\$0	0.0%	0				
<b>2018 Total</b>		<b>#DIV/0!</b>	<b>\$0</b>	<b>\$0</b>		<b>0</b>				<b>#VALUE!</b>
2019	2010	9	\$0	\$0	0.0%	0				
	2011	8	\$0	\$0	0.0%	0				
	2012	7	\$0	\$0	0.0%	0				
	2013	6	\$0	\$0	0.0%	0				
	2014	5	\$0	\$0	0.0%	0				
	2015	4	\$0	\$0	0.0%	0				
	2016	3	\$0	\$0	0.0%	0				
	2017	2	\$0	\$0	0.0%	0				
	2018	1	\$0	\$0	0.0%	0				
	2019	0	\$3,189,620	\$2,128,314	66.7%	19,503	\$1,963	\$1,310		
<b>2019 Total</b>		<b>0.0</b>	<b>\$3,189,620</b>	<b>\$2,128,314</b>	<b>66.7%</b>	<b>19,503</b>	<b>\$1,963</b>	<b>\$1,310</b>		<b>#VALUE!</b>
2020	2010	10	\$0	\$0	0.0%	0				
	2011	9	\$0	\$0	0.0%	0				
	2012	8	\$0	\$0	0.0%	0				
	2013	7	\$0	\$0	0.0%	0				
	2014	6	\$0	\$0	0.0%	0				
	2015	5	\$0	\$0	0.0%	0				
	2016	4	\$0	\$0	0.0%	0				
	2017	3	\$0	\$0	0.0%	0				
	2018	2	\$0	\$182	0.0%	0				
	2019	1	\$10,311,315	\$7,448,108	72.2%	67,477	\$1,834	\$1,325		
	2020	0	\$11,217,339	\$6,991,730	62.3%	70,975	\$1,897	\$1,182		
<b>2020 Total</b>		<b>0.5</b>	<b>\$21,528,654</b>	<b>\$14,440,020</b>	<b>67.1%</b>	<b>138,452</b>	<b>\$1,866</b>	<b>\$1,252</b>	<b>-4.9%</b>	<b>-4.4%</b>

Through 2020 **\$24,718,274** **\$16,568,333** **67.0%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistence	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2021	1.3	\$28,210,779	\$21,048,367	74.6%	163,818	118.3%	6.4%	10.7%	23.2%	89%
2022	2.3	\$25,153,247	\$19,936,563	79.3%	139,245	85.0%	0.0%	4.9%	11.4%	89%
2023	3.3	\$23,508,251	\$18,752,496	79.8%	118,358	85.0%	6.3%	10.0%	10.7%	89%
2024	4.3	\$21,689,737	\$17,264,389	79.6%	100,604	85.0%	4.1%	8.5%	8.3%	89%
2025	5.3	\$19,955,375	\$15,884,171	79.6%	85,514	85.0%	4.1%	8.2%	8.2%	89%
2026	6.3	\$18,350,366	\$14,607,092	79.6%	72,687	85.0%	4.2%	8.2%	8.2%	89%
2027	7.3	\$16,867,564	\$13,427,496	79.6%	61,784	85.0%	4.2%	8.1%	8.1%	89%
2028	8.3	\$15,499,663	\$12,339,357	79.6%	52,516	85.0%	4.3%	8.1%	8.1%	89%
2029	9.3	\$14,238,902	\$11,336,584	79.6%	44,639	85.0%	4.4%	8.1%	8.1%	89%
2030	10.3	\$13,077,839	\$10,413,200	79.6%	37,943	85.0%	4.5%	8.1%	8.1%	89%
2031	11.3	\$12,009,392	\$9,563,452	79.6%	32,251	85.0%	4.6%	8.0%	8.0%	89%
2032	12.3	\$11,025,889	\$8,781,322	79.6%	27,414	85.0%	4.7%	8.0%	8.0%	89%
2033	13.3	\$10,121,749	\$8,062,468	79.7%	23,302	85.0%	4.8%	8.0%	8.0%	89%
2034	14.3	\$9,279,756	\$7,401,942	79.8%	19,806	85.0%	6.2%	7.9%	8.0%	89%
2035	15.3	\$8,519,027	\$6,795,142	79.8%	16,835	85.0%	6.2%	8.0%	8.0%	89%
2036	16.3	\$7,819,582	\$6,237,797	79.8%	14,310	85.0%	6.3%	8.0%	8.0%	89%
2037	17.3	\$7,177,888	\$5,725,954	79.8%	12,164	85.0%	6.3%	8.0%	8.0%	89%
2038	18.3	\$6,588,665	\$5,255,958	79.8%	10,339	85.0%	6.3%	8.0%	8.0%	89%
2039	19.3	\$6,047,649	\$4,824,433	79.8%	8,788	85.0%	6.3%	8.0%	8.0%	89%
2040	20.3	\$5,550,975	\$4,428,264	79.8%	7,470	85.0%	6.3%	8.0%	8.0%	89%

Through 2040 **\$280,692,295** **\$222,086,448** **79.1%**

Lifetime **\$305,410,569** **\$238,654,781** **78.1%**



Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80FH

Nationwide Experience

With the 2022 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$547,137	\$114,261	20.9%	9,208	\$713	\$149		
2010 Total		0	\$547,137	\$114,261	20.9%	9,208	\$713	\$149		
2011	2010	1	\$1,406,320	\$645,588	45.9%	24,926	\$677	\$311		
	2011	0	\$2,148,428	\$654,518	30.5%	36,094	\$714	\$218		
2011 Total		0.4	\$3,554,748	\$1,300,106	36.6%	61,020	\$699	\$256	-2.0%	71.7%
2012	2010	2	\$1,093,665	\$478,266	43.7%	19,105	\$687	\$300		
	2011	1	\$2,793,059	\$1,501,269	53.7%	46,932	\$714	\$384		
	2012	0	\$1,926,233	\$707,943	36.8%	31,100	\$743	\$273		
2012 Total		0.9	\$5,812,957	\$2,687,478	46.2%	97,137	\$718	\$332	2.7%	29.9%
2013	2010	3	\$959,015	\$475,535	49.6%	16,262	\$708	\$351		
	2011	2	\$2,266,133	\$1,312,120	57.9%	36,993	\$735	\$426		
	2012	1	\$2,480,629	\$1,296,529	52.3%	42,147	\$706	\$369		
	2013	0	\$1,465,786	\$546,915	37.3%	24,457	\$719	\$268		
2013 Total		1.4	\$7,171,562	\$3,631,100	50.6%	119,859	\$718	\$364	0.0%	9.5%
2014	2010	4	\$859,926	\$490,186	57.0%	14,114	\$731	\$417		
	2011	3	\$1,949,593	\$1,294,319	66.4%	31,035	\$754	\$500		
	2012	2	\$2,057,594	\$1,117,035	54.3%	34,145	\$723	\$393		
	2013	1	\$2,070,778	\$944,377	45.6%	36,458	\$682	\$311		
	2014	0	\$1,760,165	\$860,277	48.9%	28,582	\$739	\$361		
2014 Total		1.8	\$8,698,056	\$4,706,195	54.1%	144,334	\$723	\$391	0.7%	7.6%
2015	2010	5	\$765,723	\$450,450	58.8%	12,385	\$742	\$436		
	2011	4	\$1,727,065	\$1,274,424	73.8%	27,013	\$767	\$566		
	2012	3	\$1,805,222	\$1,112,255	61.6%	29,737	\$728	\$449		
	2013	2	\$1,707,947	\$988,482	57.9%	29,627	\$692	\$400		
	2014	1	\$2,298,910	\$1,287,973	56.0%	40,552	\$680	\$381		
	2015	0	\$1,733,634	\$791,427	45.7%	28,211	\$737	\$337		
2015 Total		2.2	\$10,038,501	\$5,905,010	58.8%	167,525	\$719	\$423	-0.6%	8.1%
2016	2010	6	\$691,430	\$505,691	73.1%	11,030	\$752	\$550		
	2011	5	\$1,547,266	\$1,151,528	74.4%	24,044	\$772	\$575		
	2012	4	\$1,641,805	\$849,691	51.8%	26,659	\$739	\$382		
	2013	3	\$1,502,276	\$761,562	50.7%	25,848	\$697	\$354		
	2014	2	\$1,927,362	\$1,149,751	59.7%	33,522	\$690	\$412		
	2015	1	\$2,276,673	\$1,138,082	50.0%	39,381	\$694	\$347		
	2016	0	\$1,750,866	\$699,386	39.9%	28,167	\$746	\$298		
2016 Total		2.6	\$11,337,678	\$6,255,692	55.2%	188,651	\$721	\$398	0.3%	-5.9%
2017	2010	7	\$644,032	\$423,424	65.7%	10,072	\$767	\$504		
	2011	6	\$1,428,771	\$1,121,562	78.5%	21,419	\$800	\$628		
	2012	5	\$1,529,974	\$954,058	62.4%	23,945	\$767	\$478		
	2013	4	\$1,374,383	\$885,319	64.4%	22,890	\$721	\$464		
	2014	3	\$1,729,936	\$1,064,806	61.6%	28,919	\$718	\$442		
	2015	2	\$1,931,249	\$1,313,110	68.0%	32,322	\$717	\$488		
	2016	1	\$2,297,488	\$1,218,436	53.0%	38,798	\$711	\$377		
	2017	0	\$1,620,432	\$586,990	36.2%	25,856	\$752	\$272		
2017 Total		3.0	\$12,556,263	\$7,567,705	60.3%	204,221	\$738	\$445	2.3%	11.8%
2018	2010	8	\$600,936	\$565,914	94.2%	8,682	\$831	\$782		
	2011	7	\$1,290,732	\$958,091	74.2%	18,282	\$847	\$629		
	2012	6	\$1,382,402	\$983,231	71.1%	20,316	\$817	\$581		
	2013	5	\$1,241,350	\$748,065	60.3%	18,957	\$786	\$474		
	2014	4	\$1,546,710	\$1,109,307	71.7%	24,036	\$772	\$554		
	2015	3	\$1,648,207	\$1,227,038	74.4%	26,000	\$761	\$566		
	2016	2	\$1,861,313	\$1,339,031	71.9%	29,562	\$756	\$544		
	2017	1	\$2,089,044	\$970,125	46.4%	34,477	\$727	\$338		
	2018	0	\$1,254,778	\$468,954	37.4%	19,979	\$754	\$282		
2018 Total		3.5	\$12,915,471	\$8,369,756	64.8%	200,289	\$774	\$501	4.9%	12.8%
2019	2010	9	\$522,641	\$461,568	88.3%	7,589	\$826	\$730		
	2011	8	\$1,176,067	\$1,015,899	86.4%	16,231	\$870	\$751		
	2012	7	\$1,252,560	\$926,893	74.0%	17,765	\$846	\$626		
	2013	6	\$1,106,029	\$811,024	73.3%	16,426	\$808	\$593		
	2014	5	\$1,374,348	\$1,402,571	102.1%	20,789	\$793	\$810		
	2015	4	\$1,403,773	\$1,001,169	71.3%	21,353	\$789	\$563		
	2016	3	\$1,542,495	\$1,265,320	82.0%	23,724	\$780	\$640		
	2017	2	\$1,690,938	\$938,501	55.5%	26,944	\$753	\$418		
	2018	1	\$1,659,659	\$795,533	47.9%	27,683	\$719	\$345		
	2019	0	\$1,014,788	\$540,528	53.3%	16,003	\$761	\$405		
2019 Total		4.1	\$12,743,298	\$9,159,008	71.9%	194,504	\$786	\$565	1.6%	12.7%
2020	2010	10	\$481,154	\$421,057	87.5%	6,611	\$873	\$764		
	2011	9	\$1,100,997	\$844,293	76.7%	14,461	\$914	\$701		
	2012	8	\$1,135,749	\$607,506	53.5%	15,299	\$891	\$477		
	2013	7	\$989,937	\$752,807	76.0%	14,151	\$839	\$638		
	2014	6	\$1,213,418	\$844,855	69.6%	17,593	\$828	\$576		
	2015	5	\$1,220,783	\$777,066	63.7%	17,569	\$834	\$531		
	2016	4	\$1,310,201	\$774,455	59.1%	19,284	\$815	\$482		
	2017	3	\$1,384,536	\$682,972	49.3%	21,036	\$790	\$390		
	2018	2	\$1,328,149	\$764,667	57.6%	21,083	\$756	\$435		
	2019	1	\$1,405,759	\$724,163	51.5%	22,843	\$738	\$380		
	2020	0	\$460,729	\$143,854	31.2%	6,447	\$858	\$268		
2020 Total		4.8	\$12,031,412	\$7,337,695	61.0%	176,375	\$819	\$499	4.1%	-11.7%
<b>Through 2020</b>			<b>\$97,407,082</b>	<b>\$57,034,005</b>	<b>58.6%</b>					

