
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: 2023 CPL-GR-A80
Project Name/Number: /

Filing at a Glance

Company: Colonial Penn Life Insurance Company
Product Name: 2023 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: 08/23/2022
SERFF Tr Num: BNLB-133376061
SERFF Status: Pending State Action
State Tr Num:
State Status: Open-Pending Actuary Review
Co Tr Num:

Effective: 01/01/2023
Date Requested:
Author(s): Diana Panzica
Reviewer(s): Charles DeWeese (primary), Bela Gorman, John Garrett, Alyssa Metivier, Victor Woods, Courtney Miner

Disposition Date:
Disposition Status:
Effective Date:

State Filing Description:

State: Rhode Island **Filing Company:** Colonial Penn Life Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: 2023 CPL-GR-A80
Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile: Pending
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: 3.5% Filing Status Changed: 08/23/2022
State Status Changed: 08/23/2022
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

2023 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 2023 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 2023 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 2023 or later, depending on the premium mode option chosen. With these revised rates the anticipated loss ratio standard of your state for these forms will be met.

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

Company and Contact

Filing Contact Information

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

State: Rhode Island

Filing Company: Colonial Penn Life Insurance Company

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

Product Name: 2023 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:

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: 2023 CPL-GR-A80
Project Name/Number: /

Filing Fees

State Fees

Fee Required? Yes
 Fee Amount: \$275.00
 Retaliatory? No
 Fee Explanation: \$25 per form x 11 forms = \$275.00
 Per Company: Yes

| Company | Amount | Date Processed | Transaction # |
|--------------------------------------|-----------------|---------------------|---------------|
| Colonial Penn Life Insurance Company | \$275.00 | 08/23/2022 10:03 AM | 237135613 |
| EFT Total | \$275.00 | | |

SERFF Tracking #:

BNLB-133376061

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:

2023 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:

4.700%

Effective Date of Last Rate Revision:

01/01/2022

Filing Method of Last Filing:

SERFF

SERFF Tracking Number of Last Filing:

BNLB-132940956

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 | 3.500% | 3.500% | \$153,507 | 1,464 | \$4,385,909 | 10.000% | 0.000% |

SERFF Tracking #:

BNLB-133376061

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:

2023 CPL-GR-A80

Project Name/Number:

/

Rate/Rule Schedule

SERFF Tracking #:

BNLB-133376061

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:

2023 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-132940956 Percent Rate Change Request: 10 | Rates - Plan A.pdf, |
| 2 | | CPL-GR-A80B Standardized Rate Sheet | CPL-GR-A80B | Revised | Previous State Filing Number: BNLB-132940956 Percent Rate Change Request: 4.5 | Rates - Plan B.pdf, |
| 3 | | CPL-GR-A80D Standardized Rate Sheet | CPL-GR-A80D | Revised | Previous State Filing Number: BNLB-132940956 Percent Rate Change Request: 5.5 | Rates - Plan D.pdf, |
| 4 | | CPL-GR-A80F Standardized Rate Sheet | CPL-GR-A80F | Revised | Previous State Filing Number: BNLB-132940956 Percent Rate Change Request: 5.5 | Rates - Plan F.pdf, |
| 5 | | CPL-GR-A80FH Standardized Rate Sheet | CPL-GR-A80FH | Revised | Previous State Filing Number: BNLB-132940956 Percent Rate Change Request: 5 | Rates - Plan FH.pdf, |
| 6 | | CPL-GR-A80G Standardized Rate Sheet | CPL-GR-A80G | Revised | Previous State Filing Number: BNLB-132940956 Percent Rate Change Request: 5 | Rates - Plan G.pdf, |
| 7 | | CPL-GR-A80GH Standardized Rate Sheet | CPL-GR-A80GH | Revised | Previous State Filing Number: BNLB-132940956 Percent Rate Change Request: | Rates - Plan GH.pdf, |
| 8 | | CPL-GR-A80K Standardized Rate Sheet | CPL-GR-A80K | Revised | Previous State Filing Number: BNLB-132940956 Percent Rate Change Request: 6.5 | Rates - Plan K.pdf, |
| 9 | | CPL-GR-A80L Standardized Rate Sheet | CPL-GR-A80L | Revised | Previous State Filing Number: BNLB-132940956 Percent Rate Change Request: 5 | Rates - Plan L.pdf, |
| 10 | | CPL-GR-A80M Standardized Rate Sheet | CPL-GR-A80M | Revised | Previous State Filing Number: BNLB-132940956 Percent Rate Change Request: | Rates - Plan M.pdf, |

SERFF Tracking #:

BNLB-133376061

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:

2023 CPL-GR-A80

Project Name/Number:

/

| | | | | | | |
|----|--|-------------------------------------|-------------|---------|--|----------------------|
| | | | | | 5 | |
| 11 | | CPL-GR-A80N Standardized Rate Sheet | CPL-GR-A80N | Revised | Previous State Filing Number: BNLB-132940956 Percent Rate Change Request: | Rates - Plan N.pdf, |
| 12 | | Current Rate Sheet | CPL-GR-A80 | Other | Previous State Filing Number: BNLB-132940956 Rate Action Other Explanation: Informational | Rates - 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 | \$3,312.85 |
| 66 | 3,434.37 |
| 67 | 3,581.42 |
| 68 | 3,731.97 |
| 69 | 3,888.19 |
| 70 | 4,049.20 |
| 71 | 4,214.04 |
| 72 | 4,384.76 |
| 73 | 4,560.07 |
| 74 | 4,740.94 |
| 75 | 4,927.38 |
| 76 | 5,120.25 |
| 77 | 5,318.79 |
| 78 | 5,523.34 |
| 79 | 5,639.08 |
| 80 | 5,757.22 |
| 81 | 5,907.22 |
| 82 | 6,061.48 |
| 83 | 6,219.33 |
| 84 | 6,381.98 |
| 85 | 6,548.45 |
| 86 | 6,719.51 |
| 87 | 6,895.03 |
| 88 | 7,074.70 |
| 89 | 7,259.72 |
| 90 | 7,448.45 |
| 91 | 7,546.19 |
| 92 | 7,644.92 |
| 93 | 7,744.19 |
| 94 | 7,845.32 |
| 95 | 7,947.86 |
| 96 | 8,051.82 |
| 97 | 8,156.99 |
| 98 | 8,263.24 |
| 99+ | 8,370.91 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

| <u>Attained Age</u> | <u>Plan A</u> |
|---------------------|---------------|
| 65 | \$3,681.13 |
| 66 | 3,816.08 |
| 67 | 3,979.17 |
| 68 | 4,147.17 |
| 69 | 4,320.29 |
| 70 | 4,498.87 |
| 71 | 4,682.69 |
| 72 | 4,871.63 |
| 73 | 5,066.79 |
| 74 | 5,267.85 |
| 75 | 5,475.23 |
| 76 | 5,689.26 |
| 77 | 5,909.73 |
| 78 | 6,136.97 |
| 79 | 6,266.02 |
| 80 | 6,396.38 |
| 81 | 6,563.62 |
| 82 | 6,735.00 |
| 83 | 6,910.63 |
| 84 | 7,091.07 |
| 85 | 7,275.98 |
| 86 | 7,466.01 |
| 87 | 7,661.17 |
| 88 | 7,860.81 |
| 89 | 8,066.01 |
| 90 | 8,276.66 |
| 91 | 8,384.44 |
| 92 | 8,494.40 |
| 93 | 8,605.02 |
| 94 | 8,717.60 |
| 95 | 8,831.05 |
| 96 | 8,946.25 |
| 97 | 9,063.09 |
| 98 | 9,181.34 |
| 99+ | 9,301.23 |

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

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

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

| <u>Attained Age</u> | <u>Plan A</u> |
|---------------------|---------------|
| 65 | \$4,090.22 |
| 66 | 4,240.00 |
| 67 | 4,421.74 |
| 68 | 4,608.18 |
| 69 | 4,800.40 |
| 70 | 4,998.72 |
| 71 | 5,202.83 |
| 72 | 5,413.15 |
| 73 | 5,630.13 |
| 74 | 5,853.22 |
| 75 | 6,083.95 |
| 76 | 6,321.44 |
| 77 | 6,566.24 |
| 78 | 6,819.43 |
| 79 | 6,962.12 |
| 80 | 7,107.87 |
| 81 | 7,293.43 |
| 82 | 7,483.46 |
| 83 | 7,678.85 |
| 84 | 7,879.46 |
| 85 | 8,085.21 |
| 86 | 8,295.86 |
| 87 | 8,512.62 |
| 88 | 8,734.62 |
| 89 | 8,962.73 |
| 90 | 9,196.72 |
| 91 | 9,316.61 |
| 92 | 9,438.25 |
| 93 | 9,561.08 |
| 94 | 9,686.21 |
| 95 | 9,812.21 |
| 96 | 9,940.28 |
| 97 | 10,070.10 |
| 98 | 10,201.55 |
| 99+ | 10,335.19 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

| <u>Attained Age</u> | <u>Plan A</u> |
|---------------------|---------------|
| 65 | \$3,681.13 |
| 66 | 3,816.08 |
| 67 | 3,979.17 |
| 68 | 4,147.17 |
| 69 | 4,320.29 |
| 70 | 4,498.87 |
| 71 | 4,682.69 |
| 72 | 4,871.63 |
| 73 | 5,066.79 |
| 74 | 5,267.85 |
| 75 | 5,475.23 |
| 76 | 5,689.26 |
| 77 | 5,909.73 |
| 78 | 6,136.97 |
| 79 | 6,266.02 |
| 80 | 6,396.38 |
| 81 | 6,563.62 |
| 82 | 6,735.00 |
| 83 | 6,910.63 |
| 84 | 7,091.07 |
| 85 | 7,275.98 |
| 86 | 7,466.01 |
| 87 | 7,661.17 |
| 88 | 7,860.81 |
| 89 | 8,066.01 |
| 90 | 8,276.66 |
| 91 | 8,384.44 |
| 92 | 8,494.40 |
| 93 | 8,605.02 |
| 94 | 8,717.60 |
| 95 | 8,831.05 |
| 96 | 8,946.25 |
| 97 | 9,063.09 |
| 98 | 9,181.34 |
| 99+ | 9,301.23 |

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

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

Colonial Penn Life Insurance Company

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

| <u>Attained Age</u> | <u>Plan A</u> |
|---------------------|---------------|
| 65 | \$4,090.22 |
| 66 | 4,240.00 |
| 67 | 4,421.74 |
| 68 | 4,608.18 |
| 69 | 4,800.40 |
| 70 | 4,998.72 |
| 71 | 5,202.83 |
| 72 | 5,413.15 |
| 73 | 5,630.13 |
| 74 | 5,853.22 |
| 75 | 6,083.95 |
| 76 | 6,321.44 |
| 77 | 6,566.24 |
| 78 | 6,819.43 |
| 79 | 6,962.12 |
| 80 | 7,107.87 |
| 81 | 7,293.43 |
| 82 | 7,483.46 |
| 83 | 7,678.85 |
| 84 | 7,879.46 |
| 85 | 8,085.21 |
| 86 | 8,295.86 |
| 87 | 8,512.62 |
| 88 | 8,734.62 |
| 89 | 8,962.73 |
| 90 | 9,196.72 |
| 91 | 9,316.61 |
| 92 | 9,438.25 |
| 93 | 9,561.08 |
| 94 | 9,686.21 |
| 95 | 9,812.21 |
| 96 | 9,940.28 |
| 97 | 10,070.10 |
| 98 | 10,201.55 |
| 99+ | 10,335.19 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

| <u>Attained Age</u> | <u>Plan A</u> |
|---------------------|---------------|
| 65 | \$4,544.69 |
| 66 | 4,711.49 |
| 67 | 4,912.54 |
| 68 | 5,120.25 |
| 69 | 5,334.06 |
| 70 | 5,554.32 |
| 71 | 5,780.79 |
| 72 | 6,014.79 |
| 73 | 6,255.66 |
| 74 | 6,503.62 |
| 75 | 6,759.98 |
| 76 | 7,023.65 |
| 77 | 7,295.72 |
| 78 | 7,577.39 |
| 79 | 7,735.24 |
| 80 | 7,897.46 |
| 81 | 8,103.75 |
| 82 | 8,314.95 |
| 83 | 8,532.26 |
| 84 | 8,755.02 |
| 85 | 8,983.23 |
| 86 | 9,217.56 |
| 87 | 9,458.54 |
| 88 | 9,705.30 |
| 89 | 9,958.72 |
| 90 | 10,218.24 |
| 91 | 10,351.55 |
| 92 | 10,487.04 |
| 93 | 10,623.51 |
| 94 | 10,761.95 |
| 95 | 10,902.56 |
| 96 | 11,044.93 |
| 97 | 11,189.36 |
| 98 | 11,334.89 |
| 99+ | 11,483.03 |

* 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* - Preferred Risk - Female

| <u>Attained Age</u> | <u>Plan B</u> |
|---------------------|---------------|
| 65 | \$2,382.74 |
| 66 | 2,475.69 |
| 67 | 2,577.25 |
| 68 | 2,681.87 |
| 69 | 2,789.65 |
| 70 | 2,900.70 |
| 71 | 3,015.25 |
| 72 | 3,133.28 |
| 73 | 3,255.14 |
| 74 | 3,380.26 |
| 75 | 3,509.64 |
| 76 | 3,643.17 |
| 77 | 3,780.51 |
| 78 | 3,922.44 |
| 79 | 4,012.00 |
| 80 | 4,103.86 |
| 81 | 4,215.24 |
| 82 | 4,330.11 |
| 83 | 4,447.71 |
| 84 | 4,568.47 |
| 85 | 4,693.16 |
| 86 | 4,820.80 |
| 87 | 4,951.92 |
| 88 | 5,086.54 |
| 89 | 5,224.76 |
| 90 | 5,367.12 |
| 91 | 5,439.77 |
| 92 | 5,513.95 |
| 93 | 5,589.12 |
| 94 | 5,664.93 |
| 95 | 5,742.28 |
| 96 | 5,820.50 |
| 97 | 5,899.59 |
| 98 | 5,979.77 |
| 99+ | 6,060.71 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

| <u>Attained Age</u> | <u>Plan B</u> |
|---------------------|---------------|
| 65 | \$2,647.94 |
| 66 | 2,750.81 |
| 67 | 2,863.50 |
| 68 | 2,979.90 |
| 69 | 3,099.79 |
| 70 | 3,222.95 |
| 71 | 3,350.37 |
| 72 | 3,481.39 |
| 73 | 3,616.77 |
| 74 | 3,755.86 |
| 75 | 3,899.42 |
| 76 | 4,047.89 |
| 77 | 4,200.84 |
| 78 | 4,358.36 |
| 79 | 4,457.74 |
| 80 | 4,559.74 |
| 81 | 4,684.00 |
| 82 | 4,811.20 |
| 83 | 4,942.21 |
| 84 | 5,076.18 |
| 85 | 5,214.28 |
| 86 | 5,355.99 |
| 87 | 5,501.95 |
| 88 | 5,651.52 |
| 89 | 5,805.01 |
| 90 | 5,962.86 |
| 91 | 6,044.13 |
| 92 | 6,126.28 |
| 93 | 6,209.51 |
| 94 | 6,293.84 |
| 95 | 6,379.58 |
| 96 | 6,466.53 |
| 97 | 6,554.13 |
| 98 | 6,643.36 |
| 99+ | 6,733.80 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

| <u>Attained Age</u> | <u>Plan B</u> |
|---------------------|---------------|
| 65 | \$2,941.83 |
| 66 | 3,056.70 |
| 67 | 3,181.83 |
| 68 | 3,310.88 |
| 69 | 3,444.30 |
| 70 | 3,581.21 |
| 71 | 3,722.59 |
| 72 | 3,868.44 |
| 73 | 4,018.55 |
| 74 | 4,173.24 |
| 75 | 4,332.95 |
| 76 | 4,497.67 |
| 77 | 4,667.52 |
| 78 | 4,842.83 |
| 79 | 4,953.12 |
| 80 | 5,066.58 |
| 81 | 5,204.25 |
| 82 | 5,345.63 |
| 83 | 5,491.37 |
| 84 | 5,640.72 |
| 85 | 5,794.10 |
| 86 | 5,951.62 |
| 87 | 6,113.29 |
| 88 | 6,279.87 |
| 89 | 6,450.71 |
| 90 | 6,626.13 |
| 91 | 6,716.45 |
| 92 | 6,807.54 |
| 93 | 6,900.38 |
| 94 | 6,994.20 |
| 95 | 7,089.21 |
| 96 | 7,185.54 |
| 97 | 7,283.39 |
| 98 | 7,382.67 |
| 99+ | 7,483.03 |

* 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* - Preferred Risk - Male

| <u>Attained Age</u> | <u>Plan B</u> |
|---------------------|---------------|
| 65 | \$2,647.94 |
| 66 | 2,750.81 |
| 67 | 2,863.50 |
| 68 | 2,979.90 |
| 69 | 3,099.79 |
| 70 | 3,222.95 |
| 71 | 3,350.37 |
| 72 | 3,481.39 |
| 73 | 3,616.77 |
| 74 | 3,755.86 |
| 75 | 3,899.42 |
| 76 | 4,047.89 |
| 77 | 4,200.84 |
| 78 | 4,358.36 |
| 79 | 4,457.74 |
| 80 | 4,559.74 |
| 81 | 4,684.00 |
| 82 | 4,811.20 |
| 83 | 4,942.21 |
| 84 | 5,076.18 |
| 85 | 5,214.28 |
| 86 | 5,355.99 |
| 87 | 5,501.95 |
| 88 | 5,651.52 |
| 89 | 5,805.01 |
| 90 | 5,962.86 |
| 91 | 6,044.13 |
| 92 | 6,126.28 |
| 93 | 6,209.51 |
| 94 | 6,293.84 |
| 95 | 6,379.58 |
| 96 | 6,466.53 |
| 97 | 6,554.13 |
| 98 | 6,643.36 |
| 99+ | 6,733.80 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

| <u>Attained Age</u> | <u>Plan B</u> |
|---------------------|---------------|
| 65 | \$2,941.83 |
| 66 | 3,056.70 |
| 67 | 3,181.83 |
| 68 | 3,310.88 |
| 69 | 3,444.30 |
| 70 | 3,581.21 |
| 71 | 3,722.59 |
| 72 | 3,868.44 |
| 73 | 4,018.55 |
| 74 | 4,173.24 |
| 75 | 4,332.95 |
| 76 | 4,497.67 |
| 77 | 4,667.52 |
| 78 | 4,842.83 |
| 79 | 4,953.12 |
| 80 | 5,066.58 |
| 81 | 5,204.25 |
| 82 | 5,345.63 |
| 83 | 5,491.37 |
| 84 | 5,640.72 |
| 85 | 5,794.10 |
| 86 | 5,951.62 |
| 87 | 6,113.29 |
| 88 | 6,279.87 |
| 89 | 6,450.71 |
| 90 | 6,626.13 |
| 91 | 6,716.45 |
| 92 | 6,807.54 |
| 93 | 6,900.38 |
| 94 | 6,994.20 |
| 95 | 7,089.21 |
| 96 | 7,185.54 |
| 97 | 7,283.39 |
| 98 | 7,382.67 |
| 99+ | 7,483.03 |

* 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 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

| <u>Attained Age</u> | <u>Plan B</u> |
|---------------------|---------------|
| 65 | \$3,268.55 |
| 66 | 3,396.41 |
| 67 | 3,535.72 |
| 68 | 3,678.73 |
| 69 | 3,826.99 |
| 70 | 3,979.17 |
| 71 | 4,136.26 |
| 72 | 4,298.26 |
| 73 | 4,465.16 |
| 74 | 4,636.76 |
| 75 | 4,814.69 |
| 76 | 4,997.52 |
| 77 | 5,186.14 |
| 78 | 5,380.86 |
| 79 | 5,503.70 |
| 80 | 5,629.37 |
| 81 | 5,782.10 |
| 82 | 5,939.73 |
| 83 | 6,101.19 |
| 84 | 6,267.33 |
| 85 | 6,437.84 |
| 86 | 6,612.71 |
| 87 | 6,793.14 |
| 88 | 6,977.83 |
| 89 | 7,167.32 |
| 90 | 7,362.59 |
| 91 | 7,462.74 |
| 92 | 7,563.97 |
| 93 | 7,666.85 |
| 94 | 7,771.35 |
| 95 | 7,876.73 |
| 96 | 7,983.97 |
| 97 | 8,092.51 |
| 98 | 8,202.91 |
| 99+ | 8,314.29 |

* 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 Prior to 1/1/2012

Annual Rates* - Male or Female

| <u>Attained Age</u> | <u>Plan B</u> |
|---------------------|---------------|
| 65 | \$2,725.50 |
| 66 | 2,831.76 |
| 67 | 2,947.83 |
| 68 | 3,067.72 |
| 69 | 3,190.56 |
| 70 | 3,317.75 |
| 71 | 3,448.66 |
| 72 | 3,583.82 |
| 73 | 3,723.13 |
| 74 | 3,866.37 |
| 75 | 4,014.29 |
| 76 | 4,166.91 |
| 77 | 4,324.22 |
| 78 | 4,486.65 |
| 79 | 4,588.54 |
| 80+ | 4,693.49 |

* 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 D</u> |
|---------------------|---------------|
| 65 | \$1,560.75 |
| 66 | 1,639.84 |
| 67 | 1,729.08 |
| 68 | 1,821.91 |
| 69 | 1,918.24 |
| 70 | 2,018.38 |
| 71 | 2,122.78 |
| 72 | 2,231.22 |
| 73 | 2,344.78 |
| 74 | 2,462.92 |
| 75 | 2,586.52 |
| 76 | 2,715.80 |
| 77 | 2,851.39 |
| 78 | 2,993.54 |
| 79 | 3,053.32 |
| 80 | 3,114.19 |
| 81 | 3,176.70 |
| 82 | 3,240.08 |
| 83 | 3,304.99 |
| 84 | 3,371.10 |
| 85 | 3,438.63 |
| 86 | 3,507.35 |
| 87 | 3,577.50 |
| 88 | 3,648.95 |
| 89 | 3,722.04 |
| 90 | 3,796.33 |
| 91 | 3,872.37 |
| 92 | 3,949.60 |
| 93 | 4,028.69 |
| 94 | 4,109.42 |
| 95 | 4,191.57 |
| 96 | 4,275.35 |
| 97 | 4,360.87 |
| 98 | 4,448.14 |
| 99+ | 4,536.94 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

| <u>Attained Age</u> | <u>Plan D</u> |
|---------------------|---------------|
| 65 | \$1,734.31 |
| 66 | 1,822.02 |
| 67 | 1,921.18 |
| 68 | 2,024.27 |
| 69 | 2,131.51 |
| 70 | 2,242.67 |
| 71 | 2,358.63 |
| 72 | 2,479.29 |
| 73 | 2,605.18 |
| 74 | 2,736.63 |
| 75 | 2,873.98 |
| 76 | 3,017.54 |
| 77 | 3,168.08 |
| 78 | 3,326.15 |
| 79 | 3,392.48 |
| 80 | 3,460.44 |
| 81 | 3,529.61 |
| 82 | 3,600.08 |
| 83 | 3,672.19 |
| 84 | 3,745.71 |
| 85 | 3,820.66 |
| 86 | 3,896.91 |
| 87 | 3,974.91 |
| 88 | 4,054.55 |
| 89 | 4,135.49 |
| 90 | 4,218.29 |
| 91 | 4,302.62 |
| 92 | 4,388.58 |
| 93 | 4,476.51 |
| 94 | 4,565.96 |
| 95 | 4,657.27 |
| 96 | 4,750.43 |
| 97 | 4,845.45 |
| 98 | 4,942.32 |
| 99+ | 5,041.16 |

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

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 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 | \$1,926.97 |
| 66 | 2,024.60 |
| 67 | 2,134.67 |
| 68 | 2,249.33 |
| 69 | 2,368.23 |
| 70 | 2,491.72 |
| 71 | 2,620.67 |
| 72 | 2,754.63 |
| 73 | 2,894.59 |
| 74 | 3,040.56 |
| 75 | 3,193.28 |
| 76 | 3,352.77 |
| 77 | 3,520.12 |
| 78 | 3,695.64 |
| 79 | 3,769.50 |
| 80 | 3,844.88 |
| 81 | 3,921.79 |
| 82 | 4,000.33 |
| 83 | 4,080.18 |
| 84 | 4,161.89 |
| 85 | 4,245.13 |
| 86 | 4,329.89 |
| 87 | 4,416.51 |
| 88 | 4,504.98 |
| 89 | 4,594.98 |
| 90 | 4,686.83 |
| 91 | 4,780.65 |
| 92 | 4,876.21 |
| 93 | 4,973.74 |
| 94 | 5,073.23 |
| 95 | 5,174.90 |
| 96 | 5,278.10 |
| 97 | 5,383.81 |
| 98 | 5,491.48 |
| 99+ | 5,601.34 |

* 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 - Male

| <u>Attained Age</u> | <u>Plan D</u> |
|---------------------|---------------|
| 65 | \$1,734.31 |
| 66 | 1,822.02 |
| 67 | 1,921.18 |
| 68 | 2,024.27 |
| 69 | 2,131.51 |
| 70 | 2,242.67 |
| 71 | 2,358.63 |
| 72 | 2,479.29 |
| 73 | 2,605.18 |
| 74 | 2,736.63 |
| 75 | 2,873.98 |
| 76 | 3,017.54 |
| 77 | 3,168.08 |
| 78 | 3,326.15 |
| 79 | 3,392.48 |
| 80 | 3,460.44 |
| 81 | 3,529.61 |
| 82 | 3,600.08 |
| 83 | 3,672.19 |
| 84 | 3,745.71 |
| 85 | 3,820.66 |
| 86 | 3,896.91 |
| 87 | 3,974.91 |
| 88 | 4,054.55 |
| 89 | 4,135.49 |
| 90 | 4,218.29 |
| 91 | 4,302.62 |
| 92 | 4,388.58 |
| 93 | 4,476.51 |
| 94 | 4,565.96 |
| 95 | 4,657.27 |
| 96 | 4,750.43 |
| 97 | 4,845.45 |
| 98 | 4,942.32 |
| 99+ | 5,041.16 |

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

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 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 | \$1,926.97 |
| 66 | 2,024.60 |
| 67 | 2,134.67 |
| 68 | 2,249.33 |
| 69 | 2,368.23 |
| 70 | 2,491.72 |
| 71 | 2,620.67 |
| 72 | 2,754.63 |
| 73 | 2,894.59 |
| 74 | 3,040.56 |
| 75 | 3,193.28 |
| 76 | 3,352.77 |
| 77 | 3,520.12 |
| 78 | 3,695.64 |
| 79 | 3,769.50 |
| 80 | 3,844.88 |
| 81 | 3,921.79 |
| 82 | 4,000.33 |
| 83 | 4,080.18 |
| 84 | 4,161.89 |
| 85 | 4,245.13 |
| 86 | 4,329.89 |
| 87 | 4,416.51 |
| 88 | 4,504.98 |
| 89 | 4,594.98 |
| 90 | 4,686.83 |
| 91 | 4,780.65 |
| 92 | 4,876.21 |
| 93 | 4,973.74 |
| 94 | 5,073.23 |
| 95 | 5,174.90 |
| 96 | 5,278.10 |
| 97 | 5,383.81 |
| 98 | 5,491.48 |
| 99+ | 5,601.34 |

* 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 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

| <u>Attained Age</u> | <u>Plan D</u> |
|---------------------|---------------|
| 65 | \$2,141.00 |
| 66 | 2,249.44 |
| 67 | 2,371.83 |
| 68 | 2,499.14 |
| 69 | 2,631.25 |
| 70 | 2,768.70 |
| 71 | 2,911.83 |
| 72 | 3,060.85 |
| 73 | 3,216.19 |
| 74 | 3,378.52 |
| 75 | 3,548.15 |
| 76 | 3,725.31 |
| 77 | 3,911.20 |
| 78 | 4,106.15 |
| 79 | 4,188.40 |
| 80 | 4,272.18 |
| 81 | 4,357.49 |
| 82 | 4,444.76 |
| 83 | 4,533.67 |
| 84 | 4,624.33 |
| 85 | 4,716.72 |
| 86 | 4,811.09 |
| 87 | 4,907.41 |
| 88 | 5,005.49 |
| 89 | 5,105.63 |
| 90 | 5,207.74 |
| 91 | 5,311.81 |
| 92 | 5,418.06 |
| 93 | 5,526.39 |
| 94 | 5,636.90 |
| 95 | 5,749.70 |
| 96 | 5,864.79 |
| 97 | 5,982.06 |
| 98 | 6,101.62 |
| 99+ | 6,223.69 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

| <u>Attained Age</u> | <u>Plan F</u> |
|---------------------|---------------|
| 65 | \$3,265.72 |
| 66 | 3,394.12 |
| 67 | 3,526.44 |
| 68 | 3,664.44 |
| 69 | 3,807.79 |
| 70 | 3,956.80 |
| 71 | 4,112.04 |
| 72 | 4,273.93 |
| 73 | 4,442.47 |
| 74 | 4,618.33 |
| 75 | 4,802.03 |
| 76 | 4,994.79 |
| 77 | 5,195.85 |
| 78 | 5,407.59 |
| 79 | 5,561.08 |
| 80 | 5,728.42 |
| 81 | 5,917.91 |
| 82 | 6,113.08 |
| 83 | 6,314.67 |
| 84 | 6,522.93 |
| 85 | 6,738.82 |
| 86 | 6,960.60 |
| 87 | 7,190.67 |
| 88 | 7,427.83 |
| 89 | 7,673.06 |
| 90 | 7,926.37 |
| 91 | 8,057.28 |
| 92 | 8,190.15 |
| 93 | 8,325.31 |
| 94 | 8,462.66 |
| 95 | 8,602.29 |
| 96 | 8,744.55 |
| 97 | 8,888.87 |
| 98 | 9,035.38 |
| 99+ | 9,184.29 |

* 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

Annual Rates* - Standard Risk - Female

| <u>Attained Age</u> | <u>Plan F</u> |
|---------------------|---------------|
| 65 | \$3,628.88 |
| 66 | 3,771.13 |
| 67 | 3,918.73 |
| 68 | 4,072.22 |
| 69 | 4,231.38 |
| 70 | 4,396.65 |
| 71 | 4,568.91 |
| 72 | 4,748.47 |
| 73 | 4,936.00 |
| 74 | 5,131.05 |
| 75 | 5,335.81 |
| 76 | 5,549.41 |
| 77 | 5,773.48 |
| 78 | 6,008.13 |
| 79 | 6,179.29 |
| 80 | 6,365.40 |
| 81 | 6,575.40 |
| 82 | 6,792.16 |
| 83 | 7,016.34 |
| 84 | 7,247.94 |
| 85 | 7,487.06 |
| 86 | 7,734.15 |
| 87 | 7,989.32 |
| 88 | 8,253.09 |
| 89 | 8,525.38 |
| 90 | 8,806.73 |
| 91 | 8,952.14 |
| 92 | 9,099.52 |
| 93 | 9,249.74 |
| 94 | 9,402.25 |
| 95 | 9,557.37 |
| 96 | 9,715.56 |
| 97 | 9,875.48 |
| 98 | 10,038.57 |
| 99+ | 10,204.28 |

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

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

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

| <u>Attained Age</u> | <u>Plan F</u> |
|---------------------|---------------|
| 65 | \$4,032.08 |
| 66 | 4,190.26 |
| 67 | 4,353.89 |
| 68 | 4,524.18 |
| 69 | 4,701.12 |
| 70 | 4,885.27 |
| 71 | 5,076.83 |
| 72 | 5,276.47 |
| 73 | 5,484.50 |
| 74 | 5,701.48 |
| 75 | 5,928.71 |
| 76 | 6,166.09 |
| 77 | 6,414.71 |
| 78 | 6,675.98 |
| 79 | 6,866.02 |
| 80 | 7,072.41 |
| 81 | 7,305.54 |
| 82 | 7,547.06 |
| 83 | 7,795.90 |
| 84 | 8,053.24 |
| 85 | 8,318.66 |
| 86 | 8,593.56 |
| 87 | 8,877.09 |
| 88 | 9,170.11 |
| 89 | 9,472.83 |
| 90 | 9,785.59 |
| 91 | 9,946.94 |
| 92 | 10,111.22 |
| 93 | 10,278.24 |
| 94 | 10,447.44 |
| 95 | 10,619.91 |
| 96 | 10,795.22 |
| 97 | 10,973.47 |
| 98 | 11,154.23 |
| 99+ | 11,338.05 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

| <u>Attained Age</u> | <u>Plan F</u> |
|---------------------|---------------|
| 65 | \$3,628.88 |
| 66 | 3,771.13 |
| 67 | 3,918.73 |
| 68 | 4,072.22 |
| 69 | 4,231.38 |
| 70 | 4,396.65 |
| 71 | 4,568.91 |
| 72 | 4,748.47 |
| 73 | 4,936.00 |
| 74 | 5,131.05 |
| 75 | 5,335.81 |
| 76 | 5,549.41 |
| 77 | 5,773.48 |
| 78 | 6,008.13 |
| 79 | 6,179.29 |
| 80 | 6,365.40 |
| 81 | 6,575.40 |
| 82 | 6,792.16 |
| 83 | 7,016.34 |
| 84 | 7,247.94 |
| 85 | 7,487.06 |
| 86 | 7,734.15 |
| 87 | 7,989.32 |
| 88 | 8,253.09 |
| 89 | 8,525.38 |
| 90 | 8,806.73 |
| 91 | 8,952.14 |
| 92 | 9,099.52 |
| 93 | 9,249.74 |
| 94 | 9,402.25 |
| 95 | 9,557.37 |
| 96 | 9,715.56 |
| 97 | 9,875.48 |
| 98 | 10,038.57 |
| 99+ | 10,204.28 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

| <u>Attained Age</u> | <u>Plan F</u> |
|---------------------|---------------|
| 65 | \$4,032.08 |
| 66 | 4,190.26 |
| 67 | 4,353.89 |
| 68 | 4,524.18 |
| 69 | 4,701.12 |
| 70 | 4,885.27 |
| 71 | 5,076.83 |
| 72 | 5,276.47 |
| 73 | 5,484.50 |
| 74 | 5,701.48 |
| 75 | 5,928.71 |
| 76 | 6,166.09 |
| 77 | 6,414.71 |
| 78 | 6,675.98 |
| 79 | 6,866.02 |
| 80 | 7,072.41 |
| 81 | 7,305.54 |
| 82 | 7,547.06 |
| 83 | 7,795.90 |
| 84 | 8,053.24 |
| 85 | 8,318.66 |
| 86 | 8,593.56 |
| 87 | 8,877.09 |
| 88 | 9,170.11 |
| 89 | 9,472.83 |
| 90 | 9,785.59 |
| 91 | 9,946.94 |
| 92 | 10,111.22 |
| 93 | 10,278.24 |
| 94 | 10,447.44 |
| 95 | 10,619.91 |
| 96 | 10,795.22 |
| 97 | 10,973.47 |
| 98 | 11,154.23 |
| 99+ | 11,338.05 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

| <u>Attained Age</u> | <u>Plan F</u> |
|---------------------|---------------|
| 65 | \$4,480.33 |
| 66 | 4,655.74 |
| 67 | 4,838.03 |
| 68 | 5,026.87 |
| 69 | 5,223.67 |
| 70 | 5,428.32 |
| 71 | 5,640.83 |
| 72 | 5,862.50 |
| 73 | 6,093.99 |
| 74 | 6,335.07 |
| 75 | 6,587.40 |
| 76 | 6,851.29 |
| 77 | 7,127.72 |
| 78 | 7,418.01 |
| 79 | 7,628.45 |
| 80 | 7,858.19 |
| 81 | 8,117.50 |
| 82 | 8,385.31 |
| 83 | 8,662.07 |
| 84 | 8,948.00 |
| 85 | 9,243.30 |
| 86 | 9,548.32 |
| 87 | 9,863.59 |
| 88 | 10,189.01 |
| 89 | 10,525.33 |
| 90 | 10,872.35 |
| 91 | 11,052.13 |
| 92 | 11,234.20 |
| 93 | 11,420.09 |
| 94 | 11,608.27 |
| 95 | 11,800.05 |
| 96 | 11,994.45 |
| 97 | 12,192.88 |
| 98 | 12,393.93 |
| 99+ | 12,598.04 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

| <u>Attained Age</u> | <u>Plan F</u> |
|---------------------|---------------|
| 65 | \$3,735.24 |
| 66 | 3,881.64 |
| 67 | 4,033.71 |
| 68 | 4,191.24 |
| 69 | 4,355.42 |
| 70 | 4,526.04 |
| 71 | 4,703.31 |
| 72 | 4,888.00 |
| 73 | 5,081.08 |
| 74 | 5,282.36 |
| 75 | 5,492.25 |
| 76 | 5,712.50 |
| 77 | 5,943.01 |
| 78 | 6,184.75 |
| 79 | 6,360.49 |
| 80+ | 6,552.05 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

| <u>Attained Age</u> | <u>Plan FH</u> |
|---------------------|----------------|
| 65 | \$481.41 |
| 66 | 500.29 |
| 67 | 519.81 |
| 68 | 540.10 |
| 69 | 561.38 |
| 70 | 583.20 |
| 71 | 606.21 |
| 72 | 630.10 |
| 73 | 654.76 |
| 74 | 680.83 |
| 75 | 707.67 |
| 76 | 736.03 |
| 77 | 766.03 |
| 78 | 797.12 |
| 79 | 819.70 |
| 80 | 844.36 |
| 81 | 872.39 |
| 82 | 901.08 |
| 83 | 930.97 |
| 84 | 961.85 |
| 85 | 993.81 |
| 86 | 1,026.54 |
| 87 | 1,060.57 |
| 88 | 1,095.59 |
| 89 | 1,131.81 |
| 90 | 1,169.23 |
| 91 | 1,188.64 |
| 92 | 1,208.28 |
| 93 | 1,228.46 |
| 94 | 1,248.64 |
| 95 | 1,269.26 |
| 96 | 1,290.21 |
| 97 | 1,311.70 |
| 98 | 1,333.19 |
| 99+ | 1,355.44 |

* 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 FH</u> |
|---------------------|----------------|
| 65 | \$535.09 |
| 66 | 556.03 |
| 67 | 577.52 |
| 68 | 600.10 |
| 69 | 623.67 |
| 70 | 648.21 |
| 71 | 673.63 |
| 72 | 700.14 |
| 73 | 727.41 |
| 74 | 756.43 |
| 75 | 786.32 |
| 76 | 817.96 |
| 77 | 850.90 |
| 78 | 885.81 |
| 79 | 910.79 |
| 80 | 938.28 |
| 81 | 969.37 |
| 82 | 1,001.45 |
| 83 | 1,034.72 |
| 84 | 1,069.08 |
| 85 | 1,104.32 |
| 86 | 1,140.97 |
| 87 | 1,178.72 |
| 88 | 1,217.66 |
| 89 | 1,257.81 |
| 90 | 1,299.59 |
| 91 | 1,321.19 |
| 92 | 1,343.01 |
| 93 | 1,365.15 |
| 94 | 1,387.84 |
| 95 | 1,410.75 |
| 96 | 1,433.99 |
| 97 | 1,457.77 |
| 98 | 1,481.77 |
| 99+ | 1,506.31 |

* 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 - Female

| <u>Attained Age</u> | <u>Plan FH</u> |
|---------------------|----------------|
| 65 | \$594.21 |
| 66 | 617.78 |
| 67 | 641.78 |
| 68 | 666.87 |
| 69 | 693.16 |
| 70 | 720.10 |
| 71 | 748.36 |
| 72 | 777.81 |
| 73 | 808.36 |
| 74 | 840.43 |
| 75 | 873.81 |
| 76 | 908.94 |
| 77 | 945.59 |
| 78 | 984.10 |
| 79 | 1,012.03 |
| 80 | 1,042.57 |
| 81 | 1,077.05 |
| 82 | 1,112.94 |
| 83 | 1,149.70 |
| 84 | 1,187.55 |
| 85 | 1,226.94 |
| 86 | 1,267.52 |
| 87 | 1,309.41 |
| 88 | 1,352.83 |
| 89 | 1,397.55 |
| 90 | 1,443.81 |
| 91 | 1,467.70 |
| 92 | 1,491.91 |
| 93 | 1,516.68 |
| 94 | 1,541.88 |
| 95 | 1,567.30 |
| 96 | 1,593.15 |
| 97 | 1,619.55 |
| 98 | 1,646.28 |
| 99+ | 1,673.77 |

* 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* - Preferred Risk - Male

| <u>Attained Age</u> | <u>Plan FH</u> |
|---------------------|----------------|
| 65 | \$535.09 |
| 66 | 556.03 |
| 67 | 577.52 |
| 68 | 600.10 |
| 69 | 623.67 |
| 70 | 648.21 |
| 71 | 673.63 |
| 72 | 700.14 |
| 73 | 727.41 |
| 74 | 756.43 |
| 75 | 786.32 |
| 76 | 817.96 |
| 77 | 850.90 |
| 78 | 885.81 |
| 79 | 910.79 |
| 80 | 938.28 |
| 81 | 969.37 |
| 82 | 1,001.45 |
| 83 | 1,034.72 |
| 84 | 1,069.08 |
| 85 | 1,104.32 |
| 86 | 1,140.97 |
| 87 | 1,178.72 |
| 88 | 1,217.66 |
| 89 | 1,257.81 |
| 90 | 1,299.59 |
| 91 | 1,321.19 |
| 92 | 1,343.01 |
| 93 | 1,365.15 |
| 94 | 1,387.84 |
| 95 | 1,410.75 |
| 96 | 1,433.99 |
| 97 | 1,457.77 |
| 98 | 1,481.77 |
| 99+ | 1,506.31 |

* 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* - Standard Risk - Male

| <u>Attained Age</u> | <u>Plan FH</u> |
|---------------------|----------------|
| 65 | \$594.21 |
| 66 | 617.78 |
| 67 | 641.78 |
| 68 | 666.87 |
| 69 | 693.16 |
| 70 | 720.10 |
| 71 | 748.36 |
| 72 | 777.81 |
| 73 | 808.36 |
| 74 | 840.43 |
| 75 | 873.81 |
| 76 | 908.94 |
| 77 | 945.59 |
| 78 | 984.10 |
| 79 | 1,012.03 |
| 80 | 1,042.57 |
| 81 | 1,077.05 |
| 82 | 1,112.94 |
| 83 | 1,149.70 |
| 84 | 1,187.55 |
| 85 | 1,226.94 |
| 86 | 1,267.52 |
| 87 | 1,309.41 |
| 88 | 1,352.83 |
| 89 | 1,397.55 |
| 90 | 1,443.81 |
| 91 | 1,467.70 |
| 92 | 1,491.91 |
| 93 | 1,516.68 |
| 94 | 1,541.88 |
| 95 | 1,567.30 |
| 96 | 1,593.15 |
| 97 | 1,619.55 |
| 98 | 1,646.28 |
| 99+ | 1,673.77 |

* 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 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

| <u>Attained Age</u> | <u>Plan FH</u> |
|---------------------|----------------|
| 65 | \$660.43 |
| 66 | 686.39 |
| 67 | 712.90 |
| 68 | 740.83 |
| 69 | 770.07 |
| 70 | 800.28 |
| 71 | 831.48 |
| 72 | 864.32 |
| 73 | 898.14 |
| 74 | 933.70 |
| 75 | 970.79 |
| 76 | 1,009.96 |
| 77 | 1,050.75 |
| 78 | 1,093.63 |
| 79 | 1,124.39 |
| 80 | 1,158.43 |
| 81 | 1,196.83 |
| 82 | 1,236.54 |
| 83 | 1,277.44 |
| 84 | 1,319.66 |
| 85 | 1,363.30 |
| 86 | 1,408.24 |
| 87 | 1,454.93 |
| 88 | 1,503.04 |
| 89 | 1,552.90 |
| 90 | 1,604.28 |
| 91 | 1,630.79 |
| 92 | 1,657.73 |
| 93 | 1,685.33 |
| 94 | 1,713.04 |
| 95 | 1,741.51 |
| 96 | 1,770.20 |
| 97 | 1,799.55 |
| 98 | 1,829.44 |
| 99+ | 1,859.66 |

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

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 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 | \$550.47 |
| 66 | 572.40 |
| 67 | 594.54 |
| 68 | 617.89 |
| 69 | 642.10 |
| 70 | 667.19 |
| 71 | 693.38 |
| 72 | 720.65 |
| 73 | 748.90 |
| 74 | 778.68 |
| 75 | 809.56 |
| 76 | 842.07 |
| 77 | 875.88 |
| 78 | 911.67 |
| 79 | 937.41 |
| 80+ | 966.10 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

| <u>Attained Age</u> | <u>Plan G</u> |
|---------------------|---------------|
| 65 | \$2,309.54 |
| 66 | 2,405.33 |
| 67 | 2,508.85 |
| 68 | 2,616.41 |
| 69 | 2,728.12 |
| 70 | 2,844.52 |
| 71 | 2,965.39 |
| 72 | 3,091.28 |
| 73 | 3,222.63 |
| 74 | 3,359.86 |
| 75 | 3,503.21 |
| 76 | 3,653.21 |
| 77 | 3,810.30 |
| 78 | 3,975.02 |
| 79 | 4,094.58 |
| 80 | 4,225.27 |
| 81 | 4,374.84 |
| 82 | 4,529.09 |
| 83 | 4,689.12 |
| 84 | 4,854.61 |
| 85 | 5,025.89 |
| 86 | 5,203.48 |
| 87 | 5,386.86 |
| 88 | 5,577.23 |
| 89 | 5,773.81 |
| 90 | 5,977.70 |
| 91 | 6,082.97 |
| 92 | 6,190.53 |
| 93 | 6,299.62 |
| 94 | 6,411.11 |
| 95 | 6,524.02 |
| 96 | 6,639.44 |
| 97 | 6,756.38 |
| 98 | 6,875.62 |
| 99+ | 6,997.14 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

| <u>Attained Age</u> | <u>Plan G</u> |
|---------------------|---------------|
| 65 | \$2,566.34 |
| 66 | 2,672.81 |
| 67 | 2,787.58 |
| 68 | 2,907.25 |
| 69 | 3,031.28 |
| 70 | 3,160.45 |
| 71 | 3,294.95 |
| 72 | 3,434.70 |
| 73 | 3,580.77 |
| 74 | 3,733.28 |
| 75 | 3,892.44 |
| 76 | 4,059.13 |
| 77 | 4,233.67 |
| 78 | 4,416.84 |
| 79 | 4,549.82 |
| 80 | 4,695.02 |
| 81 | 4,860.83 |
| 82 | 5,032.10 |
| 83 | 5,209.92 |
| 84 | 5,393.63 |
| 85 | 5,584.10 |
| 86 | 5,781.22 |
| 87 | 5,985.44 |
| 88 | 6,196.64 |
| 89 | 6,415.26 |
| 90 | 6,641.84 |
| 91 | 6,758.89 |
| 92 | 6,878.02 |
| 93 | 6,999.54 |
| 94 | 7,123.14 |
| 95 | 7,248.92 |
| 96 | 7,376.88 |
| 97 | 7,507.14 |
| 98 | 7,639.57 |
| 99+ | 7,774.52 |

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

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 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 | \$2,851.50 |
| 66 | 2,969.76 |
| 67 | 3,097.50 |
| 68 | 3,230.37 |
| 69 | 3,368.26 |
| 70 | 3,511.61 |
| 71 | 3,661.17 |
| 72 | 3,816.62 |
| 73 | 3,978.84 |
| 74 | 4,148.26 |
| 75 | 4,324.87 |
| 76 | 4,510.11 |
| 77 | 4,704.07 |
| 78 | 4,907.63 |
| 79 | 5,055.45 |
| 80 | 5,216.79 |
| 81 | 5,401.05 |
| 82 | 5,591.63 |
| 83 | 5,788.97 |
| 84 | 5,993.51 |
| 85 | 6,205.04 |
| 86 | 6,423.98 |
| 87 | 6,650.56 |
| 88 | 6,885.54 |
| 89 | 7,128.60 |
| 90 | 7,380.16 |
| 91 | 7,510.41 |
| 92 | 7,643.06 |
| 93 | 7,777.90 |
| 94 | 7,915.24 |
| 95 | 8,054.99 |
| 96 | 8,196.91 |
| 97 | 8,341.68 |
| 98 | 8,489.17 |
| 99+ | 8,638.73 |

* 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 G</u> |
|---------------------|---------------|
| 65 | \$2,566.34 |
| 66 | 2,672.81 |
| 67 | 2,787.58 |
| 68 | 2,907.25 |
| 69 | 3,031.28 |
| 70 | 3,160.45 |
| 71 | 3,294.95 |
| 72 | 3,434.70 |
| 73 | 3,580.77 |
| 74 | 3,733.28 |
| 75 | 3,892.44 |
| 76 | 4,059.13 |
| 77 | 4,233.67 |
| 78 | 4,416.84 |
| 79 | 4,549.82 |
| 80 | 4,695.02 |
| 81 | 4,860.83 |
| 82 | 5,032.10 |
| 83 | 5,209.92 |
| 84 | 5,393.63 |
| 85 | 5,584.10 |
| 86 | 5,781.22 |
| 87 | 5,985.44 |
| 88 | 6,196.64 |
| 89 | 6,415.26 |
| 90 | 6,641.84 |
| 91 | 6,758.89 |
| 92 | 6,878.02 |
| 93 | 6,999.54 |
| 94 | 7,123.14 |
| 95 | 7,248.92 |
| 96 | 7,376.88 |
| 97 | 7,507.14 |
| 98 | 7,639.57 |
| 99+ | 7,774.52 |

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

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 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 | \$2,851.50 |
| 66 | 2,969.76 |
| 67 | 3,097.50 |
| 68 | 3,230.37 |
| 69 | 3,368.26 |
| 70 | 3,511.61 |
| 71 | 3,661.17 |
| 72 | 3,816.62 |
| 73 | 3,978.84 |
| 74 | 4,148.26 |
| 75 | 4,324.87 |
| 76 | 4,510.11 |
| 77 | 4,704.07 |
| 78 | 4,907.63 |
| 79 | 5,055.45 |
| 80 | 5,216.79 |
| 81 | 5,401.05 |
| 82 | 5,591.63 |
| 83 | 5,788.97 |
| 84 | 5,993.51 |
| 85 | 6,205.04 |
| 86 | 6,423.98 |
| 87 | 6,650.56 |
| 88 | 6,885.54 |
| 89 | 7,128.60 |
| 90 | 7,380.16 |
| 91 | 7,510.41 |
| 92 | 7,643.06 |
| 93 | 7,777.90 |
| 94 | 7,915.24 |
| 95 | 8,054.99 |
| 96 | 8,196.91 |
| 97 | 8,341.68 |
| 98 | 8,489.17 |
| 99+ | 8,638.73 |

* 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 G</u> |
|---------------------|---------------|
| 65 | \$3,168.41 |
| 66 | 3,299.65 |
| 67 | 3,441.46 |
| 68 | 3,589.28 |
| 69 | 3,742.33 |
| 70 | 3,901.82 |
| 71 | 4,067.86 |
| 72 | 4,240.76 |
| 73 | 4,420.87 |
| 74 | 4,609.05 |
| 75 | 4,805.74 |
| 76 | 5,011.38 |
| 77 | 5,227.05 |
| 78 | 5,452.86 |
| 79 | 5,617.15 |
| 80 | 5,796.50 |
| 81 | 6,000.82 |
| 82 | 6,212.89 |
| 83 | 6,432.16 |
| 84 | 6,659.29 |
| 85 | 6,894.60 |
| 86 | 7,137.65 |
| 87 | 7,389.65 |
| 88 | 7,650.59 |
| 89 | 7,920.48 |
| 90 | 8,200.30 |
| 91 | 8,345.06 |
| 92 | 8,492.33 |
| 93 | 8,642.22 |
| 94 | 8,794.51 |
| 95 | 8,949.74 |
| 96 | 9,108.03 |
| 97 | 9,268.83 |
| 98 | 9,432.14 |
| 99+ | 9,598.72 |

* 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 Prior to 1/1/2012

Annual Rates* - Male or Female

| <u>Attained Age</u> | <u>Plan G</u> |
|---------------------|---------------|
| 65 | \$2,641.61 |
| 66 | 2,751.47 |
| 67 | 2,869.61 |
| 68 | 2,992.67 |
| 69 | 3,120.30 |
| 70 | 3,253.28 |
| 71 | 3,391.83 |
| 72 | 3,535.83 |
| 73 | 3,686.15 |
| 74 | 3,843.13 |
| 75 | 4,006.88 |
| 76 | 4,178.04 |
| 77 | 4,358.04 |
| 78 | 4,546.76 |
| 79 | 4,683.45 |
| 80+ | 4,832.91 |

* 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 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 | \$907.63 |
| 66 | 931.08 |
| 67 | 970.90 |
| 68 | 1,013.34 |
| 69 | 1,058.39 |
| 70 | 1,106.28 |
| 71 | 1,156.68 |
| 72 | 1,210.14 |
| 73 | 1,266.86 |
| 74 | 1,326.53 |
| 75 | 1,389.48 |
| 76 | 1,455.92 |
| 77 | 1,525.95 |
| 78 | 1,599.80 |
| 79 | 1,659.80 |
| 80 | 1,713.91 |
| 81 | 1,777.40 |
| 82 | 1,843.18 |
| 83 | 1,911.69 |
| 84 | 1,982.82 |
| 85 | 2,056.24 |
| 86 | 2,132.60 |
| 87 | 2,211.47 |
| 88 | 2,293.62 |
| 89 | 2,378.60 |
| 90 | 2,466.85 |
| 91 | 2,512.56 |
| 92 | 2,559.14 |
| 93 | 2,606.71 |
| 94 | 2,655.36 |
| 95 | 2,704.45 |
| 96 | 2,754.63 |
| 97 | 2,805.90 |
| 98 | 2,857.83 |
| 99+ | 2,910.96 |

* 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 - Female

| <u>Attained Age</u> | <u>Plan K</u> |
|---------------------|---------------|
| 65 | \$1,008.54 |
| 66 | 1,034.83 |
| 67 | 1,079.01 |
| 68 | 1,125.92 |
| 69 | 1,175.77 |
| 70 | 1,229.12 |
| 71 | 1,285.08 |
| 72 | 1,344.53 |
| 73 | 1,407.70 |
| 74 | 1,474.02 |
| 75 | 1,543.84 |
| 76 | 1,617.80 |
| 77 | 1,695.59 |
| 78 | 1,777.62 |
| 79 | 1,844.17 |
| 80 | 1,904.17 |
| 81 | 1,974.97 |
| 82 | 2,048.16 |
| 83 | 2,124.09 |
| 84 | 2,202.85 |
| 85 | 2,284.56 |
| 86 | 2,369.43 |
| 87 | 2,457.25 |
| 88 | 2,548.45 |
| 89 | 2,643.03 |
| 90 | 2,740.89 |
| 91 | 2,791.94 |
| 92 | 2,843.76 |
| 93 | 2,896.56 |
| 94 | 2,950.23 |
| 95 | 3,004.99 |
| 96 | 3,060.85 |
| 97 | 3,117.36 |
| 98 | 3,175.50 |
| 99+ | 3,234.41 |

* 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

Annual Rates* - Substandard Risk - Female

| <u>Attained Age</u> | <u>Plan K</u> |
|---------------------|---------------|
| 65 | \$1,120.57 |
| 66 | 1,149.70 |
| 67 | 1,198.79 |
| 68 | 1,251.04 |
| 69 | 1,306.68 |
| 70 | 1,365.59 |
| 71 | 1,428.10 |
| 72 | 1,493.99 |
| 73 | 1,564.13 |
| 74 | 1,637.77 |
| 75 | 1,715.44 |
| 76 | 1,797.48 |
| 77 | 1,883.77 |
| 78 | 1,975.07 |
| 79 | 2,048.93 |
| 80 | 2,115.80 |
| 81 | 2,194.45 |
| 82 | 2,275.62 |
| 83 | 2,360.38 |
| 84 | 2,447.76 |
| 85 | 2,538.74 |
| 86 | 2,633.00 |
| 87 | 2,730.63 |
| 88 | 2,831.87 |
| 89 | 2,936.92 |
| 90 | 3,045.90 |
| 91 | 3,102.41 |
| 92 | 3,160.01 |
| 93 | 3,218.59 |
| 94 | 3,278.26 |
| 95 | 3,338.92 |
| 96 | 3,400.77 |
| 97 | 3,463.83 |
| 98 | 3,528.41 |
| 99+ | 3,593.86 |

* 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* - Preferred Risk - Male

| <u>Attained Age</u> | <u>Plan K</u> |
|---------------------|---------------|
| 65 | \$1,008.54 |
| 66 | 1,034.83 |
| 67 | 1,079.01 |
| 68 | 1,125.92 |
| 69 | 1,175.77 |
| 70 | 1,229.12 |
| 71 | 1,285.08 |
| 72 | 1,344.53 |
| 73 | 1,407.70 |
| 74 | 1,474.02 |
| 75 | 1,543.84 |
| 76 | 1,617.80 |
| 77 | 1,695.59 |
| 78 | 1,777.62 |
| 79 | 1,844.17 |
| 80 | 1,904.17 |
| 81 | 1,974.97 |
| 82 | 2,048.16 |
| 83 | 2,124.09 |
| 84 | 2,202.85 |
| 85 | 2,284.56 |
| 86 | 2,369.43 |
| 87 | 2,457.25 |
| 88 | 2,548.45 |
| 89 | 2,643.03 |
| 90 | 2,740.89 |
| 91 | 2,791.94 |
| 92 | 2,843.76 |
| 93 | 2,896.56 |
| 94 | 2,950.23 |
| 95 | 3,004.99 |
| 96 | 3,060.85 |
| 97 | 3,117.36 |
| 98 | 3,175.50 |
| 99+ | 3,234.41 |

* 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

Annual Rates* - Standard Risk - Male

| <u>Attained Age</u> | <u>Plan K</u> |
|---------------------|---------------|
| 65 | \$1,120.57 |
| 66 | 1,149.70 |
| 67 | 1,198.79 |
| 68 | 1,251.04 |
| 69 | 1,306.68 |
| 70 | 1,365.59 |
| 71 | 1,428.10 |
| 72 | 1,493.99 |
| 73 | 1,564.13 |
| 74 | 1,637.77 |
| 75 | 1,715.44 |
| 76 | 1,797.48 |
| 77 | 1,883.77 |
| 78 | 1,975.07 |
| 79 | 2,048.93 |
| 80 | 2,115.80 |
| 81 | 2,194.45 |
| 82 | 2,275.62 |
| 83 | 2,360.38 |
| 84 | 2,447.76 |
| 85 | 2,538.74 |
| 86 | 2,633.00 |
| 87 | 2,730.63 |
| 88 | 2,831.87 |
| 89 | 2,936.92 |
| 90 | 3,045.90 |
| 91 | 3,102.41 |
| 92 | 3,160.01 |
| 93 | 3,218.59 |
| 94 | 3,278.26 |
| 95 | 3,338.92 |
| 96 | 3,400.77 |
| 97 | 3,463.83 |
| 98 | 3,528.41 |
| 99+ | 3,593.86 |

* 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 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

| <u>Attained Age</u> | <u>Plan K</u> |
|---------------------|---------------|
| 65 | \$1,245.26 |
| 66 | 1,277.44 |
| 67 | 1,331.77 |
| 68 | 1,390.13 |
| 69 | 1,451.66 |
| 70 | 1,517.22 |
| 71 | 1,586.93 |
| 72 | 1,660.24 |
| 73 | 1,737.91 |
| 74 | 1,819.84 |
| 75 | 1,905.91 |
| 76 | 1,997.11 |
| 77 | 2,093.22 |
| 78 | 2,194.56 |
| 79 | 2,276.71 |
| 80 | 2,351.11 |
| 81 | 2,438.16 |
| 82 | 2,528.60 |
| 83 | 2,622.52 |
| 84 | 2,719.94 |
| 85 | 2,820.74 |
| 86 | 2,925.36 |
| 87 | 3,034.01 |
| 88 | 3,146.59 |
| 89 | 3,263.54 |
| 90 | 3,384.52 |
| 91 | 3,447.35 |
| 92 | 3,511.06 |
| 93 | 3,576.30 |
| 94 | 3,642.52 |
| 95 | 3,710.04 |
| 96 | 3,778.77 |
| 97 | 3,848.70 |
| 98 | 3,920.15 |
| 99+ | 3,993.02 |

* 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 Prior to 1/1/2012

Annual Rates* - Male or Female

| <u>Attained Age</u> | <u>Plan K</u> |
|---------------------|---------------|
| 65 | \$1,038.43 |
| 66 | 1,065.05 |
| 67 | 1,110.43 |
| 68 | 1,159.19 |
| 69 | 1,210.46 |
| 70 | 1,265.12 |
| 71 | 1,322.83 |
| 72 | 1,384.13 |
| 73 | 1,448.93 |
| 74 | 1,517.22 |
| 75 | 1,589.33 |
| 76 | 1,665.26 |
| 77 | 1,745.55 |
| 78 | 1,829.77 |
| 79 | 1,898.28 |
| 80+ | 1,960.35 |

* 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 - Female

| <u>Attained Age</u> | <u>Plan L</u> |
|---------------------|---------------|
| 65 | \$1,853.11 |
| 66 | 1,910.38 |
| 67 | 1,980.97 |
| 68 | 2,056.56 |
| 69 | 2,135.98 |
| 70 | 2,219.55 |
| 71 | 2,308.13 |
| 72 | 2,401.07 |
| 73 | 2,498.82 |
| 74 | 2,602.12 |
| 75 | 2,710.78 |
| 76 | 2,824.99 |
| 77 | 2,945.65 |
| 78 | 3,072.63 |
| 79 | 3,168.41 |
| 80 | 3,257.43 |
| 81 | 3,365.32 |
| 82 | 3,476.92 |
| 83 | 3,591.79 |
| 84 | 3,711.13 |
| 85 | 3,833.86 |
| 86 | 3,960.73 |
| 87 | 4,091.86 |
| 88 | 4,227.24 |
| 89 | 4,367.31 |
| 90 | 4,511.96 |
| 91 | 4,586.25 |
| 92 | 4,662.07 |
| 93 | 4,739.42 |
| 94 | 4,817.85 |
| 95 | 4,897.60 |
| 96 | 4,978.76 |
| 97 | 5,060.90 |
| 98 | 5,144.58 |
| 99+ | 5,230.21 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

| <u>Attained Age</u> | <u>Plan L</u> |
|---------------------|---------------|
| 65 | \$2,058.75 |
| 66 | 2,122.56 |
| 67 | 2,201.33 |
| 68 | 2,285.00 |
| 69 | 2,373.25 |
| 70 | 2,466.20 |
| 71 | 2,564.38 |
| 72 | 2,667.36 |
| 73 | 2,776.67 |
| 74 | 2,890.99 |
| 75 | 3,011.87 |
| 76 | 3,138.74 |
| 77 | 3,272.70 |
| 78 | 3,414.30 |
| 79 | 3,520.88 |
| 80 | 3,619.61 |
| 81 | 3,739.39 |
| 82 | 3,862.88 |
| 83 | 3,990.95 |
| 84 | 4,122.84 |
| 85 | 4,259.31 |
| 86 | 4,400.47 |
| 87 | 4,545.78 |
| 88 | 4,696.22 |
| 89 | 4,852.00 |
| 90 | 5,012.58 |
| 91 | 5,095.38 |
| 92 | 5,179.70 |
| 93 | 5,265.23 |
| 94 | 5,352.39 |
| 95 | 5,440.97 |
| 96 | 5,531.08 |
| 97 | 5,622.83 |
| 98 | 5,715.88 |
| 99+ | 5,810.35 |

* 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 - Female

| <u>Attained Age</u> | <u>Plan L</u> |
|---------------------|---------------|
| 65 | \$2,287.84 |
| 66 | 2,358.74 |
| 67 | 2,446.23 |
| 68 | 2,538.96 |
| 69 | 2,636.81 |
| 70 | 2,740.12 |
| 71 | 2,849.32 |
| 72 | 2,964.08 |
| 73 | 3,084.85 |
| 74 | 3,212.59 |
| 75 | 3,346.55 |
| 76 | 3,487.50 |
| 77 | 3,636.41 |
| 78 | 3,793.82 |
| 79 | 3,912.08 |
| 80 | 4,021.38 |
| 81 | 4,154.80 |
| 82 | 4,292.36 |
| 83 | 4,434.40 |
| 84 | 4,581.13 |
| 85 | 4,732.76 |
| 86 | 4,889.20 |
| 87 | 5,051.30 |
| 88 | 5,218.32 |
| 89 | 5,390.90 |
| 90 | 5,569.37 |
| 91 | 5,661.66 |
| 92 | 5,754.93 |
| 93 | 5,850.39 |
| 94 | 5,947.26 |
| 95 | 6,045.88 |
| 96 | 6,145.80 |
| 97 | 6,247.58 |
| 98 | 6,350.78 |
| 99+ | 6,456.16 |

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

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 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 | \$2,058.75 |
| 66 | 2,122.56 |
| 67 | 2,201.33 |
| 68 | 2,285.00 |
| 69 | 2,373.25 |
| 70 | 2,466.20 |
| 71 | 2,564.38 |
| 72 | 2,667.36 |
| 73 | 2,776.67 |
| 74 | 2,890.99 |
| 75 | 3,011.87 |
| 76 | 3,138.74 |
| 77 | 3,272.70 |
| 78 | 3,414.30 |
| 79 | 3,520.88 |
| 80 | 3,619.61 |
| 81 | 3,739.39 |
| 82 | 3,862.88 |
| 83 | 3,990.95 |
| 84 | 4,122.84 |
| 85 | 4,259.31 |
| 86 | 4,400.47 |
| 87 | 4,545.78 |
| 88 | 4,696.22 |
| 89 | 4,852.00 |
| 90 | 5,012.58 |
| 91 | 5,095.38 |
| 92 | 5,179.70 |
| 93 | 5,265.23 |
| 94 | 5,352.39 |
| 95 | 5,440.97 |
| 96 | 5,531.08 |
| 97 | 5,622.83 |
| 98 | 5,715.88 |
| 99+ | 5,810.35 |

* 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* - Standard Risk - Male

| <u>Attained Age</u> | <u>Plan L</u> |
|---------------------|---------------|
| 65 | \$2,287.84 |
| 66 | 2,358.74 |
| 67 | 2,446.23 |
| 68 | 2,538.96 |
| 69 | 2,636.81 |
| 70 | 2,740.12 |
| 71 | 2,849.32 |
| 72 | 2,964.08 |
| 73 | 3,084.85 |
| 74 | 3,212.59 |
| 75 | 3,346.55 |
| 76 | 3,487.50 |
| 77 | 3,636.41 |
| 78 | 3,793.82 |
| 79 | 3,912.08 |
| 80 | 4,021.38 |
| 81 | 4,154.80 |
| 82 | 4,292.36 |
| 83 | 4,434.40 |
| 84 | 4,581.13 |
| 85 | 4,732.76 |
| 86 | 4,889.20 |
| 87 | 5,051.30 |
| 88 | 5,218.32 |
| 89 | 5,390.90 |
| 90 | 5,569.37 |
| 91 | 5,661.66 |
| 92 | 5,754.93 |
| 93 | 5,850.39 |
| 94 | 5,947.26 |
| 95 | 6,045.88 |
| 96 | 6,145.80 |
| 97 | 6,247.58 |
| 98 | 6,350.78 |
| 99+ | 6,456.16 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

| <u>Attained Age</u> | <u>Plan L</u> |
|---------------------|---------------|
| 65 | \$2,541.36 |
| 66 | 2,620.34 |
| 67 | 2,717.76 |
| 68 | 2,820.85 |
| 69 | 2,929.72 |
| 70 | 3,045.14 |
| 71 | 3,166.01 |
| 72 | 3,293.54 |
| 73 | 3,428.04 |
| 74 | 3,569.32 |
| 75 | 3,718.11 |
| 76 | 3,875.20 |
| 77 | 4,040.58 |
| 78 | 4,215.35 |
| 79 | 4,346.80 |
| 80 | 4,468.54 |
| 81 | 4,616.14 |
| 82 | 4,769.20 |
| 83 | 4,927.05 |
| 84 | 5,089.81 |
| 85 | 5,258.47 |
| 86 | 5,432.57 |
| 87 | 5,612.35 |
| 88 | 5,797.92 |
| 89 | 5,989.91 |
| 90 | 6,188.35 |
| 91 | 6,290.57 |
| 92 | 6,394.53 |
| 93 | 6,500.78 |
| 94 | 6,607.91 |
| 95 | 6,717.54 |
| 96 | 6,828.82 |
| 97 | 6,941.61 |
| 98 | 7,056.38 |
| 99+ | 7,173.43 |