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistence	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2021	5.7	\$11,359,684	\$7,607,415	67.0%	154,109	87.4%	6.1%	8.1%	18.7%	89%
2022	6.7	\$9,905,287	\$7,243,736	73.1%	130,993	85.0%	0.0%	2.6%	12.0%	89%
2023	7.7	\$9,330,754	\$6,897,443	73.9%	111,344	85.0%	10.0%	10.8%	12.0%	89%
2024	8.7	\$8,884,227	\$6,567,705	73.9%	94,642	85.0%	10.0%	12.0%	12.0%	89%
2025	9.7	\$8,458,974	\$6,253,730	73.9%	80,446	85.0%	10.1%	12.0%	12.0%	89%
2026	10.7	\$8,054,000	\$5,954,765	73.9%	68,379	85.0%	10.2%	12.0%	12.0%	89%
2027	11.7	\$7,668,239	\$5,670,093	73.9%	58,122	85.0%	10.3%	12.0%	12.0%	89%
2028	12.7	\$7,300,926	\$5,399,029	73.9%	49,404	85.0%	10.4%	12.0%	12.0%	89%
2029	13.7	\$6,951,488	\$5,140,924	74.0%	41,993	85.0%	10.4%	12.0%	12.0%	89%
2030	14.7	\$6,618,788	\$4,895,158	74.0%	35,694	85.0%	10.5%	12.0%	12.0%	89%
2031	15.7	\$6,301,950	\$4,661,141	74.0%	30,340	85.0%	10.5%	12.0%	12.0%	89%
2032	16.7	\$6,000,306	\$4,438,311	74.0%	25,789	85.0%	10.6%	12.0%	12.0%	89%
2033	17.7	\$5,713,060	\$4,226,134	74.0%	21,921	85.0%	10.7%	12.0%	12.0%	89%
2034	18.7	\$5,439,552	\$4,024,100	74.0%	18,633	85.0%	10.7%	12.0%	12.0%	89%
2035	19.7	\$5,179,208	\$3,831,725	74.0%	15,838	85.0%	10.8%	12.0%	12.0%	89%
2036	20.7	\$4,931,315	\$3,648,546	74.0%	13,462	85.0%	10.9%	12.0%	12.0%	89%
2037	21.7	\$4,695,277	\$3,474,124	74.0%	11,443	85.0%	10.9%	12.0%	12.0%	89%
2038	22.7	\$4,470,506	\$3,308,040	74.0%	9,726	85.0%	11.0%	12.0%	12.0%	89%
2039	23.7	\$4,256,411	\$3,149,897	74.0%	8,267	85.0%	11.1%	12.0%	12.0%	89%
2040	24.7	\$4,052,585	\$2,999,313	74.0%	7,027	85.0%	11.2%	12.0%	12.0%	89%
<b>Through 2040</b>		<b>\$135,572,537</b>	<b>\$99,391,329</b>	<b>73.3%</b>						
<b>Lifetime</b>		<b>\$232,979,619</b>	<b>\$156,425,334</b>	<b>67.1%</b>						



Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80GH

Nationwide Experience

With the 2022 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$0	\$0		0				
<b>2010 Total</b>		<b>0</b>	<b>\$0</b>	<b>\$0</b>		<b>0</b>				
2011	2010	1	\$0	\$0		0				
	2011	0	\$0	\$0		0				
<b>2011 Total</b>		<b>#DIV/0!</b>	<b>\$0</b>	<b>\$0</b>		<b>0</b>				
2012	2010	2	\$0	\$0		0				
	2011	1	\$0	\$0		0				
	2012	0	\$0	\$0		0				
<b>2012 Total</b>		<b>#DIV/0!</b>	<b>\$0</b>	<b>\$0</b>		<b>0</b>				<b>#VALUE!</b>
2013	2010	3	\$0	\$0		0				
	2011	2	\$0	\$0		0				
	2012	1	\$0	\$0		0				
	2013	0	\$0	\$0		0				
<b>2013 Total</b>		<b>#DIV/0!</b>	<b>\$0</b>	<b>\$0</b>		<b>0</b>				<b>#VALUE!</b>
2014	2010	4	\$0	\$0		0				
	2011	3	\$0	\$0		0				
	2012	2	\$0	\$0		0				
	2013	1	\$0	\$0		0				
	2014	0	\$0	\$0		0				
<b>2014 Total</b>		<b>#DIV/0!</b>	<b>\$0</b>	<b>\$0</b>		<b>0</b>				<b>#VALUE!</b>
2015	2010	5	\$0	\$0		0				
	2011	4	\$0	\$0		0				
	2012	3	\$0	\$0		0				
	2013	2	\$0	\$0		0				
	2014	1	\$0	\$0		0				
	2015	0	\$0	\$0		0				
<b>2015 Total</b>		<b>#DIV/0!</b>	<b>\$0</b>	<b>\$0</b>		<b>0</b>				<b>#VALUE!</b>
2016	2010	6	\$0	\$0		0				
	2011	5	\$0	\$0		0				
	2012	4	\$0	\$0		0				
	2013	3	\$0	\$0		0				
	2014	2	\$0	\$0		0				
	2015	1	\$0	\$0		0				
	2016	0	\$0	\$0		0				
<b>2016 Total</b>		<b>#DIV/0!</b>	<b>\$0</b>	<b>\$0</b>		<b>0</b>				<b>#VALUE!</b>
2017	2010	7	\$0	\$0		0				
	2011	6	\$0	\$0		0				
	2012	5	\$0	\$0		0				
	2013	4	\$0	\$0		0				
	2014	3	\$0	\$0		0				
	2015	2	\$0	\$0		0				
	2016	1	\$0	\$0		0				
	2017	0	\$0	\$0		0				
<b>2017 Total</b>		<b>#DIV/0!</b>	<b>\$0</b>	<b>\$0</b>		<b>0</b>				<b>#VALUE!</b>
2018	2010	8	\$0	\$0	0.0%	0				
	2011	7	\$0	\$0	0.0%	0				
	2012	6	\$0	\$0	0.0%	0				
	2013	5	\$0	\$0	0.0%	0				
	2014	4	\$0	\$0	0.0%	0				
	2015	3	\$0	\$0	0.0%	0				
	2016	2	\$0	\$0	0.0%	0				
	2017	1	\$0	\$0	0.0%	0				
	2018	0	\$0	\$0	0.0%	0				
<b>2018 Total</b>		<b>#DIV/0!</b>	<b>\$0</b>	<b>\$0</b>		<b>0</b>				<b>#VALUE!</b>
2019	2010	9	\$0	\$0	0.0%	0				
	2011	8	\$0	\$0	0.0%	0				
	2012	7	\$0	\$0	0.0%	0				
	2013	6	\$0	\$0	0.0%	0				
	2014	5	\$0	\$0	0.0%	0				
	2015	4	\$0	\$0	0.0%	0				
	2016	3	\$0	\$0	0.0%	0				
	2017	2	\$0	\$0	0.0%	0				
	2018	1	\$0	\$0	0.0%	0				
	2019	0	\$0	\$0	0.0%	0				
<b>2019 Total</b>		<b>#DIV/0!</b>	<b>\$0</b>	<b>\$0</b>		<b>0</b>				<b>#VALUE!</b>
2020	2010	10	\$0	\$0	0.0%	0				
	2011	9	\$0	\$0	0.0%	0				
	2012	8	\$0	\$0	0.0%	0				
	2013	7	\$0	\$0	0.0%	0				
	2014	6	\$0	\$0	0.0%	0				
	2015	5	\$0	\$0	0.0%	0				
	2016	4	\$0	\$0	0.0%	0				
	2017	3	\$0	\$0	0.0%	0				
	2018	2	\$0	\$0	0.0%	0				
	2019	1	\$0	\$0	0.0%	0				
	2020	0	\$197,472	\$24,148	12.2%	3,227	\$734	\$90		
<b>2020 Total</b>		<b>0.0</b>	<b>\$197,472</b>	<b>\$24,148</b>	<b>12.2%</b>	<b>3,227</b>	<b>\$734</b>	<b>\$90</b>		<b>#VALUE!</b>

Through 2020 **\$197,472** **\$24,148** **12.2%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistence	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2021	1.0	\$303,307	\$42,743	14.1%	4,840	150.0%	1.1%	2.4%	18.0%	0%
2022	2.0	\$266,934	\$38,511	14.4%	4,114	85.0%	0.0%	3.5%	6.0%	0%
2023	3.0	\$232,331	\$34,698	14.9%	3,497	85.0%	3.5%	2.4%	6.0%	0%
2024	4.0	\$209,330	\$31,263	14.9%	2,972	85.0%	3.5%	6.0%	6.0%	0%
2025	5.0	\$188,607	\$28,168	14.9%	2,526	85.0%	3.5%	6.0%	6.0%	0%
2026	6.0	\$169,935	\$25,380	14.9%	2,147	85.0%	3.5%	6.0%	6.0%	0%
2027	7.0	\$153,111	\$22,867	14.9%	1,825	85.0%	3.5%	6.0%	6.0%	0%
2028	8.0	\$137,953	\$20,603	14.9%	1,552	85.0%	3.5%	6.0%	6.0%	0%
2029	9.0	\$124,296	\$18,563	14.9%	1,319	85.0%	3.5%	6.0%	6.0%	0%
2030	10.0	\$111,990	\$16,726	14.9%	1,121	85.0%	3.5%	6.0%	6.0%	0%
2031	11.0	\$100,903	\$15,070	14.9%	953	85.0%	3.5%	6.0%	6.0%	0%
2032	12.0	\$90,914	\$13,578	14.9%	810	85.0%	3.5%	6.0%	6.0%	0%
2033	13.0	\$81,914	\$12,234	14.9%	688	85.0%	3.5%	6.0%	6.0%	0%
2034	14.0	\$73,804	\$11,023	14.9%	585	85.0%	3.5%	6.0%	6.0%	0%
2035	15.0	\$66,497	\$9,931	14.9%	497	85.0%	3.5%	6.0%	6.0%	0%
2036	16.0	\$59,914	\$8,948	14.9%	423	85.0%	3.5%	6.0%	6.0%	0%
2037	17.0	\$53,983	\$8,062	14.9%	359	85.0%	3.5%	6.0%	6.0%	0%
2038	18.0	\$48,638	\$7,264	14.9%	305	85.0%	3.5%	6.0%	6.0%	0%
2039	19.0	\$43,823	\$6,545	14.9%	260	85.0%	3.5%	6.0%	6.0%	0%
2040	20.0	\$39,485	\$5,897	14.9%	221	85.0%	3.5%	6.0%	6.0%	0%
<b>Through 2040</b>		<b>\$2,557,670</b>	<b>\$378,074</b>	<b>14.8%</b>						
<b>Lifetime</b>		<b>\$2,755,143</b>	<b>\$402,223</b>	<b>14.6%</b>						