* 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 Prior to 1/1/2012

Annual Rates* - Male or Female

| <u>Attained Age</u> | <u>Plan L</u> |
|---------------------|---------------|
| 65 | \$2,118.96 |
| 66 | 2,184.85 |
| 67 | 2,266.13 |
| 68 | 2,352.31 |
| 69 | 2,442.74 |
| 70 | 2,538.85 |
| 71 | 2,639.54 |
| 72 | 2,746.01 |
| 73 | 2,858.05 |
| 74 | 2,976.30 |
| 75 | 3,100.23 |
| 76 | 3,231.46 |
| 77 | 3,368.92 |
| 78 | 3,514.44 |
| 79 | 3,624.41 |
| 80+ | 3,725.97 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

| <u>Attained Age</u> | <u>Plan M</u> |
|---------------------|---------------|
| 65 | \$2,316.96 |
| 66 | 2,419.94 |
| 67 | 2,527.40 |
| 68 | 2,638.23 |
| 69 | 2,753.76 |
| 70 | 2,874.09 |
| 71 | 2,999.10 |
| 72 | 3,129.79 |
| 73 | 3,265.83 |
| 74 | 3,407.97 |
| 75 | 3,556.66 |
| 76 | 3,712.01 |
| 77 | 3,875.64 |
| 78 | 4,047.13 |
| 79 | 4,168.66 |
| 80 | 4,255.16 |
| 81 | 4,388.69 |
| 82 | 4,526.47 |
| 83 | 4,668.40 |
| 84 | 4,815.01 |
| 85 | 4,966.32 |
| 86 | 5,122.21 |
| 87 | 5,283.23 |
| 88 | 5,449.05 |
| 89 | 5,619.99 |
| 90 | 5,796.28 |
| 91 | 5,887.37 |
| 92 | 5,980.10 |
| 93 | 6,073.69 |
| 94 | 6,169.26 |
| 95 | 6,265.91 |
| 96 | 6,364.31 |
| 97 | 6,464.13 |
| 98 | 6,565.91 |
| 99+ | 6,668.67 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

| <u>Attained Age</u> | <u>Plan M</u> |
|---------------------|---------------|
| 65 | \$2,574.63 |
| 66 | 2,689.18 |
| 67 | 2,807.98 |
| 68 | 2,931.68 |
| 69 | 3,059.87 |
| 70 | 3,193.39 |
| 71 | 3,332.59 |
| 72 | 3,477.35 |
| 73 | 3,628.66 |
| 74 | 3,786.51 |
| 75 | 3,951.79 |
| 76 | 4,125.02 |
| 77 | 4,306.22 |
| 78 | 4,496.80 |
| 79 | 4,631.85 |
| 80 | 4,727.74 |
| 81 | 4,876.65 |
| 82 | 5,029.49 |
| 83 | 5,187.56 |
| 84 | 5,350.43 |
| 85 | 5,518.21 |
| 86 | 5,691.77 |
| 87 | 5,870.24 |
| 88 | 6,054.50 |
| 89 | 6,244.75 |
| 90 | 6,440.46 |
| 91 | 6,541.69 |
| 92 | 6,644.34 |
| 93 | 6,748.85 |
| 94 | 6,854.78 |
| 95 | 6,962.67 |
| 96 | 7,071.98 |
| 97 | 7,183.36 |
| 98 | 7,295.83 |
| 99+ | 7,410.37 |

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

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 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 | \$2,860.78 |
| 66 | 2,987.98 |
| 67 | 3,120.19 |
| 68 | 3,257.10 |
| 69 | 3,399.90 |
| 70 | 3,548.15 |
| 71 | 3,702.73 |
| 72 | 3,863.64 |
| 73 | 4,031.86 |
| 74 | 4,207.38 |
| 75 | 4,390.98 |
| 76 | 4,583.20 |
| 77 | 4,784.58 |
| 78 | 4,996.65 |
| 79 | 5,146.65 |
| 80 | 5,253.34 |
| 81 | 5,418.28 |
| 82 | 5,588.46 |
| 83 | 5,763.77 |
| 84 | 5,944.97 |
| 85 | 6,131.40 |
| 86 | 6,323.84 |
| 87 | 6,522.60 |
| 88 | 6,727.47 |
| 89 | 6,938.78 |
| 90 | 7,156.30 |
| 91 | 7,268.99 |
| 92 | 7,383.10 |
| 93 | 7,498.85 |
| 94 | 7,616.55 |
| 95 | 7,736.55 |
| 96 | 7,857.86 |
| 97 | 7,980.81 |
| 98 | 8,106.37 |
| 99+ | 8,233.46 |

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

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 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 | \$2,574.63 |
| 66 | 2,689.18 |
| 67 | 2,807.98 |
| 68 | 2,931.68 |
| 69 | 3,059.87 |
| 70 | 3,193.39 |
| 71 | 3,332.59 |
| 72 | 3,477.35 |
| 73 | 3,628.66 |
| 74 | 3,786.51 |
| 75 | 3,951.79 |
| 76 | 4,125.02 |
| 77 | 4,306.22 |
| 78 | 4,496.80 |
| 79 | 4,631.85 |
| 80 | 4,727.74 |
| 81 | 4,876.65 |
| 82 | 5,029.49 |
| 83 | 5,187.56 |
| 84 | 5,350.43 |
| 85 | 5,518.21 |
| 86 | 5,691.77 |
| 87 | 5,870.24 |
| 88 | 6,054.50 |
| 89 | 6,244.75 |
| 90 | 6,440.46 |
| 91 | 6,541.69 |
| 92 | 6,644.34 |
| 93 | 6,748.85 |
| 94 | 6,854.78 |
| 95 | 6,962.67 |
| 96 | 7,071.98 |
| 97 | 7,183.36 |
| 98 | 7,295.83 |
| 99+ | 7,410.37 |

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

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 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 | \$2,860.78 |
| 66 | 2,987.98 |
| 67 | 3,120.19 |
| 68 | 3,257.10 |
| 69 | 3,399.90 |
| 70 | 3,548.15 |
| 71 | 3,702.73 |
| 72 | 3,863.64 |
| 73 | 4,031.86 |
| 74 | 4,207.38 |
| 75 | 4,390.98 |
| 76 | 4,583.20 |
| 77 | 4,784.58 |
| 78 | 4,996.65 |
| 79 | 5,146.65 |
| 80 | 5,253.34 |
| 81 | 5,418.28 |
| 82 | 5,588.46 |
| 83 | 5,763.77 |
| 84 | 5,944.97 |
| 85 | 6,131.40 |
| 86 | 6,323.84 |
| 87 | 6,522.60 |
| 88 | 6,727.47 |
| 89 | 6,938.78 |
| 90 | 7,156.30 |
| 91 | 7,268.99 |
| 92 | 7,383.10 |
| 93 | 7,498.85 |
| 94 | 7,616.55 |
| 95 | 7,736.55 |
| 96 | 7,857.86 |
| 97 | 7,980.81 |
| 98 | 8,106.37 |
| 99+ | 8,233.46 |

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

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 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 | \$3,178.88 |
| 66 | 3,319.83 |
| 67 | 3,466.55 |
| 68 | 3,619.17 |
| 69 | 3,777.68 |
| 70 | 3,942.62 |
| 71 | 4,114.00 |
| 72 | 4,293.35 |
| 73 | 4,480.11 |
| 74 | 4,674.83 |
| 75 | 4,878.94 |
| 76 | 5,092.54 |
| 77 | 5,316.72 |
| 78 | 5,552.03 |
| 79 | 5,718.50 |
| 80 | 5,837.19 |
| 81 | 6,020.24 |
| 82 | 6,209.62 |
| 83 | 6,404.67 |
| 84 | 6,605.40 |
| 85 | 6,813.00 |
| 86 | 7,026.81 |
| 87 | 7,247.72 |
| 88 | 7,474.96 |
| 89 | 7,709.50 |
| 90 | 7,951.35 |
| 91 | 8,076.70 |
| 92 | 8,203.57 |
| 93 | 8,332.08 |
| 94 | 8,463.09 |
| 95 | 8,595.75 |
| 96 | 8,730.58 |
| 97 | 8,867.82 |
| 98 | 9,007.12 |
| 99+ | 9,148.29 |

* 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 Prior to 1/1/2012

Annual Rates* - Male or Female

| <u>Attained Age</u> | <u>Plan M</u> |
|---------------------|---------------|
| 65 | \$2,650.23 |
| 66 | 2,768.05 |
| 67 | 2,890.45 |
| 68 | 3,017.32 |
| 69 | 3,149.65 |
| 70 | 3,287.21 |
| 71 | 3,430.34 |
| 72 | 3,579.68 |
| 73 | 3,735.13 |
| 74 | 3,898.11 |
| 75 | 4,068.08 |
| 76 | 4,246.44 |
| 77 | 4,433.09 |
| 78 | 4,628.91 |
| 79 | 4,767.78 |
| 80+ | 4,866.61 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

| <u>Attained Age</u> | <u>Plan N</u> |
|---------------------|---------------|
| 65 | \$1,312.24 |
| 66 | 1,378.24 |
| 67 | 1,453.30 |
| 68 | 1,530.97 |
| 69 | 1,611.91 |
| 70 | 1,696.24 |
| 71 | 1,783.40 |
| 72 | 1,874.93 |
| 73 | 1,969.84 |
| 74 | 2,069.33 |
| 75 | 2,173.07 |
| 76 | 2,281.51 |
| 77 | 2,395.18 |
| 78 | 2,514.52 |
| 79 | 2,601.14 |
| 80 | 2,695.83 |
| 81 | 2,804.59 |
| 82 | 2,918.05 |
| 83 | 3,035.65 |
| 84 | 3,158.59 |
| 85 | 3,286.12 |
| 86 | 3,418.88 |
| 87 | 3,557.10 |
| 88 | 3,700.66 |
| 89 | 3,850.22 |
| 90 | 4,005.68 |
| 91 | 4,086.40 |
| 92 | 4,169.20 |
| 93 | 4,253.42 |
| 94 | 4,339.49 |
| 95 | 4,427.09 |
| 96 | 4,516.44 |
| 97 | 4,607.74 |
| 98 | 4,700.91 |
| 99+ | 4,795.71 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

| <u>Attained Age</u> | <u>Plan N</u> |
|---------------------|---------------|
| 65 | \$1,457.88 |
| 66 | 1,531.41 |
| 67 | 1,614.75 |
| 68 | 1,701.26 |
| 69 | 1,791.04 |
| 70 | 1,884.75 |
| 71 | 1,981.84 |
| 72 | 2,083.29 |
| 73 | 2,188.78 |
| 74 | 2,299.07 |
| 75 | 2,414.27 |
| 76 | 2,534.82 |
| 77 | 2,661.25 |
| 78 | 2,793.79 |
| 79 | 2,890.23 |
| 80 | 2,995.28 |
| 81 | 3,116.26 |
| 82 | 3,242.15 |
| 83 | 3,373.17 |
| 84 | 3,509.53 |
| 85 | 3,651.24 |
| 86 | 3,798.62 |
| 87 | 3,952.11 |
| 88 | 4,111.49 |
| 89 | 4,277.96 |
| 90 | 4,450.44 |
| 91 | 4,540.43 |
| 92 | 4,632.07 |
| 93 | 4,725.78 |
| 94 | 4,821.12 |
| 95 | 4,918.43 |
| 96 | 5,018.03 |
| 97 | 5,119.16 |
| 98 | 5,222.68 |
| 99+ | 5,328.06 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

| <u>Attained Age</u> | <u>Plan N</u> |
|---------------------|---------------|
| 65 | \$1,619.77 |
| 66 | 1,701.69 |
| 67 | 1,794.20 |
| 68 | 1,890.20 |
| 69 | 1,990.24 |
| 70 | 2,094.09 |
| 71 | 2,201.98 |
| 72 | 2,314.56 |
| 73 | 2,431.94 |
| 74 | 2,554.78 |
| 75 | 2,682.52 |
| 76 | 2,816.81 |
| 77 | 2,957.21 |
| 78 | 3,104.16 |
| 79 | 3,211.39 |
| 80 | 3,328.12 |
| 81 | 3,462.63 |
| 82 | 3,602.26 |
| 83 | 3,747.90 |
| 84 | 3,899.20 |
| 85 | 4,056.84 |
| 86 | 4,220.69 |
| 87 | 4,391.42 |
| 88 | 4,568.69 |
| 89 | 4,753.38 |
| 90 | 4,945.49 |
| 91 | 5,045.41 |
| 92 | 5,147.30 |
| 93 | 5,251.27 |
| 94 | 5,357.30 |
| 95 | 5,465.41 |
| 96 | 5,575.81 |
| 97 | 5,688.17 |
| 98 | 5,803.26 |
| 99+ | 5,920.53 |

* 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* - Preferred Risk - Male

| <u>Attained Age</u> | <u>Plan N</u> |
|---------------------|---------------|
| 65 | \$1,457.88 |
| 66 | 1,531.41 |
| 67 | 1,614.75 |
| 68 | 1,701.26 |
| 69 | 1,791.04 |
| 70 | 1,884.75 |
| 71 | 1,981.84 |
| 72 | 2,083.29 |
| 73 | 2,188.78 |
| 74 | 2,299.07 |
| 75 | 2,414.27 |
| 76 | 2,534.82 |
| 77 | 2,661.25 |
| 78 | 2,793.79 |
| 79 | 2,890.23 |
| 80 | 2,995.28 |
| 81 | 3,116.26 |
| 82 | 3,242.15 |
| 83 | 3,373.17 |
| 84 | 3,509.53 |
| 85 | 3,651.24 |
| 86 | 3,798.62 |
| 87 | 3,952.11 |
| 88 | 4,111.49 |
| 89 | 4,277.96 |
| 90 | 4,450.44 |
| 91 | 4,540.43 |
| 92 | 4,632.07 |
| 93 | 4,725.78 |
| 94 | 4,821.12 |
| 95 | 4,918.43 |
| 96 | 5,018.03 |
| 97 | 5,119.16 |
| 98 | 5,222.68 |
| 99+ | 5,328.06 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

| <u>Attained Age</u> | <u>Plan N</u> |
|---------------------|---------------|
| 65 | \$1,619.77 |
| 66 | 1,701.69 |
| 67 | 1,794.20 |
| 68 | 1,890.20 |
| 69 | 1,990.24 |
| 70 | 2,094.09 |
| 71 | 2,201.98 |
| 72 | 2,314.56 |
| 73 | 2,431.94 |
| 74 | 2,554.78 |
| 75 | 2,682.52 |
| 76 | 2,816.81 |
| 77 | 2,957.21 |
| 78 | 3,104.16 |
| 79 | 3,211.39 |
| 80 | 3,328.12 |
| 81 | 3,462.63 |
| 82 | 3,602.26 |
| 83 | 3,747.90 |
| 84 | 3,899.20 |
| 85 | 4,056.84 |
| 86 | 4,220.69 |
| 87 | 4,391.42 |
| 88 | 4,568.69 |
| 89 | 4,753.38 |
| 90 | 4,945.49 |
| 91 | 5,045.41 |
| 92 | 5,147.30 |
| 93 | 5,251.27 |
| 94 | 5,357.30 |
| 95 | 5,465.41 |
| 96 | 5,575.81 |
| 97 | 5,688.17 |
| 98 | 5,803.26 |
| 99+ | 5,920.53 |

* 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 - Male

| <u>Attained Age</u> | <u>Plan N</u> |
|---------------------|---------------|
| 65 | \$1,799.77 |
| 66 | 1,890.64 |
| 67 | 1,993.40 |
| 68 | 2,100.20 |
| 69 | 2,211.25 |
| 70 | 2,326.45 |
| 71 | 2,446.78 |
| 72 | 2,571.80 |
| 73 | 2,702.27 |
| 74 | 2,838.74 |
| 75 | 2,980.88 |
| 76 | 3,129.46 |
| 77 | 3,285.79 |
| 78 | 3,449.21 |
| 79 | 3,568.12 |
| 80 | 3,697.82 |
| 81 | 3,847.28 |
| 82 | 4,002.62 |
| 83 | 4,164.18 |
| 84 | 4,332.62 |
| 85 | 4,507.49 |
| 86 | 4,689.67 |
| 87 | 4,879.16 |
| 88 | 5,076.28 |
| 89 | 5,281.48 |
| 90 | 5,495.08 |
| 91 | 5,606.03 |
| 92 | 5,719.26 |
| 93 | 5,834.57 |
| 94 | 5,952.50 |
| 95 | 6,072.60 |
| 96 | 6,195.33 |
| 97 | 6,320.57 |
| 98 | 6,448.20 |
| 99+ | 6,578.78 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

| <u>Attained Age</u> | <u>Plan N</u> |
|---------------------|---------------|
| 65 | \$1,500.75 |
| 66 | 1,576.35 |
| 67 | 1,662.31 |
| 68 | 1,751.44 |
| 69 | 1,843.84 |
| 70 | 1,939.95 |
| 71 | 2,040.09 |
| 72 | 2,144.49 |
| 73 | 2,253.36 |
| 74 | 2,366.82 |
| 75 | 2,485.62 |
| 76 | 2,609.32 |
| 77 | 2,739.47 |
| 78 | 2,875.94 |
| 79 | 2,975.32 |
| 80+ | 3,083.32 |

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

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

Colonial Penn Life Insurance Company

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

**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 | \$3,011.65 | \$2,280.09 | \$1,479.37 | \$3,095.54 | \$458.51 | \$2,199.58 | \$428.51 | \$852.21 | \$1,764.86 | \$2,206.67 | \$1,312.24 |
| 66 | 3,122.16 | 2,369.11 | 1,554.31 | 3,217.17 | 476.51 | 2,290.78 | 445.31 | 874.25 | 1,819.40 | 2,304.74 | 1,378.24 |
| 67 | 3,255.79 | 2,466.31 | 1,638.97 | 3,342.63 | 495.05 | 2,389.40 | 462.65 | 911.67 | 1,886.60 | 2,407.07 | 1,453.30 |
| 68 | 3,392.70 | 2,566.34 | 1,726.89 | 3,473.43 | 514.36 | 2,491.83 | 480.76 | 951.48 | 1,958.60 | 2,512.56 | 1,530.97 |
| 69 | 3,534.73 | 2,669.54 | 1,818.20 | 3,609.35 | 534.65 | 2,598.20 | 499.63 | 993.81 | 2,034.31 | 2,622.63 | 1,611.91 |
| 70 | 3,681.13 | 2,775.80 | 1,913.11 | 3,750.51 | 555.38 | 2,709.03 | 519.05 | 1,038.75 | 2,113.84 | 2,737.18 | 1,696.24 |
| 71 | 3,830.91 | 2,885.43 | 2,012.17 | 3,897.68 | 577.30 | 2,824.23 | 539.56 | 1,086.10 | 2,198.16 | 2,856.30 | 1,783.40 |
| 72 | 3,986.15 | 2,998.34 | 2,114.93 | 4,051.17 | 600.10 | 2,944.12 | 560.83 | 1,136.28 | 2,286.74 | 2,980.78 | 1,874.93 |
| 73 | 4,145.53 | 3,114.96 | 2,222.49 | 4,210.87 | 623.56 | 3,069.14 | 582.76 | 1,189.52 | 2,379.80 | 3,110.26 | 1,969.84 |
| 74 | 4,309.93 | 3,234.74 | 2,334.53 | 4,377.56 | 648.43 | 3,199.83 | 605.99 | 1,245.59 | 2,478.20 | 3,245.65 | 2,069.33 |
| 75 | 4,479.45 | 3,358.55 | 2,451.69 | 4,551.67 | 673.96 | 3,336.41 | 629.89 | 1,304.72 | 2,581.72 | 3,387.24 | 2,173.07 |
| 76 | 4,654.76 | 3,486.30 | 2,574.20 | 4,734.40 | 701.01 | 3,479.21 | 655.19 | 1,367.01 | 2,690.49 | 3,535.28 | 2,281.51 |
| 77 | 4,835.31 | 3,617.75 | 2,702.70 | 4,924.98 | 729.59 | 3,628.88 | 681.81 | 1,432.79 | 2,805.36 | 3,691.06 | 2,395.18 |
| 78 | 5,021.19 | 3,753.57 | 2,837.43 | 5,125.70 | 759.16 | 3,785.75 | 709.52 | 1,502.17 | 2,926.34 | 3,854.37 | 2,514.52 |
| 79 | 5,126.47 | 3,839.20 | 2,894.16 | 5,271.23 | 780.65 | 3,899.64 | 729.59 | 1,558.46 | 3,017.54 | 3,970.11 | 2,601.14 |
| 80 | 5,233.81 | 3,927.13 | 2,951.87 | 5,429.85 | 804.10 | 4,024.11 | 751.52 | 1,609.30 | 3,102.30 | 4,052.58 | 2,695.83 |
| 81 | 5,370.17 | 4,033.71 | 3,011.10 | 5,609.41 | 830.83 | 4,166.47 | 776.50 | 1,668.97 | 3,205.06 | 4,179.67 | 2,804.59 |
| 82 | 5,510.46 | 4,143.67 | 3,071.21 | 5,794.42 | 858.21 | 4,313.42 | 802.03 | 1,730.71 | 3,311.32 | 4,310.91 | 2,918.05 |
| 83 | 5,653.92 | 4,256.15 | 3,132.74 | 5,985.55 | 886.68 | 4,465.82 | 828.65 | 1,794.97 | 3,420.74 | 4,446.07 | 3,035.65 |
| 84 | 5,801.84 | 4,371.78 | 3,195.36 | 6,182.89 | 916.03 | 4,623.45 | 856.14 | 1,861.84 | 3,534.41 | 4,585.71 | 3,158.59 |
| 85 | 5,953.15 | 4,491.02 | 3,259.39 | 6,387.55 | 946.46 | 4,786.54 | 884.50 | 1,930.78 | 3,651.24 | 4,729.82 | 3,286.12 |
| 86 | 6,108.60 | 4,613.20 | 3,324.52 | 6,597.76 | 977.66 | 4,955.74 | 913.74 | 2,002.46 | 3,772.11 | 4,878.29 | 3,418.88 |
| 87 | 6,268.20 | 4,738.65 | 3,390.95 | 6,815.83 | 1,010.06 | 5,130.39 | 943.96 | 2,076.53 | 3,897.02 | 5,031.67 | 3,557.10 |
| 88 | 6,431.51 | 4,867.49 | 3,458.70 | 7,040.67 | 1,043.45 | 5,311.59 | 975.16 | 2,153.65 | 4,025.97 | 5,189.52 | 3,700.66 |
| 89 | 6,599.73 | 4,999.81 | 3,527.97 | 7,273.03 | 1,077.92 | 5,498.90 | 1,007.45 | 2,233.40 | 4,159.38 | 5,352.39 | 3,850.22 |
| 90 | 6,771.33 | 5,135.96 | 3,598.44 | 7,513.14 | 1,113.59 | 5,693.08 | 1,040.72 | 2,316.31 | 4,297.06 | 5,520.28 | 4,005.68 |
| 91 | 6,860.12 | 5,205.56 | 3,670.44 | 7,637.28 | 1,132.03 | 5,793.33 | 1,057.95 | 2,359.18 | 4,367.85 | 5,607.01 | 4,086.40 |
| 92 | 6,949.91 | 5,276.47 | 3,743.75 | 7,763.17 | 1,150.79 | 5,895.77 | 1,075.52 | 2,402.93 | 4,440.07 | 5,695.37 | 4,169.20 |
| 93 | 7,040.12 | 5,348.46 | 3,818.70 | 7,891.35 | 1,169.99 | 5,999.62 | 1,093.41 | 2,447.65 | 4,513.71 | 5,784.50 | 4,253.42 |
| 94 | 7,132.09 | 5,421.01 | 3,895.17 | 8,021.50 | 1,189.19 | 6,105.77 | 1,111.41 | 2,493.25 | 4,588.43 | 5,875.48 | 4,339.49 |
| 95 | 7,225.36 | 5,494.97 | 3,973.06 | 8,153.82 | 1,208.83 | 6,213.33 | 1,129.74 | 2,539.40 | 4,664.36 | 5,967.55 | 4,427.09 |
| 96 | 7,319.83 | 5,569.81 | 4,052.48 | 8,288.66 | 1,228.79 | 6,323.29 | 1,148.39 | 2,586.52 | 4,741.71 | 6,061.26 | 4,516.44 |
| 97 | 7,415.39 | 5,645.52 | 4,133.53 | 8,425.46 | 1,249.19 | 6,434.67 | 1,167.48 | 2,634.63 | 4,819.92 | 6,156.28 | 4,607.74 |
| 98 | 7,512.05 | 5,722.32 | 4,216.22 | 8,564.33 | 1,269.70 | 6,548.24 | 1,186.68 | 2,683.40 | 4,899.56 | 6,253.26 | 4,700.91 |
| 99+ | 7,609.90 | 5,799.77 | 4,300.44 | 8,705.49 | 1,290.86 | 6,663.98 | 1,206.43 | 2,733.25 | 4,981.16 | 6,351.11 | 4,795.71 |

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

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

Colonial Penn Life Insurance Company

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

**Current
Rates**

Annual Rates* - Standard Risk - 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 | \$3,346.44 | \$2,533.94 | \$1,643.88 | \$3,439.72 | \$509.56 | \$2,444.16 | \$476.18 | \$947.01 | \$1,960.67 | \$2,452.02 | \$1,457.88 |
| 66 | 3,469.17 | 2,632.34 | 1,727.00 | 3,574.55 | 529.52 | 2,545.51 | 494.83 | 971.66 | 2,021.44 | 2,561.11 | 1,531.41 |
| 67 | 3,617.42 | 2,740.23 | 1,821.04 | 3,714.51 | 550.03 | 2,654.81 | 514.03 | 1,013.12 | 2,096.49 | 2,674.23 | 1,614.75 |
| 68 | 3,770.15 | 2,851.61 | 1,918.78 | 3,859.93 | 571.52 | 2,768.81 | 534.10 | 1,057.19 | 2,176.24 | 2,792.05 | 1,701.26 |
| 69 | 3,927.57 | 2,966.27 | 2,020.35 | 4,010.80 | 594.00 | 2,886.96 | 555.16 | 1,103.99 | 2,260.24 | 2,914.12 | 1,791.04 |
| 70 | 4,089.89 | 3,084.19 | 2,125.73 | 4,167.46 | 617.34 | 3,009.90 | 576.98 | 1,154.06 | 2,348.71 | 3,041.32 | 1,884.75 |
| 71 | 4,257.02 | 3,206.05 | 2,235.69 | 4,330.76 | 641.56 | 3,138.08 | 599.56 | 1,206.64 | 2,442.31 | 3,173.86 | 1,981.84 |
| 72 | 4,428.73 | 3,331.50 | 2,350.02 | 4,500.94 | 666.76 | 3,271.17 | 623.12 | 1,262.50 | 2,540.38 | 3,311.75 | 2,083.29 |
| 73 | 4,606.22 | 3,460.99 | 2,469.36 | 4,678.65 | 692.72 | 3,410.26 | 647.45 | 1,321.73 | 2,644.45 | 3,455.86 | 2,188.78 |
| 74 | 4,788.94 | 3,594.08 | 2,593.94 | 4,863.56 | 720.43 | 3,555.46 | 673.30 | 1,384.02 | 2,753.32 | 3,606.19 | 2,299.07 |
| 75 | 4,977.45 | 3,731.53 | 2,724.20 | 5,057.63 | 748.90 | 3,707.10 | 699.92 | 1,449.59 | 2,868.41 | 3,763.61 | 2,414.27 |
| 76 | 5,172.07 | 3,873.57 | 2,860.23 | 5,260.10 | 779.01 | 3,865.82 | 728.07 | 1,519.08 | 2,989.28 | 3,928.55 | 2,534.82 |
| 77 | 5,372.46 | 4,019.97 | 3,002.92 | 5,472.50 | 810.43 | 4,032.08 | 757.41 | 1,592.06 | 3,116.81 | 4,101.13 | 2,661.25 |
| 78 | 5,579.08 | 4,170.73 | 3,152.70 | 5,694.93 | 843.59 | 4,206.51 | 788.39 | 1,669.08 | 3,251.75 | 4,282.66 | 2,793.79 |
| 79 | 5,696.35 | 4,265.75 | 3,215.65 | 5,857.15 | 867.37 | 4,333.16 | 810.65 | 1,731.59 | 3,353.21 | 4,411.27 | 2,890.23 |
| 80 | 5,814.93 | 4,363.38 | 3,280.01 | 6,033.55 | 893.56 | 4,471.49 | 835.08 | 1,787.99 | 3,447.24 | 4,502.58 | 2,995.28 |
| 81 | 5,966.90 | 4,482.29 | 3,345.57 | 6,232.64 | 923.23 | 4,629.34 | 862.79 | 1,854.42 | 3,561.35 | 4,644.40 | 3,116.26 |
| 82 | 6,122.68 | 4,604.03 | 3,412.44 | 6,438.06 | 953.77 | 4,792.43 | 891.37 | 1,923.15 | 3,678.95 | 4,790.03 | 3,242.15 |
| 83 | 6,282.38 | 4,729.38 | 3,480.73 | 6,650.56 | 985.41 | 4,961.85 | 920.94 | 1,994.49 | 3,800.91 | 4,940.58 | 3,373.17 |
| 84 | 6,446.46 | 4,857.56 | 3,550.44 | 6,870.16 | 1,018.14 | 5,136.83 | 951.48 | 2,068.46 | 3,926.48 | 5,095.59 | 3,509.53 |
| 85 | 6,614.56 | 4,989.78 | 3,621.46 | 7,096.74 | 1,051.74 | 5,318.14 | 982.90 | 2,145.15 | 4,056.51 | 5,255.41 | 3,651.24 |
| 86 | 6,787.25 | 5,125.38 | 3,693.79 | 7,330.96 | 1,086.65 | 5,505.88 | 1,015.52 | 2,224.78 | 4,190.91 | 5,420.68 | 3,798.62 |
| 87 | 6,964.74 | 5,265.01 | 3,767.64 | 7,572.81 | 1,122.54 | 5,700.39 | 1,049.12 | 2,307.25 | 4,329.35 | 5,590.75 | 3,952.11 |
| 88 | 7,146.16 | 5,408.14 | 3,843.13 | 7,822.84 | 1,159.63 | 5,901.55 | 1,083.81 | 2,392.89 | 4,472.58 | 5,766.17 | 4,111.49 |
| 89 | 7,332.70 | 5,555.08 | 3,919.93 | 8,080.95 | 1,197.92 | 6,109.80 | 1,119.59 | 2,481.69 | 4,620.94 | 5,947.37 | 4,277.96 |
| 90 | 7,524.26 | 5,706.06 | 3,998.37 | 8,347.68 | 1,237.74 | 6,325.58 | 1,156.79 | 2,573.65 | 4,773.89 | 6,133.80 | 4,450.44 |
| 91 | 7,622.23 | 5,783.84 | 4,078.33 | 8,485.46 | 1,258.24 | 6,437.07 | 1,175.88 | 2,621.54 | 4,852.76 | 6,230.13 | 4,540.43 |
| 92 | 7,722.15 | 5,862.50 | 4,159.82 | 8,625.20 | 1,279.08 | 6,550.53 | 1,195.41 | 2,670.20 | 4,933.05 | 6,327.98 | 4,632.07 |
| 93 | 7,822.73 | 5,942.13 | 4,243.16 | 8,767.56 | 1,300.13 | 6,666.27 | 1,215.04 | 2,719.72 | 5,014.54 | 6,427.47 | 4,725.78 |
| 94 | 7,925.06 | 6,022.86 | 4,327.93 | 8,912.11 | 1,321.73 | 6,783.98 | 1,235.23 | 2,770.12 | 5,097.56 | 6,528.38 | 4,821.12 |
| 95 | 8,028.26 | 6,104.89 | 4,414.44 | 9,059.16 | 1,343.55 | 6,903.76 | 1,255.63 | 2,821.61 | 5,181.88 | 6,631.14 | 4,918.43 |
| 96 | 8,132.99 | 6,188.02 | 4,502.80 | 9,209.05 | 1,365.70 | 7,025.61 | 1,276.35 | 2,874.09 | 5,267.74 | 6,735.22 | 5,018.03 |
| 97 | 8,239.13 | 6,271.91 | 4,592.80 | 9,360.69 | 1,388.39 | 7,149.65 | 1,297.52 | 2,927.10 | 5,355.12 | 6,841.25 | 5,119.16 |
| 98 | 8,346.69 | 6,357.33 | 4,684.65 | 9,515.27 | 1,411.19 | 7,275.76 | 1,318.90 | 2,981.65 | 5,443.70 | 6,948.38 | 5,222.68 |
| 99+ | 8,455.67 | 6,443.84 | 4,778.36 | 9,672.36 | 1,434.53 | 7,404.27 | 1,340.72 | 3,036.96 | 5,533.70 | 7,057.47 | 5,328.06 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2013 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 | \$3,718.33 | \$2,815.18 | \$1,826.49 | \$3,821.86 | \$565.96 | \$2,715.69 | \$528.98 | \$1,052.17 | \$2,178.85 | \$2,724.52 | \$1,619.77 |
| 66 | 3,854.59 | 2,925.03 | 1,919.00 | 3,971.86 | 588.32 | 2,828.38 | 549.81 | 1,079.55 | 2,246.38 | 2,845.72 | 1,701.69 |
| 67 | 4,019.75 | 3,044.81 | 2,023.40 | 4,126.98 | 611.23 | 2,950.01 | 571.20 | 1,125.59 | 2,329.73 | 2,971.61 | 1,794.20 |
| 68 | 4,189.27 | 3,168.30 | 2,132.05 | 4,288.33 | 635.12 | 3,076.56 | 593.56 | 1,174.68 | 2,418.09 | 3,101.97 | 1,890.20 |
| 69 | 4,364.04 | 3,295.94 | 2,244.74 | 4,456.11 | 660.10 | 3,207.90 | 616.90 | 1,226.94 | 2,511.25 | 3,238.01 | 1,990.24 |
| 70 | 4,544.25 | 3,426.95 | 2,361.80 | 4,630.65 | 685.85 | 3,344.37 | 641.01 | 1,282.24 | 2,609.65 | 3,379.17 | 2,094.09 |
| 71 | 4,729.82 | 3,562.33 | 2,484.09 | 4,812.18 | 712.68 | 3,486.84 | 666.10 | 1,340.93 | 2,713.61 | 3,526.44 | 2,201.98 |
| 72 | 4,921.05 | 3,701.86 | 2,611.07 | 5,001.45 | 740.72 | 3,634.88 | 692.29 | 1,402.79 | 2,822.92 | 3,679.61 | 2,314.56 |
| 73 | 5,118.28 | 3,845.53 | 2,743.72 | 5,198.57 | 769.85 | 3,789.35 | 719.45 | 1,468.68 | 2,937.90 | 3,839.86 | 2,431.94 |
| 74 | 5,321.08 | 3,993.57 | 2,882.05 | 5,404.32 | 800.39 | 3,950.69 | 748.03 | 1,537.84 | 3,059.65 | 4,006.98 | 2,554.78 |
| 75 | 5,530.86 | 4,146.40 | 3,026.81 | 5,619.66 | 832.25 | 4,118.91 | 777.81 | 1,610.71 | 3,187.17 | 4,181.86 | 2,682.52 |
| 76 | 5,746.75 | 4,304.04 | 3,178.01 | 5,844.71 | 865.63 | 4,295.31 | 809.01 | 1,687.73 | 3,321.46 | 4,364.91 | 2,816.81 |
| 77 | 5,969.30 | 4,466.58 | 3,336.63 | 6,080.35 | 900.54 | 4,480.11 | 841.63 | 1,768.79 | 3,463.28 | 4,556.69 | 2,957.21 |
| 78 | 6,199.48 | 4,634.25 | 3,502.99 | 6,327.98 | 937.19 | 4,673.96 | 875.88 | 1,854.53 | 3,613.17 | 4,758.72 | 3,104.16 |
| 79 | 6,329.18 | 4,739.85 | 3,573.02 | 6,508.09 | 963.81 | 4,814.69 | 900.76 | 1,923.91 | 3,725.75 | 4,901.52 | 3,211.39 |
| 80 | 6,461.73 | 4,848.40 | 3,644.48 | 6,703.69 | 992.94 | 4,968.39 | 928.03 | 1,986.64 | 3,829.93 | 5,003.19 | 3,328.12 |
| 81 | 6,630.38 | 4,980.18 | 3,717.35 | 6,924.71 | 1,025.77 | 5,143.81 | 958.68 | 2,060.49 | 3,956.91 | 5,160.28 | 3,462.63 |
| 82 | 6,803.18 | 5,115.45 | 3,791.75 | 7,153.69 | 1,059.92 | 5,325.34 | 990.54 | 2,136.75 | 4,087.93 | 5,322.39 | 3,602.26 |
| 83 | 6,980.78 | 5,254.87 | 3,867.46 | 7,389.54 | 1,094.94 | 5,513.30 | 1,023.26 | 2,216.27 | 4,223.20 | 5,489.30 | 3,747.90 |
| 84 | 7,163.18 | 5,397.77 | 3,944.91 | 7,633.46 | 1,131.05 | 5,708.13 | 1,057.08 | 2,298.42 | 4,362.95 | 5,661.88 | 3,899.20 |
| 85 | 7,350.16 | 5,544.61 | 4,023.78 | 7,885.03 | 1,168.46 | 5,909.51 | 1,091.99 | 2,383.83 | 4,507.38 | 5,839.48 | 4,056.84 |
| 86 | 7,541.72 | 5,695.37 | 4,104.18 | 8,145.64 | 1,207.19 | 6,118.09 | 1,128.21 | 2,472.31 | 4,656.40 | 6,022.75 | 4,220.69 |
| 87 | 7,738.74 | 5,850.06 | 4,186.22 | 8,414.33 | 1,247.01 | 6,333.87 | 1,165.41 | 2,563.94 | 4,810.76 | 6,212.02 | 4,391.42 |
| 88 | 7,940.55 | 6,009.44 | 4,270.11 | 8,692.07 | 1,288.35 | 6,557.62 | 1,204.03 | 2,659.07 | 4,969.81 | 6,407.07 | 4,568.69 |
| 89 | 8,147.93 | 6,172.97 | 4,355.42 | 8,978.98 | 1,331.01 | 6,789.11 | 1,243.95 | 2,757.69 | 5,134.21 | 6,608.34 | 4,753.38 |
| 90 | 8,360.66 | 6,340.75 | 4,442.47 | 9,275.49 | 1,375.08 | 7,028.67 | 1,285.08 | 2,860.01 | 5,304.17 | 6,815.51 | 4,945.49 |
| 91 | 8,469.64 | 6,427.26 | 4,531.38 | 9,428.43 | 1,397.77 | 7,152.81 | 1,306.35 | 2,913.03 | 5,392.10 | 6,922.85 | 5,045.41 |
| 92 | 8,580.26 | 6,514.42 | 4,622.03 | 9,584.10 | 1,420.90 | 7,279.14 | 1,327.95 | 2,967.14 | 5,480.90 | 7,031.51 | 5,147.30 |
| 93 | 8,691.85 | 6,603.22 | 4,714.43 | 9,742.39 | 1,444.46 | 7,407.54 | 1,349.99 | 3,022.12 | 5,571.77 | 7,141.80 | 5,251.27 |
| 94 | 8,805.64 | 6,693.00 | 4,808.80 | 9,902.86 | 1,468.46 | 7,538.34 | 1,372.35 | 3,078.19 | 5,664.06 | 7,253.83 | 5,357.30 |
| 95 | 8,920.18 | 6,783.98 | 4,905.12 | 10,066.28 | 1,492.68 | 7,671.43 | 1,395.04 | 3,135.14 | 5,757.99 | 7,368.16 | 5,465.41 |
| 96 | 9,036.58 | 6,876.16 | 5,002.98 | 10,232.42 | 1,517.33 | 7,806.59 | 1,418.06 | 3,193.17 | 5,853.11 | 7,483.68 | 5,575.81 |
| 97 | 9,154.61 | 6,969.76 | 5,103.12 | 10,401.40 | 1,542.42 | 7,944.48 | 1,441.52 | 3,252.41 | 5,950.10 | 7,600.74 | 5,688.17 |
| 98 | 9,274.18 | 7,064.78 | 5,205.23 | 10,572.78 | 1,567.84 | 8,084.88 | 1,465.30 | 3,313.06 | 6,048.39 | 7,720.30 | 5,803.26 |
| 99+ | 9,395.59 | 7,160.78 | 5,309.30 | 10,747.00 | 1,594.02 | 8,227.35 | 1,489.73 | 3,374.48 | 6,148.75 | 7,841.39 | 5,920.53 |