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80K

Nationwide Experience

With the 2022 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend	
2010	2010	0	\$123,542	\$45,081	36.5%	1,386	\$1,070	\$390			
<b>2010 Total</b>		<b>0</b>	<b>\$123,542</b>	<b>\$45,081</b>	<b>36.5%</b>	<b>1,386</b>	<b>\$1,070</b>	<b>\$390</b>			
2011	2010	1	\$229,696	\$83,070	36.2%	2,829	\$974	\$352			
	2011	0	\$500,519	\$265,052	53.0%	5,326	\$1,128	\$597			
<b>2011 Total</b>		<b>0.3</b>	<b>\$730,215</b>	<b>\$348,121</b>	<b>47.7%</b>	<b>8,155</b>	<b>\$1,075</b>	<b>\$512</b>	<b>0.5%</b>	<b>31.2%</b>	
2012	2010	2	\$157,823	\$117,371	74.4%	1,923	\$985	\$732			
	2011	1	\$492,358	\$269,197	54.7%	5,228	\$1,130	\$618			
	2012	0	\$254,252	\$132,411	52.1%	2,875	\$1,061	\$553			
<b>2012 Total</b>		<b>0.9</b>	<b>\$904,433</b>	<b>\$518,979</b>	<b>57.4%</b>	<b>10,026</b>	<b>\$1,083</b>	<b>\$621</b>	<b>0.7%</b>	<b>21.3%</b>	
2013	2010	3	\$116,146	\$70,171	60.4%	1,456	\$957	\$578			
	2011	2	\$334,534	\$210,938	63.1%	3,492	\$1,150	\$725			
	2012	1	\$295,255	\$159,412	54.0%	3,547	\$999	\$539			
	2013	0	\$227,088	\$105,983	46.7%	2,453	\$1,111	\$518			
<b>2013 Total</b>		<b>1.3</b>	<b>\$973,023</b>	<b>\$546,504</b>	<b>56.2%</b>	<b>10,948</b>	<b>\$1,067</b>	<b>\$599</b>	<b>-1.5%</b>	<b>-3.6%</b>	
2014	2010	4	\$102,294	\$58,658	57.3%	1,228	\$1,000	\$573			
	2011	3	\$259,800	\$162,296	62.5%	2,655	\$1,174	\$734			
	2012	2	\$223,416	\$141,061	63.1%	2,603	\$1,030	\$650			
	2013	1	\$316,611	\$148,449	46.9%	3,658	\$1,039	\$487			
	2014	0	\$437,518	\$271,596	62.1%	4,455	\$1,179	\$732			
<b>2014 Total</b>		<b>1.5</b>	<b>\$1,339,640</b>	<b>\$782,060</b>	<b>58.4%</b>	<b>14,599</b>	<b>\$1,101</b>	<b>\$643</b>	<b>3.2%</b>	<b>7.3%</b>	
2015	2010	5	\$92,142	\$62,624	68.0%	1,066	\$1,037	\$705			
	2011	4	\$228,041	\$156,848	68.8%	2,306	\$1,187	\$816			
	2012	3	\$180,451	\$109,822	60.9%	2,098	\$1,032	\$628			
	2013	2	\$244,380	\$146,135	59.8%	2,763	\$1,061	\$635			
	2014	1	\$461,435	\$379,457	82.2%	5,054	\$1,096	\$901			
	2015	0	\$619,209	\$339,371	54.8%	6,151	\$1,208	\$662			
<b>2015 Total</b>		<b>1.6</b>	<b>\$1,825,658</b>	<b>\$1,194,257</b>	<b>65.4%</b>	<b>19,438</b>	<b>\$1,127</b>	<b>\$737</b>	<b>2.4%</b>	<b>14.7%</b>	
2016	2010	6	\$77,058	\$68,243	88.6%	876	\$1,056	\$935			
	2011	5	\$202,162	\$127,082	62.9%	2,033	\$1,193	\$750			
	2012	4	\$153,239	\$105,062	68.6%	1,746	\$1,053	\$722			
	2013	3	\$189,106	\$160,157	84.7%	2,115	\$1,073	\$909			
	2014	2	\$366,163	\$235,711	64.4%	4,002	\$1,098	\$707			
	2015	1	\$644,441	\$452,242	70.2%	6,817	\$1,134	\$796			
	2016	0	\$410,620	\$260,940	63.5%	4,142	\$1,190	\$756			
<b>2016 Total</b>		<b>2.0</b>	<b>\$2,042,790</b>	<b>\$1,409,438</b>	<b>69.0%</b>	<b>21,731</b>	<b>\$1,128</b>	<b>\$778</b>	<b>0.1%</b>	<b>5.6%</b>	
2017	2010	7	\$68,211	\$69,539	101.9%	756	\$1,083	\$1,104			
	2011	6	\$168,302	\$97,933	58.2%	1,697	\$1,190	\$693			
	2012	5	\$123,905	\$158,452	127.9%	1,355	\$1,097	\$1,403			
	2013	4	\$141,503	\$110,597	78.2%	1,608	\$1,056	\$825			
	2014	3	\$301,648	\$171,290	56.8%	3,221	\$1,124	\$638			
	2015	2	\$526,022	\$386,415	73.5%	5,427	\$1,163	\$854			
	2016	1	\$458,305	\$242,872	53.0%	5,006	\$1,099	\$582			
	2017	0	\$363,511	\$215,208	59.2%	3,621	\$1,205	\$713			
<b>2017 Total</b>		<b>2.4</b>	<b>\$2,151,406</b>	<b>\$1,452,305</b>	<b>67.5%</b>	<b>22,691</b>	<b>\$1,138</b>	<b>\$768</b>	<b>0.9%</b>	<b>-1.3%</b>	
2018	2010	8	\$53,976	\$77,685	143.9%	469	\$1,381	\$1,988			
	2011	7	\$130,215	\$99,968	76.8%	1,155	\$1,353	\$1,039			
	2012	6	\$100,836	\$102,639	101.8%	882	\$1,373	\$1,397			
	2013	5	\$121,340	\$86,839	71.6%	1,065	\$1,368	\$979			
	2014	4	\$242,144	\$205,765	85.0%	2,237	\$1,299	\$1,104			
	2015	3	\$436,984	\$302,720	69.3%	3,938	\$1,332	\$923			
	2016	2	\$364,546	\$226,143	62.0%	3,480	\$1,257	\$780			
	2017	1	\$414,551	\$286,302	69.1%	3,948	\$1,260	\$870			
	2018	0	\$316,348	\$201,306	63.6%	2,910	\$1,305	\$830			
<b>2018 Total</b>		<b>2.7</b>	<b>\$2,180,941</b>	<b>\$1,589,368</b>	<b>72.9%</b>	<b>20,082</b>	<b>\$1,303</b>	<b>\$950</b>	<b>14.5%</b>	<b>23.7%</b>	
2019	2010	9	\$48,611	\$31,344	64.5%	386	\$1,511	\$974			
	2011	8	\$111,338	\$128,291	115.2%	892	\$1,498	\$1,726			
	2012	7	\$88,524	\$79,837	90.2%	721	\$1,473	\$1,329			
	2013	6	\$100,021	\$54,495	54.5%	854	\$1,405	\$766			
	2014	5	\$197,779	\$169,964	85.9%	1,714	\$1,385	\$1,190			
	2015	4	\$349,819	\$303,929	86.9%	2,957	\$1,420	\$1,233			
	2016	3	\$278,907	\$127,603	45.8%	2,528	\$1,324	\$606			
	2017	2	\$295,996	\$181,849	61.4%	2,679	\$1,326	\$815			
	2018	1	\$320,283	\$200,295	62.5%	3,040	\$1,264	\$791			
	2019	0	\$191,513	\$130,601	68.2%	1,742	\$1,319	\$900			
<b>2019 Total</b>		<b>3.4</b>	<b>\$1,982,791</b>	<b>\$1,408,210</b>	<b>71.0%</b>	<b>17,513</b>	<b>\$1,359</b>	<b>\$965</b>	<b>4.3%</b>	<b>1.6%</b>	
2020	2010	10	\$37,933	\$32,651	86.1%	293	\$1,556	\$1,340			
	2011	9	\$84,484	\$88,959	105.3%	651	\$1,558	\$1,641			
	2012	8	\$71,788	\$50,103	69.8%	549	\$1,569	\$1,095			
	2013	7	\$89,325	\$38,259	42.8%	704	\$1,524	\$653			
	2014	6	\$153,269	\$89,379	58.3%	1,261	\$1,459	\$851			
	2015	5	\$296,634	\$243,565	82.1%	2,363	\$1,507	\$1,237			
	2016	4	\$220,144	\$110,139	50.0%	1,875	\$1,409	\$705			
	2017	3	\$230,506	\$119,109	51.7%	1,937	\$1,428	\$738			
	2018	2	\$250,818	\$220,692	88.0%	2,170	\$1,387	\$1,220			
	2019	1	\$254,483	\$167,866	66.0%	2,303	\$1,326	\$875			
	2020	0	\$226,119	\$79,822	35.3%	1,997	\$1,359	\$480			
<b>2020 Total</b>		<b>3.7</b>	<b>\$1,915,502</b>	<b>\$1,240,544</b>	<b>64.8%</b>	<b>16,100</b>	<b>\$1,428</b>	<b>\$925</b>	<b>5.1%</b>	<b>-4.2%</b>	
<b>Through 2020</b>			<b>\$16,169,941</b>	<b>\$10,534,867</b>	<b>65.2%</b>						
Experience Year		Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistence	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2021		4.4	\$1,909,652	\$1,332,773	69.8%	14,983	93.1%	6.0%	7.1%	15.4%	90%
2022		5.4	\$1,658,536	\$1,224,937	73.9%	12,735	85.0%	0.0%	2.2%	8.1%	90%
2023		6.4	\$1,514,021	\$1,125,121	74.3%	10,825	85.0%	6.4%	7.4%	8.1%	90%
2024		7.4	\$1,390,017	\$1,032,980	74.3%	9,201	85.0%	6.4%	8.0%	8.0%	90%
2025		8.4	\$1,275,834	\$948,144	74.3%	7,821	85.0%	6.4%	8.0%	8.0%	90%
2026		9.4	\$1,170,929	\$870,224	74.3%	6,648	85.0%	6.5%	8.0%	8.0%	90%
2027		10.4	\$1,074,769	\$798,824	74.3%	5,651	85.0%	6.6%	8.0%	8.0%	90%
2028		11.4	\$986,841	\$733,545	74.3%	4,803	85.0%	6.7%	8.0%	8.0%	90%
2029		12.4	\$902,863	\$670,884	74.3%	4,083	85.0%	6.3%	7.6%	7.6%	90%
2030		13.4	\$826,312	\$614,078	74.3%	3,470	85.0%	6.4%	7.7%	7.7%	90%
2031		14.4	\$757,037	\$562,689	74.3%	2,950	85.0%	6.6%	7.8%	7.8%	90%
2032		15.4	\$694,492	\$516,300	74.3%	2,507	85.0%	6.8%	7.9%	7.9%	90%
2033		16.4	\$638,138	\$474,517	74.4%	2,131	85.0%	7.1%	8.1%	8.1%	90%
2034		17.4	\$587,493	\$436,967	74.4%	1,811	85.0%	7.3%	8.3%	8.3%	90%
2035		18.4	\$542,075	\$403,301	74.4%	1,540	85.0%	7.7%	8.6%	8.6%	90%
2036		19.4	\$492,295	\$365,638	74.3%	1,309	85.0%	5.8%	6.8%	6.7%	90%
2037		20.4	\$446,370	\$331,549	74.3%	1,112	85.0%	5.9%	6.7%	6.7%	90%
2038		21.4	\$404,800	\$300,692	74.3%	946	85.0%	5.9%	6.7%	6.7%	90%
2039		22.4	\$367,161	\$272,755	74.3%	804	85.0%	6.0%	6.7%	6.7%	90%
2040		23.4	\$333,080	\$247,459	74.3%	683	85.0%	6.1%	6.7%	6.7%	90%
<b>Through 2040</b>			<b>\$17,972,716</b>	<b>\$13,263,377</b>	<b>73.8%</b>						
<b>Lifetime</b>			<b>\$34,142,658</b>	<b>\$23,798,244</b>	<b>69.7%</b>						

# Colonial Penn Life Insurance Company

## Exhibit VI

CPL-GR-A80L

### Nationwide Experience

With the 2022 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$96,881	\$41,598	42.9%	762	\$1,526	\$655		
<b>2010 Total</b>		<b>0</b>	<b>\$96,881</b>	<b>\$41,598</b>	<b>42.9%</b>	<b>762</b>	<b>\$1,526</b>	<b>\$655</b>		
2011	2010	1	\$175,617	\$89,296	50.8%	1,545	\$1,364	\$694		
	2011	0	\$239,339	\$167,751	70.1%	1,893	\$1,517	\$1,063		
<b>2011 Total</b>		<b>0.4</b>	<b>\$414,956</b>	<b>\$257,046</b>	<b>61.9%</b>	<b>3,438</b>	<b>\$1,448</b>	<b>\$897</b>	<b>-5.1%</b>	<b>37.0%</b>
2012	2010	2	\$125,401	\$113,627	90.6%	1,098	\$1,371	\$1,242		
	2011	1	\$246,804	\$170,889	69.2%	1,923	\$1,540	\$1,066		
	2012	0	\$186,627	\$154,874	83.0%	1,476	\$1,517	\$1,259		
<b>2012 Total</b>		<b>0.9</b>	<b>\$558,832</b>	<b>\$439,391</b>	<b>78.6%</b>	<b>4,497</b>	<b>\$1,491</b>	<b>\$1,172</b>	<b>3.0%</b>	<b>30.7%</b>
2013	2010	3	\$112,166	\$119,411	106.5%	892	\$1,509	\$1,606		
	2011	2	\$208,272	\$146,729	70.5%	1,498	\$1,668	\$1,175		
	2012	1	\$213,250	\$172,431	80.9%	1,694	\$1,511	\$1,221		
	2013	0	\$127,808	\$122,272	95.7%	997	\$1,538	\$1,472		
<b>2013 Total</b>		<b>1.5</b>	<b>\$661,496</b>	<b>\$560,842</b>	<b>84.8%</b>	<b>5,081</b>	<b>\$1,562</b>	<b>\$1,325</b>	<b>4.8%</b>	<b>13.0%</b>
2014	2010	4	\$108,705	\$58,964	54.2%	790	\$1,651	\$896		
	2011	3	\$181,989	\$130,862	71.9%	1,212	\$1,802	\$1,296		
	2012	2	\$180,288	\$154,750	85.8%	1,305	\$1,658	\$1,423		
	2013	1	\$206,284	\$162,432	78.7%	1,636	\$1,513	\$1,191		
	2014	0	\$437,160	\$429,777	98.3%	3,022	\$1,736	\$1,707		
<b>2014 Total</b>		<b>1.4</b>	<b>\$1,114,427</b>	<b>\$936,786</b>	<b>84.1%</b>	<b>7,965</b>	<b>\$1,679</b>	<b>\$1,411</b>	<b>7.5%</b>	<b>6.6%</b>
2015	2010	5	\$103,585	\$66,453	64.2%	719	\$1,729	\$1,109		
	2011	4	\$155,715	\$94,197	60.5%	994	\$1,880	\$1,137		
	2012	3	\$158,573	\$154,146	97.2%	1,112	\$1,711	\$1,663		
	2013	2	\$187,231	\$190,862	101.9%	1,380	\$1,628	\$1,660		
	2014	1	\$494,789	\$447,969	90.5%	3,440	\$1,726	\$1,563		
	2015	0	\$362,238	\$338,905	93.6%	2,373	\$1,832	\$1,714		
<b>2015 Total</b>		<b>1.7</b>	<b>\$1,462,132</b>	<b>\$1,292,531</b>	<b>88.4%</b>	<b>10,018</b>	<b>\$1,751</b>	<b>\$1,548</b>	<b>4.3%</b>	<b>9.7%</b>
2016	2010	6	\$90,016	\$48,643	54.0%	578	\$1,869	\$1,010		
	2011	5	\$144,720	\$141,606	97.8%	870	\$1,996	\$1,953		
	2012	4	\$139,438	\$90,207	64.7%	923	\$1,813	\$1,173		
	2013	3	\$188,549	\$185,777	98.5%	1,286	\$1,759	\$1,734		
	2014	2	\$413,779	\$382,095	92.3%	2,731	\$1,818	\$1,679		
	2015	1	\$410,188	\$334,852	81.6%	2,668	\$1,845	\$1,506		
	2016	0	\$245,611	\$151,762	61.8%	1,555	\$1,895	\$1,171		
<b>2016 Total</b>		<b>2.2</b>	<b>\$1,632,301</b>	<b>\$1,334,941</b>	<b>81.8%</b>	<b>10,611</b>	<b>\$1,846</b>	<b>\$1,510</b>	<b>5.4%</b>	<b>-2.5%</b>
2017	2010	7	\$78,010	\$37,985	48.7%	450	\$2,080	\$1,013		
	2011	6	\$119,619	\$119,374	99.8%	686	\$2,092	\$2,088		
	2012	5	\$133,386	\$90,385	67.8%	809	\$1,979	\$1,341		
	2013	4	\$176,997	\$189,190	106.9%	1,100	\$1,931	\$2,064		
	2014	3	\$371,898	\$365,248	98.2%	2,230	\$2,001	\$1,965		
	2015	2	\$366,124	\$303,391	82.9%	2,128	\$2,065	\$1,711		
	2016	1	\$259,385	\$182,989	70.5%	1,639	\$1,899	\$1,340		
	2017	0	\$148,404	\$108,359	73.0%	1,001	\$1,779	\$1,299		
<b>2017 Total</b>		<b>2.9</b>	<b>\$1,653,822</b>	<b>\$1,396,921</b>	<b>84.5%</b>	<b>10,043</b>	<b>\$1,976</b>	<b>\$1,669</b>	<b>7.0%</b>	<b>10.6%</b>
2018	2010	8	\$69,976	\$48,623	69.5%	324	\$2,596	\$1,804		
	2011	7	\$106,112	\$77,636	73.2%	477	\$2,672	\$1,955		
	2012	6	\$113,495	\$51,981	45.8%	556	\$2,450	\$1,122		
	2013	5	\$137,173	\$107,159	78.1%	682	\$2,415	\$1,887		
	2014	4	\$316,717	\$356,910	112.7%	1,620	\$2,347	\$2,645		
	2015	3	\$292,630	\$256,855	87.8%	1,419	\$2,475	\$2,172		
	2016	2	\$210,078	\$170,804	81.3%	1,100	\$2,293	\$1,864		
	2017	1	\$174,214	\$166,846	95.8%	1,004	\$2,082	\$1,994		
	2018	0	\$122,357	\$103,776	84.8%	637	\$2,305	\$1,955		
<b>2018 Total</b>		<b>3.5</b>	<b>\$1,542,752</b>	<b>\$1,340,589</b>	<b>86.9%</b>	<b>7,817</b>	<b>\$2,368</b>	<b>\$2,058</b>	<b>19.9%</b>	<b>23.3%</b>
2019	2010	9	\$60,667	\$36,440	60.1%	266	\$2,737	\$1,644		
	2011	8	\$97,865	\$95,085	97.2%	408	\$2,878	\$2,797		
	2012	7	\$92,548	\$64,546	69.7%	425	\$2,613	\$1,822		
	2013	6	\$114,603	\$97,123	84.7%	522	\$2,635	\$2,233		
	2014	5	\$293,822	\$351,676	119.7%	1,380	\$2,556	\$3,059		
	2015	4	\$237,242	\$195,043	82.2%	1,072	\$2,657	\$2,184		
	2016	3	\$185,557	\$142,091	76.6%	902	\$2,470	\$1,891		
	2017	2	\$148,553	\$130,244	87.7%	796	\$2,239	\$1,963		
	2018	1	\$151,622	\$86,261	56.9%	772	\$2,358	\$1,342		
	2019	0	\$72,855	\$60,215	82.6%	367	\$2,382	\$1,969		
<b>2019 Total</b>		<b>4.2</b>	<b>\$1,455,336</b>	<b>\$1,258,724</b>	<b>86.5%</b>	<b>6,908</b>	<b>\$2,528</b>	<b>\$2,187</b>	<b>6.7%</b>	<b>6.2%</b>
2020	2010	10	\$56,195	\$40,668	72.4%	240	\$2,810	\$2,033		
	2011	9	\$86,781	\$76,558	88.2%	337	\$3,090	\$2,726		
	2012	8	\$70,665	\$26,600	36.9%	312	\$2,718	\$1,002		
	2013	7	\$102,029	\$39,554	38.8%	430	\$2,847	\$1,104		
	2014	6	\$250,250	\$275,167	110.0%	1,090	\$2,755	\$3,029		
	2015	5	\$202,797	\$106,249	52.4%	852	\$2,856	\$1,496		
	2016	4	\$170,633	\$65,011	38.1%	748	\$2,739	\$1,044		
	2017	3	\$124,304	\$70,633	56.8%	609	\$2,451	\$1,393		
	2018	2	\$135,286	\$107,349	79.3%	632	\$2,571	\$2,040		
	2019	1	\$93,816	\$50,407	53.7%	437	\$2,579	\$1,386		
	2020	0	\$81,734	\$56,492	69.1%	399	\$2,458	\$1,699		
<b>2020 Total</b>		<b>4.8</b>	<b>\$1,374,489</b>	<b>\$914,147</b>	<b>66.5%</b>	<b>6,084</b>	<b>\$2,711</b>	<b>\$1,803</b>	<b>7.2%</b>	<b>-17.5%</b>

Through 2020 **\$11,967,424** **\$9,773,517** **81.7%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness	
2021	5.6	\$1,345,864	\$977,753	72.6%	5,431	89.3%	7.6%	9.7%	19.8%	90%
2022	6.6	\$1,288,582	\$896,793	69.6%	4,616	85.0%	10.0%	12.6%	7.9%	90%
2023	7.6	\$1,187,325	\$822,474	69.3%	3,924	85.0%	5.1%	8.4%	7.9%	90%
2024	8.6	\$1,088,951	\$754,418	69.3%	3,335	85.0%	5.3%	7.9%	7.9%	90%
2025	9.6	\$999,086	\$692,243	69.3%	2,835	85.0%	5.4%	7.9%	8.0%	90%
2026	10.6	\$914,511	\$633,528	69.3%	2,410	85.0%	5.2%	7.7%	7.7%	90%
2027	11.6	\$837,445	\$580,282	69.3%	2,048	85.0%	5.4%	7.7%	7.8%	90%
2028	12.6	\$767,778	\$532,104	69.3%	1,741	85.0%	5.6%	7.9%	7.9%	90%
2029	13.6	\$704,857	\$488,609	69.3%	1,480	85.0%	5.9%	8.0%	8.0%	90%
2030	14.6	\$648,184	\$449,433	69.3%	1,258	85.0%	6.1%	8.2%	8.2%	90%
2031	15.6	\$597,239	\$414,230	69.4%	1,069	85.0%	6.4%	8.4%	8.4%	90%
2032	16.6	\$551,570	\$382,678	69.4%	909	85.0%	6.7%	8.7%	8.7%	90%
2033	17.6	\$501,078	\$347,024	69.3%	772	85.0%	4.9%	6.9%	6.7%	90%
2034	18.6	\$454,429	\$314,747	69.3%	657	85.0%	5.0%	6.7%	6.7%	90%
2035	19.6	\$412,188	\$285,525	69.3%	558	85.0%	5.1%	6.7%	6.7%	90%
2036	20.6	\$373,931	\$259,063	69.3%	474	85.0%	5.3%	6.7%	6.7%	90%
2037	21.6	\$339,306	\$235,099	69.3%	403	85.0%	5.4%	6.8%	6.8%	90%
2038	22.6	\$307,929	\$213,392	69.3%	343	85.0%	5.6%	6.8%	6.8%	90%
2039	23.6	\$279,509	\$193,727	69.3%	291	85.0%	5.7%	6.8%	6.8%	90%
2040	24.6	\$253,767	\$175,909	69.3%	248	85.0%	5.8%	6.8%	6.8%	90%

Through 2040 **\$13,853,530** **\$9,649,030** **69.7%**

Lifetime **\$25,820,954** **\$19,422,547** **75.2%**

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-AB0M

Nationwide Experience

With the 2022 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$35,333	\$21,863	61.9%	277	\$1,531	\$947		
<b>2010 Total</b>		<b>0</b>	<b>\$35,333</b>	<b>\$21,863</b>	<b>61.9%</b>	<b>277</b>	<b>\$1,531</b>	<b>\$947</b>		
2011	2010	1	\$84,896	\$35,212	41.5%	676	\$1,507	\$625		
	2011	0	\$45,899	\$42,085	91.7%	314	\$1,754	\$1,608		
<b>2011 Total</b>		<b>0.6</b>	<b>\$130,795</b>	<b>\$77,298</b>	<b>59.1%</b>	<b>990</b>	<b>\$1,585</b>	<b>\$937</b>	<b>3.6%</b>	<b>-1.1%</b>
2012	2010	2	\$62,049	\$33,613	54.2%	477	\$1,561	\$846		
	2011	1	\$52,759	\$40,757	77.3%	318	\$1,991	\$1,538		
	2012	0	\$39,180	\$25,305	64.6%	239	\$1,967	\$1,271		
<b>2012 Total</b>		<b>1.1</b>	<b>\$153,988</b>	<b>\$99,674</b>	<b>64.7%</b>	<b>1,034</b>	<b>\$1,787</b>	<b>\$1,157</b>	<b>12.7%</b>	<b>23.5%</b>
2013	2010	3	\$55,941	\$32,051	57.3%	396	\$1,695	\$971		
	2011	2	\$36,052	\$24,074	66.8%	217	\$1,994	\$1,331		
	2012	1	\$36,572	\$41,719	114.1%	249	\$1,762	\$2,011		
	2013	0	\$17,961	\$11,252	62.6%	138	\$1,562	\$978		
<b>2013 Total</b>		<b>1.9</b>	<b>\$146,525</b>	<b>\$109,096</b>	<b>74.5%</b>	<b>1,000</b>	<b>\$1,758</b>	<b>\$1,309</b>	<b>-1.6%</b>	<b>13.2%</b>
2014	2010	4	\$49,510	\$42,043	84.9%	335	\$1,773	\$1,506		
	2011	3	\$22,224	\$14,647	65.9%	146	\$1,827	\$1,204		
	2012	2	\$26,051	\$20,304	77.9%	157	\$1,991	\$1,552		
	2013	1	\$24,564	\$23,122	94.1%	196	\$1,504	\$1,416		
	2014	0	\$11,653	\$6,989	60.0%	78	\$1,793	\$1,075		
<b>2014 Total</b>		<b>2.5</b>	<b>\$134,001</b>	<b>\$107,106</b>	<b>79.9%</b>	<b>912</b>	<b>\$1,763</b>	<b>\$1,409</b>	<b>0.3%</b>	<b>7.6%</b>
2015	2010	5	\$44,579	\$43,388	97.3%	292	\$1,832	\$1,783		
	2011	4	\$20,640	\$9,808	47.5%	136	\$1,821	\$865		
	2012	3	\$18,802	\$16,066	85.4%	116	\$1,945	\$1,662		
	2013	2	\$21,335	\$14,282	66.9%	166	\$1,542	\$1,032		
	2014	1	\$11,649	\$2,194	18.8%	96	\$1,456	\$274		
	2015	0	\$12,193	\$10,645	87.3%	85	\$1,721	\$1,503		
<b>2015 Total</b>		<b>3.2</b>	<b>\$129,198</b>	<b>\$96,383</b>	<b>74.6%</b>	<b>891</b>	<b>\$1,740</b>	<b>\$1,298</b>	<b>-1.3%</b>	<b>-7.9%</b>
2016	2010	6	\$37,809	\$22,895	60.6%	236	\$1,923	\$1,164		
	2011	5	\$17,152	\$12,190	71.1%	115	\$1,790	\$1,272		
	2012	4	\$16,265	\$18,453	113.4%	97	\$2,012	\$2,283		
	2013	3	\$17,811	\$10,230	57.4%	130	\$1,644	\$944		
	2014	2	\$12,655	\$9,024	71.3%	94	\$1,615	\$1,152		
	2015	1	\$11,377	\$8,668	76.2%	84	\$1,625	\$1,238		
	2016	0	\$3,306	\$623	18.8%	16	\$2,480	\$467		
<b>2016 Total</b>		<b>4.0</b>	<b>\$116,375</b>	<b>\$82,082</b>	<b>70.5%</b>	<b>772</b>	<b>\$1,809</b>	<b>\$1,276</b>	<b>4.0%</b>	<b>-1.7%</b>
2017	2010	7	\$33,362	\$16,116	48.3%	193	\$2,074	\$1,002		
	2011	6	\$16,081	\$10,184	63.3%	97	\$1,989	\$1,260		
	2012	5	\$14,141	\$24,383	172.4%	81	\$2,095	\$3,612		
	2013	4	\$15,466	\$10,029	64.8%	97	\$1,913	\$1,241		
	2014	3	\$10,810	\$4,058	37.5%	80	\$1,621	\$609		
	2015	2	\$10,726	\$4,738	44.2%	74	\$1,739	\$768		
	2016	1	\$1,678	\$0	0.0%	10	\$2,013	\$0		
	2017	0	\$1,254	\$111	8.9%	6	\$2,508	\$223		
<b>2017 Total</b>		<b>5.0</b>	<b>\$103,517</b>	<b>\$69,620</b>	<b>67.3%</b>	<b>638</b>	<b>\$1,947</b>	<b>\$1,309</b>	<b>7.6%</b>	<b>2.6%</b>
2018	2010	8	\$34,809	\$30,413	87.4%	150	\$2,785	\$2,433		
	2011	7	\$17,091	\$8,035	47.0%	72	\$2,849	\$1,339		
	2012	6	\$10,311	\$26,002	252.2%	42	\$2,946	\$7,429		
	2013	5	\$14,522	\$25,704	177.0%	65	\$2,681	\$4,745		
	2014	4	\$11,594	\$13,071	112.7%	60	\$2,319	\$2,614		
	2015	3	\$9,608	\$11,471	119.4%	48	\$2,402	\$2,868		
	2016	2	\$0	\$0	0.0%	0				
	2017	1	\$2,029	\$3,045	150.1%	12	\$2,029	\$3,045		
	2018	0	\$4,137	\$1,843	44.6%	22	\$2,256	\$1,006		
<b>2018 Total</b>		<b>5.9</b>	<b>\$104,101</b>	<b>\$119,584</b>	<b>114.9%</b>	<b>471</b>	<b>\$2,652</b>	<b>\$3,047</b>	<b>36.2%</b>	<b>132.7%</b>
2019	2010	9	\$35,165	\$30,139	85.7%	141	\$2,993	\$2,565		
	2011	8	\$12,785	\$12,343	96.5%	51	\$3,008	\$2,904		
	2012	7	\$7,126	\$17,604	247.0%	25	\$3,490	\$8,622		
	2013	6	\$11,238	\$4,818	42.9%	48	\$2,809	\$1,205		
	2014	5	\$9,578	\$10,120	105.7%	45	\$2,554	\$2,699		
	2015	4	\$9,059	\$11,211	123.8%	42	\$2,620	\$3,242		
	2016	3	\$0	\$0	0.0%	0				
	2017	2	\$2,159	\$1,415	65.5%	12	\$2,159	\$1,415		
	2018	1	\$15,672	\$26,942	171.9%	77	\$2,442	\$4,199		
	2019	0	\$4,680	\$396	8.5%	20	\$2,808	\$238		
<b>2019 Total</b>		<b>6.0</b>	<b>\$107,463</b>	<b>\$114,989</b>	<b>107.0%</b>	<b>460</b>	<b>\$2,803</b>	<b>\$3,000</b>	<b>5.7%</b>	<b>-1.5%</b>
2020	2010	10	\$27,203	\$12,598	46.3%	96	\$3,400	\$1,575		
	2011	9	\$9,738	\$4,437	45.6%	36	\$3,246	\$1,479		
	2012	8	\$3,979	\$4,767	119.8%	15	\$3,184	\$3,814		
	2013	7	\$12,029	\$3,651	30.4%	48	\$3,039	\$922		
	2014	6	\$6,759	\$2,334	34.5%	27	\$3,004	\$1,037		
	2015	5	\$6,297	\$654	10.4%	24	\$3,148	\$327		
	2016	4	\$0	\$0	0.0%	0				
	2017	3	\$2,288	\$5,967	260.8%	12	\$2,288	\$5,967		
	2018	2	\$13,467	\$13,702	101.7%	62	\$2,607	\$2,652		
	2019	1	\$4,610	\$2,399	52.0%	24	\$2,305	\$1,199		
	2020	0	\$7,380	\$2,408	32.6%	27	\$3,280	\$1,070		
<b>2020 Total</b>		<b>6.3</b>	<b>\$93,750</b>	<b>\$52,917</b>	<b>56.4%</b>	<b>371</b>	<b>\$3,036</b>	<b>\$1,714</b>	<b>8.3%</b>	<b>-42.9%</b>