* 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

**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 | \$3,346.44 | \$2,533.94 | \$1,643.88 | \$3,439.72 | \$509.56 | \$2,444.16 | \$476.18 | \$947.01 | \$1,960.67 | \$2,452.02 | \$1,457.88 |
| 66 | 3,469.17 | 2,632.34 | 1,727.00 | 3,574.55 | 529.52 | 2,545.51 | 494.83 | 971.66 | 2,021.44 | 2,561.11 | 1,531.41 |
| 67 | 3,617.42 | 2,740.23 | 1,821.04 | 3,714.51 | 550.03 | 2,654.81 | 514.03 | 1,013.12 | 2,096.49 | 2,674.23 | 1,614.75 |
| 68 | 3,770.15 | 2,851.61 | 1,918.78 | 3,859.93 | 571.52 | 2,768.81 | 534.10 | 1,057.19 | 2,176.24 | 2,792.05 | 1,701.26 |
| 69 | 3,927.57 | 2,966.27 | 2,020.35 | 4,010.80 | 594.00 | 2,886.96 | 555.16 | 1,103.99 | 2,260.24 | 2,914.12 | 1,791.04 |
| 70 | 4,089.89 | 3,084.19 | 2,125.73 | 4,167.46 | 617.34 | 3,009.90 | 576.98 | 1,154.06 | 2,348.71 | 3,041.32 | 1,884.75 |
| 71 | 4,257.02 | 3,206.05 | 2,235.69 | 4,330.76 | 641.56 | 3,138.08 | 599.56 | 1,206.64 | 2,442.31 | 3,173.86 | 1,981.84 |
| 72 | 4,428.73 | 3,331.50 | 2,350.02 | 4,500.94 | 666.76 | 3,271.17 | 623.12 | 1,262.50 | 2,540.38 | 3,311.75 | 2,083.29 |
| 73 | 4,606.22 | 3,460.99 | 2,469.36 | 4,678.65 | 692.72 | 3,410.26 | 647.45 | 1,321.73 | 2,644.45 | 3,455.86 | 2,188.78 |
| 74 | 4,788.94 | 3,594.08 | 2,593.94 | 4,863.56 | 720.43 | 3,555.46 | 673.30 | 1,384.02 | 2,753.32 | 3,606.19 | 2,299.07 |
| 75 | 4,977.45 | 3,731.53 | 2,724.20 | 5,057.63 | 748.90 | 3,707.10 | 699.92 | 1,449.59 | 2,868.41 | 3,763.61 | 2,414.27 |
| 76 | 5,172.07 | 3,873.57 | 2,860.23 | 5,260.10 | 779.01 | 3,865.82 | 728.07 | 1,519.08 | 2,989.28 | 3,928.55 | 2,534.82 |
| 77 | 5,372.46 | 4,019.97 | 3,002.92 | 5,472.50 | 810.43 | 4,032.08 | 757.41 | 1,592.06 | 3,116.81 | 4,101.13 | 2,661.25 |
| 78 | 5,579.08 | 4,170.73 | 3,152.70 | 5,694.93 | 843.59 | 4,206.51 | 788.39 | 1,669.08 | 3,251.75 | 4,282.66 | 2,793.79 |
| 79 | 5,696.35 | 4,265.75 | 3,215.65 | 5,857.15 | 867.37 | 4,333.16 | 810.65 | 1,731.59 | 3,353.21 | 4,411.27 | 2,890.23 |
| 80 | 5,814.93 | 4,363.38 | 3,280.01 | 6,033.55 | 893.56 | 4,471.49 | 835.08 | 1,787.99 | 3,447.24 | 4,502.58 | 2,995.28 |
| 81 | 5,966.90 | 4,482.29 | 3,345.57 | 6,232.64 | 923.23 | 4,629.34 | 862.79 | 1,854.42 | 3,561.35 | 4,644.40 | 3,116.26 |
| 82 | 6,122.68 | 4,604.03 | 3,412.44 | 6,438.06 | 953.77 | 4,792.43 | 891.37 | 1,923.15 | 3,678.95 | 4,790.03 | 3,242.15 |
| 83 | 6,282.38 | 4,729.38 | 3,480.73 | 6,650.56 | 985.41 | 4,961.85 | 920.94 | 1,994.49 | 3,800.91 | 4,940.58 | 3,373.17 |
| 84 | 6,446.46 | 4,857.56 | 3,550.44 | 6,870.16 | 1,018.14 | 5,136.83 | 951.48 | 2,068.46 | 3,926.48 | 5,095.59 | 3,509.53 |
| 85 | 6,614.56 | 4,989.78 | 3,621.46 | 7,096.74 | 1,051.74 | 5,318.14 | 982.90 | 2,145.15 | 4,056.51 | 5,255.41 | 3,651.24 |
| 86 | 6,787.25 | 5,125.38 | 3,693.79 | 7,330.96 | 1,086.65 | 5,505.88 | 1,015.52 | 2,224.78 | 4,190.91 | 5,420.68 | 3,798.62 |
| 87 | 6,964.74 | 5,265.01 | 3,767.64 | 7,572.81 | 1,122.54 | 5,700.39 | 1,049.12 | 2,307.25 | 4,329.35 | 5,590.75 | 3,952.11 |
| 88 | 7,146.16 | 5,408.14 | 3,843.13 | 7,822.84 | 1,159.63 | 5,901.55 | 1,083.81 | 2,392.89 | 4,472.58 | 5,766.17 | 4,111.49 |
| 89 | 7,332.70 | 5,555.08 | 3,919.93 | 8,080.95 | 1,197.92 | 6,109.80 | 1,119.59 | 2,481.69 | 4,620.94 | 5,947.37 | 4,277.96 |
| 90 | 7,524.26 | 5,706.06 | 3,998.37 | 8,347.68 | 1,237.74 | 6,325.58 | 1,156.79 | 2,573.65 | 4,773.89 | 6,133.80 | 4,450.44 |
| 91 | 7,622.23 | 5,783.84 | 4,078.33 | 8,485.46 | 1,258.24 | 6,437.07 | 1,175.88 | 2,621.54 | 4,852.76 | 6,230.13 | 4,540.43 |
| 92 | 7,722.15 | 5,862.50 | 4,159.82 | 8,625.20 | 1,279.08 | 6,550.53 | 1,195.41 | 2,670.20 | 4,933.05 | 6,327.98 | 4,632.07 |
| 93 | 7,822.73 | 5,942.13 | 4,243.16 | 8,767.56 | 1,300.13 | 6,666.27 | 1,215.04 | 2,719.72 | 5,014.54 | 6,427.47 | 4,725.78 |
| 94 | 7,925.06 | 6,022.86 | 4,327.93 | 8,912.11 | 1,321.73 | 6,783.98 | 1,235.23 | 2,770.12 | 5,097.56 | 6,528.38 | 4,821.12 |
| 95 | 8,028.26 | 6,104.89 | 4,414.44 | 9,059.16 | 1,343.55 | 6,903.76 | 1,255.63 | 2,821.61 | 5,181.88 | 6,631.14 | 4,918.43 |
| 96 | 8,132.99 | 6,188.02 | 4,502.80 | 9,209.05 | 1,365.70 | 7,025.61 | 1,276.35 | 2,874.09 | 5,267.74 | 6,735.22 | 5,018.03 |
| 97 | 8,239.13 | 6,271.91 | 4,592.80 | 9,360.69 | 1,388.39 | 7,149.65 | 1,297.52 | 2,927.10 | 5,355.12 | 6,841.25 | 5,119.16 |
| 98 | 8,346.69 | 6,357.33 | 4,684.65 | 9,515.27 | 1,411.19 | 7,275.76 | 1,318.90 | 2,981.65 | 5,443.70 | 6,948.38 | 5,222.68 |
| 99+ | 8,455.67 | 6,443.84 | 4,778.36 | 9,672.36 | 1,434.53 | 7,404.27 | 1,340.72 | 3,036.96 | 5,533.70 | 7,057.47 | 5,328.06 |

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

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

Colonial Penn Life Insurance Company

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

**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 | \$3,718.33 | \$2,815.18 | \$1,826.49 | \$3,821.86 | \$565.96 | \$2,715.69 | \$528.98 | \$1,052.17 | \$2,178.85 | \$2,724.52 | \$1,619.77 |
| 66 | 3,854.59 | 2,925.03 | 1,919.00 | 3,971.86 | 588.32 | 2,828.38 | 549.81 | 1,079.55 | 2,246.38 | 2,845.72 | 1,701.69 |
| 67 | 4,019.75 | 3,044.81 | 2,023.40 | 4,126.98 | 611.23 | 2,950.01 | 571.20 | 1,125.59 | 2,329.73 | 2,971.61 | 1,794.20 |
| 68 | 4,189.27 | 3,168.30 | 2,132.05 | 4,288.33 | 635.12 | 3,076.56 | 593.56 | 1,174.68 | 2,418.09 | 3,101.97 | 1,890.20 |
| 69 | 4,364.04 | 3,295.94 | 2,244.74 | 4,456.11 | 660.10 | 3,207.90 | 616.90 | 1,226.94 | 2,511.25 | 3,238.01 | 1,990.24 |
| 70 | 4,544.25 | 3,426.95 | 2,361.80 | 4,630.65 | 685.85 | 3,344.37 | 641.01 | 1,282.24 | 2,609.65 | 3,379.17 | 2,094.09 |
| 71 | 4,729.82 | 3,562.33 | 2,484.09 | 4,812.18 | 712.68 | 3,486.84 | 666.10 | 1,340.93 | 2,713.61 | 3,526.44 | 2,201.98 |
| 72 | 4,921.05 | 3,701.86 | 2,611.07 | 5,001.45 | 740.72 | 3,634.88 | 692.29 | 1,402.79 | 2,822.92 | 3,679.61 | 2,314.56 |
| 73 | 5,118.28 | 3,845.53 | 2,743.72 | 5,198.57 | 769.85 | 3,789.35 | 719.45 | 1,468.68 | 2,937.90 | 3,839.86 | 2,431.94 |
| 74 | 5,321.08 | 3,993.57 | 2,882.05 | 5,404.32 | 800.39 | 3,950.69 | 748.03 | 1,537.84 | 3,059.65 | 4,006.98 | 2,554.78 |
| 75 | 5,530.86 | 4,146.40 | 3,026.81 | 5,619.66 | 832.25 | 4,118.91 | 777.81 | 1,610.71 | 3,187.17 | 4,181.86 | 2,682.52 |
| 76 | 5,746.75 | 4,304.04 | 3,178.01 | 5,844.71 | 865.63 | 4,295.31 | 809.01 | 1,687.73 | 3,321.46 | 4,364.91 | 2,816.81 |
| 77 | 5,969.30 | 4,466.58 | 3,336.63 | 6,080.35 | 900.54 | 4,480.11 | 841.63 | 1,768.79 | 3,463.28 | 4,556.69 | 2,957.21 |
| 78 | 6,199.48 | 4,634.25 | 3,502.99 | 6,327.98 | 937.19 | 4,673.96 | 875.88 | 1,854.53 | 3,613.17 | 4,758.72 | 3,104.16 |
| 79 | 6,329.18 | 4,739.85 | 3,573.02 | 6,508.09 | 963.81 | 4,814.69 | 900.76 | 1,923.91 | 3,725.75 | 4,901.52 | 3,211.39 |
| 80 | 6,461.73 | 4,848.40 | 3,644.48 | 6,703.69 | 992.94 | 4,968.39 | 928.03 | 1,986.64 | 3,829.93 | 5,003.19 | 3,328.12 |
| 81 | 6,630.38 | 4,980.18 | 3,717.35 | 6,924.71 | 1,025.77 | 5,143.81 | 958.68 | 2,060.49 | 3,956.91 | 5,160.28 | 3,462.63 |
| 82 | 6,803.18 | 5,115.45 | 3,791.75 | 7,153.69 | 1,059.92 | 5,325.34 | 990.54 | 2,136.75 | 4,087.93 | 5,322.39 | 3,602.26 |
| 83 | 6,980.78 | 5,254.87 | 3,867.46 | 7,389.54 | 1,094.94 | 5,513.30 | 1,023.26 | 2,216.27 | 4,223.20 | 5,489.30 | 3,747.90 |
| 84 | 7,163.18 | 5,397.77 | 3,944.91 | 7,633.46 | 1,131.05 | 5,708.13 | 1,057.08 | 2,298.42 | 4,362.95 | 5,661.88 | 3,899.20 |
| 85 | 7,350.16 | 5,544.61 | 4,023.78 | 7,885.03 | 1,168.46 | 5,909.51 | 1,091.99 | 2,383.83 | 4,507.38 | 5,839.48 | 4,056.84 |
| 86 | 7,541.72 | 5,695.37 | 4,104.18 | 8,145.64 | 1,207.19 | 6,118.09 | 1,128.21 | 2,472.31 | 4,656.40 | 6,022.75 | 4,220.69 |
| 87 | 7,738.74 | 5,850.06 | 4,186.22 | 8,414.33 | 1,247.01 | 6,333.87 | 1,165.41 | 2,563.94 | 4,810.76 | 6,212.02 | 4,391.42 |
| 88 | 7,940.55 | 6,009.44 | 4,270.11 | 8,692.07 | 1,288.35 | 6,557.62 | 1,204.03 | 2,659.07 | 4,969.81 | 6,407.07 | 4,568.69 |
| 89 | 8,147.93 | 6,172.97 | 4,355.42 | 8,978.98 | 1,331.01 | 6,789.11 | 1,243.95 | 2,757.69 | 5,134.21 | 6,608.34 | 4,753.38 |
| 90 | 8,360.66 | 6,340.75 | 4,442.47 | 9,275.49 | 1,375.08 | 7,028.67 | 1,285.08 | 2,860.01 | 5,304.17 | 6,815.51 | 4,945.49 |
| 91 | 8,469.64 | 6,427.26 | 4,531.38 | 9,428.43 | 1,397.77 | 7,152.81 | 1,306.35 | 2,913.03 | 5,392.10 | 6,922.85 | 5,045.41 |
| 92 | 8,580.26 | 6,514.42 | 4,622.03 | 9,584.10 | 1,420.90 | 7,279.14 | 1,327.95 | 2,967.14 | 5,480.90 | 7,031.51 | 5,147.30 |
| 93 | 8,691.85 | 6,603.22 | 4,714.43 | 9,742.39 | 1,444.46 | 7,407.54 | 1,349.99 | 3,022.12 | 5,571.77 | 7,141.80 | 5,251.27 |
| 94 | 8,805.64 | 6,693.00 | 4,808.80 | 9,902.86 | 1,468.46 | 7,538.34 | 1,372.35 | 3,078.19 | 5,664.06 | 7,253.83 | 5,357.30 |
| 95 | 8,920.18 | 6,783.98 | 4,905.12 | 10,066.28 | 1,492.68 | 7,671.43 | 1,395.04 | 3,135.14 | 5,757.99 | 7,368.16 | 5,465.41 |
| 96 | 9,036.58 | 6,876.16 | 5,002.98 | 10,232.42 | 1,517.33 | 7,806.59 | 1,418.06 | 3,193.17 | 5,853.11 | 7,483.68 | 5,575.81 |
| 97 | 9,154.61 | 6,969.76 | 5,103.12 | 10,401.40 | 1,542.42 | 7,944.48 | 1,441.52 | 3,252.41 | 5,950.10 | 7,600.74 | 5,688.17 |
| 98 | 9,274.18 | 7,064.78 | 5,205.23 | 10,572.78 | 1,567.84 | 8,084.88 | 1,465.30 | 3,313.06 | 6,048.39 | 7,720.30 | 5,803.26 |
| 99+ | 9,395.59 | 7,160.78 | 5,309.30 | 10,747.00 | 1,594.02 | 8,227.35 | 1,489.73 | 3,374.48 | 6,148.75 | 7,841.39 | 5,920.53 |

* 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

**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 | \$4,131.57 | \$3,127.83 | \$2,029.40 | \$4,246.76 | \$629.01 | \$3,017.54 | \$587.89 | \$1,169.23 | \$2,420.38 | \$3,027.47 | \$1,799.77 |
| 66 | 4,283.20 | 3,250.12 | 2,132.16 | 4,413.02 | 653.67 | 3,142.56 | 610.90 | 1,199.44 | 2,495.54 | 3,161.76 | 1,890.64 |
| 67 | 4,465.93 | 3,383.43 | 2,248.24 | 4,585.82 | 678.98 | 3,277.61 | 634.58 | 1,250.50 | 2,588.38 | 3,301.50 | 1,993.40 |
| 68 | 4,654.76 | 3,520.33 | 2,368.89 | 4,764.83 | 705.59 | 3,418.34 | 659.45 | 1,305.26 | 2,686.56 | 3,446.81 | 2,100.20 |
| 69 | 4,849.16 | 3,662.15 | 2,494.12 | 4,951.38 | 733.41 | 3,564.08 | 685.41 | 1,363.08 | 2,790.19 | 3,597.79 | 2,211.25 |
| 70 | 5,049.34 | 3,807.79 | 2,624.38 | 5,145.34 | 762.21 | 3,716.04 | 712.36 | 1,424.61 | 2,900.16 | 3,754.88 | 2,326.45 |
| 71 | 5,255.30 | 3,958.11 | 2,759.98 | 5,346.83 | 791.88 | 3,874.11 | 740.07 | 1,490.06 | 3,015.25 | 3,918.08 | 2,446.78 |
| 72 | 5,468.03 | 4,113.13 | 2,901.25 | 5,556.94 | 823.19 | 4,038.84 | 769.30 | 1,558.90 | 3,136.66 | 4,088.91 | 2,571.80 |
| 73 | 5,686.97 | 4,272.84 | 3,048.52 | 5,776.32 | 855.37 | 4,210.33 | 799.41 | 1,631.88 | 3,264.85 | 4,266.73 | 2,702.27 |
| 74 | 5,912.35 | 4,437.13 | 3,202.34 | 6,004.86 | 889.19 | 4,389.56 | 831.05 | 1,708.79 | 3,399.35 | 4,452.18 | 2,838.74 |
| 75 | 6,145.48 | 4,607.31 | 3,363.14 | 6,243.98 | 924.54 | 4,576.87 | 864.10 | 1,789.62 | 3,541.06 | 4,646.58 | 2,980.88 |
| 76 | 6,385.15 | 4,782.29 | 3,531.13 | 6,494.13 | 961.85 | 4,772.69 | 898.90 | 1,875.26 | 3,690.62 | 4,850.03 | 3,129.46 |
| 77 | 6,632.45 | 4,962.83 | 3,707.31 | 6,756.16 | 1,000.68 | 4,978.10 | 935.23 | 1,965.47 | 3,848.15 | 5,063.52 | 3,285.79 |
| 78 | 6,888.49 | 5,149.16 | 3,892.11 | 7,031.29 | 1,041.59 | 5,193.23 | 973.41 | 2,060.60 | 4,014.62 | 5,287.59 | 3,449.21 |
| 79 | 7,032.05 | 5,266.65 | 3,970.00 | 7,230.81 | 1,070.83 | 5,349.66 | 1,000.79 | 2,137.73 | 4,139.86 | 5,446.21 | 3,568.12 |
| 80 | 7,179.54 | 5,386.97 | 4,049.42 | 7,448.56 | 1,103.23 | 5,520.50 | 1,031.01 | 2,207.65 | 4,255.71 | 5,559.23 | 3,697.82 |
| 81 | 7,367.07 | 5,533.15 | 4,130.37 | 7,694.34 | 1,139.88 | 5,715.12 | 1,065.26 | 2,289.36 | 4,396.33 | 5,733.55 | 3,847.28 |
| 82 | 7,559.06 | 5,683.92 | 4,213.06 | 7,948.19 | 1,177.63 | 5,917.04 | 1,100.61 | 2,374.23 | 4,542.07 | 5,913.88 | 4,002.62 |
| 83 | 7,756.63 | 5,838.50 | 4,297.27 | 8,210.55 | 1,216.57 | 6,125.84 | 1,136.94 | 2,462.49 | 4,692.40 | 6,099.66 | 4,164.18 |
| 84 | 7,959.10 | 5,997.44 | 4,383.24 | 8,481.53 | 1,256.83 | 6,342.17 | 1,174.57 | 2,553.91 | 4,847.41 | 6,290.89 | 4,332.62 |
| 85 | 8,166.59 | 6,160.64 | 4,470.84 | 8,761.45 | 1,298.39 | 6,566.24 | 1,213.41 | 2,648.60 | 5,008.10 | 6,488.56 | 4,507.49 |
| 86 | 8,379.64 | 6,327.98 | 4,560.29 | 9,050.54 | 1,341.15 | 6,797.73 | 1,253.44 | 2,746.78 | 5,173.92 | 6,692.24 | 4,689.67 |
| 87 | 8,598.69 | 6,500.56 | 4,651.60 | 9,349.45 | 1,385.66 | 7,037.72 | 1,295.01 | 2,848.89 | 5,345.08 | 6,902.56 | 4,879.16 |
| 88 | 8,822.98 | 6,677.40 | 4,744.54 | 9,657.85 | 1,431.48 | 7,286.23 | 1,337.88 | 2,954.59 | 5,521.81 | 7,119.00 | 5,076.28 |
| 89 | 9,053.38 | 6,858.71 | 4,839.45 | 9,976.61 | 1,478.93 | 7,543.36 | 1,382.17 | 3,064.34 | 5,704.64 | 7,342.41 | 5,281.48 |
| 90 | 9,289.34 | 7,045.58 | 4,936.21 | 10,305.62 | 1,527.91 | 7,809.75 | 1,427.99 | 3,177.90 | 5,893.70 | 7,572.70 | 5,495.08 |
| 91 | 9,410.54 | 7,141.36 | 5,034.94 | 10,476.02 | 1,553.11 | 7,947.64 | 1,451.55 | 3,236.92 | 5,991.00 | 7,692.04 | 5,606.03 |
| 92 | 9,533.70 | 7,238.23 | 5,135.63 | 10,648.60 | 1,578.75 | 8,087.93 | 1,475.44 | 3,296.81 | 6,090.06 | 7,812.92 | 5,719.26 |
| 93 | 9,657.74 | 7,336.74 | 5,238.28 | 10,824.78 | 1,605.04 | 8,230.73 | 1,499.99 | 3,358.01 | 6,191.18 | 7,935.32 | 5,834.57 |
| 94 | 9,783.63 | 7,436.67 | 5,343.01 | 11,003.14 | 1,631.44 | 8,375.71 | 1,524.75 | 3,420.19 | 6,293.29 | 8,060.11 | 5,952.50 |
| 95 | 9,911.37 | 7,537.57 | 5,449.92 | 11,184.89 | 1,658.60 | 8,523.53 | 1,550.06 | 3,483.57 | 6,397.69 | 8,186.44 | 6,072.60 |
| 96 | 10,040.86 | 7,640.12 | 5,559.01 | 11,369.14 | 1,685.88 | 8,674.29 | 1,575.59 | 3,548.15 | 6,503.62 | 8,314.84 | 6,195.33 |
| 97 | 10,172.10 | 7,744.08 | 5,670.17 | 11,557.21 | 1,713.80 | 8,827.45 | 1,601.66 | 3,613.82 | 6,611.07 | 8,445.53 | 6,320.57 |
| 98 | 10,304.42 | 7,849.68 | 5,783.52 | 11,747.79 | 1,742.28 | 8,983.02 | 1,628.28 | 3,680.91 | 6,720.38 | 8,578.18 | 6,448.20 |
| 99+ | 10,439.15 | 7,956.26 | 5,899.26 | 11,941.32 | 1,771.08 | 9,141.63 | 1,655.22 | 3,749.31 | 6,831.87 | 8,712.69 | 6,578.78 |

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

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

Colonial Penn Life Insurance Company

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

**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 | n/a | \$2,608.12 | n/a | \$3,540.52 | \$524.29 | \$2,515.83 | n/a | \$975.05 | \$2,018.06 | \$2,524.02 | \$1,500.75 |
| 66 | n/a | 2,709.80 | n/a | 3,679.28 | 545.12 | 2,620.45 | n/a | 1,000.03 | 2,080.78 | 2,636.27 | 1,576.35 |
| 67 | n/a | 2,820.85 | n/a | 3,823.50 | 566.18 | 2,732.92 | n/a | 1,042.68 | 2,158.24 | 2,752.78 | 1,662.31 |
| 68 | n/a | 2,935.61 | n/a | 3,972.73 | 588.43 | 2,850.19 | n/a | 1,088.39 | 2,240.27 | 2,873.65 | 1,751.44 |
| 69 | n/a | 3,053.21 | n/a | 4,128.40 | 611.56 | 2,971.72 | n/a | 1,136.61 | 2,326.45 | 2,999.65 | 1,843.84 |
| 70 | n/a | 3,174.85 | n/a | 4,290.07 | 635.45 | 3,098.37 | n/a | 1,187.88 | 2,417.98 | 3,130.66 | 1,939.95 |
| 71 | n/a | 3,300.19 | n/a | 4,458.18 | 660.32 | 3,230.26 | n/a | 1,242.10 | 2,513.87 | 3,267.03 | 2,040.09 |
| 72 | n/a | 3,429.46 | n/a | 4,633.16 | 686.29 | 3,367.50 | n/a | 1,299.70 | 2,615.21 | 3,409.17 | 2,144.49 |
| 73 | n/a | 3,562.77 | n/a | 4,816.21 | 713.23 | 3,510.63 | n/a | 1,360.46 | 2,721.90 | 3,557.32 | 2,253.36 |
| 74 | n/a | 3,699.90 | n/a | 5,007.01 | 741.59 | 3,660.08 | n/a | 1,424.61 | 2,834.59 | 3,712.44 | 2,366.82 |
| 75 | n/a | 3,841.39 | n/a | 5,205.99 | 771.05 | 3,816.08 | n/a | 1,492.35 | 2,952.63 | 3,874.33 | 2,485.62 |
| 76 | n/a | 3,987.46 | n/a | 5,414.68 | 801.92 | 3,979.06 | n/a | 1,563.59 | 3,077.54 | 4,044.18 | 2,609.32 |
| 77 | n/a | 4,138.00 | n/a | 5,633.19 | 834.21 | 4,150.55 | n/a | 1,638.97 | 3,208.45 | 4,222.00 | 2,739.47 |
| 78 | n/a | 4,293.46 | n/a | 5,862.39 | 868.25 | 4,330.22 | n/a | 1,718.06 | 3,347.10 | 4,408.44 | 2,875.94 |
| 79 | n/a | 4,390.98 | n/a | 6,028.97 | 892.79 | 4,460.47 | n/a | 1,782.42 | 3,451.83 | 4,540.76 | 2,975.32 |
| 80+ | n/a | 4,491.34 | n/a | 6,210.49 | 920.07 | 4,602.73 | n/a | 1,840.68 | 3,548.59 | 4,634.91 | 3,083.32 |