**Through 2020** **\$1,255,047** **\$950,612** **75.7%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2021	6.9	\$92,725	\$55,955	60.3%	332	89.7%	6.5%	10.2%	17.8%	87%
2022	7.9	\$86,200	\$51,298	59.5%	283	85.0%	6.0%	9.4%	7.9%	87%
2023	8.9	\$79,084	\$46,979	59.4%	240	85.0%	4.5%	7.9%	7.7%	87%
2024	9.9	\$72,354	\$42,987	59.4%	204	85.0%	4.6%	7.6%	7.7%	87%
2025	10.9	\$66,141	\$39,310	59.4%	174	85.0%	4.9%	7.5%	7.6%	87%
2026	11.9	\$60,432	\$35,933	59.5%	148	85.0%	5.3%	7.5%	7.5%	87%
2027	12.9	\$55,199	\$32,841	59.5%	125	85.0%	5.8%	7.5%	7.5%	87%
2028	13.9	\$50,442	\$30,018	59.5%	107	85.0%	6.0%	7.5%	7.5%	87%
2029	14.9	\$46,116	\$27,448	59.5%	91	85.0%	6.1%	7.6%	7.6%	87%
2030	15.9	\$42,186	\$25,114	59.5%	77	85.0%	6.3%	7.6%	7.6%	87%
2031	16.9	\$38,636	\$23,000	59.5%	65	85.0%	6.3%	7.7%	7.7%	87%
2032	17.9	\$35,423	\$21,092	59.5%	56	85.0%	6.5%	7.9%	7.9%	87%
2033	18.9	\$32,523	\$19,373	59.6%	47	85.0%	6.8%	8.0%	8.1%	87%
2034	19.9	\$29,925	\$17,830	59.6%	40	85.0%	7.1%	8.2%	8.3%	87%
2035	20.9	\$27,597	\$16,449	59.6%	34	85.0%	7.4%	8.5%	8.5%	87%
2036	21.9	\$25,519	\$15,217	59.6%	29	85.0%	7.7%	8.8%	8.8%	87%
2037	22.9	\$23,144	\$13,764	59.5%	25	85.0%	5.4%	6.7%	6.4%	87%
2038	23.9	\$20,937	\$12,451	59.5%	21	85.0%	5.5%	6.4%	6.4%	87%
2039	24.9	\$18,939	\$11,265	59.5%	18	85.0%	5.6%	6.4%	6.4%	87%
2040	25.9	\$17,136	\$10,193	59.5%	15	85.0%	5.6%	6.5%	6.5%	87%
<b>Through 2040</b>		<b>\$920,659</b>	<b>\$548,521</b>	<b>59.6%</b>						
<b>Lifetime</b>		<b>\$2,175,706</b>	<b>\$1,499,133</b>	<b>68.9%</b>						







## 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: 8/6/2021 \_\_\_\_\_

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, D, B, F, high deductible F, G, high deductible G, K, L, M and N**

**1. Purpose of Filing**

We are filing the 2022 rate schedules for these forms. Adjusted rates provide, as appropriate, for poorer than anticipated experience, claim cost trend increases, and benefit cost inflation.

**2. General Description**

- a. Issuer – Colonial Penn Life Insurance Company.
- b. Forms – CPL-GR-A80A, CPL-GR-A80B, CPL-GR-A80D, CPL-GR-A80F, CPL-GR-A80FH, CPL-GR-A80G, CPL-GR-A80GH, 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 2022.

**5. Rate History**

Please refer to the enclosed Exhibit III.

**6. In-Force Counts**

Please refer to the enclosed Exhibit IV.

**7. Experience**

Exhibit V provides experience through December 31, 2020, valued as of March 31, 2021.

Projected experience, assuming approval of the proposed 2022 increases, is provided in the enclosed Exhibit VI. Credible Rhode Island experience is projected for Plan N. Nationwide experience is projected for the other plans.

## 8. Loss Ratio Compliance

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

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

*Christopher J. Conforti*, ASA, MAAA

## Colonial Penn Life Insurance Company – Consumer Narrative

### 2022 Standardized Medicare Supplement Rate Revision and Annual Loss Ratio Filing

#### Medicare Supplement Rates Changing in 2022

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

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

The company has requested an overall premium increase of 5.3%. Claims experience has been much higher than expected, requiring this increase. The proposed rate increases by plan and form are shown in the table below.

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

Plan Letter	Form Name	Rate Increase
A	CPL-GR-A80A	10.0%
B	CPL-GR-A80B	6.0%
D	CPL-GR-A80D	0.0%
F	CPL-GR-A80F	6.0%
FH*	CPL-GR-A80FH	0.0%
G	CPL-GR-A80G	2.0%
GH**	CPL-GR-A80GH	0.0%
K	CPL-GR-A80K	0.0%
L	CPL-GR-A80L	10.0%
M	CPL-GR-A80M	6.0%
N	CPL-GR-A80N	7.5%

\* High Deductible Plan F

\*\* High Deductible Plan G

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$3,125.21
66	3,239.97
67	3,378.74
68	3,520.77
69	3,668.15
70	3,820.00
71	3,975.46
72	4,136.58
73	4,301.96
74	4,472.58
75	4,648.54
76	4,830.40
77	5,017.81
78	5,210.68
79	5,319.88
80	5,431.26
81	5,572.86
82	5,718.39
83	5,867.19
84	6,020.79
85	6,177.77
86	6,339.11
87	6,504.82
88	6,674.24
89	6,848.78
90	7,026.92
91	7,119.00
92	7,212.16
93	7,305.76
94	7,401.21
95	7,497.97
96	7,596.05
97	7,695.21
98	7,795.46
99+	7,897.03

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$3,472.77
66	3,600.08
67	3,753.90
68	3,912.40
69	4,075.82
70	4,244.26
71	4,417.60
72	4,595.85
73	4,780.00
74	4,969.59
75	5,165.19
76	5,367.23
77	5,575.15
78	5,789.62
79	5,911.26
80	6,034.42
81	6,192.06
82	6,353.73
83	6,519.44
84	6,689.73
85	6,864.16
86	7,043.40
87	7,227.54
88	7,415.83
89	7,609.35
90	7,808.23
91	7,909.90
92	8,013.53
93	8,117.93
94	8,224.19
95	8,331.20
96	8,439.86
97	8,550.04
98	8,661.64
99+	8,774.76

\* 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 GR-A80  
Issues 1/1/2013 and Subsequent  
Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$3,858.73
66	4,000.00
67	4,171.38
68	4,347.35
69	4,528.76
70	4,715.74
71	4,908.29
72	5,106.83
73	5,311.37
74	5,521.92
75	5,739.55
76	5,963.62
77	6,194.57
78	6,433.36
79	6,567.98
80	6,705.54
81	6,880.63
82	7,059.87
83	7,244.23
84	7,433.50
85	7,627.46
86	7,826.33
87	8,030.77
88	8,240.22
89	8,455.35
90	8,676.15
91	8,789.16
92	8,904.03
93	9,019.89
94	9,137.92
95	9,256.83
96	9,377.59
97	9,500.10
98	9,624.14
99+	9,750.14

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$3,472.77
66	3,600.08
67	3,753.90
68	3,912.40
69	4,075.82
70	4,244.26
71	4,417.60
72	4,595.85
73	4,780.00
74	4,969.59
75	5,165.19
76	5,367.23
77	5,575.15
78	5,789.62
79	5,911.26
80	6,034.42
81	6,192.06
82	6,353.73
83	6,519.44
84	6,689.73
85	6,864.16
86	7,043.40
87	7,227.54
88	7,415.83
89	7,609.35
90	7,808.23
91	7,909.90
92	8,013.53
93	8,117.93
94	8,224.19
95	8,331.20
96	8,439.86
97	8,550.04
98	8,661.64
99+	8,774.76

\* 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 GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$3,858.73
66	4,000.00
67	4,171.38
68	4,347.35
69	4,528.76
70	4,715.74
71	4,908.29
72	5,106.83
73	5,311.37
74	5,521.92
75	5,739.55
76	5,963.62
77	6,194.57
78	6,433.36
79	6,567.98
80	6,705.54
81	6,880.63
82	7,059.87
83	7,244.23
84	7,433.50
85	7,627.46
86	7,826.33
87	8,030.77
88	8,240.22
89	8,455.35
90	8,676.15
91	8,789.16
92	8,904.03
93	9,019.89
94	9,137.92
95	9,256.83
96	9,377.59
97	9,500.10
98	9,624.14
99+	9,750.14

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$4,287.46
66	4,444.87
67	4,634.47
68	4,830.40
69	5,032.21
70	5,239.92
71	5,453.63
72	5,674.43
73	5,901.55
74	6,135.44
75	6,377.40
76	6,626.13
77	6,882.82
78	7,148.45
79	7,297.36
80	7,450.52
81	7,645.03
82	7,844.33
83	8,049.31
84	8,259.42
85	8,474.77
86	8,695.89
87	8,923.13
88	9,155.92
89	9,394.94
90	9,639.85
91	9,765.63
92	9,893.48
93	10,022.21
94	10,152.90
95	10,285.33
96	10,419.73
97	10,555.98
98	10,693.22
99+	10,833.07

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$3,574.55
66	3,705.79
67	3,864.30
68	4,027.60
69	4,195.38
70	4,369.05
71	4,547.53
72	4,731.12
73	4,920.83
74	5,115.88
75	5,317.37
76	5,524.97
77	5,739.12
78	5,960.24
79	6,085.04
80+	6,212.68

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,280.09
66	2,369.11
67	2,466.31
68	2,566.34
69	2,669.54
70	2,775.80
71	2,885.43
72	2,998.34
73	3,114.96
74	3,234.74
75	3,358.55
76	3,486.30
77	3,617.75
78	3,753.57
79	3,839.20
80	3,927.13
81	4,033.71
82	4,143.67
83	4,256.15
84	4,371.78
85	4,491.02
86	4,613.20
87	4,738.65
88	4,867.49
89	4,999.81
90	5,135.96
91	5,205.56
92	5,276.47
93	5,348.46
94	5,421.01
95	5,494.97
96	5,569.81
97	5,645.52
98	5,722.32
99+	5,799.77

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,533.94
66	2,632.34
67	2,740.23
68	2,851.61
69	2,966.27
70	3,084.19
71	3,206.05
72	3,331.50
73	3,460.99
74	3,594.08
75	3,731.53
76	3,873.57
77	4,019.97
78	4,170.73
79	4,265.75
80	4,363.38
81	4,482.29
82	4,604.03
83	4,729.38
84	4,857.56
85	4,989.78
86	5,125.38
87	5,265.01
88	5,408.14
89	5,555.08
90	5,706.06
91	5,783.84
92	5,862.50
93	5,942.13
94	6,022.86
95	6,104.89
96	6,188.02
97	6,271.91
98	6,357.33
99+	6,443.84

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

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**Colonial Penn Life Insurance Company**  
 Standardized Medicare Supplement  
 Policy Form Series GR-A80  
 Issues 1/1/2013 and Subsequent  
 Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,815.18
66	2,925.03
67	3,044.81
68	3,168.30
69	3,295.94
70	3,426.95
71	3,562.33
72	3,701.86
73	3,845.53
74	3,993.57
75	4,146.40
76	4,304.04
77	4,466.58
78	4,634.25
79	4,739.85
80	4,848.40
81	4,980.18
82	5,115.45
83	5,254.87
84	5,397.77
85	5,544.61
86	5,695.37
87	5,850.06
88	6,009.44
89	6,172.97
90	6,340.75
91	6,427.26
92	6,514.42
93	6,603.22
94	6,693.00
95	6,783.98
96	6,876.16
97	6,969.76
98	7,064.78
99+	7,160.78

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,533.94
66	2,632.34
67	2,740.23
68	2,851.61
69	2,966.27
70	3,084.19
71	3,206.05
72	3,331.50
73	3,460.99
74	3,594.08
75	3,731.53
76	3,873.57
77	4,019.97
78	4,170.73
79	4,265.75
80	4,363.38
81	4,482.29
82	4,604.03
83	4,729.38
84	4,857.56
85	4,989.78
86	5,125.38
87	5,265.01
88	5,408.14
89	5,555.08
90	5,706.06
91	5,783.84
92	5,862.50
93	5,942.13
94	6,022.86
95	6,104.89
96	6,188.02
97	6,271.91
98	6,357.33
99+	6,443.84

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

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



**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,815.18
66	2,925.03
67	3,044.81
68	3,168.30
69	3,295.94
70	3,426.95
71	3,562.33
72	3,701.86
73	3,845.53
74	3,993.57
75	4,146.40
76	4,304.04
77	4,466.58
78	4,634.25
79	4,739.85
80	4,848.40
81	4,980.18
82	5,115.45
83	5,254.87
84	5,397.77
85	5,544.61
86	5,695.37
87	5,850.06
88	6,009.44
89	6,172.97
90	6,340.75
91	6,427.26
92	6,514.42
93	6,603.22
94	6,693.00
95	6,783.98
96	6,876.16
97	6,969.76
98	7,064.78
99+	7,160.78

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$3,127.83
66	3,250.12
67	3,383.43
68	3,520.33
69	3,662.15
70	3,807.79
71	3,958.11
72	4,113.13
73	4,272.84
74	4,437.13
75	4,607.31
76	4,782.29
77	4,962.83
78	5,149.16
79	5,266.65
80	5,386.97
81	5,533.15
82	5,683.92
83	5,838.50
84	5,997.44
85	6,160.64
86	6,327.98
87	6,500.56
88	6,677.40
89	6,858.71
90	7,045.58
91	7,141.36
92	7,238.23
93	7,336.74
94	7,436.67
95	7,537.57
96	7,640.12
97	7,744.08
98	7,849.68
99+	7,956.26

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,608.12
66	2,709.80
67	2,820.85
68	2,935.61
69	3,053.21
70	3,174.85
71	3,300.19
72	3,429.46
73	3,562.77
74	3,699.90
75	3,841.39
76	3,987.46
77	4,138.00
78	4,293.46
79	4,390.98
80+	4,491.34

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan D</u>
65	\$1,479.37
66	1,554.31
67	1,638.97
68	1,726.89
69	1,818.20
70	1,913.11
71	2,012.17
72	2,114.93
73	2,222.49
74	2,334.53
75	2,451.69
76	2,574.20
77	2,702.70
78	2,837.43
79	2,894.16
80	2,951.87
81	3,011.10
82	3,071.21
83	3,132.74
84	3,195.36
85	3,259.39
86	3,324.52
87	3,390.95
88	3,458.70
89	3,527.97
90	3,598.44
91	3,670.44
92	3,743.75
93	3,818.70
94	3,895.17
95	3,973.06
96	4,052.48
97	4,133.53
98	4,216.22
99+	4,300.44

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan D</u>
65	\$1,643.88
66	1,727.00
67	1,821.04
68	1,918.78
69	2,020.35
70	2,125.73
71	2,235.69
72	2,350.02
73	2,469.36
74	2,593.94
75	2,724.20
76	2,860.23
77	3,002.92
78	3,152.70
79	3,215.65
80	3,280.01
81	3,345.57
82	3,412.44
83	3,480.73
84	3,550.44
85	3,621.46
86	3,693.79
87	3,767.64
88	3,843.13
89	3,919.93
90	3,998.37
91	4,078.33
92	4,159.82
93	4,243.16
94	4,327.93
95	4,414.44
96	4,502.80
97	4,592.80
98	4,684.65
99+	4,778.36

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

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

**Colonial Penn Life Insurance Company**  
Standardized Medicare Supplement  
Policy Form Series GR-A80  
Issues 1/1/2013 and Subsequent  
Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan D</u>
65	\$1,826.49
66	1,919.00
67	2,023.40
68	2,132.05
69	2,244.74
70	2,361.80
71	2,484.09
72	2,611.07
73	2,743.72
74	2,882.05
75	3,026.81
76	3,178.01
77	3,336.63
78	3,502.99
79	3,573.02
80	3,644.48
81	3,717.35
82	3,791.75
83	3,867.46
84	3,944.91
85	4,023.78
86	4,104.18
87	4,186.22
88	4,270.11
89	4,355.42
90	4,442.47
91	4,531.38
92	4,622.03
93	4,714.43
94	4,808.80
95	4,905.12
96	5,002.98
97	5,103.12
98	5,205.23
99+	5,309.30

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan D</u>
65	\$1,643.88
66	1,727.00
67	1,821.04
68	1,918.78
69	2,020.35
70	2,125.73
71	2,235.69
72	2,350.02
73	2,469.36
74	2,593.94
75	2,724.20
76	2,860.23
77	3,002.92
78	3,152.70
79	3,215.65
80	3,280.01
81	3,345.57
82	3,412.44
83	3,480.73
84	3,550.44
85	3,621.46
86	3,693.79
87	3,767.64
88	3,843.13
89	3,919.93
90	3,998.37
91	4,078.33
92	4,159.82
93	4,243.16
94	4,327.93
95	4,414.44
96	4,502.80
97	4,592.80
98	4,684.65
99+	4,778.36

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan D</u>
65	\$1,826.49
66	1,919.00
67	2,023.40
68	2,132.05
69	2,244.74
70	2,361.80
71	2,484.09
72	2,611.07
73	2,743.72
74	2,882.05
75	3,026.81
76	3,178.01
77	3,336.63
78	3,502.99
79	3,573.02
80	3,644.48
81	3,717.35
82	3,791.75
83	3,867.46
84	3,944.91
85	4,023.78
86	4,104.18
87	4,186.22
88	4,270.11
89	4,355.42
90	4,442.47
91	4,531.38
92	4,622.03
93	4,714.43
94	4,808.80
95	4,905.12
96	5,002.98
97	5,103.12
98	5,205.23
99+	5,309.30

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

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



**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan D</u>
65	\$2,029.40
66	2,132.16
67	2,248.24
68	2,368.89
69	2,494.12
70	2,624.38
71	2,759.98
72	2,901.25
73	3,048.52
74	3,202.34
75	3,363.14
76	3,531.13
77	3,707.31
78	3,892.11
79	3,970.00
80	4,049.42
81	4,130.37
82	4,213.06
83	4,297.27
84	4,383.24
85	4,470.84
86	4,560.29
87	4,651.60
88	4,744.54
89	4,839.45
90	4,936.21
91	5,034.94
92	5,135.63
93	5,238.28
94	5,343.01
95	5,449.92
96	5,559.01
97	5,670.17
98	5,783.52
99+	5,899.26

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$3,095.54
66	3,217.17
67	3,342.63
68	3,473.43
69	3,609.35
70	3,750.51
71	3,897.68
72	4,051.17
73	4,210.87
74	4,377.56
75	4,551.67
76	4,734.40
77	4,924.98
78	5,125.70
79	5,271.23
80	5,429.85
81	5,609.41
82	5,794.42
83	5,985.55
84	6,182.89
85	6,387.55
86	6,597.76
87	6,815.83
88	7,040.67
89	7,273.03
90	7,513.14
91	7,637.28
92	7,763.17
93	7,891.35
94	8,021.50
95	8,153.82
96	8,288.66
97	8,425.46
98	8,564.33
99+	8,705.49

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$3,439.72
66	3,574.55
67	3,714.51
68	3,859.93
69	4,010.80
70	4,167.46
71	4,330.76
72	4,500.94
73	4,678.65
74	4,863.56
75	5,057.63
76	5,260.10
77	5,472.50
78	5,694.93
79	5,857.15
80	6,033.55
81	6,232.64
82	6,438.06
83	6,650.56
84	6,870.16
85	7,096.74
86	7,330.96
87	7,572.81
88	7,822.84
89	8,080.95
90	8,347.68
91	8,485.46
92	8,625.20
93	8,767.56
94	8,912.11
95	9,059.16
96	9,209.05
97	9,360.69
98	9,515.27
99+	9,672.36

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

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

**Colonial Penn Life Insurance Company**  
Standardized Medicare Supplement  
Policy Form Series GR-A80  
Issues 1/1/2013 and Subsequent  
Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$3,821.86
66	3,971.86
67	4,126.98
68	4,288.33
69	4,456.11
70	4,630.65
71	4,812.18
72	5,001.45
73	5,198.57
74	5,404.32
75	5,619.66
76	5,844.71
77	6,080.35
78	6,327.98
79	6,508.09
80	6,703.69
81	6,924.71
82	7,153.69
83	7,389.54
84	7,633.46
85	7,885.03
86	8,145.64
87	8,414.33
88	8,692.07
89	8,978.98
90	9,275.49
91	9,428.43
92	9,584.10
93	9,742.39
94	9,902.86
95	10,066.28
96	10,232.42
97	10,401.40
98	10,572.78
99+	10,747.00

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$3,439.72
66	3,574.55
67	3,714.51
68	3,859.93
69	4,010.80
70	4,167.46
71	4,330.76
72	4,500.94
73	4,678.65
74	4,863.56
75	5,057.63
76	5,260.10
77	5,472.50
78	5,694.93
79	5,857.15
80	6,033.55
81	6,232.64
82	6,438.06
83	6,650.56
84	6,870.16
85	7,096.74
86	7,330.96
87	7,572.81
88	7,822.84
89	8,080.95
90	8,347.68
91	8,485.46
92	8,625.20
93	8,767.56
94	8,912.11
95	9,059.16
96	9,209.05
97	9,360.69
98	9,515.27
99+	9,672.36

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$3,821.86
66	3,971.86
67	4,126.98
68	4,288.33
69	4,456.11
70	4,630.65
71	4,812.18
72	5,001.45
73	5,198.57
74	5,404.32
75	5,619.66
76	5,844.71
77	6,080.35
78	6,327.98
79	6,508.09
80	6,703.69
81	6,924.71
82	7,153.69
83	7,389.54
84	7,633.46
85	7,885.03
86	8,145.64
87	8,414.33
88	8,692.07
89	8,978.98
90	9,275.49
91	9,428.43
92	9,584.10
93	9,742.39
94	9,902.86
95	10,066.28
96	10,232.42
97	10,401.40
98	10,572.78
99+	10,747.00

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$4,246.76
66	4,413.02
67	4,585.82
68	4,764.83
69	4,951.38
70	5,145.34
71	5,346.83
72	5,556.94
73	5,776.32
74	6,004.86
75	6,243.98
76	6,494.13
77	6,756.16
78	7,031.29
79	7,230.81
80	7,448.56
81	7,694.34
82	7,948.19
83	8,210.55
84	8,481.53
85	8,761.45
86	9,050.54
87	9,349.45
88	9,657.85
89	9,976.61
90	10,305.62
91	10,476.02
92	10,648.60
93	10,824.78
94	11,003.14
95	11,184.89
96	11,369.14
97	11,557.21
98	11,747.79
99+	11,941.32

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$3,540.52
66	3,679.28
67	3,823.50
68	3,972.73
69	4,128.40
70	4,290.07
71	4,458.18
72	4,633.16
73	4,816.21
74	5,007.01
75	5,205.99
76	5,414.68
77	5,633.19
78	5,862.39
79	6,028.97
80+	6,210.49

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

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



**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$458.51
66	476.51
67	495.05
68	514.36
69	534.65
70	555.38
71	577.30
72	600.10
73	623.56
74	648.43
75	673.96
76	701.01
77	729.59
78	759.16
79	780.65
80	804.10
81	830.83
82	858.21
83	886.68
84	916.03
85	946.46
86	977.66
87	1,010.06
88	1,043.45
89	1,077.92
90	1,113.59
91	1,132.03
92	1,150.79
93	1,169.99
94	1,189.19
95	1,208.83
96	1,228.79
97	1,249.19
98	1,269.70
99+	1,290.86

\* 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 GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$509.56
66	529.52
67	550.03
68	571.52
69	594.00
70	617.34
71	641.56
72	666.76
73	692.72
74	720.43
75	748.90
76	779.01
77	810.43
78	843.59
79	867.37
80	893.56
81	923.23
82	953.77
83	985.41
84	1,018.14
85	1,051.74
86	1,086.65
87	1,122.54
88	1,159.63
89	1,197.92
90	1,237.74
91	1,258.24
92	1,279.08
93	1,300.13
94	1,321.73
95	1,343.55
96	1,365.70
97	1,388.39
98	1,411.19
99+	1,434.53

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$565.96
66	588.32
67	611.23
68	635.12
69	660.10
70	685.85
71	712.68
72	740.72
73	769.85
74	800.39
75	832.25
76	865.63
77	900.54
78	937.19
79	963.81
80	992.94
81	1,025.77
82	1,059.92
83	1,094.94
84	1,131.05
85	1,168.46
86	1,207.19
87	1,247.01
88	1,288.35
89	1,331.01
90	1,375.08
91	1,397.77
92	1,420.90
93	1,444.46
94	1,468.46
95	1,492.68
96	1,517.33
97	1,542.42
98	1,567.84
99+	1,594.02

\* 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 GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$509.56
66	529.52
67	550.03
68	571.52
69	594.00
70	617.34
71	641.56
72	666.76
73	692.72
74	720.43
75	748.90
76	779.01
77	810.43
78	843.59
79	867.37
80	893.56
81	923.23
82	953.77
83	985.41
84	1,018.14
85	1,051.74
86	1,086.65
87	1,122.54
88	1,159.63
89	1,197.92
90	1,237.74
91	1,258.24
92	1,279.08
93	1,300.13
94	1,321.73
95	1,343.55
96	1,365.70
97	1,388.39
98	1,411.19
99+	1,434.53

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

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

**Colonial Penn Life Insurance Company**

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

<u>Attained Age</u>	<u>Plan FH</u>
65	\$565.96
66	588.32
67	611.23
68	635.12
69	660.10
70	685.85
71	712.68
72	740.72
73	769.85
74	800.39
75	832.25
76	865.63
77	900.54
78	937.19
79	963.81
80	992.94
81	1,025.77
82	1,059.92
83	1,094.94
84	1,131.05
85	1,168.46
86	1,207.19
87	1,247.01
88	1,288.35
89	1,331.01
90	1,375.08
91	1,397.77
92	1,420.90
93	1,444.46
94	1,468.46
95	1,492.68
96	1,517.33
97	1,542.42
98	1,567.84
99+	1,594.02