* 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

SERFF Tracking #:

BNLB-133376061

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:

2023 CPL-GR-A80

Project Name/Number:

/

Supporting Document Schedules

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

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

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

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

| | |
|--------------------------|----------------------------------|
| Satisfied - Item: | Premium Rate Sheets - Life & A&H |
| Comments: | |

SERFF Tracking #:

BNLB-133376061

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:

2023 CPL-GR-A80

Project Name/Number:

/

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

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 ⁽¹⁾ | | | | | | |
| G | | | | | | |
| High Deductible G ⁽¹⁾ | | | | | | |
| K ⁽²⁾ | 50% | 50% | 50% | | | |
| L ⁽³⁾ | 75% | 75% | 75% | | | |
| M ⁽⁴⁾ | | 50% | | | | |
| N ⁽⁵⁾ | Copays | | | | | |

- (1) High Deductible Plans F and G benefits are paid after a federally mandated calendar year deductible is met (\$2,490 in 2022).
- (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 (\$6,620 in 2022) 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 (\$3,310 in 2022) 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

2023 Rate Adjustments

Rhode Island

| <u>Plan</u> | <u>Rate Change</u> |
|-------------|--------------------|
| A | 10.0% |
| B | 4.5% |
| D | 5.5% |
| F | 5.5% |
| FH | 5.0% |
| G | 5.0% |
| GH | 0.0% |
| K | 6.5% |
| L | 5.0% |
| M | 5.0% |
| N | 0.0% |

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% |
| 2022 | 6.0% | 6.0% | 0.0% | 6.0% | 0.0% | 2.0% | 0.0% | 0.0% | 6.0% | 6.0% | 6.0% |

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 |
| 2021 | 0 | 1 | 264 | 333 | 72 | 238 | 5 | 1 | 16 | 1 | 709 |
| As of 6/2022 | 0 | 1 | 277 | 289 | 67 | 196 | 7 | 0 | 11 | 1 | 615 |

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 |
| 2021 | 92 | 36 | 20,768 | 44,703 | 12,157 | 22,476 | 2,091 | 1,103 | 377 | 30 | 74,733 |
| As of 6/2022 | 65 | 31 | 21,448 | 41,312 | 10,858 | 20,873 | 2,391 | 953 | 308 | 27 | 66,205 |

Colonial Penn Life Insurance Company

Exhibit V

Policy Form Series GR-A80

Nationwide Experience

| | Experience Period | Earned Premium | Incurred Claims | Claim Ratio |
|--------------------|------------------------------|---------------------------|----------------------------|------------------------|
| CPL-GR-A80A | 2010 | 56,815 | 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 | 1,676,504 | 165.8% |
| | 2015 | 998,090 | 1,579,014 | 158.2% |
| | 2016 | 949,786 | 1,448,692 | 152.5% |
| | 2017 | 975,977 | 1,525,861 | 156.3% |
| | 2018 | 895,347 | 1,308,314 | 146.1% |
| | 2019 | 854,803 | 1,214,600 | 142.1% |
| | 2020 | 788,025 | 986,320 | 125.2% |
| | 2021 | 671,338 | 760,699 | 113.3% |
| | Total | 8,946,326 | 13,627,642 | 152.3% |
| CPL-GR-A80B | 2010 | 8,816 | 8,576 | 97.3% |
| | 2011 | 94,994 | 61,514 | 64.8% |
| | 2012 | 106,204 | 78,617 | 74.0% |
| | 2013 | 125,108 | 72,553 | 58.0% |
| | 2014 | 172,076 | 161,312 | 93.7% |
| | 2015 | 193,027 | 182,177 | 94.4% |
| | 2016 | 204,941 | 227,170 | 110.8% |
| | 2017 | 201,101 | 185,748 | 92.4% |
| | 2018 | 173,267 | 200,390 | 115.7% |
| | 2019 | 156,810 | 159,758 | 101.9% |
| | 2020 | 145,144 | 129,022 | 88.9% |
| | 2021 | 133,985 | 110,807 | 82.7% |
| | Total | 1,715,471 | 1,577,644 | 92.0% |
| CPL-GR-A80D | 2019 | 3,189,620 | 2,170,794 | 68.1% |
| | 2020 | 21,528,654 | 14,823,161 | 68.9% |
| | 2021 | 35,591,551 | 25,639,035 | 72.0% |
| | Total | 60,309,825 | 42,632,991 | 70.7% |
| CPL-GR-A80F | 2010 | 7,809,445 | 5,140,494 | 65.8% |
| | 2011 | 50,458,400 | 35,441,802 | 70.2% |
| | 2012 | 95,124,157 | 71,090,183 | 74.7% |
| | 2013 | 128,074,351 | 93,405,778 | 72.9% |
| | 2014 | 149,657,136 | 104,873,565 | 70.1% |
| | 2015 | 156,312,811 | 108,801,433 | 69.6% |
| | 2016 | 163,166,769 | 114,016,588 | 69.9% |
| | 2017 | 172,509,181 | 122,344,474 | 70.9% |
| | 2018 | 178,612,603 | 128,502,624 | 71.9% |
| | 2019 | 186,182,813 | 132,950,671 | 71.4% |
| | 2020 | 183,901,291 | 117,148,808 | 63.7% |
| | 2021 | 169,341,235 | 114,291,975 | 67.5% |
| | Total | 1,641,150,191 | 1,148,008,394 | 70.0% |

Colonial Penn Life Insurance Company

Exhibit V

Policy Form Series GR-A80

Nationwide Experience

| | Experience Period | Earned Premium | Incurred Claims | Claim Ratio |
|---------------------|------------------------------|---------------------------|----------------------------|------------------------|
| CPL-GR-A80FH | 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 | 4,706,188 | 54.1% |
| | 2015 | 10,038,501 | 5,904,939 | 58.8% |
| | 2016 | 11,337,678 | 6,256,021 | 55.2% |
| | 2017 | 12,556,263 | 7,565,803 | 60.3% |
| | 2018 | 12,915,471 | 8,367,375 | 64.8% |
| | 2019 | 12,743,298 | 9,152,050 | 71.8% |
| | 2020 | 12,031,412 | 7,485,479 | 62.2% |
| | 2021 | 11,231,988 | 8,200,911 | 73.0% |
| | Total | 108,639,070 | 65,371,710 | 60.2% |
| CPL-GR-A80G | 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 | 10,399,514 | 69.6% |
| | 2014 | 29,158,397 | 20,039,800 | 68.7% |
| | 2015 | 43,540,143 | 31,404,059 | 72.1% |
| | 2016 | 54,445,059 | 40,926,168 | 75.2% |
| | 2017 | 64,122,288 | 47,126,551 | 73.5% |
| | 2018 | 67,816,511 | 50,172,513 | 74.0% |
| | 2019 | 67,332,696 | 51,697,803 | 76.8% |
| | 2020 | 69,226,713 | 46,562,019 | 67.3% |
| | 2021 | 71,303,486 | 48,086,632 | 67.4% |
| | Total | 497,061,504 | 355,995,728 | 71.6% |
| CPL-GR-A80GH | 2020 | 197,472 | 27,761 | 14.1% |
| | 2021 | 1,103,077 | 388,012 | 35.2% |
| | Total | 1,300,549 | 415,773 | 32.0% |
| CPL-GR-A80K | 2010 | 123,542 | 45,081 | 36.5% |
| | 2011 | 730,215 | 348,121 | 47.7% |
| | 2012 | 904,433 | 518,979 | 57.4% |
| | 2013 | 973,023 | 546,504 | 56.2% |
| | 2014 | 1,339,640 | 782,060 | 58.4% |
| | 2015 | 1,825,658 | 1,194,257 | 65.4% |
| | 2016 | 2,042,790 | 1,409,307 | 69.0% |
| | 2017 | 2,151,406 | 1,452,190 | 67.5% |
| | 2018 | 2,180,941 | 1,588,000 | 72.8% |
| | 2019 | 1,982,791 | 1,406,854 | 71.0% |
| | 2020 | 1,915,502 | 1,243,634 | 64.9% |
| | 2021 | 1,740,360 | 1,156,959 | 66.5% |
| | Total | 17,910,301 | 11,691,948 | 65.3% |

Colonial Penn Life Insurance Company

Exhibit V

Policy Form Series GR-A80

Nationwide Experience

| | Experience Period | Earned Premium | Incurred Claims | Claim Ratio |
|--------------------|------------------------------|---------------------------|----------------------------|------------------------|
| CPL-GR-A80L | 2010 | 96,881 | 41,598 | 42.9% |
| | 2011 | 414,956 | 257,046 | 61.9% |
| | 2012 | 558,832 | 439,391 | 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 | 1,335,061 | 81.8% |
| | 2017 | 1,653,822 | 1,396,933 | 84.5% |
| | 2018 | 1,542,752 | 1,340,675 | 86.9% |
| | 2019 | 1,455,336 | 1,258,305 | 86.5% |
| | 2020 | 1,374,489 | 917,842 | 66.8% |
| | 2021 | 1,219,993 | 855,444 | 70.1% |
| | Total | 13,187,417 | 10,632,454 | 80.6% |
| CPL-GR-A80M | 2010 | 35,333 | 21,863 | 61.9% |
| | 2011 | 130,795 | 77,298 | 59.1% |
| | 2012 | 153,988 | 99,674 | 64.7% |
| | 2013 | 146,525 | 109,096 | 74.5% |
| | 2014 | 134,001 | 107,106 | 79.9% |
| | 2015 | 129,198 | 96,383 | 74.6% |
| | 2016 | 116,375 | 82,082 | 70.5% |
| | 2017 | 103,517 | 69,620 | 67.3% |
| | 2018 | 104,101 | 119,545 | 114.8% |
| | 2019 | 107,463 | 114,967 | 107.0% |
| | 2020 | 93,750 | 53,441 | 57.0% |
| | 2021 | 97,653 | 82,878 | 84.9% |
| | Total | 1,352,700 | 1,033,951 | 76.4% |
| CPL-GR-A80N | 2010 | 7,660,128 | 4,115,590 | 53.7% |
| | 2011 | 44,238,006 | 27,241,173 | 61.6% |
| | 2012 | 77,147,332 | 54,061,491 | 70.1% |
| | 2013 | 102,618,384 | 71,191,777 | 69.4% |
| | 2014 | 127,735,774 | 88,363,276 | 69.2% |
| | 2015 | 145,074,908 | 102,842,482 | 70.9% |
| | 2016 | 161,915,590 | 117,251,397 | 72.4% |
| | 2017 | 179,120,859 | 127,895,084 | 71.4% |
| | 2018 | 187,800,309 | 140,064,364 | 74.6% |
| | 2019 | 187,777,552 | 144,188,663 | 76.8% |
| | 2020 | 182,435,739 | 123,504,664 | 67.7% |
| | 2021 | 173,147,275 | 123,659,859 | 71.4% |
| | Total | 1,576,671,854 | 1,124,379,822 | 71.3% |

Colonial Penn Life Insurance Company

Exhibit V

Policy Form Series GR-A80

Nationwide Experience

| | Experience Period | Earned Premium | Incurred Claims | Claim Ratio |
|------------|------------------------------|---------------------------|----------------------------|------------------------|
| All | 2010 | 17,490,923 | 10,171,499 | 58.2% |
| | 2011 | 105,101,423 | 68,264,353 | 65.0% |
| | 2012 | 189,288,787 | 135,997,436 | 71.8% |
| | 2013 | 255,518,365 | 181,382,517 | 71.0% |
| | 2014 | 319,020,925 | 221,646,597 | 69.5% |
| | 2015 | 359,574,467 | 253,297,276 | 70.4% |
| | 2016 | 395,811,289 | 282,952,487 | 71.5% |
| | 2017 | 433,394,413 | 309,562,264 | 71.4% |
| | 2018 | 452,041,303 | 331,663,800 | 73.4% |
| | 2019 | 461,783,182 | 344,314,466 | 74.6% |
| | 2020 | 473,638,190 | 312,882,150 | 66.1% |
| | 2021 | 465,581,939 | 323,233,212 | 69.4% |
| | Total | 3,928,245,208 | 2,775,368,056 | 70.7% |

Colonial Penn Life Insurance Company

Exhibit V

Policy Form Series GR-A80

Rhode Island Experience

| | Experience Period | Earned Premium | Incurred Claims | Claim Ratio |
|---------------------|------------------------------|---------------------------|----------------------------|------------------------|
| CPL-GR-A80B | 2011 | 2,059 | 21 | 1.0% |
| | 2012 | 2,247 | 608 | 27.1% |
| | 2013 | 2,375 | 508 | 21.4% |
| | 2014 | 2,468 | 185 | 7.5% |
| | 2015 | 2,564 | 543 | 21.2% |
| | 2016 | 2,769 | 1,326 | 47.9% |
| | 2017 | 3,018 | 273 | 9.1% |
| | 2018 | 3,305 | 802 | 24.3% |
| | 2019 | 3,617 | 2,328 | 64.3% |
| | 2020 | 4,098 | 201 | 4.9% |
| | 2021 | 4,309 | 229 | 5.3% |
| | Total | 32,828 | 7,025 | 21.4% |
| CPL-GR-A80D | 2019 | 49,374 | 33,661 | 68.2% |
| | 2020 | 311,293 | 155,263 | 49.9% |
| | 2021 | 442,402 | 274,758 | 62.1% |
| | Total | 803,068 | 463,683 | 57.7% |
| CPL-GR-A80F | 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 | 1,803,342 | 76.9% |
| | 2017 | 2,256,689 | 1,754,398 | 77.7% |
| | 2018 | 1,994,221 | 1,427,498 | 71.6% |
| | 2019 | 1,921,898 | 1,507,600 | 78.4% |
| | 2020 | 1,722,616 | 965,398 | 56.0% |
| | 2021 | 1,598,308 | 938,132 | 58.7% |
| | Total | 20,547,496 | 15,455,225 | 75.2% |
| CPL-GR-A80FH | 2010 | 1,208 | 0 | 0.0% |
| | 2011 | 10,311 | 1,394 | 13.5% |
| | 2012 | 23,599 | 10,322 | 43.7% |
| | 2013 | 25,856 | 14,181 | 54.8% |
| | 2014 | 51,088 | 26,179 | 51.2% |
| | 2015 | 64,848 | 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 | 67,355 | 83.0% |
| | 2020 | 66,782 | 115,487 | 172.9% |
| | 2021 | 58,017 | 64,270 | 110.8% |
| | Total | 619,625 | 513,919 | 82.9% |

Colonial Penn Life Insurance Company

Exhibit V

Policy Form Series GR-A80

Rhode Island Experience

| | Experience Period | Earned Premium | Incurred Claims | Claim Ratio |
|---------------------|------------------------------|---------------------------|----------------------------|------------------------|
| CPL-GR-A80G | 2011 | 867 | 870 | 100.4% |
| | 2012 | 11,600 | 3,454 | 29.8% |
| | 2013 | 12,352 | 7,779 | 63.0% |
| | 2014 | 69,281 | 34,896 | 50.4% |
| | 2015 | 265,892 | 185,466 | 69.8% |
| | 2016 | 434,895 | 315,052 | 72.4% |
| | 2017 | 630,628 | 480,312 | 76.2% |
| | 2018 | 773,639 | 645,819 | 83.5% |
| | 2019 | 837,477 | 612,801 | 73.2% |
| | 2020 | 834,646 | 559,962 | 67.1% |
| | 2021 | 750,669 | 530,392 | 70.7% |
| | Total | 4,621,945 | 3,376,804 | 73.1% |
| CPL-GR-A80GH | 2020 | 112 | 0 | 0.0% |
| | 2021 | 1,436 | 0 | 0.0% |
| | Total | 1,548 | 0 | 0.0% |
| CPL-GR-A80K | 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 | 1,200 | 66.8% |
| | 2021 | 1,993 | 0 | 0.0% |
| | Total | 17,143 | 8,355 | 48.7% |
| CPL-GR-A80L | 2012 | 2,933 | 2,199 | 75.0% |
| | 2013 | 8,610 | 3,485 | 40.5% |
| | 2014 | 53,749 | 55,569 | 103.4% |
| | 2015 | 91,725 | 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 | 37,583 | 51.5% |
| | 2020 | 66,966 | 20,612 | 30.8% |
| | 2021 | 52,051 | 16,311 | 31.3% |
| | | Total | 588,181 | 427,046 |
| CPL-GR-A80M | 2010 | 343 | 0 | 0.0% |
| | 2011 | 1,947 | 593 | 30.5% |
| | 2012 | 3,377 | 2,394 | 70.9% |
| | 2013 | 3,663 | 5,494 | 150.0% |
| | 2014 | 3,974 | 1,143 | 28.8% |
| | 2015 | 4,313 | 2,293 | 53.2% |
| | 2016 | 5,771 | 5,550 | 96.2% |
| | 2017 | 5,230 | 2,813 | 53.8% |
| | 2018 | 5,747 | 2,858 | 49.7% |
| | 2019 | 5,178 | 9,600 | 185.4% |
| | 2020 | 3,611 | 70 | 1.9% |
| | 2021 | 4,068 | 58 | 1.4% |
| | Total | 47,221 | 32,865 | 69.6% |

Colonial Penn Life Insurance Company

Exhibit V

Policy Form Series GR-A80

Rhode Island Experience

| | Experience Period | Earned Premium | Incurred Claims | Claim Ratio |
|--------------------|------------------------------|---------------------------|----------------------------|------------------------|
| CPL-GR-A80N | 2010 | 78,180 | 37,724 | 48.3% |
| | 2011 | 424,527 | 243,481 | 57.4% |
| | 2012 | 761,124 | 437,277 | 57.5% |
| | 2013 | 895,573 | 577,196 | 64.4% |
| | 2014 | 1,143,844 | 756,238 | 66.1% |
| | 2015 | 1,331,479 | 942,269 | 70.8% |
| | 2016 | 1,505,049 | 1,205,023 | 80.1% |
| | 2017 | 1,641,383 | 1,075,184 | 65.5% |
| | 2018 | 1,760,245 | 1,105,400 | 62.8% |
| | 2019 | 1,787,126 | 1,239,365 | 69.3% |
| | 2020 | 1,595,618 | 1,103,120 | 69.1% |
| | 2021 | 1,472,656 | 959,799 | 65.2% |
| | Total | 14,396,803 | 9,682,076 | 67.3% |
| All | 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 | 3,431,383 | 77.0% |
| | 2017 | 4,696,806 | 3,452,768 | 73.5% |
| | 2018 | 4,701,481 | 3,312,706 | 70.5% |
| | 2019 | 4,760,332 | 3,510,305 | 73.7% |
| | 2020 | 4,607,538 | 2,921,315 | 63.4% |
| | 2021 | 4,385,909 | 2,783,949 | 63.5% |
| | Total | 41,675,858 | 29,966,997 | 71.9% |

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80A

Nationwide Experience
With the 2023 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 | | |
| 2010 Total | | 0 | \$56,815 | \$56,346 | 99.2% | 283 | \$2,409 | \$2,389 | | |
| 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 | | |
| 2011 Total | | 0.5 | \$329,264 | \$502,385 | 152.6% | 1,813 | \$2,179 | \$3,325 | -9.5% | 39.2% |
| 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 | | |
| 2012 Total | | 0.8 | \$613,495 | \$1,103,553 | 179.9% | 3,029 | \$2,430 | \$4,372 | 11.5% | 31.5% |
| 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 | | |
| 2013 Total | | 1.3 | \$801,969 | \$1,465,355 | 182.7% | 3,666 | \$2,625 | \$4,797 | 8.0% | 9.7% |
| 2014 | 2010 | 4 | \$69,837 | \$128,485 | 184.0% | 369 | \$2,271 | \$4,178 | | |
| | 2011 | 3 | \$186,656 | \$283,458 | 151.9% | 812 | \$2,758 | \$4,189 | | |
| | 2012 | 2 | \$255,634 | \$460,128 | 180.0% | 1,036 | \$2,961 | \$5,330 | | |
| | 2013 | 1 | \$248,382 | \$399,890 | 161.0% | 958 | \$2,987 | \$4,808 | | |
| | 2014 | 0 | \$250,909 | \$404,542 | 161.2% | 975 | \$3,088 | \$4,979 | | |
| 2014 Total | | 1.6 | \$1,011,418 | \$1,676,504 | 165.8% | 4,190 | \$2,897 | \$4,801 | 10.3% | 0.1% |
| 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 | \$320,146 | 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 | | |
| 2015 Total | | 2.3 | \$998,090 | \$1,579,014 | 158.2% | 3,877 | \$3,089 | \$4,887 | 6.6% | 1.8% |
| 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 | \$84,577 | \$246,145 | 290.7% | 291 | \$3,492 | \$10,150 | | |
| 2016 Total | | 2.8 | \$949,786 | \$1,448,992 | 152.5% | 3,562 | \$3,200 | \$4,880 | 3.6% | -0.1% |
| 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 | \$376,745 | 153.8% | 786 | \$3,739 | \$5,752 | | |
| | 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 | | |
| 2017 Total | | 3.3 | \$975,977 | \$1,525,861 | 156.3% | 3,212 | \$3,646 | \$5,701 | 14.0% | 16.8% |
| 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 | \$78,211 | 94.4% | 231 | \$4,312 | \$4,072 | | |
| | 2014 | 4 | \$197,790 | \$281,407 | 142.3% | 530 | \$4,478 | \$6,371 | | |
| | 2015 | 3 | \$68,756 | \$85,749 | 124.6% | 165 | \$4,965 | \$6,255 | | |
| | 2016 | 2 | \$199,741 | \$297,424 | 148.9% | 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 | | |
| 2018 Total | | 4.1 | \$895,347 | \$1,308,314 | 146.1% | 2,400 | \$4,477 | \$6,542 | 22.8% | 14.8% |
| 2019 | 2010 | 9 | \$29,383 | \$51,416 | 175.0% | 104 | \$3,390 | \$5,933 | | |
| | 2011 | 8 | \$100,430 | \$101,282 | 100.8% | 269 | \$4,480 | \$4,518 | | |
| | 2012 | 7 | \$117,570 | \$114,030 | 97.0% | 279 | \$5,057 | \$4,905 | | |
| | 2013 | 6 | \$79,254 | \$71,419 | 90.1% | 184 | \$5,169 | \$4,658 | | |
| | 2014 | 5 | \$193,156 | \$332,387 | 172.1% | 457 | \$5,072 | \$8,728 | | |
| | 2015 | 4 | \$54,721 | \$55,632 | 101.7% | 122 | \$5,382 | \$5,472 | | |
| | 2016 | 3 | \$67,458 | \$172,050 | 255.0% | 159 | \$5,107 | \$13,026 | | |
| | 2017 | 2 | \$88,691 | \$88,942 | 100.3% | 188 | \$5,661 | \$5,677 | | |
| | 2018 | 1 | \$40,374 | \$83,559 | 207.0% | 94 | \$5,154 | \$10,667 | | |
| | 2019 | 0 | \$83,766 | \$143,884 | 171.8% | 140 | \$7,180 | \$12,333 | | |
| 2019 Total | | 4.6 | \$854,803 | \$1,214,600 | 142.1% | 1,996 | \$5,140 | \$7,304 | 14.8% | 11.7% |
| 2020 | 2010 | 10 | \$28,913 | \$45,899 | 158.8% | 91 | \$3,834 | \$6,086 | | |
| | 2011 | 9 | \$82,076 | \$126,323 | 153.9% | 196 | \$5,038 | \$7,754 | | |
| | 2012 | 8 | \$100,851 | \$96,307 | 95.5% | 209 | \$5,804 | \$5,543 | | |
| | 2013 | 7 | \$55,121 | \$54,996 | 99.8% | 131 | \$5,069 | \$5,057 | | |
| | 2014 | 6 | \$158,861 | \$250,397 | 157.6% | 357 | \$5,340 | \$8,417 | | |
| | 2015 | 5 | \$51,756 | \$43,250 | 83.6% | 96 | \$6,470 | \$5,406 | | |
| | 2016 | 4 | \$53,509 | \$65,307 | 122.0% | 110 | \$5,864 | \$7,157 | | |
| | 2017 | 3 | \$85,384 | \$75,654 | 88.6% | 154 | \$6,675 | \$5,914 | | |
| | 2018 | 2 | \$26,392 | \$32,074 | 121.5% | 60 | \$5,278 | \$6,415 | | |
| | 2019 | 1 | \$134,992 | \$187,311 | 138.8% | 223 | \$7,264 | \$10,080 | | |
| | 2020 | 0 | \$10,170 | \$8,802 | 86.5% | 22 | \$5,548 | \$4,801 | | |
| 2020 Total | | 5.2 | \$788,025 | \$986,320 | 125.2% | 1,646 | \$5,745 | \$7,191 | 11.8% | -1.6% |
| 2021 | 2010 | 11 | \$19,279 | \$48,977 | 254.0% | 60 | \$3,856 | \$9,795 | | |
| | 2011 | 10 | \$70,222 | \$50,574 | 72.0% | 148 | \$5,694 | \$4,101 | | |
| | 2012 | 9 | \$98,812 | \$102,248 | 103.5% | 174 | \$6,815 | \$7,052 | | |
| | 2013 | 8 | \$46,033 | \$30,557 | 66.4% | 102 | \$5,442 | \$3,613 | | |
| | 2014 | 7 | \$110,054 | \$167,996 | 152.6% | 231 | \$5,729 | \$8,746 | | |
| | 2015 | 6 | \$57,593 | \$45,425 | 78.9% | 94 | \$7,392 | \$5,830 | | |
| | 2016 | 5 | \$38,309 | \$57,552 | 150.2% | 84 | \$5,473 | \$8,222 | | |
| | 2017 | 4 | \$68,551 | \$59,622 | 87.0% | 112 | \$7,378 | \$6,417 | | |
| | 2018 | 3 | \$18,457 | \$17,004 | 92.1% | 41 | \$5,402 | \$4,977 | | |
| | 2019 | 2 | \$116,134 | \$140,279 | 120.8% | 157 | \$8,876 | \$10,722 | | |
| | 2020 | 1 | \$14,091 | \$5,854 | 41.5% | 24 | \$7,046 | \$2,927 | | |
| | 2021 | 0 | \$13,804 | \$34,613 | 250.8% | 26 | \$6,371 | \$15,975 | | |
| 2021 Total | | 6.0 | \$671,338 | \$760,699 | 113.3% | 1,251 | \$6,440 | \$7,297 | 12.1% | 1.5% |
| Through 2021 | | | \$8,946,326 | \$13,627,642 | 152.3% | | | | | |

| Experience Year | Duration | Earned Premium | Claims Incurred | Loss Ratio | Exposed Policies | Persistence | Rate Increase | Premium Trend | Claim Trend | Rate Increase Effectiveness |
|-----------------|----------|----------------|-----------------|------------|------------------|-------------|---------------|---------------|-------------|-----------------------------|
| 2022 | 6.9 | \$627,945 | \$755,897 | 120.4% | 1,067 | 85.3% | 8.8% | 10.9% | 16.5% | 92% |
| 2023 | 7.9 | \$582,690 | \$687,365 | 118.0% | 893 | 83.7% | 10.0% | 10.9% | 8.6% | 92% |
| 2024 | 8.9 | \$528,787 | \$622,479 | 117.7% | 747 | 83.7% | 7.3% | 8.4% | 8.2% | 92% |
| 2025 | 9.9 | \$477,201 | \$561,587 | 117.7% | 625 | 83.7% | 6.9% | 7.8% | 7.8% | 92% |
| 2026 | 10.9 | \$429,134 | \$504,872 | 117.6% | 524 | 83.7% | 6.5% | 7.4% | 7.4% | 92% |
| 2027 | 11.9 | \$384,629 | \$452,391 | 117.6% | 438 | 83.7% | 6.2% | 7.1% | 7.1% | 92% |
| 2028 | 12.9 | \$343,656 | \$404,104 | 117.6% | 367 | 83.7% | 5.9% | 6.7% | 6.7% | 92% |
| 2029 | 13.9 | \$306,135 | \$359,899 | 117.6% | 307 | 82.7% | 5.6% | 6.4% | 6.4% | 92% |
| 2030 | 14.9 | \$271,923 | \$319,614 | 117.5% | 257 | 83.7% | 5.3% | 6.1% | 6.1% | 92% |
| 2031 | 15.9 | \$240,862 | \$283,053 | 117.5% | 215 | 83.7% | 5.1% | 5.8% | 5.8% | 92% |
| 2032 | 16.9 | \$212,765 | \$249,995 | 117.5% | 180 | 83.7% | 4.9% | 5.5% | 5.5% | 92% |
| 2033 | 17.9 | \$187,458 | \$220,210 | 117.5% | 151 | 83.7% | 4.6% | 5.3% | 5.2% | 92% |
| 2034 | 18.9 | \$164,713 | \$193,460 | 117.5% | 126 | 83.7% | 4.4% | 5.0% | 5.0% | 92% |
| 2035 | 1 | | | | | | | | | |