\* 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 GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$629.01
66	653.67
67	678.98
68	705.59
69	733.41
70	762.21
71	791.88
72	823.19
73	855.37
74	889.19
75	924.54
76	961.85
77	1,000.68
78	1,041.59
79	1,070.83
80	1,103.23
81	1,139.88
82	1,177.63
83	1,216.57
84	1,256.83
85	1,298.39
86	1,341.15
87	1,385.66
88	1,431.48
89	1,478.93
90	1,527.91
91	1,553.11
92	1,578.75
93	1,605.04
94	1,631.44
95	1,658.60
96	1,685.88
97	1,713.80
98	1,742.28
99+	1,771.08

\* 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 GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$524.29
66	545.12
67	566.18
68	588.43
69	611.56
70	635.45
71	660.32
72	686.29
73	713.23
74	741.59
75	771.05
76	801.92
77	834.21
78	868.25
79	892.79
80+	920.07

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,199.58
66	2,290.78
67	2,389.40
68	2,491.83
69	2,598.20
70	2,709.03
71	2,824.23
72	2,944.12
73	3,069.14
74	3,199.83
75	3,336.41
76	3,479.21
77	3,628.88
78	3,785.75
79	3,899.64
80	4,024.11
81	4,166.47
82	4,313.42
83	4,465.82
84	4,623.45
85	4,786.54
86	4,955.74
87	5,130.39
88	5,311.59
89	5,498.90
90	5,693.08
91	5,793.33
92	5,895.77
93	5,999.62
94	6,105.77
95	6,213.33
96	6,323.29
97	6,434.67
98	6,548.24
99+	6,663.98

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,444.16
66	2,545.51
67	2,654.81
68	2,768.81
69	2,886.96
70	3,009.90
71	3,138.08
72	3,271.17
73	3,410.26
74	3,555.46
75	3,707.10
76	3,865.82
77	4,032.08
78	4,206.51
79	4,333.16
80	4,471.49
81	4,629.34
82	4,792.43
83	4,961.85
84	5,136.83
85	5,318.14
86	5,505.88
87	5,700.39
88	5,901.55
89	6,109.80
90	6,325.58
91	6,437.07
92	6,550.53
93	6,666.27
94	6,783.98
95	6,903.76
96	7,025.61
97	7,149.65
98	7,275.76
99+	7,404.27

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

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

**Colonial Penn Life Insurance Company**  
 Standardized Medicare Supplement  
 Policy Form Series GR-A80  
 Issues 1/1/2013 and Subsequent  
 Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,715.69
66	2,828.38
67	2,950.01
68	3,076.56
69	3,207.90
70	3,344.37
71	3,486.84
72	3,634.88
73	3,789.35
74	3,950.69
75	4,118.91
76	4,295.31
77	4,480.11
78	4,673.96
79	4,814.69
80	4,968.39
81	5,143.81
82	5,325.34
83	5,513.30
84	5,708.13
85	5,909.51
86	6,118.09
87	6,333.87
88	6,557.62
89	6,789.11
90	7,028.67
91	7,152.81
92	7,279.14
93	7,407.54
94	7,538.34
95	7,671.43
96	7,806.59
97	7,944.48
98	8,084.88
99+	8,227.35

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,444.16
66	2,545.51
67	2,654.81
68	2,768.81
69	2,886.96
70	3,009.90
71	3,138.08
72	3,271.17
73	3,410.26
74	3,555.46
75	3,707.10
76	3,865.82
77	4,032.08
78	4,206.51
79	4,333.16
80	4,471.49
81	4,629.34
82	4,792.43
83	4,961.85
84	5,136.83
85	5,318.14
86	5,505.88
87	5,700.39
88	5,901.55
89	6,109.80
90	6,325.58
91	6,437.07
92	6,550.53
93	6,666.27
94	6,783.98
95	6,903.76
96	7,025.61
97	7,149.65
98	7,275.76
99+	7,404.27

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,715.69
66	2,828.38
67	2,950.01
68	3,076.56
69	3,207.90
70	3,344.37
71	3,486.84
72	3,634.88
73	3,789.35
74	3,950.69
75	4,118.91
76	4,295.31
77	4,480.11
78	4,673.96
79	4,814.69
80	4,968.39
81	5,143.81
82	5,325.34
83	5,513.30
84	5,708.13
85	5,909.51
86	6,118.09
87	6,333.87
88	6,557.62
89	6,789.11
90	7,028.67
91	7,152.81
92	7,279.14
93	7,407.54
94	7,538.34
95	7,671.43
96	7,806.59
97	7,944.48
98	8,084.88
99+	8,227.35

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$3,017.54
66	3,142.56
67	3,277.61
68	3,418.34
69	3,564.08
70	3,716.04
71	3,874.11
72	4,038.84
73	4,210.33
74	4,389.56
75	4,576.87
76	4,772.69
77	4,978.10
78	5,193.23
79	5,349.66
80	5,520.50
81	5,715.12
82	5,917.04
83	6,125.84
84	6,342.17
85	6,566.24
86	6,797.73
87	7,037.72
88	7,286.23
89	7,543.36
90	7,809.75
91	7,947.64
92	8,087.93
93	8,230.73
94	8,375.71
95	8,523.53
96	8,674.29
97	8,827.45
98	8,983.02
99+	9,141.63

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,515.83
66	2,620.45
67	2,732.92
68	2,850.19
69	2,971.72
70	3,098.37
71	3,230.26
72	3,367.50
73	3,510.63
74	3,660.08
75	3,816.08
76	3,979.06
77	4,150.55
78	4,330.22
79	4,460.47
80+	4,602.73

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan GH</u>
65	\$428.51
66	445.31
67	462.65
68	480.76
69	499.63
70	519.05
71	539.56
72	560.83
73	582.76
74	605.99
75	629.89
76	655.19
77	681.81
78	709.52
79	729.59
80	751.52
81	776.50
82	802.03
83	828.65
84	856.14
85	884.50
86	913.74
87	943.96
88	975.16
89	1,007.45
90	1,040.72
91	1,057.95
92	1,075.52
93	1,093.41
94	1,111.41
95	1,129.74
96	1,148.39
97	1,167.48
98	1,186.68
99+	1,206.43

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan GH</u>
65	\$476.18
66	494.83
67	514.03
68	534.10
69	555.16
70	576.98
71	599.56
72	623.12
73	647.45
74	673.30
75	699.92
76	728.07
77	757.41
78	788.39
79	810.65
80	835.08
81	862.79
82	891.37
83	920.94
84	951.48
85	982.90
86	1,015.52
87	1,049.12
88	1,083.81
89	1,119.59
90	1,156.79
91	1,175.88
92	1,195.41
93	1,215.04
94	1,235.23
95	1,255.63
96	1,276.35
97	1,297.52
98	1,318.90
99+	1,340.72

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

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



**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan GH</u>
65	\$528.98
66	549.81
67	571.20
68	593.56
69	616.90
70	641.01
71	666.10
72	692.29
73	719.45
74	748.03
75	777.81
76	809.01
77	841.63
78	875.88
79	900.76
80	928.03
81	958.68
82	990.54
83	1,023.26
84	1,057.08
85	1,091.99
86	1,128.21
87	1,165.41
88	1,204.03
89	1,243.95
90	1,285.08
91	1,306.35
92	1,327.95
93	1,349.99
94	1,372.35
95	1,395.04
96	1,418.06
97	1,441.52
98	1,465.30
99+	1,489.73

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan GH</u>
65	\$476.18
66	494.83
67	514.03
68	534.10
69	555.16
70	576.98
71	599.56
72	623.12
73	647.45
74	673.30
75	699.92
76	728.07
77	757.41
78	788.39
79	810.65
80	835.08
81	862.79
82	891.37
83	920.94
84	951.48
85	982.90
86	1,015.52
87	1,049.12
88	1,083.81
89	1,119.59
90	1,156.79
91	1,175.88
92	1,195.41
93	1,215.04
94	1,235.23
95	1,255.63
96	1,276.35
97	1,297.52
98	1,318.90
99+	1,340.72

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

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

**Colonial Penn Life Insurance Company**

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

<u>Attained Age</u>	<u>Plan GH</u>
65	\$528.98
66	549.81
67	571.20
68	593.56
69	616.90
70	641.01
71	666.10
72	692.29
73	719.45
74	748.03
75	777.81
76	809.01
77	841.63
78	875.88
79	900.76
80	928.03
81	958.68
82	990.54
83	1,023.26
84	1,057.08
85	1,091.99
86	1,128.21
87	1,165.41
88	1,204.03
89	1,243.95
90	1,285.08
91	1,306.35
92	1,327.95
93	1,349.99
94	1,372.35
95	1,395.04
96	1,418.06
97	1,441.52
98	1,465.30
99+	1,489.73

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan GH</u>
65	\$587.89
66	610.90
67	634.58
68	659.45
69	685.41
70	712.36
71	740.07
72	769.30
73	799.41
74	831.05
75	864.10
76	898.90
77	935.23
78	973.41
79	1,000.79
80	1,031.01
81	1,065.26
82	1,100.61
83	1,136.94
84	1,174.57
85	1,213.41
86	1,253.44
87	1,295.01
88	1,337.88
89	1,382.17
90	1,427.99
91	1,451.55
92	1,475.44
93	1,499.99
94	1,524.75
95	1,550.06
96	1,575.59
97	1,601.66
98	1,628.28
99+	1,655.22

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$852.21
66	874.25
67	911.67
68	951.48
69	993.81
70	1,038.75
71	1,086.10
72	1,136.28
73	1,189.52
74	1,245.59
75	1,304.72
76	1,367.01
77	1,432.79
78	1,502.17
79	1,558.46
80	1,609.30
81	1,668.97
82	1,730.71
83	1,794.97
84	1,861.84
85	1,930.78
86	2,002.46
87	2,076.53
88	2,153.65
89	2,233.40
90	2,316.31
91	2,359.18
92	2,402.93
93	2,447.65
94	2,493.25
95	2,539.40
96	2,586.52
97	2,634.63
98	2,683.40
99+	2,733.25

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$947.01
66	971.66
67	1,013.12
68	1,057.19
69	1,103.99
70	1,154.06
71	1,206.64
72	1,262.50
73	1,321.73
74	1,384.02
75	1,449.59
76	1,519.08
77	1,592.06
78	1,669.08
79	1,731.59
80	1,787.99
81	1,854.42
82	1,923.15
83	1,994.49
84	2,068.46
85	2,145.15
86	2,224.78
87	2,307.25
88	2,392.89
89	2,481.69
90	2,573.65
91	2,621.54
92	2,670.20
93	2,719.72
94	2,770.12
95	2,821.61
96	2,874.09
97	2,927.10
98	2,981.65
99+	3,036.96

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

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**Colonial Penn Life Insurance Company**  
Standardized Medicare Supplement  
Policy Form Series GR-A80  
Issues 1/1/2013 and Subsequent  
Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$1,052.17
66	1,079.55
67	1,125.59
68	1,174.68
69	1,226.94
70	1,282.24
71	1,340.93
72	1,402.79
73	1,468.68
74	1,537.84
75	1,610.71
76	1,687.73
77	1,768.79
78	1,854.53
79	1,923.91
80	1,986.64
81	2,060.49
82	2,136.75
83	2,216.27
84	2,298.42
85	2,383.83
86	2,472.31
87	2,563.94
88	2,659.07
89	2,757.69
90	2,860.01
91	2,913.03
92	2,967.14
93	3,022.12
94	3,078.19
95	3,135.14
96	3,193.17
97	3,252.41
98	3,313.06
99+	3,374.48

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$947.01
66	971.66
67	1,013.12
68	1,057.19
69	1,103.99
70	1,154.06
71	1,206.64
72	1,262.50
73	1,321.73
74	1,384.02
75	1,449.59
76	1,519.08
77	1,592.06
78	1,669.08
79	1,731.59
80	1,787.99
81	1,854.42
82	1,923.15
83	1,994.49
84	2,068.46
85	2,145.15
86	2,224.78
87	2,307.25
88	2,392.89
89	2,481.69
90	2,573.65
91	2,621.54
92	2,670.20
93	2,719.72
94	2,770.12
95	2,821.61
96	2,874.09
97	2,927.10
98	2,981.65
99+	3,036.96

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$1,052.17
66	1,079.55
67	1,125.59
68	1,174.68
69	1,226.94
70	1,282.24
71	1,340.93
72	1,402.79
73	1,468.68
74	1,537.84
75	1,610.71
76	1,687.73
77	1,768.79
78	1,854.53
79	1,923.91
80	1,986.64
81	2,060.49
82	2,136.75
83	2,216.27
84	2,298.42
85	2,383.83
86	2,472.31
87	2,563.94
88	2,659.07
89	2,757.69
90	2,860.01
91	2,913.03
92	2,967.14
93	3,022.12
94	3,078.19
95	3,135.14
96	3,193.17
97	3,252.41
98	3,313.06
99+	3,374.48

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$1,169.23
66	1,199.44
67	1,250.50
68	1,305.26
69	1,363.08
70	1,424.61
71	1,490.06
72	1,558.90
73	1,631.88
74	1,708.79
75	1,789.62
76	1,875.26
77	1,965.47
78	2,060.60
79	2,137.73
80	2,207.65
81	2,289.36
82	2,374.23
83	2,462.49
84	2,553.91
85	2,648.60
86	2,746.78
87	2,848.89
88	2,954.59
89	3,064.34
90	3,177.90
91	3,236.92
92	3,296.81
93	3,358.01
94	3,420.19
95	3,483.57
96	3,548.15
97	3,613.82
98	3,680.91
99+	3,749.31

\* 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 GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$975.05
66	1,000.03
67	1,042.68
68	1,088.39
69	1,136.61
70	1,187.88
71	1,242.10
72	1,299.70
73	1,360.46
74	1,424.61
75	1,492.35
76	1,563.59
77	1,638.97
78	1,718.06
79	1,782.42
80+	1,840.68

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,831.40
66	1,888.02
67	1,957.84
68	2,032.56
69	2,111.00
70	2,193.58
71	2,281.07
72	2,373.03
73	2,469.58
74	2,571.69
75	2,679.14
76	2,792.05
77	2,911.18
78	3,036.85
79	3,131.43
80	3,219.35
81	3,326.05
82	3,436.34
83	3,549.79
84	3,667.82
85	3,789.02
86	3,914.48
87	4,044.08
88	4,177.93
89	4,316.36
90	4,459.16
91	4,532.69
92	4,607.63
93	4,684.00
94	4,761.56
95	4,840.43
96	4,920.72
97	5,001.78
98	5,084.47
99+	5,169.12

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$2,034.75
66	2,097.69
67	2,175.58
68	2,258.38
69	2,345.54
70	2,437.29
71	2,534.49
72	2,636.27
73	2,744.27
74	2,857.18
75	2,976.74
76	3,102.08
77	3,234.41
78	3,374.48
79	3,479.75
80	3,577.28
81	3,695.75
82	3,817.82
83	3,944.37
84	4,074.73
85	4,209.56
86	4,348.98
87	4,492.76
88	4,641.34
89	4,795.27
90	4,954.00
91	5,035.92
92	5,119.16
93	5,203.81
94	5,289.88
95	5,377.37
96	5,466.61
97	5,557.15
98	5,649.12
99+	5,742.61

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**Colonial Penn Life Insurance Company**  
Standardized Medicare Supplement  
Policy Form Series GR-A80  
Issues 1/1/2013 and Subsequent  
Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$2,261.00
66	2,331.14
67	2,417.65
68	2,509.29
69	2,606.05
70	2,708.16
71	2,816.05
72	2,929.39
73	3,048.85
74	3,175.06
75	3,307.39
76	3,446.81
77	3,593.97
78	3,749.53
79	3,866.37
80	3,974.48
81	4,106.26
82	4,242.18
83	4,382.58
84	4,527.56
85	4,677.45
86	4,832.14
87	4,992.29
88	5,157.34
89	5,327.96
90	5,504.35
91	5,595.55
92	5,687.73
93	5,781.99
94	5,877.77
95	5,975.19
96	6,074.02
97	6,174.71
98	6,276.71
99+	6,380.78

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$2,034.75
66	2,097.69
67	2,175.58
68	2,258.38
69	2,345.54
70	2,437.29
71	2,534.49
72	2,636.27
73	2,744.27
74	2,857.18
75	2,976.74
76	3,102.08
77	3,234.41
78	3,374.48
79	3,479.75
80	3,577.28
81	3,695.75
82	3,817.82
83	3,944.37
84	4,074.73
85	4,209.56
86	4,348.98
87	4,492.76
88	4,641.34
89	4,795.27
90	4,954.00
91	5,035.92
92	5,119.16
93	5,203.81
94	5,289.88
95	5,377.37
96	5,466.61
97	5,557.15
98	5,649.12
99+	5,742.61

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$2,261.00
66	2,331.14
67	2,417.65
68	2,509.29
69	2,606.05
70	2,708.16
71	2,816.05
72	2,929.39
73	3,048.85
74	3,175.06
75	3,307.39
76	3,446.81
77	3,593.97
78	3,749.53
79	3,866.37
80	3,974.48
81	4,106.26
82	4,242.18
83	4,382.58
84	4,527.56
85	4,677.45
86	4,832.14
87	4,992.29
88	5,157.34
89	5,327.96
90	5,504.35
91	5,595.55
92	5,687.73
93	5,781.99
94	5,877.77
95	5,975.19
96	6,074.02
97	6,174.71
98	6,276.71
99+	6,380.78

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$2,511.69
66	2,589.69
67	2,686.01
68	2,787.90
69	2,895.47
70	3,009.57
71	3,129.03
72	3,255.03
73	3,388.01
74	3,527.64
75	3,674.70
76	3,829.93
77	3,993.35
78	4,166.15
79	4,296.07
80	4,416.29
81	4,562.25
82	4,713.45
83	4,869.45
84	5,030.36
85	5,197.05
86	5,369.08
87	5,546.79
88	5,730.17
89	5,919.88
90	6,116.13
91	6,217.04
92	6,319.91
93	6,424.86
94	6,530.78
95	6,639.11
96	6,748.96
97	6,860.56
98	6,974.01
99+	7,089.65

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$2,094.20
66	2,159.22
67	2,239.62
68	2,324.82
69	2,414.27
70	2,509.18
71	2,608.78
72	2,713.94
73	2,824.67
74	2,941.50
75	3,064.01
76	3,193.61
77	3,329.54
78	3,473.43
79	3,582.08
80+	3,682.55

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,206.67
66	2,304.74
67	2,407.07
68	2,512.56
69	2,622.63
70	2,737.18
71	2,856.30
72	2,980.78
73	3,110.26
74	3,245.65
75	3,387.24
76	3,535.28
77	3,691.06
78	3,854.37
79	3,970.11
80	4,052.58
81	4,179.67
82	4,310.91
83	4,446.07
84	4,585.71
85	4,729.82
86	4,878.29
87	5,031.67
88	5,189.52
89	5,352.39
90	5,520.28
91	5,607.01
92	5,695.37
93	5,784.50
94	5,875.48
95	5,967.55
96	6,061.26
97	6,156.28
98	6,253.26
99+	6,351.11

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,452.02
66	2,561.11
67	2,674.23
68	2,792.05
69	2,914.12
70	3,041.32
71	3,173.86
72	3,311.75
73	3,455.86
74	3,606.19
75	3,763.61
76	3,928.55
77	4,101.13
78	4,282.66
79	4,411.27
80	4,502.58
81	4,644.40
82	4,790.03
83	4,940.58
84	5,095.59
85	5,255.41
86	5,420.68
87	5,590.75
88	5,766.17
89	5,947.37
90	6,133.80
91	6,230.13
92	6,327.98
93	6,427.47
94	6,528.38
95	6,631.14
96	6,735.22
97	6,841.25
98	6,948.38
99+	7,057.47

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

**Colonial Penn Life Insurance Company**  
Standardized Medicare Supplement  
Policy Form Series GR-A80  
Issues 1/1/2013 and Subsequent  
Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,724.52
66	2,845.72
67	2,971.61
68	3,101.97
69	3,238.01
70	3,379.17
71	3,526.44
72	3,679.61
73	3,839.86
74	4,006.98
75	4,181.86
76	4,364.91
77	4,556.69
78	4,758.72
79	4,901.52
80	5,003.19
81	5,160.28
82	5,322.39
83	5,489.30
84	5,661.88
85	5,839.48
86	6,022.75
87	6,212.02
88	6,407.07
89	6,608.34
90	6,815.51
91	6,922.85
92	7,031.51
93	7,141.80
94	7,253.83
95	7,368.16
96	7,483.68
97	7,600.74
98	7,720.30
99+	7,841.39

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,452.02
66	2,561.11
67	2,674.23
68	2,792.05
69	2,914.12
70	3,041.32
71	3,173.86
72	3,311.75
73	3,455.86
74	3,606.19
75	3,763.61
76	3,928.55
77	4,101.13
78	4,282.66
79	4,411.27
80	4,502.58
81	4,644.40
82	4,790.03
83	4,940.58
84	5,095.59
85	5,255.41
86	5,420.68
87	5,590.75
88	5,766.17
89	5,947.37
90	6,133.80
91	6,230.13
92	6,327.98
93	6,427.47
94	6,528.38
95	6,631.14
96	6,735.22
97	6,841.25
98	6,948.38
99+	7,057.47

\* 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 GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,724.52
66	2,845.72
67	2,971.61
68	3,101.97
69	3,238.01
70	3,379.17
71	3,526.44
72	3,679.61
73	3,839.86
74	4,006.98
75	4,181.86
76	4,364.91
77	4,556.69
78	4,758.72
79	4,901.52
80	5,003.19
81	5,160.28
82	5,322.39
83	5,489.30
84	5,661.88
85	5,839.48
86	6,022.75
87	6,212.02
88	6,407.07
89	6,608.34
90	6,815.51
91	6,922.85
92	7,031.51
93	7,141.80
94	7,253.83
95	7,368.16
96	7,483.68
97	7,600.74
98	7,720.30
99+	7,841.39

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$3,027.47
66	3,161.76
67	3,301.50
68	3,446.81
69	3,597.79
70	3,754.88
71	3,918.08
72	4,088.91
73	4,266.73
74	4,452.18
75	4,646.58
76	4,850.03
77	5,063.52
78	5,287.59
79	5,446.21
80	5,559.23
81	5,733.55
82	5,913.88
83	6,099.66
84	6,290.89
85	6,488.56
86	6,692.24
87	6,902.56
88	7,119.00
89	7,342.41
90	7,572.70
91	7,692.04
92	7,812.92
93	7,935.32
94	8,060.11
95	8,186.44
96	8,314.84
97	8,445.53
98	8,578.18
99+	8,712.69

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

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



**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,524.02
66	2,636.27
67	2,752.78
68	2,873.65
69	2,999.65
70	3,130.66
71	3,267.03
72	3,409.17
73	3,557.32
74	3,712.44
75	3,874.33
76	4,044.18
77	4,222.00
78	4,408.44
79	4,540.76
80+	4,634.91

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,330.79
66	1,397.77
67	1,473.91
68	1,552.68
69	1,634.82
70	1,720.24
71	1,808.71
72	1,901.44
73	1,997.77
74	2,098.56
75	2,203.73
76	2,313.80
77	2,429.00
78	2,550.09
79	2,637.91
80	2,733.90
81	2,844.30
82	2,959.39
83	3,078.63
84	3,203.32
85	3,332.59
86	3,467.21
87	3,607.39
88	3,753.02
89	3,904.66
90	4,062.40
91	4,144.22
92	4,228.22
93	4,313.64
94	4,400.91
95	4,489.71
96	4,580.36
97	4,672.98
98	4,767.45
99+	4,863.56

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,478.61
66	1,553.01
67	1,637.55
68	1,725.26
69	1,816.46
70	1,911.37
71	2,009.87
72	2,112.75
73	2,219.76
74	2,331.58
75	2,448.42
76	2,570.71
77	2,698.89
78	2,833.29
79	2,931.14
80	3,037.72
81	3,160.34
82	3,288.08
83	3,420.95
84	3,559.17
85	3,702.84
86	3,852.40
87	4,007.97
88	4,169.75
89	4,338.51
90	4,513.49
91	4,604.69
92	4,697.63
93	4,792.65
94	4,889.30
95	4,988.03
96	5,089.05
97	5,191.59
98	5,296.54
99+	5,403.45

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

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

**Colonial Penn Life Insurance Company**  
Standardized Medicare Supplement  
Policy Form Series GR-A80  
Issues 1/1/2013 and Subsequent  
Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,642.79
66	1,725.80
67	1,819.62
68	1,916.93
69	2,018.38
70	2,123.66
71	2,233.07
72	2,347.29
73	2,466.31
74	2,590.89
75	2,720.49
76	2,856.63
77	2,999.10
78	3,148.01
79	3,256.88
80	3,375.24
81	3,511.61
82	3,653.21
83	3,800.91
84	3,954.40
85	4,114.22
86	4,280.47
87	4,453.49
88	4,633.27
89	4,820.69
90	5,015.52
91	5,116.76
92	5,220.07
93	5,325.56
94	5,433.12
95	5,542.75
96	5,654.68
97	5,768.68
98	5,885.41
99+	6,004.31

\* 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:

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,478.61
66	1,553.01
67	1,637.55
68	1,725.26
69	1,816.46
70	1,911.37
71	2,009.87
72	2,112.75
73	2,219.76
74	2,331.58
75	2,448.42
76	2,570.71
77	2,698.89
78	2,833.29
79	2,931.14
80	3,037.72
81	3,160.34
82	3,288.08
83	3,420.95
84	3,559.17
85	3,702.84
86	3,852.40
87	4,007.97
88	4,169.75
89	4,338.51
90	4,513.49
91	4,604.69
92	4,697.63
93	4,792.65
94	4,889.30
95	4,988.03
96	5,089.05
97	5,191.59
98	5,296.54
99+	5,403.45

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,642.79
66	1,725.80
67	1,819.62
68	1,916.93
69	2,018.38
70	2,123.66
71	2,233.07
72	2,347.29
73	2,466.31
74	2,590.89
75	2,720.49
76	2,856.63
77	2,999.10
78	3,148.01
79	3,256.88
80	3,375.24
81	3,511.61
82	3,653.21
83	3,800.91
84	3,954.40
85	4,114.22
86	4,280.47
87	4,453.49
88	4,633.27
89	4,820.69
90	5,015.52
91	5,116.76
92	5,220.07
93	5,325.56
94	5,433.12
95	5,542.75
96	5,654.68
97	5,768.68
98	5,885.41
99+	6,004.31

\* 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 GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,825.18
66	1,917.37
67	2,021.66
68	2,129.87
69	2,242.56
70	2,359.40
71	2,481.36
72	2,608.23
73	2,740.56
74	2,878.89
75	3,022.99
76	3,173.76
77	3,332.26
78	3,497.97
79	3,618.62
80	3,750.08
81	3,901.71
82	4,059.24
83	4,223.09
84	4,393.93
85	4,571.31
86	4,756.11
87	4,948.21
88	5,148.07
89	5,356.32
90	5,572.86
91	5,685.33
92	5,800.10
93	5,917.15
94	6,036.71
95	6,158.57
96	6,282.93
97	6,409.91
98	6,539.40
99+	6,671.84

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,521.91
66	1,598.60
67	1,685.77
68	1,776.20
69	1,869.91
70	1,967.33
71	2,068.89
72	2,174.82
73	2,285.33
74	2,400.31
75	2,520.74
76	2,646.20
77	2,778.30
78	2,916.63
79	3,017.43
80+	3,126.96

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

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