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80B

Nationwide Experience
With the 2023 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 | \$8,816 | 97.3% | 49 | \$2,159 | \$2,100 | | |
| 2010 Total | | 0 | \$8,816 | \$8,816 | 97.3% | 49 | \$2,159 | \$2,100 | | |
| 2011 | 2010 | 1 | \$26,564 | \$13,170 | 49.6% | 150 | \$2,125 | \$1,054 | | |
| | 2011 | 0 | \$68,430 | \$48,344 | 70.6% | 344 | \$2,387 | \$1,686 | | |
| 2011 Total | | 0.3 | \$94,994 | \$61,514 | 64.8% | 494 | \$2,308 | \$1,494 | 6.9% | -28.9% |
| 2012 | 2010 | 2 | \$22,372 | \$13,847 | 61.9% | 122 | \$2,201 | \$1,362 | | |
| | 2011 | 1 | \$69,099 | \$46,206 | 66.9% | 388 | \$2,137 | \$1,429 | | |
| | 2012 | 0 | \$14,733 | \$18,564 | 126.0% | 74 | \$2,389 | \$3,010 | | |
| 2012 Total | | 1.1 | \$106,204 | \$78,617 | 74.0% | 584 | \$2,182 | \$1,615 | -5.4% | 8.1% |
| 2013 | 2010 | 3 | \$15,819 | \$5,268 | 33.3% | 88 | \$2,157 | \$718 | | |
| | 2011 | 2 | \$53,433 | \$22,733 | 42.5% | 292 | \$2,196 | \$934 | | |
| | 2012 | 1 | \$29,891 | \$21,675 | 72.5% | 157 | \$2,285 | \$1,657 | | |
| | 2013 | 0 | \$25,965 | \$22,876 | 88.1% | 146 | \$2,134 | \$1,880 | | |
| 2013 Total | | 1.5 | \$125,108 | \$72,553 | 58.0% | 683 | \$2,198 | \$1,275 | 0.7% | -21.1% |
| 2014 | 2010 | 4 | \$13,561 | \$8,783 | 64.8% | 74 | \$2,199 | \$1,424 | | |
| | 2011 | 3 | \$51,994 | \$49,580 | 95.4% | 273 | \$2,285 | \$2,179 | | |
| | 2012 | 2 | \$23,722 | \$16,411 | 69.2% | 125 | \$2,277 | \$1,575 | | |
| | 2013 | 1 | \$38,464 | \$35,855 | 92.7% | 212 | \$2,177 | \$2,019 | | |
| | 2014 | 0 | \$44,334 | \$50,877 | 114.8% | 246 | \$2,163 | \$2,482 | | |
| 2014 Total | | 1.7 | \$172,076 | \$161,312 | 93.7% | 930 | \$2,220 | \$2,081 | 1.0% | 63.3% |
| 2015 | 2010 | 5 | \$13,294 | \$3,157 | 23.7% | 72 | \$2,216 | \$526 | | |
| | 2011 | 4 | \$49,190 | \$39,417 | 80.1% | 261 | \$2,262 | \$1,812 | | |
| | 2012 | 3 | \$20,610 | \$16,090 | 78.1% | 104 | \$2,378 | \$1,857 | | |
| | 2013 | 2 | \$33,964 | \$26,605 | 78.3% | 180 | \$2,264 | \$1,774 | | |
| | 2014 | 1 | \$46,702 | \$51,229 | 109.7% | 247 | \$2,269 | \$2,489 | | |
| | 2015 | 0 | \$29,267 | \$45,680 | 156.1% | 183 | \$1,919 | \$2,995 | | |
| 2015 Total | | 2.3 | \$193,027 | \$182,177 | 94.4% | 1,047 | \$2,212 | \$2,088 | -0.4% | 0.3% |
| 2016 | 2010 | 6 | \$10,418 | \$8,544 | 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 | | |
| 2016 Total | | 2.8 | \$204,941 | \$227,170 | 110.8% | 1,111 | \$2,214 | \$2,544 | 0.1% | 17.5% |
| 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 | \$10,721 | 101.4% | 71 | \$1,787 | \$1,812 | | |
| 2017 Total | | 3.7 | \$201,101 | \$185,748 | 92.4% | 1,067 | \$2,262 | \$2,089 | 2.2% | -14.9% |
| 2018 | 2010 | 8 | \$7,511 | \$5,257 | 70.0% | 36 | \$2,504 | \$1,752 | | |
| | 2011 | 7 | \$37,353 | \$33,186 | 88.8% | 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 | | |
| 2018 Total | | 4.4 | \$173,267 | \$200,390 | 115.7% | 719 | \$2,892 | \$3,344 | 27.9% | 60.1% |
| 2019 | 2010 | 9 | \$4,283 | \$3,915 | 91.4% | 23 | \$2,235 | \$2,043 | | |
| | 2011 | 8 | \$32,855 | \$25,359 | 77.2% | 124 | \$3,192 | \$2,464 | | |
| | 2012 | 7 | \$8,117 | \$3,008 | 37.1% | 36 | \$2,706 | \$1,003 | | |
| | 2013 | 6 | \$16,443 | \$11,840 | 72.0% | 55 | \$3,588 | \$2,583 | | |
| | 2014 | 5 | \$36,110 | \$38,216 | 105.8% | 131 | \$3,320 | \$3,514 | | |
| | 2015 | 4 | \$21,924 | \$39,720 | 181.2% | 99 | \$2,657 | \$4,815 | | |
| | 2016 | 3 | \$14,858 | \$17,058 | 114.8% | 60 | \$2,972 | \$3,412 | | |
| | 2017 | 2 | \$12,629 | \$14,465 | 114.5% | 60 | \$2,526 | \$2,893 | | |
| | 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 | | |
| 2019 Total | | 5.1 | \$156,810 | \$159,758 | 101.9% | 630 | \$2,989 | \$3,045 | 3.4% | -8.9% |
| 2020 | 2010 | 10 | \$2,780 | \$1,893 | 68.1% | 12 | \$2,780 | \$1,893 | | |
| | 2011 | 9 | \$26,658 | \$29,084 | 109.1% | 94 | \$3,403 | \$3,713 | | |
| | 2012 | 8 | \$8,755 | \$16,423 | 187.6% | 36 | \$2,918 | \$5,474 | | |
| | 2013 | 7 | \$13,322 | \$4,366 | 32.8% | 43 | \$3,718 | \$1,218 | | |
| | 2014 | 6 | \$32,335 | \$36,532 | 113.0% | 111 | \$3,511 | \$3,967 | | |
| | 2015 | 5 | \$19,029 | \$14,655 | 77.0% | 73 | \$3,128 | \$2,409 | | |
| | 2016 | 4 | \$9,834 | \$4,981 | 50.6% | 42 | \$2,844 | \$1,440 | | |
| | 2017 | 3 | \$9,430 | \$13,150 | 139.5% | 45 | \$2,543 | \$3,546 | | |
| | 2018 | 2 | \$10 | \$0 | 0.0% | 0 | | | | |
| | 2019 | 1 | \$7,633 | \$2,645 | 34.7% | 36 | \$2,544 | \$882 | | |
| | 2020 | 0 | \$15,357 | \$5,294 | 34.5% | 51 | \$3,613 | \$1,246 | | |
| 2020 Total | | 5.5 | \$145,144 | \$129,022 | 88.9% | 542 | \$3,216 | \$2,859 | 7.6% | -6.1% |
| 2021 | 2010 | 11 | \$2,898 | \$429 | 14.8% | 12 | \$2,898 | \$429 | | |
| | 2011 | 10 | \$25,499 | \$24,161 | 94.7% | 84 | \$3,665 | \$3,472 | | |
| | 2012 | 9 | \$9,196 | \$7,667 | 83.4% | 36 | \$3,065 | \$2,556 | | |
| | 2013 | 8 | \$11,193 | \$3,465 | 31.0% | 36 | \$3,784 | \$1,171 | | |
| | 2014 | 7 | \$24,855 | \$41,526 | 167.1% | 82 | \$3,637 | \$6,077 | | |
| | 2015 | 6 | \$13,493 | \$7,612 | 56.4% | 50 | \$3,271 | \$1,845 | | |
| | 2016 | 5 | \$6,562 | \$1,140 | 17.4% | 24 | \$3,281 | \$570 | | |
| | 2017 | 4 | \$8,356 | \$12,979 | 155.3% | 36 | \$2,785 | \$4,326 | | |
| | 2018 | 3 | \$0 | \$0 | 0.0% | 0 | | | | |
| | 2019 | 2 | \$8,107 | \$3,096 | 38.2% | 36 | \$2,702 | \$1,032 | | |
| | 2020 | 1 | \$13,736 | \$2,741 | 20.0% | 54 | \$3,081 | \$615 | | |
| | 2021 | 0 | \$10,089 | \$5,992 | 59.4% | 32 | \$3,783 | \$2,247 | | |
| 2021 Total | | 6.0 | \$133,985 | \$110,807 | 82.7% | 480 | \$3,350 | \$2,770 | 4.1% | -3.1% |
| Through 2021 | | | \$1,715,471 | \$1,577,644 | 92.0% | | | | | |
| Experience Year | Duration | Earned Premium | Claims Incurred | Loss Ratio | Exposed Policies | Persistence | Rate Increase | Premium Trend | Claim Trend | Rate Increase Effectiveness |
| 2022 | 6.7 | \$125,723 | \$107,161 | 85.2% | 426 | 88.7% | 3.8% | 5.8% | 9.0% | 84% |
| 2023 | 7.7 | \$110,815 | \$94,385 | 85.2% | 356 | 83.7% | 4.5% | 5.3% | 5.2% | 84% |
| 2024 | 8.7 | \$97,473 | \$82,974 | 85.1% | 298 | 83.7% | 4.1% | 5.1% | 5.0% | 84% |
| 2025 | 9.7 | \$85,555 | \$72,805 | 85.1% | 250 | 83.7% | 3.9% | 4.9% | 4.8% | 84% |
| 2026 | 10.7 | \$74,947 | \$63,762 | 85.1% | 209 | 83.7% | 3.8% | 4.7% | 4.6% | 84% |
| 2027 | 11.7 | \$65,525 | \$55,736 | 85.1% | 175 | 83.7% | 3.6% | 4.5% | 4.4% | 84% |
| 2028 | 12.7 | \$57,186 | \$48,626 | 85.0% | 146 | 83.7% | 3.4% | 4.3% | 4.2% | 84% |
| 2029 | 13.7 | \$49,807 | \$42,340 | 85.0% | 123 | 83.7% | 3.3% | 4.1% | 4.0% | 84% |
| 2030 | 14.7 | \$43,296 | \$36,793 | 85.0% | 103 | 83.7% | 3.1% | 3.9% | 3.8% | 84% |
| 2031 | 15.7 | \$37,556 | \$31,907 | 85.0% | 86 | 83.7% | 2.9% | 3.6% | 3.6% | 84% |
| 2032 | 16.7 | \$32,510 | \$27,611 | 84.9% | 72 | 83.7% | 2.7% | 3.4% | 3.4% | 84% |
| 2033 | 17.7 | \$28,075 | \$23,840 | 84.9% | 60 | 83.7% | 2.6% | 3.2% | 3.2% | 84% |
| 2034 | 18.7 | \$24,819 | \$21,175 | 85.3% | 50 | 83.7% | 5.6% | 5.6% | 6.1% | 84% |
| 2035 | 19.7 | \$22,048 | \$18,812 | 85.3% | 42 | 83.7% | 5.6% | 6.1% | 6.1% | 84% |
| 2036 | 20.7 | \$19,590 | \$16,717 | 85.3% | 35 | 83.7% | 5.7% | 6.2% | 6.2% | 84% |
| 2037 | 21.7 | \$17,412 | \$14,859 | 85.3% | 30 | 83.7% | 5.7% | 6.2% | 6.2% | 84% |
| 2038 | 22.7 | \$15,478 | \$13,211 | 85.4% | 25 | 83.7% | 5.8% | 6.2% | 6.2% | 84% |
| 2039 | 23.7 | \$13,763 | \$11,748 | 85.4% | 21 | 83.7% | 5.9% | 6.2% | 6.2% | 84% |
| 2040 | 24.7 | \$12,242 | \$10,451 | 85.4% | 17 | 83.7% | 6.0% | 6.3% | 6.3% | 84% |
| 2041 | 25.7 | \$10,892 | \$9,299 | 85.4% | 14 | 83.7% | 6.0% | 6.3% | 6.3% | 84% |
| Through 2041 | | \$944,712 | \$804,211 | 85.1% | | | | | | |
| Lifetime | | \$2,660,183 | \$2,381,855 | 89.5% | | | | | | |

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80D

Nationwide Experience

With the 2023 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 | | | | |
| 2010 Total | | 0 | \$0 | \$0 | | 0 | | | | |
| 2011 | 2010 | 1 | \$0 | \$0 | | 0 | | | | |
| | 2011 | 0 | \$0 | \$0 | | 0 | | | | |
| 2011 Total | | #DIV/0! | \$0 | \$0 | | 0 | | | | |
| 2012 | 2010 | 2 | \$0 | \$0 | | 0 | | | | |
| | 2011 | 1 | \$0 | \$0 | | 0 | | | | |
| | 2012 | 0 | \$0 | \$0 | | 0 | | | | |
| 2012 Total | | #DIV/0! | \$0 | \$0 | | 0 | | | | #VALUE! |
| 2013 | 2010 | 3 | \$0 | \$0 | | 0 | | | | |
| | 2011 | 2 | \$0 | \$0 | | 0 | | | | |
| | 2012 | 1 | \$0 | \$0 | | 0 | | | | |
| | 2013 | 0 | \$0 | \$0 | | 0 | | | | |
| 2013 Total | | #DIV/0! | \$0 | \$0 | | 0 | | | | #VALUE! |
| 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 | | | | |
| 2014 Total | | #DIV/0! | \$0 | \$0 | | 0 | | | | #VALUE! |
| 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 | | | | |
| 2015 Total | | #DIV/0! | \$0 | \$0 | | 0 | | | | #VALUE! |
| 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 | | | | |
| 2016 Total | | #DIV/0! | \$0 | \$0 | | 0 | | | | #VALUE! |
| 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 | | | | |
| 2017 Total | | #DIV/0! | \$0 | \$0 | | 0 | | | | #VALUE! |
| 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 | | | | |
| 2018 Total | | #DIV/0! | \$0 | \$0 | | 0 | | | | #VALUE! |
| 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 | \$2,170,794 | 68.1% | 19,503 | \$1,963 | \$1,336 | | |
| 2019 Total | | 0.0 | \$3,189,620 | \$2,170,794 | 68.1% | 19,503 | \$1,963 | \$1,336 | | #VALUE! |
| 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 | \$181 | 0.0% | 0 | | | | |
| | 2019 | 1 | \$10,311,315 | \$7,621,331 | 73.9% | 67,477 | \$1,834 | \$1,355 | | |
| | 2020 | 0 | \$11,217,339 | \$7,201,649 | 64.2% | 70,975 | \$1,897 | \$1,218 | | |
| 2020 Total | | 0.5 | \$21,528,654 | \$14,823,161 | 68.9% | 138,452 | \$1,866 | \$1,285 | -4.9% | -3.8% |
| 2021 | 2010 | 11 | \$0 | \$0 | 0.0% | 0 | | | | |
| | 2011 | 10 | \$0 | \$0 | 0.0% | 0 | | | | |
| | 2012 | 9 | \$0 | \$0 | 0.0% | 0 | | | | |
| | 2013 | 8 | \$0 | \$0 | 0.0% | 0 | | | | |
| | 2014 | 7 | \$0 | \$0 | 0.0% | 0 | | | | |
| | 2015 | 6 | \$0 | \$0 | 0.0% | 0 | | | | |
| | 2016 | 5 | \$0 | \$0 | 0.0% | 0 | | | | |
| | 2017 | 4 | \$0 | \$0 | 0.0% | 0 | | | | |
| | 2018 | 3 | \$0 | \$0 | 0.0% | 0 | | | | |
| | 2019 | 2 | \$9,115,472 | \$6,897,881 | 75.7% | 53,856 | \$2,031 | \$1,537 | | |
| | 2020 | 1 | \$17,600,149 | \$12,359,550 | 70.2% | 110,117 | \$1,918 | \$1,347 | | |
| | 2021 | 0 | \$8,875,930 | \$6,381,605 | 71.9% | 54,090 | \$1,969 | \$1,416 | | |
| 2021 Total | | 1.0 | \$35,591,551 | \$25,639,035 | 72.0% | 218,063 | \$1,959 | \$1,411 | 5.0% | 9.8% |
| Through 2021 | | | \$60,309,825 | \$42,632,991 | 70.7% | | | | | |
| Experience Year | Duration | Earned Premium | Claims Incurred | Loss Ratio | Exposed Policies | Persistency | Rate Increase | Premium Trend | Claim Trend | Rate Increase Effectiveness |
| 2022 | 1.8 | \$38,557,159 | \$30,572,970 | 79.3% | 223,303 | 102.4% | 3.0% | 5.8% | 16.4% | 89% |
| 2023 | 2.8 | \$35,396,161 | \$28,246,165 | 79.8% | 186,904 | 83.7% | 5.5% | 9.7% | 10.4% | 89% |
| 2024 | 3.8 | \$32,483,523 | \$25,915,420 | 79.8% | 156,439 | 83.7% | 5.3% | 9.6% | 9.6% | 89% |
| 2025 | 4.8 | \$29,235,273 | \$23,272,356 | 79.6% | 130,939 | 83.7% | 3.1% | 7.5% | 7.3% | 89% |
| 2026 | 5.8 | \$26,236,281 | \$20,885,441 | 79.6% | 109,596 | 83.7% | 3.1% | 7.2% | 7.2% | 89% |
| 2027 | 6.8 | \$23,532,823 | \$18,734,100 | 79.6% | 91,732 | 83.7% | 3.2% | 7.2% | 7.2% | 89% |
| 2028 | 7.8 | \$21,099,472 | \$16,797,865 | 79.6% | 76,780 | 83.7% | 3.2% | 7.1% | 7.1% | 89% |
| 2029 | 8.8 | \$18,911,697 | \$15,057,107 | 79.6% | 64,265 | 82.7% | 3.3% | 7.1% | 7.1% | 89% |
| 2030 | 9.8 | \$16,946,247 | \$13,493,393 | 79.6% | 53,789 | 83.7% | 3.4% | 7.1% | 7.1% | 89% |
| 2031 | 10.8 | \$15,181,928 | \$12,089,634 | 79.6% | 45,022 | 83.7% | 3.4% | 7.0% | 7.0% | 89% |
| 2032 | 11.8 | \$13,598,771 | \$10,830,127 | 79.6% | 37,683 | 83.7% | 3.5% | 7.0% | 7.0% | 89% |
| 2033 | 12.8 | \$12,178,084 | \$9,699,934 | 79.7% | 31,541 | 83.7% | 3.7% | 7.0% | 7.0% | 89% |
| 2034 | 13.8 | \$10,901,930 | \$8,686,941 | 79.7% | 26,400 | 83.7% | 4.1% | 7.0% | 7.0% | 89% |
| 2035 | 14.8 | \$9,751,310 | \$7,779,192 | 79.8% | 22,097 | 83.7% | 5.2% | 6.9% | 7.0% | 89% |
| 2036 | 15.8 | \$8,731,684 | \$6,965,901 | 79.8% | 18,495 | 83.7% | 5.2% | 7.0% | 7.0% | 89% |
| 2037 | 16.8 | \$7,817,836 | \$6,237,348 | 79.8% | 15,480 | 83.7% | 5.3% | 7.0% | 7.0% | 89% |
| 2038 | 17.8 | \$6,999,889 | \$5,584,786 | 79.8% | 12,957 | 83.7% | 5.3% | 7.0% | 7.0% | 89% |
| 2039 | 18.8 | \$6,267,306 | \$5,000,352 | 79.8% | 10,845 | 83.7% | 5.3% | 7.0% | 7.0% | 89% |
| 2040 | 19.8 | \$5,611,267 | \$4,476,977 | 79.8% | 9,077 | 83.7% | 5.3% | 7.0% | 7.0% | 89% |
| 2041 | 20.8 | \$5,023,800 | \$4,008,318 | 79.8% | 7,598 | 83.7% | 5.3% | 7.0% | 7.0% | 89% |
| Through 2041 | | \$344,462,441 | \$274,334,326 | 79.6% | | | | | | |
| Lifetime | | \$404,772,266 | \$316,967,317 | 78.3% | | | | | | |

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80F

Nationwide Experience
With the 2023 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 | \$7,809,445 | \$5,140,494 | 65.8% | 39,572 | \$2,368 | \$1,559 | | |
| 2010 Total | | 0 | \$7,809,445 | \$5,140,494 | 65.8% | 39,572 | \$2,368 | \$1,559 | | |
| 2011 | 2010 | 1 | \$21,888,490 | \$14,761,147 | 67.4% | 116,810 | \$2,249 | \$1,516 | | |
| | 2011 | 0 | \$28,569,910 | \$20,680,655 | 72.4% | 149,804 | \$2,289 | \$1,657 | | |
| 2011 Total | | 0.4 | \$50,458,400 | \$35,441,802 | 70.2% | 266,614 | \$2,271 | \$1,595 | -4.1% | 2.3% |
| 2012 | 2010 | 2 | \$19,307,635 | \$14,431,256 | 74.7% | 98,424 | \$2,354 | \$1,759 | | |
| | 2011 | 1 | \$48,412,669 | \$35,878,812 | 74.1% | 247,227 | \$2,350 | \$1,741 | | |
| | 2012 | 0 | \$27,403,853 | \$20,780,115 | 75.8% | 141,919 | \$2,317 | \$1,757 | | |
| 2012 Total | | 0.9 | \$95,124,157 | \$71,090,183 | 74.7% | 487,570 | \$2,341 | \$1,750 | 3.1% | 9.7% |
| 2013 | 2010 | 3 | \$18,057,072 | \$12,788,123 | 70.8% | 83,579 | \$2,593 | \$1,836 | | |
| | 2011 | 2 | \$44,446,702 | \$31,643,817 | 71.2% | 204,534 | \$2,608 | \$1,857 | | |
| | 2012 | 1 | \$44,157,345 | \$33,098,652 | 75.0% | 229,210 | \$2,312 | \$1,733 | | |
| | 2013 | 0 | \$21,413,232 | \$15,875,185 | 74.1% | 104,932 | \$2,449 | \$1,815 | | |
| 2013 Total | | 1.5 | \$128,074,351 | \$93,405,778 | 72.9% | 622,255 | \$2,470 | \$1,801 | 5.5% | 3.0% |
| 2014 | 2010 | 4 | \$17,089,831 | \$11,802,089 | 69.1% | 71,236 | \$2,879 | \$1,988 | | |
| | 2011 | 3 | \$44,016,104 | \$27,718,576 | 67.6% | 170,309 | \$2,890 | \$1,953 | | |
| | 2012 | 2 | \$40,595,123 | \$28,629,468 | 70.5% | 189,035 | \$2,577 | \$1,817 | | |
| | 2013 | 1 | \$33,540,855 | \$23,925,195 | 71.3% | 162,567 | \$2,406 | \$1,766 | | |
| | 2014 | 0 | \$17,415,423 | \$12,798,237 | 73.5% | 77,366 | \$2,701 | \$1,985 | | |
| 2014 Total | | 2.0 | \$149,657,136 | \$104,873,565 | 70.1% | 670,513 | \$2,678 | \$1,877 | 8.4% | 4.2% |
| 2015 | 2010 | 5 | \$15,497,709 | \$10,665,874 | 68.8% | 61,052 | \$3,046 | \$2,096 | | |
| | 2011 | 4 | \$36,747,436 | \$24,123,410 | 65.6% | 144,633 | \$3,049 | \$2,001 | | |
| | 2012 | 3 | \$36,151,891 | \$25,457,858 | 70.4% | 158,965 | \$2,729 | \$1,922 | | |
| | 2013 | 2 | \$29,582,734 | \$21,747,211 | 73.5% | 135,220 | \$2,625 | \$1,930 | | |
| | 2014 | 1 | \$24,996,523 | \$17,538,652 | 70.2% | 114,164 | \$2,627 | \$1,844 | | |
| | 2015 | 0 | \$13,336,518 | \$9,268,427 | 69.5% | 55,932 | \$2,861 | \$1,989 | | |
| 2015 Total | | 2.7 | \$156,312,811 | \$108,801,433 | 69.6% | 669,966 | \$2,800 | \$1,949 | 4.5% | 3.8% |
| 2016 | 2010 | 6 | \$14,224,201 | \$9,761,323 | 68.6% | 53,640 | \$3,182 | \$2,184 | | |
| | 2011 | 5 | \$33,419,242 | \$22,615,601 | 67.7% | 126,160 | \$3,179 | \$2,151 | | |
| | 2012 | 4 | \$32,685,294 | \$23,053,141 | 70.5% | 137,435 | \$2,854 | \$2,013 | | |
| | 2013 | 3 | \$26,766,927 | \$19,727,279 | 73.7% | 117,483 | \$2,734 | \$2,015 | | |
| | 2014 | 2 | \$22,141,963 | \$15,827,539 | 71.5% | 98,200 | \$2,706 | \$1,934 | | |
| | 2015 | 1 | \$20,537,800 | \$14,139,653 | 68.8% | 91,581 | \$2,691 | \$1,853 | | |
| | 2016 | 0 | \$13,391,342 | \$9,892,051 | 66.4% | 55,466 | \$2,897 | \$1,924 | | |
| 2016 Total | | 3.2 | \$163,166,769 | \$114,016,588 | 69.9% | 679,465 | \$2,880 | \$2,022 | 2.8% | 3.3% |
| 2017 | 2010 | 7 | \$13,034,679 | \$9,283,067 | 71.2% | 46,690 | \$3,350 | \$2,386 | | |
| | 2011 | 6 | \$31,010,736 | \$21,955,730 | 70.8% | 110,850 | \$3,357 | \$2,377 | | |
| | 2012 | 5 | \$30,244,450 | \$21,487,037 | 71.0% | 120,280 | \$3,017 | \$2,144 | | |
| | 2013 | 4 | \$25,107,371 | \$18,905,268 | 75.3% | 104,495 | \$2,883 | \$2,171 | | |
| | 2014 | 3 | \$20,415,523 | \$14,847,006 | 72.7% | 87,149 | \$2,811 | \$2,044 | | |
| | 2015 | 2 | \$18,514,632 | \$13,468,428 | 72.7% | 80,237 | \$2,769 | \$2,014 | | |
| | 2016 | 1 | \$20,917,036 | \$14,084,802 | 67.3% | 92,213 | \$2,722 | \$1,833 | | |
| | 2017 | 0 | \$13,264,753 | \$8,313,137 | 62.7% | 53,951 | \$2,950 | \$1,849 | | |
| 2017 Total | | 3.8 | \$172,509,181 | \$122,344,474 | 70.9% | 695,865 | \$2,975 | \$2,110 | 3.3% | 4.9% |
| 2018 | 2010 | 8 | \$11,780,004 | \$8,640,592 | 73.3% | 40,172 | \$3,519 | \$2,581 | | |
| | 2011 | 7 | \$28,337,383 | \$19,863,447 | 70.1% | 96,754 | \$3,515 | \$2,464 | | |
| | 2012 | 6 | \$27,911,735 | \$20,268,070 | 72.6% | 104,592 | \$3,202 | \$2,325 | | |
| | 2013 | 5 | \$23,135,073 | \$17,945,150 | 77.6% | 91,323 | \$3,040 | \$2,358 | | |
| | 2014 | 4 | \$18,875,517 | \$13,945,798 | 73.9% | 76,909 | \$2,945 | \$2,176 | | |
| | 2015 | 3 | \$17,102,529 | \$12,722,079 | 74.4% | 71,528 | \$2,869 | \$2,134 | | |
| | 2016 | 2 | \$18,095,096 | \$13,192,522 | 70.2% | 80,318 | \$2,801 | \$1,966 | | |
| | 2017 | 1 | \$20,340,574 | \$13,900,395 | 68.3% | 88,381 | \$2,762 | \$1,887 | | |
| | 2018 | 0 | \$12,334,692 | \$8,024,571 | 65.1% | 50,263 | \$2,945 | \$1,916 | | |
| 2018 Total | | 4.3 | \$178,612,603 | \$128,502,624 | 71.9% | 700,449 | \$3,060 | \$2,201 | 2.9% | 4.3% |
| 2019 | 2010 | 9 | \$10,906,011 | \$8,419,622 | 77.2% | 34,685 | \$3,773 | \$2,913 | | |
| | 2011 | 8 | \$26,301,876 | \$17,842,139 | 67.8% | 83,887 | \$3,762 | \$2,552 | | |
| | 2012 | 7 | \$26,074,310 | \$18,458,227 | 70.8% | 91,332 | \$3,426 | \$2,425 | | |
| | 2013 | 6 | \$21,922,653 | \$17,315,412 | 79.0% | 80,745 | \$3,258 | \$2,573 | | |
| | 2014 | 5 | \$17,885,414 | \$13,540,643 | 75.7% | 68,664 | \$3,126 | \$2,366 | | |
| | 2015 | 4 | \$16,242,595 | \$11,886,219 | 73.2% | 64,340 | \$3,029 | \$2,217 | | |
| | 2016 | 3 | \$17,634,716 | \$12,592,218 | 71.4% | 71,849 | \$2,945 | \$2,103 | | |
| | 2017 | 2 | \$18,667,416 | \$12,751,196 | 68.3% | 76,949 | \$2,911 | \$1,989 | | |
| | 2018 | 1 | \$19,638,603 | \$13,257,380 | 67.5% | 82,689 | \$2,850 | \$1,924 | | |
| | 2019 | 0 | \$10,909,219 | \$6,887,616 | 63.1% | 43,654 | \$2,999 | \$1,893 | | |
| 2019 Total | | 4.8 | \$186,182,813 | \$132,950,671 | 71.4% | 698,792 | \$3,197 | \$2,283 | 4.5% | 3.7% |
| 2020 | 2010 | 10 | \$9,980,577 | \$6,645,485 | 66.6% | 29,648 | \$4,040 | \$2,690 | | |
| | 2011 | 9 | \$23,987,691 | \$14,576,439 | 60.8% | 71,545 | \$4,023 | \$2,445 | | |
| | 2012 | 8 | \$24,119,474 | \$15,679,624 | 65.0% | 78,675 | \$3,679 | \$2,392 | | |
| | 2013 | 7 | \$20,635,840 | \$14,009,549 | 67.9% | 70,596 | \$3,508 | \$2,381 | | |
| | 2014 | 6 | \$17,109,072 | \$11,698,291 | 68.4% | 60,848 | \$3,374 | \$2,307 | | |
| | 2015 | 5 | \$15,469,332 | \$9,878,876 | 63.9% | 56,822 | \$3,267 | \$2,086 | | |
| | 2016 | 4 | \$16,750,163 | \$10,938,158 | 65.3% | 63,138 | \$3,184 | \$2,079 | | |
| | 2017 | 3 | \$17,578,084 | \$11,180,085 | 63.6% | 66,981 | \$3,149 | \$2,003 | | |
| | 2018 | 2 | \$18,111,470 | \$10,694,367 | 59.0% | 70,157 | \$3,098 | \$1,829 | | |
| | 2019 | 1 | \$17,857,224 | \$10,373,823 | 58.1% | 71,412 | \$3,001 | \$1,743 | | |
| | 2020 | 0 | \$2,302,365 | \$1,474,112 | 64.0% | 8,484 | \$3,257 | \$2,085 | | |
| 2020 Total | | 5.5 | \$183,901,291 | \$117,148,808 | 63.7% | 648,303 | \$3,404 | \$2,168 | 6.5% | -5.0% |
| 2021 | 2010 | 11 | \$8,959,372 | \$6,327,517 | 70.6% | 25,155 | \$4,274 | \$3,018 | | |
| | 2011 | 10 | \$21,552,225 | \$14,373,926 | 66.7% | 60,737 | \$4,258 | \$2,840 | | |
| | 2012 | 9 | \$21,969,857 | \$15,152,694 | 69.0% | 67,446 | \$3,909 | \$2,696 | | |
| | 2013 | 8 | \$18,945,329 | \$13,099,726 | 69.1% | 61,143 | \$3,718 | \$2,571 | | |
| | 2014 | 7 | \$15,901,431 | \$11,342,544 | 71.3% | 53,590 | \$3,561 | \$2,540 | | |
| | 2015 | 6 | \$14,325,731 | \$10,057,161 | 70.2% | 49,965 | \$3,441 | \$2,415 | | |
| | 2016 | 5 | \$15,483,726 | \$10,763,468 | 69.5% | 55,363 | \$3,356 | \$2,333 | | |
| | 2017 | 4 | \$15,978,353 | \$10,478,525 | 65.6% | 57,867 | \$3,313 | \$2,179 | | |
| | 2018 | 3 | \$16,324,169 | \$10,409,635 | 63.8% | 59,625 | \$3,285 | \$2,095 | | |
| | 2019 | 2 | \$16,053,225 | \$9,708,233 | 60.5% | 59,634 | \$3,230 | \$1,954 | | |
| | 2020 | 1 | \$2,805,470 | \$1,927,573 | 68.7% | 9,817 | \$3,429 | \$2,356 | | |
| | 2021 | 0 | \$1,042,348 | \$650,972 | 62.5% | 3,370 | \$3,712 | \$2,318 | | |
| 2021 Total | | 6.4 | \$169,341,235 | \$114,291,975 | 67.5% | 563,709 | \$3,605 | \$2,433 | 5.9% | 12.2% |
| Through 2021 | | | \$1,641,150,191 | \$1,148,008,394 | 70.0% | | | | | |
| Experience Year | Duration | Earned Premium | Claims Incurred | Loss Ratio | Exposed Policies | Persistence | Rate Increase | Premium Trend | Claim Trend | Rate Increase Effectiveness |
| 2022 | 7.4 | \$148,805,642 | \$105,925,092 | 71.2% | 474,365 | 84.2% | 2.8% | 4.4% | 10.1% | 90% |
| 2023 | 8.4 | \$132,880,791 | \$93,367,476 | 70.3% | 397,043 | 83.7% | 5.5% | 6.7% | 5.3% | 90% |
| 2024 | 9.4 | \$117,227,623 | \$82,228,332 | 70.1% | 332,325 | 83.7% | 3.8% | 5.4% | 5.2% | 90% |
| 2025 | 10.4 | \$103,173,054 | \$72,369,315 | 70.1% | 278,156 | 83.7% | 3.8% | 5.2% | 5.1% | 90% |
| 2026 | 11.4 | \$90,754,976 | \$63,661,240 | 70.1% | 232,817 | 83.7% | 3.8% | 5.1% | 5.1% | 90% |
| 2027 | 12.4 | \$79,801,906 | \$55,994,454 | 70.2% | 194,868 | 83.7% | 3.9% | 5.1% | 5.1% | 90% |
| 2028 | 13.4 | \$70,161,089 | \$49,238,882 | 70 | | | | | | |

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80FH

Nationwide Experience

With the 2023 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 | 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 | | |
| 2012 | 2011 | 1 | \$2,793,059 | \$1,501,269 | 53.7% | 46,932 | \$714 | \$384 | | |
| 2012 | 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 | | |
| 2013 | 2011 | 2 | \$2,266,133 | \$1,312,120 | 57.9% | 36,993 | \$735 | \$426 | | |
| 2013 | 2012 | 1 | \$2,480,629 | \$1,296,529 | 52.3% | 42,147 | \$706 | \$369 | | |
| 2013 | 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 | | |
| 2014 | 2011 | 3 | \$1,949,593 | \$1,294,319 | 66.4% | 31,035 | \$754 | \$500 | | |
| 2014 | 2012 | 2 | \$2,057,594 | \$1,117,028 | 54.3% | 34,145 | \$723 | \$393 | | |
| 2014 | 2013 | 1 | \$2,070,778 | \$934,371 | 45.1% | 36,458 | \$682 | \$314 | | |
| 2014 | 2014 | 0 | \$1,760,165 | \$860,277 | 48.9% | 28,582 | \$739 | \$361 | | |
| 2014 Total | | 1.8 | \$8,698,056 | \$4,706,188 | 54.1% | 144,334 | \$723 | \$391 | 0.7% | 7.6% |
| 2015 | 2010 | 5 | \$765,723 | \$450,450 | 58.8% | 12,385 | \$742 | \$436 | | |
| 2015 | 2011 | 4 | \$1,727,065 | \$1,274,424 | 73.8% | 27,013 | \$767 | \$566 | | |
| 2015 | 2012 | 3 | \$1,805,222 | \$1,112,232 | 61.6% | 29,737 | \$728 | \$449 | | |
| 2015 | 2013 | 2 | \$1,707,947 | \$988,482 | 57.9% | 29,627 | \$692 | \$400 | | |
| 2015 | 2014 | 1 | \$2,298,910 | \$1,287,925 | 56.0% | 40,552 | \$680 | \$381 | | |
| 2015 | 2015 | 0 | \$1,733,634 | \$791,427 | 45.7% | 28,211 | \$737 | \$337 | | |
| 2015 Total | | 2.2 | \$10,038,501 | \$5,904,939 | 58.8% | 167,525 | \$719 | \$423 | -0.6% | 8.1% |
| 2016 | 2010 | 6 | \$691,430 | \$505,691 | 73.1% | 11,030 | \$752 | \$550 | | |
| 2016 | 2011 | 5 | \$1,547,266 | \$1,151,528 | 74.4% | 24,044 | \$772 | \$575 | | |
| 2016 | 2012 | 4 | \$1,641,805 | \$849,687 | 51.8% | 26,659 | \$739 | \$382 | | |
| 2016 | 2013 | 3 | \$1,502,276 | \$761,945 | 50.7% | 25,848 | \$697 | \$354 | | |
| 2016 | 2014 | 2 | \$1,927,362 | \$1,149,730 | 59.7% | 33,522 | \$690 | \$412 | | |
| 2016 | 2015 | 1 | \$2,276,673 | \$1,138,054 | 50.0% | 39,381 | \$694 | \$347 | | |
| 2016 | 2016 | 0 | \$1,750,866 | \$699,386 | 39.9% | 28,167 | \$746 | \$298 | | |
| 2016 Total | | 2.6 | \$11,317,078 | \$6,256,021 | 55.3% | 188,651 | \$721 | \$398 | 0.3% | -5.9% |
| 2017 | 2010 | 7 | \$644,032 | \$423,423 | 65.7% | 10,072 | \$767 | \$504 | | |
| 2017 | 2011 | 6 | \$1,428,771 | \$1,121,295 | 78.5% | 21,419 | \$800 | \$628 | | |
| 2017 | 2012 | 5 | \$1,529,974 | \$954,013 | 62.4% | 23,945 | \$767 | \$478 | | |
| 2017 | 2013 | 4 | \$1,374,383 | \$885,048 | 64.4% | 22,890 | \$721 | \$464 | | |
| 2017 | 2014 | 3 | \$1,729,936 | \$1,063,675 | 61.5% | 28,919 | \$718 | \$441 | | |
| 2017 | 2015 | 2 | \$1,931,249 | \$1,313,102 | 68.0% | 32,322 | \$717 | \$488 | | |
| 2017 | 2016 | 1 | \$2,297,488 | \$1,218,349 | 53.0% | 38,798 | \$711 | \$377 | | |
| 2017 | 2017 | 0 | \$1,620,432 | \$586,898 | 36.2% | 25,856 | \$752 | \$272 | | |
| 2017 Total | | 3.0 | \$12,556,263 | \$7,565,803 | 60.3% | 204,221 | \$738 | \$445 | 2.3% | 11.7% |
| 2018 | 2010 | 8 | \$600,936 | \$567,090 | 94.4% | 8,682 | \$831 | \$784 | | |
| 2018 | 2011 | 7 | \$1,290,732 | \$957,967 | 74.2% | 18,282 | \$847 | \$629 | | |
| 2018 | 2012 | 6 | \$1,382,402 | \$982,840 | 71.1% | 20,316 | \$817 | \$581 | | |
| 2018 | 2013 | 5 | \$1,241,350 | \$748,331 | 60.3% | 18,957 | \$786 | \$474 | | |
| 2018 | 2014 | 4 | \$1,546,710 | \$1,107,067 | 71.6% | 24,036 | \$772 | \$553 | | |
| 2018 | 2015 | 3 | \$1,648,207 | \$1,226,991 | 74.4% | 26,000 | \$761 | \$566 | | |
| 2018 | 2016 | 2 | \$1,861,313 | \$1,339,031 | 71.9% | 29,562 | \$756 | \$544 | | |
| 2018 | 2017 | 1 | \$2,089,044 | \$969,178 | 46.4% | 34,477 | \$727 | \$337 | | |
| 2018 | 2018 | 0 | \$1,254,778 | \$468,881 | 37.4% | 19,979 | \$754 | \$282 | | |
| 2018 Total | | 3.5 | \$12,915,471 | \$8,367,375 | 64.8% | 200,289 | \$774 | \$501 | 4.9% | 12.8% |
| 2019 | 2010 | 9 | \$522,641 | \$461,414 | 88.3% | 7,589 | \$826 | \$730 | | |
| 2019 | 2011 | 8 | \$1,176,067 | \$1,015,687 | 86.4% | 16,231 | \$870 | \$751 | | |
| 2019 | 2012 | 7 | \$1,252,560 | \$927,950 | 74.1% | 17,765 | \$846 | \$627 | | |
| 2019 | 2013 | 6 | \$1,106,029 | \$811,043 | 73.3% | 16,426 | \$808 | \$593 | | |
| 2019 | 2014 | 5 | \$1,374,348 | \$1,398,967 | 101.8% | 20,789 | \$793 | \$808 | | |
| 2019 | 2015 | 4 | \$1,403,773 | \$1,000,763 | 71.3% | 21,353 | \$789 | \$562 | | |
| 2019 | 2016 | 3 | \$1,542,495 | \$1,265,568 | 82.0% | 23,724 | \$780 | \$640 | | |
| 2019 | 2017 | 2 | \$1,690,938 | \$938,652 | 55.5% | 26,944 | \$753 | \$418 | | |
| 2019 | 2018 | 1 | \$1,659,659 | \$795,426 | 47.9% | 27,683 | \$719 | \$345 | | |
| 2019 | 2019 | 0 | \$1,014,788 | \$536,580 | 52.9% | 16,003 | \$761 | \$402 | | |
| 2019 Total | | 4.1 | \$12,743,298 | \$9,152,050 | 71.8% | 194,504 | \$786 | \$565 | 1.6% | 12.6% |
| 2020 | 2010 | 10 | \$481,154 | \$421,783 | 87.7% | 6,611 | \$873 | \$766 | | |
| 2020 | 2011 | 9 | \$1,100,997 | \$865,036 | 78.6% | 14,461 | \$914 | \$718 | | |
| 2020 | 2012 | 8 | \$1,135,749 | \$615,534 | 54.2% | 15,299 | \$891 | \$483 | | |
| 2020 | 2013 | 7 | \$989,937 | \$752,845 | 76.0% | 14,151 | \$839 | \$638 | | |
| 2020 | 2014 | 6 | \$1,213,418 | \$862,620 | 71.1% | 17,593 | \$828 | \$588 | | |
| 2020 | 2015 | 5 | \$1,220,783 | \$804,453 | 65.9% | 17,569 | \$834 | \$549 | | |
| 2020 | 2016 | 4 | \$1,310,201 | \$800,718 | 61.1% | 19,284 | \$815 | \$498 | | |
| 2020 | 2017 | 3 | \$1,384,536 | \$696,778 | 50.3% | 21,036 | \$790 | \$397 | | |
| 2020 | 2018 | 2 | \$1,328,149 | \$773,512 | 58.2% | 21,083 | \$756 | \$440 | | |
| 2020 | 2019 | 1 | \$1,405,759 | \$739,724 | 52.6% | 22,843 | \$738 | \$389 | | |
| 2020 | 2020 | 0 | \$460,729 | \$152,476 | 33.1% | 6,447 | \$858 | \$284 | | |
| 2020 Total | | 4.8 | \$12,031,412 | \$7,485,479 | 62.2% | 176,375 | \$819 | \$509 | 4.1% | -9.8% |
| 2021 | 2010 | 11 | \$446,019 | \$316,614 | 71.0% | 5,683 | \$942 | \$669 | | |
| 2021 | 2011 | 10 | \$1,031,939 | \$812,228 | 78.7% | 12,732 | \$973 | \$766 | | |
| 2021 | 2012 | 9 | \$1,061,756 | \$725,702 | 68.3% | 13,376 | \$953 | \$651 | | |
| 2021 | 2013 | 8 | \$916,568 | \$699,878 | 76.4% | 12,118 | \$908 | \$693 | | |
| 2021 | 2014 | 7 | \$1,107,238 | \$804,945 | 72.7% | 15,034 | \$884 | \$642 | | |
| 2021 | 2015 | 6 | \$1,082,904 | \$837,984 | 77.4% | 14,695 | \$884 | \$684 | | |
| 2021 | 2016 | 5 | \$1,174,535 | \$776,124 | 66.1% | 16,028 | \$879 | \$581 | | |
| 2021 | 2017 | 4 | \$1,295,769 | \$1,118,462 | 86.4% | 17,015 | \$850 | \$789 | | |
| 2021 | 2018 | 3 | \$1,130,760 | \$857,441 | 75.8% | 16,655 | \$815 | \$618 | | |
| 2021 | 2019 | 2 | \$1,211,644 | \$695,044 | 57.4% | 18,019 | \$807 | \$463 | | |
| 2021 | 2020 | 1 | \$567,542 | \$325,803 | 57.4% | 7,669 | \$888 | \$510 | | |
| 2021 | 2021 | 0 | \$295,315 | \$230,685 | 78.1% | 3,799 | \$933 | \$729 | | |
| 2021 Total | | 5.6 | \$11,231,988 | \$8,200,911 | 73.0% | 152,821 | \$882 | \$644 | 7.7% | 26.4% |
| Through 2021 | | | \$108,639,070 | \$65,371,710 | 60.2% | | | | | |

| Experience Year | Duration | Earned Premium | Claims Incurred | Loss Ratio | Exposed Policies | Persistence | Rate Increase | Premium Trend | Claim Trend | Rate Increase Effectiveness |
|-----------------|----------|----------------|-----------------|------------|------------------|-------------|---------------|---------------|-------------|-----------------------------|
| 2022 | 6.5 | \$10,057,159 | \$7,939,469 | 78.9% | 130,775 | 85.6% | 2.2% | 4.6% | 13.1% | 88% |
| 2023 | 7.5 | \$8,977,312 | \$7,173,592 | 79.9% | 109,459 | 83.7% | 5.0% | 6.6% | 7.9% | 88% |
| 2024 | 8.5 | \$8,102,444 | \$6,481,595 | 80.0% | 91,617 | 83.7% | 6.0% | 7.8% | 7.9% | 88% |
| 2025 | 9.5 | \$7,320,344 | \$5,856,351 | 80.0% | 76,683 | 83.7% | 6.1% | 7.9% | 7.9% | 88% |
| 2026 | 10.5 | \$6,613,689 | \$5,291,421 | 80.0% | 64,184 | 83.7% | 6.1% | 7.9% | 7.9% | 88% |
| 2027 | 11.5 | \$5,975,102 | \$4,780,387 | 80.0% | 53,722 | 83.7% | 6.2% | 7.9% | 7.9% | 88% |
| 2028 | 12.5 | \$5,398,170 | \$4,319,792 | 80.0% | 44,965 | 83.7% | 6.3% | 7.9% | 7.9% | 88% |
| 2029 | 13.5 | \$4,877,136 | \$3,903,085 | 80.0% | 37,636 | 82.7% | 6.4% | 7.9% | 7.9% | 88% |
| 2030 | 14.5 | \$4,406,421 | \$3,526,576 | 80.0% | 31,501 | 83.7% | 6.4% | 7.9% | 7.9% | 88% |
| 2031 | 15.5 | \$3,981,094 | \$3,186,387 | 80.0% | 26,367 | 83.7% | 6.5% | 7.9% | 7.9% | 88% |
| 2032 | 16.5 | \$3,596,828 | \$2,879,013 | 80.0% | 22,069 | 83.7% | 6.6% | 7.9% | 7.9% | 88% |
| 2033 | 17.5 | \$3,249,635 | \$2,601,291 | 80.0% | 18,472 | 83.7% | 6.6% | 7.9% | 7.9% | 88% |
| 2034 | 18.5 | \$2,935,942 | \$2,350,359 | 80.1% | 15,461 | 83.7% | 6.7% | 7.9% | 7.9% | 88% |
| 2035 | 19.5 | \$2,652,560 | \$2,123,633 | 80.1% | 12,941 | 83.7% | 6.7% | 7.9% | 7.9% | 88% |
| 2036 | 20.5 | \$2,396,535 | \$1,918,777 | 80.1% | 10,831 | 83.7% | 6.8% | 7.9% | 7.9% | 88% |
| 2037 | 21.5 | \$2,165,218 | \$1,733,684 | 80.1% | 9,066 | 83.7% | 6.9% | 7.9% | 7.9% | 88% |
| 2038 | 22.5 | \$1,956,206 | \$1,566,445 | 80.1% | 7,588 | 83.7% | 6.9% | 7.9% | 7.9% | 88% |
| 2039 | 23.5 | \$1,767,340 | \$1,415,338 | 80.1% | 6,351 | 83.7% | 7.0% | 7.9% | 7.9% | 88% |
| 2040 | 24.5 | \$1,596,713 | \$1,278,808 | 80.1% | 5,316 | 83.7% | 7.1% | 7.9% | 7.9% | 88% |
| 2041 | 25.5 | \$1,442,565 | \$1,155,449 | 80.1% | 4,449 | 83.7% | 7.2% | 7.9% | 7.9% | 88% |
| Through 2041 | | \$89,468,414 | \$71,482,051 | 79.9% | | | | | | |
| Lifetime | | \$198,107,484 | \$136,853,761 | 69.1% | | | | | | |

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80G

Nationwide Experience
With the 2023 Justified Rate Action

| Experience Year | Issue Year | Duration | Earned Premium | Claims Incurred | Loss Ratio | Exposed Policies | Average Premium | Average Claim Cost | Premium Trend | Claim Trend |
|---------------------|------------|----------------|----------------------|----------------------|------------------|------------------|-----------------|--------------------|---------------|-----------------------------|
| 2010 | 2010 | 0 | \$1,152,827 | \$627,691 | 54.4% | 6,122 | \$2,260 | \$1,230 | | |
| 2010 Total | 0 | | \$1,152,827 | \$627,691 | 54.4% | 6,122 | \$2,260 | \$1,230 | | |
| 2011 | 2010 | 1 | \$2,861,168 | \$1,658,288 | 58.0% | 15,967 | \$2,150 | \$1,246 | | |
| | 2011 | 0 | \$2,288,878 | \$1,376,619 | 60.1% | 12,650 | \$2,171 | \$1,306 | | |
| 2011 Total | 0.6 | | \$5,150,046 | \$3,034,908 | 58.9% | 28,617 | \$2,160 | \$1,273 | -4.4% | 3.4% |
| 2012 | 2010 | 2 | \$2,481,365 | \$1,598,906 | 64.4% | 13,161 | \$2,262 | \$1,458 | | |
| | 2011 | 1 | \$3,749,931 | \$2,538,905 | 67.7% | 20,040 | \$2,245 | \$1,520 | | |
| | 2012 | 0 | \$2,636,093 | \$1,780,259 | 67.5% | 14,116 | \$2,241 | \$1,513 | | |
| 2012 Total | 1.0 | | \$8,867,389 | \$5,918,070 | 66.7% | 47,317 | \$2,249 | \$1,501 | 4.1% | 17.9% |
| 2013 | 2010 | 3 | \$2,190,089 | \$1,518,771 | 69.3% | 11,097 | \$2,368 | \$1,642 | | |
| | 2011 | 2 | \$3,328,422 | \$2,271,744 | 68.3% | 17,018 | \$2,347 | \$1,602 | | |
| | 2012 | 1 | \$4,248,538 | \$2,938,359 | 69.2% | 23,936 | \$2,130 | \$1,473 | | |
| | 2013 | 0 | \$5,178,899 | \$3,670,641 | 70.9% | 30,529 | \$2,036 | \$1,443 | | |
| 2013 Total | 1.2 | | \$14,945,948 | \$10,399,514 | 69.6% | 82,580 | \$2,172 | \$1,511 | -3.4% | 0.7% |
| 2014 | 2010 | 4 | \$2,042,999 | \$1,279,597 | 62.6% | 9,736 | \$2,518 | \$1,577 | | |
| | 2011 | 3 | \$3,053,457 | \$2,152,482 | 70.5% | 14,584 | \$2,512 | \$1,771 | | |
| | 2012 | 2 | \$3,856,867 | \$2,808,538 | 72.6% | 20,564 | \$2,256 | \$1,639 | | |
| | 2013 | 1 | \$10,323,018 | \$7,128,220 | 69.1% | 63,690 | \$1,945 | \$1,343 | | |
| | 2014 | 0 | \$9,872,056 | \$6,670,864 | 67.6% | 58,433 | \$2,027 | \$1,370 | | |
| 2014 Total | 1.2 | | \$29,158,397 | \$20,039,800 | 68.7% | 167,008 | \$2,095 | \$1,440 | -3.5% | -4.7% |
| 2015 | 2010 | 5 | \$1,920,940 | \$1,211,163 | 63.1% | 8,653 | \$2,664 | \$1,680 | | |
| | 2011 | 4 | \$2,873,797 | \$1,885,589 | 65.6% | 12,931 | \$2,667 | \$1,750 | | |
| | 2012 | 3 | \$3,528,662 | \$2,823,538 | 80.0% | 17,894 | \$2,366 | \$1,894 | | |
| | 2013 | 2 | \$9,160,170 | \$6,670,581 | 72.8% | 53,346 | \$2,061 | \$1,501 | | |
| | 2014 | 1 | \$16,258,065 | \$11,794,543 | 72.5% | 99,684 | \$1,957 | \$1,420 | | |
| | 2015 | 0 | \$9,798,510 | \$7,018,646 | 71.6% | 57,395 | \$2,049 | \$1,467 | | |
| 2015 Total | 1.5 | | \$43,540,143 | \$31,404,059 | 72.1% | 249,903 | \$2,091 | \$1,508 | -0.2% | 4.7% |
| 2016 | 2010 | 6 | \$1,827,760 | \$1,237,110 | 67.7% | 7,938 | \$2,763 | \$1,870 | | |
| | 2011 | 5 | \$2,643,559 | \$1,769,162 | 66.9% | 11,535 | \$2,750 | \$1,840 | | |
| | 2012 | 4 | \$3,277,480 | \$2,287,877 | 69.8% | 15,997 | \$2,459 | \$1,716 | | |
| | 2013 | 3 | \$8,296,111 | \$6,103,424 | 73.6% | 46,631 | \$2,135 | \$1,571 | | |
| | 2014 | 2 | \$14,321,212 | \$10,855,052 | 75.8% | 84,716 | \$2,029 | \$1,538 | | |
| | 2015 | 1 | \$15,265,433 | \$12,165,683 | 79.7% | 93,792 | \$1,953 | \$1,557 | | |
| | 2016 | 0 | \$8,813,504 | \$6,507,860 | 73.8% | 50,562 | \$2,076 | \$1,533 | | |
| 2016 Total | 1.9 | | \$54,445,059 | \$40,936,168 | 75.2% | 311,561 | \$2,077 | \$1,576 | 0.3% | 4.5% |
| 2017 | 2010 | 7 | \$1,775,329 | \$1,207,182 | 68.0% | 7,186 | \$2,965 | \$2,016 | | |
| | 2011 | 6 | \$2,537,543 | \$1,739,916 | 68.6% | 10,342 | \$2,944 | \$2,019 | | |
| | 2012 | 5 | \$3,168,831 | \$2,206,865 | 69.6% | 14,487 | \$2,625 | \$1,828 | | |
| | 2013 | 4 | \$7,924,203 | \$5,730,020 | 72.3% | 40,389 | \$2,354 | \$1,702 | | |
| | 2014 | 3 | \$13,546,475 | \$10,005,149 | 73.9% | 72,425 | \$2,244 | \$1,658 | | |
| | 2015 | 2 | \$13,996,279 | \$10,624,150 | 75.9% | 78,753 | \$2,133 | \$1,619 | | |
| | 2016 | 1 | \$14,264,825 | \$10,569,151 | 74.1% | 82,949 | \$2,064 | \$1,529 | | |
| | 2017 | 0 | \$6,908,804 | \$5,044,117 | 73.0% | 38,369 | \$2,161 | \$1,578 | | |
| 2017 Total | 2.5 | | \$64,122,288 | \$47,126,551 | 73.5% | 344,900 | \$2,231 | \$1,640 | 6.4% | 4.0% |
| 2018 | 2010 | 8 | \$1,681,909 | \$1,122,059 | 66.7% | 6,080 | \$3,320 | \$2,215 | | |
| | 2011 | 7 | \$2,391,007 | \$1,636,172 | 68.4% | 8,707 | \$3,295 | \$2,255 | | |
| | 2012 | 6 | \$2,996,466 | \$2,171,473 | 72.5% | 12,299 | \$2,924 | \$2,119 | | |
| | 2013 | 5 | \$7,299,884 | \$5,407,687 | 74.1% | 33,103 | \$2,646 | \$1,960 | | |
| | 2014 | 4 | \$12,369,368 | \$9,466,477 | 76.5% | 59,296 | \$2,503 | \$1,916 | | |
| | 2015 | 3 | \$12,855,112 | \$9,625,136 | 74.9% | 64,555 | \$2,390 | \$1,789 | | |
| | 2016 | 2 | \$19,880,550 | \$14,829,014 | 74.6% | 103,318 | \$2,318 | \$1,733 | | |
| | 2017 | 1 | \$10,517,477 | \$7,877,497 | 74.9% | 57,068 | \$2,212 | \$1,656 | | |
| | 2018 | 0 | \$4,824,739 | \$3,236,998 | 67.1% | 25,303 | \$2,288 | \$1,535 | | |
| 2018 Total | 3.1 | | \$67,816,511 | \$50,172,513 | 74.0% | 333,098 | \$2,443 | \$1,807 | 9.5% | 10.2% |
| 2019 | 2010 | 9 | \$1,605,882 | \$1,078,146 | 67.1% | 5,408 | \$3,563 | \$2,392 | | |
| | 2011 | 8 | \$2,269,059 | \$1,575,633 | 69.4% | 7,644 | \$3,562 | \$2,474 | | |
| | 2012 | 7 | \$2,837,090 | \$2,147,450 | 75.7% | 10,875 | \$3,131 | \$2,370 | | |
| | 2013 | 6 | \$6,711,400 | \$5,489,646 | 81.8% | 28,165 | \$2,859 | \$2,339 | | |
| | 2014 | 5 | \$11,177,816 | \$8,728,302 | 78.1% | 49,431 | \$2,714 | \$2,119 | | |
| | 2015 | 4 | \$11,615,867 | \$8,629,976 | 74.3% | 53,886 | \$2,587 | \$1,922 | | |
| | 2016 | 3 | \$11,568,314 | \$9,582,804 | 82.8% | 55,179 | \$2,516 | \$2,084 | | |
| | 2017 | 2 | \$9,283,626 | \$6,864,501 | 73.9% | 46,468 | \$2,397 | \$1,773 | | |
| | 2018 | 1 | \$7,101,656 | \$5,171,183 | 72.8% | 37,339 | \$2,282 | \$1,662 | | |
| | 2019 | 0 | \$3,161,987 | \$2,430,161 | 76.9% | 15,940 | \$2,380 | \$1,830 | | |
| 2019 Total | 3.8 | | \$67,332,696 | \$51,697,803 | 76.8% | 310,333 | \$2,604 | \$1,999 | 6.6% | 10.6% |
| 2020 | 2010 | 10 | \$1,515,382 | \$963,761 | 63.6% | 4,702 | \$3,867 | \$2,460 | | |
| | 2011 | 9 | \$2,165,602 | \$1,374,577 | 63.5% | 6,661 | \$3,902 | \$2,477 | | |
| | 2012 | 8 | \$2,670,494 | \$1,852,376 | 69.4% | 9,374 | \$3,419 | \$2,371 | | |
| | 2013 | 7 | \$6,245,568 | \$4,481,353 | 71.8% | 23,650 | \$3,169 | \$2,274 | | |
| | 2014 | 6 | \$10,281,103 | \$7,205,910 | 70.1% | 40,886 | \$3,017 | \$2,115 | | |
| | 2015 | 5 | \$10,541,931 | \$7,068,014 | 67.0% | 44,095 | \$2,869 | \$1,923 | | |
| | 2016 | 4 | \$10,462,677 | \$7,636,179 | 73.0% | 44,981 | \$2,791 | \$2,037 | | |
| | 2017 | 3 | \$8,351,007 | \$5,688,565 | 68.1% | 37,636 | \$2,663 | \$1,814 | | |
| | 2018 | 2 | \$6,319,133 | \$4,349,417 | 68.8% | 29,929 | \$2,534 | \$1,744 | | |
| | 2019 | 1 | \$4,630,439 | \$3,044,257 | 65.7% | 22,851 | \$2,432 | \$1,599 | | |
| | 2020 | 0 | \$6,043,377 | \$2,897,611 | 47.9% | 26,399 | \$2,747 | \$1,317 | | |
| 2020 Total | 4.3 | | \$69,226,713 | \$46,562,019 | 67.3% | 291,162 | \$2,853 | \$1,919 | 9.6% | -4.0% |
| 2021 | 2010 | 11 | \$1,373,628 | \$880,712 | 64.1% | 4,010 | \$4,111 | \$2,636 | | |
| | 2011 | 10 | \$1,935,066 | \$1,199,199 | 62.0% | 5,642 | \$4,116 | \$2,551 | | |
| | 2012 | 9 | \$2,440,698 | \$1,808,961 | 74.1% | 8,086 | \$3,622 | \$2,685 | | |
| | 2013 | 8 | \$5,692,440 | \$3,880,031 | 68.2% | 19,659 | \$3,475 | \$2,368 | | |
| | 2014 | 7 | \$9,430,960 | \$6,875,796 | 72.9% | 33,652 | \$3,363 | \$2,452 | | |
| | 2015 | 6 | \$9,526,895 | \$6,487,628 | 68.1% | 35,757 | \$3,197 | \$2,177 | | |
| | 2016 | 5 | \$9,604,397 | \$7,256,715 | 75.6% | 37,011 | \$3,114 | \$2,353 | | |
| | 2017 | 4 | \$7,570,836 | \$5,611,473 | 74.1% | 30,417 | \$2,987 | \$2,214 | | |
| | 2018 | 3 | \$5,765,586 | \$4,196,163 | 72.8% | 24,273 | \$2,850 | \$2,074 | | |
| | 2019 | 2 | \$4,010,740 | \$2,618,114 | 65.3% | 17,781 | \$2,707 | \$1,767 | | |
| | 2020 | 1 | \$9,229,355 | \$4,661,552 | 50.5% | 39,807 | \$2,782 | \$1,405 | | |
| | 2021 | 0 | \$4,722,284 | \$2,610,287 | 55.3% | 19,666 | \$2,882 | \$1,593 | | |
| 2021 Total | 4.7 | | \$71,303,486 | \$48,086,632 | 67.4% | 275,757 | \$3,103 | \$2,093 | 8.8% | 9.0% |
| Through 2021 | | | \$497,061,504 | \$355,995,728 | 71.6% | | | | | |
| Experience Year | Duration | Earned Premium | Claims Incurred | Loss Ratio | Exposed Policies | Persistence | Rate Increase | Premium Trend | Claim Trend | Rate Increase Effectiveness |
| 2022 | 5.5 | \$67,761,737 | \$47,832,681 | 70.6% | 245,636 | 89.1% | 4.2% | 6.7% | 11.7% | 89% |
| 2023 | 6.5 | \$61,170,680 | \$43,342,331 | 70.9% | 205,598 | 83.7% | 5.0% | 7.9% | 8.3% | 89% |
| 2024 | 7.5 | \$55,343,029 | \$39,221,435 | 70.9% | 172,085 | 83.7% | 5.2% | 8.1% | 8.1% | 89% |
| 2025 | 8.5 | \$50,028,612 | \$35,452,162 | 70.9% | 144,035 | 83.7% | 5.1% | 8.0% | 8.0% | 89% |
| 2026 | 9.5 | \$45,180,696 | \$32,015,045 | 70.9% | 120,558 | 83.7% | 5.1% | 7.9% | 7.9% | 89% |
| 2027 | 10.5 | \$40,769,787 | \$28,889,584 | 70.9% | 100,907 | 83.7% | 5.1% | 7.8% | 7.8% | 89% |
| 2028 | 11.5 | \$36,767,644 | \$26,055,302 | 70.9% | 84,459 | 83.7% | 5.1% | 7.7% | 7.8% | 89% |
| 2029 | 12.5 | \$33,146,791 | \$23,491,176 | 70.9% | 70,692 | 83.7% | 5.2% | 7.7% | 7.7% | 89% |

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80GH

Nationwide Experience

With the 2023 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 | | | | |
| 2010 Total | | 0 | \$0 | \$0 | | 0 | | | | |
| 2011 | 2010 | 1 | \$0 | \$0 | | 0 | | | | |
| | 2011 | 0 | \$0 | \$0 | | 0 | | | | |
| 2011 Total | | #DIV/0! | \$0 | \$0 | | 0 | | | | |
| 2012 | 2010 | 2 | \$0 | \$0 | | 0 | | | | |
| | 2011 | 1 | \$0 | \$0 | | 0 | | | | |
| | 2012 | 0 | \$0 | \$0 | | 0 | | | | |
| 2012 Total | | #DIV/0! | \$0 | \$0 | | 0 | | | | #VALUE! |
| 2013 | 2010 | 3 | \$0 | \$0 | | 0 | | | | |
| | 2011 | 2 | \$0 | \$0 | | 0 | | | | |
| | 2012 | 1 | \$0 | \$0 | | 0 | | | | |
| | 2013 | 0 | \$0 | \$0 | | 0 | | | | |
| 2013 Total | | #DIV/0! | \$0 | \$0 | | 0 | | | | #VALUE! |
| 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 | | | | |
| 2014 Total | | #DIV/0! | \$0 | \$0 | | 0 | | | | #VALUE! |
| 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 | | | | |
| 2015 Total | | #DIV/0! | \$0 | \$0 | | 0 | | | | #VALUE! |
| 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 | | | | |
| 2016 Total | | #DIV/0! | \$0 | \$0 | | 0 | | | | #VALUE! |
| 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 | | | | |
| 2017 Total | | #DIV/0! | \$0 | \$0 | | 0 | | | | #VALUE! |
| 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 | | | | |
| 2018 Total | | #DIV/0! | \$0 | \$0 | | 0 | | | | #VALUE! |
| 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 | | | | |
| 2019 Total | | #DIV/0! | \$0 | \$0 | | 0 | | | | #VALUE! |
| 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 | \$27,761 | 14.1% | 3,227 | \$734 | \$103 | | |
| 2020 Total | | 0.0 | \$197,472 | \$27,761 | 14.1% | 3,227 | \$734 | \$103 | | #VALUE! |
| 2021 | 2010 | 11 | \$0 | \$0 | 0.0% | 0 | | | | |
| | 2011 | 10 | \$0 | \$0 | 0.0% | 0 | | | | |
| | 2012 | 9 | \$0 | \$0 | 0.0% | 0 | | | | |
| | 2013 | 8 | \$0 | \$0 | 0.0% | 0 | | | | |
| | 2014 | 7 | \$0 | \$0 | 0.0% | 0 | | | | |
| | 2015 | 6 | \$0 | \$0 | 0.0% | 0 | | | | |
| | 2016 | 5 | \$0 | \$0 | 0.0% | 0 | | | | |
| | 2017 | 4 | \$0 | \$0 | 0.0% | 0 | | | | |
| | 2018 | 3 | \$0 | \$0 | 0.0% | 0 | | | | |
| | 2019 | 2 | \$0 | \$0 | 0.0% | 0 | | | | |
| | 2020 | 1 | \$448,803 | \$130,391 | 29.1% | 7,630 | \$706 | \$205 | | |
| | 2021 | 0 | \$654,274 | \$257,621 | 39.4% | 10,374 | \$757 | \$298 | | |
| 2021 Total | | 0.4 | \$1,103,077 | \$388,012 | 35.2% | 18,004 | \$735 | \$259 | 0.1% | 150.5% |
| Through 2021 | | | \$1,300,549 | \$415,773 | 32.0% | | | | | |

| Experience Year | Duration | Earned Premium | Claims Incurred | Loss Ratio | Exposed Policies | Persistency | Rate Increase | Premium Trend | Claim Trend | Rate Increase Effectiveness |
|---------------------|----------|---------------------|--------------------|--------------|------------------|-------------|---------------|---------------|-------------|-----------------------------|
| 2022 | 1.3 | \$1,437,401 | \$579,973 | 40.3% | 22,891 | 127.1% | 0.9% | 2.5% | 17.6% | 90% |
| 2023 | 2.3 | \$1,232,892 | \$519,096 | 42.1% | 19,160 | 83.7% | 0.0% | 2.5% | 6.9% | 90% |
| 2024 | 3.3 | \$1,098,483 | \$464,608 | 42.3% | 16,037 | 83.7% | 4.4% | 6.4% | 6.9% | 90% |
| 2025 | 4.3 | \$983,180 | \$415,840 | 42.3% | 13,423 | 83.7% | 4.4% | 6.9% | 6.9% | 90% |
| 2026 | 5.3 | \$879,979 | \$372,191 | 42.3% | 11,235 | 83.7% | 4.4% | 6.9% | 6.9% | 90% |
| 2027 | 6.3 | \$787,611 | \$333,124 | 42.3% | 9,404 | 83.7% | 4.4% | 6.9% | 6.9% | 90% |
| 2028 | 7.3 | \$704,939 | \$298,157 | 42.3% | 7,871 | 83.7% | 4.4% | 6.9% | 6.9% | 90% |
| 2029 | 8.3 | \$630,945 | \$266,861 | 42.3% | 6,588 | 82.7% | 4.4% | 6.9% | 6.9% | 90% |
| 2030 | 9.3 | \$564,717 | \$238,850 | 42.3% | 5,514 | 83.7% | 4.4% | 6.9% | 6.9% | 90% |
| 2031 | 10.3 | \$505,441 | \$213,779 | 42.3% | 4,615 | 83.7% | 4.4% | 6.9% | 6.9% | 90% |
| 2032 | 11.3 | \$452,387 | \$191,339 | 42.3% | 3,863 | 83.7% | 4.4% | 6.9% | 6.9% | 90% |
| 2033 | 12.3 | \$404,902 | \$171,255 | 42.3% | 3,233 | 83.7% | 4.4% | 6.9% | 6.9% | 90% |
| 2034 | 13.3 | \$362,401 | \$153,279 | 42.3% | 2,706 | 83.7% | 4.4% | 6.9% | 6.9% | 90% |
| 2035 | 14.3 | \$324,361 | \$137,190 | 42.3% | 2,265 | 83.7% | 4.4% | 6.9% | 6.9% | 90% |
| 2036 | 15.3 | \$290,314 | \$122,790 | 42.3% | 1,896 | 83.7% | 4.4% | 6.9% | 6.9% | 90% |
| 2037 | 16.3 | \$259,841 | \$109,901 | 42.3% | 1,587 | 83.7% | 4.4% | 6.9% | 6.9% | 90% |
| 2038 | 17.3 | \$232,567 | \$98,365 | 42.3% | 1,328 | 83.7% | 4.4% | 6.9% | 6.9% | 90% |
| 2039 | 18.3 | \$208,155 | \$88,040 | 42.3% | 1,112 | 83.7% | 4.4% | 6.9% | 6.9% | 90% |
| 2040 | 19.3 | \$186,306 | \$78,799 | 42.3% | 931 | 83.7% | 4.4% | 6.9% | 6.9% | 90% |
| 2041 | 20.3 | \$166,750 | \$70,528 | 42.3% | 779 | 83.7% | 4.4% | 6.9% | 6.9% | 90% |
| Through 2041 | | \$11,713,572 | \$4,923,966 | 42.0% | | | | | | |
| Lifetime | | \$13,014,121 | \$5,339,739 | 41.0% | | | | | | |

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80K

Nationwide Experience

With the 2023 Justified Rate Action

| Experience Year | Issue Year | Duration | Earned Premium | Claims Incurred | Loss Ratio | Exposed Policies | Average Premium | Average Claim Cost | Premium Trend | Claim Trend |
|---------------------|------------|----------|---------------------|---------------------|--------------|------------------|-----------------|--------------------|---------------|--------------|
| 2010 | 2010 | 0 | \$123,542 | \$45,081 | 36.5% | 1,386 | \$1,070 | \$390 | | |
| 2010 Total | 0 | | \$123,542 | \$45,081 | 36.5% | 1,386 | \$1,070 | \$390 | | |
| 2011 | 2010 | 1 | \$229,696 | \$83,070 | 36.2% | 2,829 | \$974 | \$352 | | |
| | 2011 | 0 | \$500,519 | \$265,052 | 53.0% | 5,326 | \$1,128 | \$597 | | |
| 2011 Total | 0.3 | | \$730,215 | \$348,121 | 47.7% | 8,155 | \$1,075 | \$512 | 0.5% | 31.2% |
| 2012 | 2010 | 2 | \$157,823 | \$117,371 | 74.4% | 1,923 | \$985 | \$732 | | |
| | 2011 | 1 | \$492,358 | \$269,197 | 54.7% | 5,228 | \$1,130 | \$618 | | |
| | 2012 | 0 | \$254,252 | \$132,411 | 52.1% | 2,875 | \$1,061 | \$553 | | |
| 2012 Total | 0.9 | | \$904,433 | \$518,979 | 57.4% | 10,026 | \$1,083 | \$621 | 0.7% | 21.3% |
| 2013 | 2010 | 3 | \$116,146 | \$70,171 | 60.4% | 1,456 | \$957 | \$578 | | |
| | 2011 | 2 | \$334,534 | \$210,938 | 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 | | |
| 2013 Total | 1.3 | | \$973,023 | \$546,504 | 56.2% | 10,948 | \$1,067 | \$599 | -1.5% | -3.6% |
| 2014 | 2010 | 4 | \$102,294 | \$58,658 | 57.3% | 1,228 | \$1,000 | \$573 | | |
| | 2011 | 3 | \$259,800 | \$162,296 | 62.5% | 2,655 | \$1,174 | \$734 | | |
| | 2012 | 2 | \$223,416 | \$141,061 | 63.1% | 2,603 | \$1,030 | \$650 | | |
| | 2013 | 1 | \$316,511 | \$148,449 | 46.9% | 3,658 | \$1,039 | \$487 | | |
| | 2014 | 0 | \$437,518 | \$271,596 | 62.1% | 4,455 | \$1,179 | \$732 | | |
| 2014 Total | 1.5 | | \$1,339,640 | \$782,060 | 58.4% | 14,599 | \$1,101 | \$643 | 3.2% | 7.3% |
| 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 | | |
| 2015 Total | 1.6 | | \$1,825,658 | \$1,194,257 | 65.4% | 19,438 | \$1,127 | \$737 | 2.4% | 14.7% |
| 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 | \$452,111 | 70.2% | 6,817 | \$1,134 | \$796 | | |
| | 2016 | 0 | \$410,620 | \$280,940 | 68.5% | 4,142 | \$1,190 | \$756 | | |
| 2016 Total | 2.0 | | \$2,042,790 | \$1,409,307 | 69.0% | 21,731 | \$1,128 | \$778 | 0.1% | 5.6% |
| 2017 | 2010 | 7 | \$68,211 | \$69,539 | 101.2% | 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 | \$171,235 | 56.8% | 3,221 | \$1,124 | \$638 | | |
| | 2015 | 2 | \$526,022 | \$386,326 | 73.4% | 5,427 | \$1,163 | \$854 | | |
| | 2016 | 1 | \$458,305 | \$242,901 | 53.0% | 5,006 | \$1,099 | \$582 | | |
| | 2017 | 0 | \$363,511 | \$215,208 | 59.2% | 3,621 | \$1,205 | \$713 | | |
| 2017 Total | 2.4 | | \$2,151,406 | \$1,452,190 | 67.5% | 22,691 | \$1,138 | \$768 | 0.9% | -1.3% |
| 2018 | 2010 | 8 | \$53,976 | \$77,685 | 143.9% | 469 | \$1,381 | \$1,988 | | |
| | 2011 | 7 | \$130,215 | \$99,941 | 76.8% | 1,155 | \$1,353 | \$1,038 | | |
| | 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 | \$204,866 | 84.6% | 2,237 | \$1,299 | \$1,099 | | |
| | 2015 | 3 | \$436,984 | \$302,720 | 69.3% | 3,938 | \$1,332 | \$923 | | |
| | 2016 | 2 | \$354,546 | \$245,720 | 69.3% | 3,480 | \$1,257 | \$788 | | |
| | 2017 | 1 | \$414,551 | \$286,283 | 69.1% | 3,948 | \$1,260 | \$870 | | |
| | 2018 | 0 | \$316,348 | \$201,306 | 63.6% | 2,910 | \$1,305 | \$830 | | |
| 2018 Total | 2.7 | | \$2,180,941 | \$1,588,000 | 72.8% | 20,082 | \$1,303 | \$949 | 14.5% | 23.6% |
| 2019 | 2010 | 9 | \$48,611 | \$31,337 | 64.5% | 386 | \$1,511 | \$974 | | |
| | 2011 | 8 | \$111,338 | \$128,294 | 115.2% | 892 | \$1,498 | \$1,726 | | |
| | 2012 | 7 | \$88,524 | \$79,826 | 90.2% | 721 | \$1,473 | \$1,329 | | |
| | 2013 | 6 | \$100,021 | \$54,480 | 54.5% | 854 | \$1,405 | \$766 | | |
| | 2014 | 5 | \$197,779 | \$169,148 | 85.5% | 1,714 | \$1,385 | \$1,184 | | |
| | 2015 | 4 | \$349,819 | \$303,922 | 86.9% | 2,957 | \$1,420 | \$1,233 | | |
| | 2016 | 3 | \$278,907 | \$127,321 | 45.7% | 2,528 | \$1,324 | \$604 | | |
| | 2017 | 2 | \$295,996 | \$181,654 | 61.4% | 2,679 | \$1,326 | \$814 | | |
| | 2018 | 1 | \$320,283 | \$200,293 | 62.5% | 3,040 | \$1,264 | \$791 | | |
| | 2019 | 0 | \$191,513 | \$130,580 | 68.2% | 1,742 | \$1,319 | \$900 | | |
| 2019 Total | 3.4 | | \$1,982,791 | \$1,406,854 | 71.0% | 17,513 | \$1,359 | \$964 | 4.3% | 1.6% |
| 2020 | 2010 | 10 | \$37,933 | \$31,982 | 84.3% | 293 | \$1,556 | \$1,312 | | |
| | 2011 | 9 | \$94,484 | \$88,558 | 93.8% | 651 | \$1,558 | \$1,634 | | |
| | 2012 | 8 | \$171,788 | \$151,429 | 88.2% | 549 | \$1,569 | \$1,124 | | |
| | 2013 | 7 | \$89,325 | \$39,308 | 44.0% | 704 | \$1,524 | \$671 | | |
| | 2014 | 6 | \$153,269 | \$88,990 | 58.1% | 1,261 | \$1,459 | \$847 | | |
| | 2015 | 5 | \$296,634 | \$244,120 | 82.3% | 2,363 | \$1,507 | \$1,240 | | |
| | 2016 | 4 | \$220,144 | \$109,683 | 49.8% | 1,875 | \$1,409 | \$702 | | |
| | 2017 | 3 | \$230,506 | \$117,795 | 51.1% | 1,937 | \$1,428 | \$730 | | |
| | 2018 | 2 | \$250,818 | \$219,098 | 87.4% | 2,170 | \$1,387 | \$1,212 | | |
| | 2019 | 1 | \$254,483 | \$166,574 | 65.5% | 2,303 | \$1,326 | \$868 | | |
| | 2020 | 0 | \$226,119 | \$86,098 | 38.1% | 1,997 | \$1,359 | \$517 | | |
| 2020 Total | 3.7 | | \$1,915,502 | \$1,243,634 | 64.9% | 16,100 | \$1,428 | \$927 | 5.1% | -3.8% |
| 2021 | 2010 | 11 | \$31,394 | \$37,413 | 119.2% | 227 | \$1,663 | \$1,982 | | |
| | 2011 | 10 | \$72,297 | \$78,215 | 108.2% | 526 | \$1,649 | \$1,784 | | |
| | 2012 | 9 | \$52,395 | \$46,411 | 88.6% | 376 | \$1,672 | \$1,481 | | |
| | 2013 | 8 | \$84,707 | \$47,967 | 56.6% | 610 | \$1,668 | \$944 | | |
| | 2014 | 7 | \$124,950 | \$60,377 | 48.3% | 940 | \$1,596 | \$771 | | |
| | 2015 | 6 | \$256,370 | \$175,267 | 68.4% | 1,883 | \$1,634 | \$1,117 | | |
| | 2016 | 5 | \$191,977 | \$136,529 | 71.1% | 1,522 | \$1,514 | \$1,077 | | |
| | 2017 | 4 | \$171,814 | \$89,050 | 51.8% | 1,407 | \$1,466 | \$760 | | |
| | 2018 | 3 | \$214,926 | \$112,491 | 52.3% | 1,688 | \$1,528 | \$800 | | |
| | 2019 | 2 | \$199,797 | \$155,657 | 77.9% | 1,665 | \$1,440 | \$1,122 | | |
| | 2020 | 1 | \$246,344 | \$176,862 | 71.8% | 2,150 | \$1,375 | \$987 | | |
| | 2021 | 0 | \$93,389 | \$40,721 | 43.6% | 802 | \$1,397 | \$609 | | |
| 2021 Total | 4.3 | | \$1,740,360 | \$1,156,959 | 66.5% | 13,793 | \$1,514 | \$1,007 | 6.1% | 8.6% |
| Through 2021 | | | \$17,910,301 | \$11,691,948 | 65.3% | | | | | |

| Experience Year | Duration | Earned Premium | Claims Incurred | Loss Ratio | Exposed Policies | Persistence | Rate Increase | Premium Trend | Claim Trend | Rate Increase Effectiveness |
|-----------------|----------|----------------|-----------------|------------|------------------|-------------|---------------|---------------|-------------|-----------------------------|
| 2022 | 5.2 | \$1,565,599 | \$1,118,247 | 71.4% | 12,149 | 88.1% | 0.5% | 2.1% | 9.7% | 90% |
| 2023 | 6.2 | \$1,409,849 | \$1,001,874 | 71.1% | 10,169 | 83.7% | 6.5% | 7.6% | 7.0% | 90% |
| 2024 | 7.2 | \$1,264,029 | \$897,214 | 71.0% | 8,511 | 83.7% | 5.3% | 7.1% | 7.0% | 90% |
| 2025 | 8.2 | \$1,131,667 | \$803,283 | 71.0% | 7,124 | 83.7% | 5.4% | 7.0% | 7.0% | 90% |
| 2026 | 9.2 | \$1,013,079 | \$719,143 | 71.0% | 5,963 | 83.7% | 5.4% | 7.0% | 7.0% | 90% |
| 2027 | 10.2 | \$907,021 | \$643,910 | 71.0% | 4,991 | 83.7% | 5.5% | 7.0% | 7.0% | 90% |
| 2028 | 11.2 | \$812,340 | \$576,754 | 71.0% | 4,177 | 83.7% | 5.6% | 7.0% | 7.0% | 90% |
| 2029 | 12.2 | \$724,952 | \$514,519 | 71.0% | 3,496 | 82.7% | 5.2% | 6.6% | 6.6% | 90% |
| 2030 | 13.2 | \$647,169 | \$459,375 | 71.0% | 2,926 | 83.7% | 5.4% | 6.7% | 6.7% | 90% |
| 2031 | 14.2 | \$578,334 | \$410,584 | 71.0% | 2,449 | 83.7% | 5.5% | 6.8% | 6.8% | 90% |
| 2032 | 15.2 | \$517,502 | \$367,474 | 71.0% | 2,050 | 83.7% | 5.7% | 6.9% | 6.9% | 90% |
| 2033 | 16.2 | \$463,811 | \$329,432 | 71.0% | 1,716 | 83.7% | 6.0% | 7.1% | 7.1% | 90% |
| 2034 | 17.2 | \$416,497 | \$295,905 | 71.0% | 1,436 | 83.7% | 6.3% | 7.3% | 7.3% | 90% |
| | | | | | | | | | | |

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80L

Nationwide Experience
With the 2023 Justified Rate Action

| Experience Year | Issue Year | Duration | Earned Premium | Claims Incurred | Loss Ratio | Exposed Policies | Average Premium | Average Claim Cost | Premium Trend | Claim Trend |
|---------------------|------------|----------------|---------------------|---------------------|------------------|------------------|-----------------|--------------------|---------------|-----------------------------|
| 2010 | 2010 | 0 | \$96,881 | \$41,598 | 42.9% | 762 | \$1,526 | \$655 | | |
| 2010 Total | 0 | | \$96,881 | \$41,598 | 42.9% | 762 | \$1,526 | \$655 | | |
| 2011 | 2010 | 1 | \$175,617 | \$89,296 | 50.8% | 1,545 | \$1,364 | \$694 | | |
| | 2011 | 0 | \$239,339 | \$167,751 | 70.1% | 1,893 | \$1,517 | \$1,063 | | |
| 2011 Total | 0.4 | | \$414,956 | \$257,046 | 61.9% | 3,438 | \$1,448 | \$897 | -5.1% | 37.0% |
| 2012 | 2010 | 2 | \$125,401 | \$113,627 | 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 | | |
| 2012 Total | 0.9 | | \$558,832 | \$439,391 | 78.6% | 4,497 | \$1,491 | \$1,172 | 3.0% | 30.7% |
| 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 | | |
| 2013 Total | 1.5 | | \$661,496 | \$560,842 | 84.8% | 5,081 | \$1,562 | \$1,325 | 4.8% | 13.0% |
| 2014 | 2010 | 4 | \$108,705 | \$58,964 | 54.2% | 790 | \$1,651 | \$896 | | |
| | 2011 | 3 | \$181,989 | \$130,862 | 71.9% | 1,212 | \$1,802 | \$1,296 | | |
| | 2012 | 2 | \$180,288 | \$154,750 | 85.8% | 1,305 | \$1,658 | \$1,423 | | |
| | 2013 | 1 | \$206,284 | \$162,432 | 78.7% | 1,636 | \$1,513 | \$1,191 | | |
| | 2014 | 0 | \$437,160 | \$429,777 | 98.3% | 3,022 | \$1,736 | \$1,707 | | |
| 2014 Total | 1.4 | | \$1,114,427 | \$936,786 | 84.1% | 7,965 | \$1,679 | \$1,411 | 7.5% | 6.6% |
| 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 | | |
| 2015 Total | 1.7 | | \$1,462,132 | \$1,292,531 | 88.4% | 10,018 | \$1,751 | \$1,548 | 4.3% | 9.7% |
| 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 | \$382,215 | 92.4% | 2,731 | \$1,818 | \$1,679 | | |
| | 2015 | 1 | \$410,188 | \$334,837 | 81.6% | 2,668 | \$1,845 | \$1,506 | | |
| | 2016 | 0 | \$245,611 | \$151,776 | 61.8% | 1,555 | \$1,895 | \$1,171 | | |
| 2016 Total | 2.2 | | \$1,632,301 | \$1,335,061 | 81.8% | 10,611 | \$1,846 | \$1,510 | 5.4% | -2.5% |
| 2017 | 2010 | 7 | \$78,010 | \$37,985 | 48.7% | 450 | \$2,080 | \$1,013 | | |
| | 2011 | 6 | \$119,619 | \$119,235 | 99.7% | 686 | \$2,092 | \$2,086 | | |
| | 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 | \$365,407 | 98.3% | 2,230 | \$2,001 | \$1,966 | | |
| | 2015 | 2 | \$366,124 | \$303,379 | 82.9% | 2,128 | \$2,065 | \$1,711 | | |
| | 2016 | 1 | \$259,385 | \$182,992 | 70.5% | 1,639 | \$1,899 | \$1,340 | | |
| | 2017 | 0 | \$148,404 | \$108,359 | 73.0% | 1,001 | \$1,779 | \$1,299 | | |
| 2017 Total | 2.9 | | \$1,653,822 | \$1,396,933 | 84.5% | 10,043 | \$1,976 | \$1,669 | 7.0% | 10.6% |
| 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 | \$357,081 | 112.7% | 1,620 | \$2,347 | \$2,646 | | |
| | 2015 | 3 | \$292,630 | \$256,855 | 87.8% | 1,419 | \$2,475 | \$2,172 | | |
| | 2016 | 2 | \$210,078 | \$110,784 | 52.7% | 813 | \$2,693 | \$1,864 | | |
| | 2017 | 1 | \$174,214 | \$166,843 | 95.8% | 1,004 | \$2,082 | \$1,994 | | |
| | 2018 | 0 | \$122,357 | \$103,694 | 84.7% | 637 | \$2,305 | \$1,953 | | |
| 2018 Total | 3.5 | | \$1,542,752 | \$1,340,675 | 86.9% | 7,817 | \$2,368 | \$2,058 | 19.9% | 23.3% |
| 2019 | 2010 | 9 | \$60,667 | \$36,435 | 60.1% | 266 | \$2,737 | \$1,644 | | |
| | 2011 | 8 | \$97,865 | \$95,098 | 97.2% | 408 | \$2,878 | \$2,797 | | |
| | 2012 | 7 | \$92,548 | \$64,539 | 69.7% | 425 | \$2,613 | \$1,822 | | |
| | 2013 | 6 | \$114,603 | \$97,116 | 84.7% | 522 | \$2,635 | \$2,233 | | |
| | 2014 | 5 | \$293,822 | \$351,228 | 119.5% | 1,380 | \$2,556 | \$3,055 | | |
| | 2015 | 4 | \$237,242 | \$195,024 | 82.2% | 1,072 | \$2,657 | \$2,184 | | |
| | 2016 | 3 | \$185,557 | \$142,085 | 76.6% | 902 | \$2,470 | \$1,891 | | |
| | 2017 | 2 | \$148,553 | \$130,329 | 87.7% | 796 | \$2,239 | \$1,965 | | |
| | 2018 | 1 | \$151,622 | \$86,240 | 56.9% | 772 | \$2,358 | \$1,341 | | |
| | 2019 | 0 | \$72,855 | \$60,210 | 82.6% | 367 | \$2,382 | \$1,969 | | |
| 2019 Total | 4.2 | | \$1,455,336 | \$1,258,305 | 86.5% | 6,908 | \$2,528 | \$2,186 | 6.7% | 6.2% |
| 2020 | 2010 | 10 | \$56,195 | \$42,101 | 74.9% | 240 | \$2,810 | \$2,105 | | |
| | 2011 | 9 | \$86,781 | \$76,763 | 88.5% | 337 | \$3,090 | \$2,733 | | |
| | 2012 | 8 | \$70,665 | \$25,623 | 36.3% | 312 | \$2,718 | \$986 | | |
| | 2013 | 7 | \$102,029 | \$40,275 | 39.5% | 430 | \$2,847 | \$1,124 | | |
| | 2014 | 6 | \$250,250 | \$277,120 | 110.7% | 1,090 | \$2,755 | \$3,051 | | |
| | 2015 | 5 | \$202,797 | \$108,627 | 53.6% | 852 | \$2,856 | \$1,530 | | |
| | 2016 | 4 | \$170,633 | \$63,730 | 37.3% | 748 | \$2,739 | \$1,023 | | |
| | 2017 | 3 | \$124,304 | \$69,597 | 56.0% | 609 | \$2,451 | \$1,373 | | |
| | 2018 | 2 | \$135,286 | \$106,315 | 78.6% | 632 | \$2,571 | \$2,020 | | |
| | 2019 | 1 | \$93,816 | \$51,633 | 55.0% | 437 | \$2,579 | \$1,419 | | |
| | 2020 | 0 | \$81,734 | \$56,057 | 68.6% | 399 | \$2,458 | \$1,686 | | |
| 2020 Total | 4.8 | | \$1,374,489 | \$917,842 | 66.8% | 6,084 | \$2,711 | \$1,810 | 7.2% | -17.2% |
| 2021 | 2010 | 11 | \$49,350 | \$28,741 | 58.2% | 191 | \$3,109 | \$1,810 | | |
| | 2011 | 10 | \$76,979 | \$40,967 | 53.2% | 273 | \$3,390 | \$1,804 | | |
| | 2012 | 9 | \$63,802 | \$22,471 | 35.2% | 267 | \$2,867 | \$1,010 | | |
| | 2013 | 8 | \$93,751 | \$81,499 | 86.9% | 361 | \$3,121 | \$2,713 | | |
| | 2014 | 7 | \$202,628 | \$151,838 | 74.9% | 820 | \$2,967 | \$2,223 | | |
| | 2015 | 6 | \$168,485 | \$116,364 | 69.1% | 643 | \$3,144 | \$2,172 | | |
| | 2016 | 5 | \$146,478 | \$44,673 | 30.5% | 579 | \$3,036 | \$926 | | |
| | 2017 | 4 | \$99,119 | \$89,238 | 90.0% | 430 | \$2,766 | \$2,490 | | |
| | 2018 | 3 | \$120,186 | \$106,539 | 88.6% | 489 | \$2,949 | \$2,614 | | |
| | 2019 | 2 | \$89,113 | \$57,888 | 65.0% | 376 | \$2,844 | \$1,848 | | |
| | 2020 | 1 | \$95,403 | \$106,054 | 111.2% | 444 | \$2,578 | \$2,866 | | |
| | 2021 | 0 | \$14,698 | \$9,172 | 62.4% | 71 | \$2,502 | \$1,561 | | |
| 2021 Total | 5.6 | | \$1,219,993 | \$855,444 | 70.1% | 4,942 | \$2,963 | \$2,077 | 9.3% | 14.8% |
| Through 2021 | | | \$13,187,417 | \$10,632,454 | 80.6% | | | | | |
| Experience Year | Duration | Earned Premium | Claims Incurred | Loss Ratio | Exposed Policies | Persistence | Rate Increase | Premium Trend | Claim Trend | Rate Increase Effectiveness |
| 2022 | 6.5 | \$1,138,016 | \$807,712 | 71.0% | 4,189 | 84.8% | 7.5% | 10.0% | 11.4% | 89% |
| 2023 | 7.5 | \$1,029,054 | \$722,619 | 70.2% | 3,506 | 83.7% | 5.0% | 8.0% | 6.9% | 89% |
| 2024 | 8.5 | \$921,276 | \$646,442 | 70.2% | 2,935 | 83.7% | 4.3% | 7.0% | 6.9% | 89% |
| 2025 | 9.5 | \$824,184 | \$578,374 | 70.2% | 2,456 | 83.7% | 4.4% | 6.9% | 6.9% | 89% |
| 2026 | 10.5 | \$737,581 | \$517,661 | 70.2% | 2,056 | 83.7% | 4.5% | 6.9% | 6.9% | 89% |
| 2027 | 11.5 | \$658,514 | \$462,107 | 70.2% | 1,721 | 83.7% | 4.3% | 6.7% | 6.7% | 89% |
| 2028 | 12.5 | \$588,246 | \$412,863 | 70.2% | 1,440 | 83.7% | 4.5% | 6.7% | 6.7% | 89% |
| 2029 | 13.5 | \$526,025 | \$369,278 | 70.2% | 1,206 | 83.7% | 4.7% | 6.8% | 6.9% | 89% |
| 2030 | 14.5 | \$471,058 | \$330,756 | 70.2% | 1,009 | 83.7% | 4.9% | 7.0% | 7.0% | 89% |
| 2031 | 15.5 | \$422,528 | \$296,757 | 70.2% | 845 | 83.7% | 5.2% | 7.2% | 7.2% | 89% |
| 2032 | 16.5 | \$379,740 | \$266,790 | 70.3% | 707 | 83.7% | 5.5% | 7.4% | 7.4% | 89% |
| 2033 | 17.5 | \$342,052 | \$240,408 | 70.3% | 592 | 83.7% | 5.9% | 7.6% | 7.7% | 89% |
| 2034 | 18.5 | \$303,147 | \$212,650 | 70.1% | 495 | 83.7% | 4.0% | 5.9% | 5.7% | 89% |
| 2035 | 19.5 | \$268,161 | \$188,130 | 70.2% | 415 | | | | | |

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80M

Nationwide Experience

With the 2023 Justified Rate Action

| Experience Year | Issue Year | Duration | Earned Premium | Claims Incurred | Loss Ratio | Exposed Policies | Average Premium | Average Claim Cost | Premium Trend | Claim Trend |
|---------------------|------------|----------|--------------------|--------------------|---------------|------------------|-----------------|--------------------|---------------|---------------|
| 2010 | 2010 | 0 | \$35,333 | \$21,863 | 61.9% | 277 | \$1,531 | \$947 | | |
| 2010 Total | 0 | | \$35,333 | \$21,863 | 61.9% | 277 | \$1,531 | \$947 | | |
| 2011 | 2010 | 1 | \$84,896 | \$35,212 | 41.5% | 676 | \$1,507 | \$625 | | |
| | 2011 | 0 | \$45,899 | \$42,085 | 91.7% | 314 | \$1,754 | \$1,608 | | |
| 2011 Total | 0.6 | | \$130,795 | \$77,298 | 59.1% | 990 | \$1,585 | \$937 | 3.6% | -1.1% |
| 2012 | 2010 | 2 | \$62,049 | \$33,613 | 54.2% | 477 | \$1,561 | \$846 | | |
| | 2011 | 1 | \$52,759 | \$40,757 | 77.3% | 318 | \$1,991 | \$1,538 | | |
| | 2012 | 0 | \$39,180 | \$25,305 | 64.6% | 239 | \$1,967 | \$1,271 | | |
| 2012 Total | 1.1 | | \$153,988 | \$99,674 | 64.7% | 1,034 | \$1,787 | \$1,157 | 12.7% | 23.5% |
| 2013 | 2010 | 3 | \$55,941 | \$32,051 | 57.3% | 396 | \$1,695 | \$971 | | |
| | 2011 | 2 | \$36,052 | \$24,074 | 66.8% | 217 | \$1,994 | \$1,331 | | |
| | 2012 | 1 | \$36,572 | \$41,719 | 114.1% | 249 | \$1,762 | \$2,011 | | |
| | 2013 | 0 | \$17,961 | \$11,252 | 62.6% | 138 | \$1,562 | \$978 | | |
| 2013 Total | 1.9 | | \$146,525 | \$109,096 | 74.5% | 1,000 | \$1,758 | \$1,309 | -1.6% | 13.2% |
| 2014 | 2010 | 4 | \$49,510 | \$42,043 | 84.9% | 335 | \$1,773 | \$1,506 | | |
| | 2011 | 3 | \$22,224 | \$14,647 | 65.9% | 146 | \$1,827 | \$1,204 | | |
| | 2012 | 2 | \$26,051 | \$20,304 | 77.9% | 157 | \$1,991 | \$1,552 | | |
| | 2013 | 1 | \$24,564 | \$23,122 | 94.1% | 196 | \$1,504 | \$1,416 | | |
| | 2014 | 0 | \$11,653 | \$6,989 | 60.0% | 78 | \$1,793 | \$1,075 | | |
| 2014 Total | 2.5 | | \$134,001 | \$107,106 | 79.9% | 912 | \$1,763 | \$1,409 | 0.3% | 7.6% |
| 2015 | 2010 | 5 | \$44,579 | \$43,388 | 97.3% | 292 | \$1,832 | \$1,783 | | |
| | 2011 | 4 | \$20,640 | \$9,808 | 47.5% | 136 | \$1,821 | \$865 | | |
| | 2012 | 3 | \$18,802 | \$16,066 | 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 | | |
| 2015 Total | 3.2 | | \$129,198 | \$96,383 | 74.6% | 891 | \$1,740 | \$1,298 | -1.3% | -7.9% |
| 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 | | |
| 2016 Total | 4.0 | | \$116,375 | \$82,062 | 70.5% | 772 | \$1,809 | \$1,276 | 4.0% | -1.7% |
| 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 | | |
| 2017 Total | 5.0 | | \$103,517 | \$69,620 | 67.3% | 638 | \$1,947 | \$1,309 | 7.6% | 2.6% |
| 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 | \$3,006 | 148.1% | 12 | \$2,029 | \$3,006 | | |
| | 2018 | 0 | \$4,137 | \$1,843 | 44.6% | 22 | \$2,256 | \$1,006 | | |
| 2018 Total | 5.9 | | \$104,101 | \$119,545 | 114.8% | 471 | \$2,652 | \$3,046 | 36.2% | 132.6% |
| 2019 | 2010 | 9 | \$35,165 | \$30,138 | 85.7% | 141 | \$2,993 | \$2,565 | | |
| | 2011 | 8 | \$12,785 | \$12,343 | 96.5% | 51 | \$3,008 | \$2,904 | | |
| | 2012 | 7 | \$7,126 | \$17,601 | 247.0% | 25 | \$3,490 | \$8,621 | | |
| | 2013 | 6 | \$11,238 | \$4,818 | 42.9% | 48 | \$2,809 | \$1,205 | | |
| | 2014 | 5 | \$9,578 | \$10,118 | 105.6% | 45 | \$2,554 | \$2,698 | | |
| | 2015 | 4 | \$9,059 | \$11,199 | 123.6% | 42 | \$2,620 | \$3,238 | | |
| | 2016 | 3 | \$0 | \$0 | 0.0% | 0 | | | | |
| | 2017 | 2 | \$2,159 | \$1,414 | 65.5% | 12 | \$2,159 | \$1,414 | | |
| | 2018 | 1 | \$15,672 | \$26,940 | 171.9% | 77 | \$2,442 | \$4,198 | | |
| | 2019 | 0 | \$4,680 | \$396 | 8.5% | 20 | \$2,808 | \$238 | | |
| 2019 Total | 6.0 | | \$107,463 | \$114,967 | 107.0% | 460 | \$2,803 | \$2,999 | 5.7% | -1.5% |
| 2020 | 2010 | 10 | \$27,203 | \$12,300 | 45.2% | 96 | \$3,400 | \$1,537 | | |
| | 2011 | 9 | \$9,738 | \$4,352 | 44.7% | 36 | \$3,246 | \$1,451 | | |
| | 2012 | 8 | \$3,979 | \$4,819 | 121.1% | 15 | \$3,184 | \$3,855 | | |
| | 2013 | 7 | \$12,029 | \$3,552 | 29.5% | 48 | \$3,039 | \$897 | | |
| | 2014 | 6 | \$6,759 | \$2,291 | 33.9% | 27 | \$3,004 | \$1,018 | | |
| | 2015 | 5 | \$6,297 | \$645 | 10.2% | 24 | \$3,148 | \$323 | | |
| | 2016 | 4 | \$0 | \$0 | 0.0% | 0 | | | | |
| | 2017 | 3 | \$2,288 | \$5,853 | 255.8% | 12 | \$2,288 | \$5,853 | | |
| | 2018 | 2 | \$13,467 | \$13,389 | 99.4% | 62 | \$2,607 | \$2,591 | | |
| | 2019 | 1 | \$4,610 | \$3,706 | 80.4% | 24 | \$2,305 | \$1,853 | | |
| | 2020 | 0 | \$7,380 | \$2,534 | 34.3% | 27 | \$3,280 | \$1,126 | | |
| 2020 Total | 6.3 | | \$93,750 | \$53,441 | 57.0% | 371 | \$3,036 | \$1,731 | 8.3% | -42.3% |
| 2021 | 2010 | 11 | \$26,070 | \$16,109 | 61.8% | 85 | \$3,702 | \$2,288 | | |
| | 2011 | 10 | \$10,654 | \$5,531 | 51.9% | 36 | \$3,551 | \$1,844 | | |
| | 2012 | 9 | \$3,320 | \$2,983 | 89.8% | 12 | \$3,320 | \$2,983 | | |
| | 2013 | 8 | \$9,537 | \$5,703 | 59.8% | 36 | \$3,179 | \$1,901 | | |
| | 2014 | 7 | \$2,892 | \$6,450 | 223.0% | 12 | \$2,892 | \$6,450 | | |
| | 2015 | 6 | \$6,967 | \$1,026 | 14.7% | 24 | \$3,484 | \$513 | | |
| | 2016 | 5 | \$0 | \$0 | 0.0% | 0 | | | | |
| | 2017 | 4 | \$2,448 | \$2,983 | 121.9% | 12 | \$2,448 | \$2,983 | | |
| | 2018 | 3 | \$10,895 | \$8,377 | 76.9% | 44 | \$2,971 | \$2,285 | | |
| | 2019 | 2 | \$4,330 | \$2,446 | 56.5% | 23 | \$2,259 | \$1,276 | | |
| | 2020 | 1 | \$12,499 | \$29,829 | 238.7% | 59 | \$2,564 | \$6,119 | | |
| | 2021 | 0 | \$8,041 | \$1,443 | 17.9% | 38 | \$2,573 | \$462 | | |
| 2021 Total | 6.4 | | \$97,653 | \$82,878 | 84.9% | 380 | \$3,088 | \$2,621 | 1.7% | 51.4% |
| Through 2021 | | | \$1,352,700 | \$1,033,951 | 76.4% | | | | | |

| Experience Year | Duration | Earned Premium | Claims Incurred | Loss Ratio | Exposed Policies | Persistence | Rate Increase | Premium Trend | Claim Trend | Rate Increase Effectiveness |
|-----------------|----------|----------------|-----------------|------------|------------------|-------------|---------------|---------------|-------------|-----------------------------|
| 2022 | 7.0 | \$94,004 | \$78,662 | 83.7% | 346 | 91.2% | 4.4% | 5.6% | 4.1% | 87% |
| 2023 | 8.0 | \$84,877 | \$70,268 | 82.8% | 290 | 83.7% | 5.0% | 7.9% | 6.7% | 87% |
| 2024 | 9.0 | \$75,855 | \$62,717 | 82.7% | 242 | 83.7% | 3.9% | 6.8% | 6.6% | 87% |
| 2025 | 10.0 | \$67,642 | \$55,942 | 82.7% | 203 | 83.7% | 4.2% | 6.5% | 6.6% | 87% |
| 2026 | 11.0 | \$60,285 | \$49,879 | 82.7% | 170 | 83.7% | 4.5% | 6.5% | 6.5% | 87% |
| 2027 | 12.0 | \$53,717 | \$44,467 | 82.8% | 142 | 83.7% | 4.9% | 6.5% | 6.5% | 87% |
| 2028 | 13.0 | \$47,883 | \$39,845 | 82.8% | 119 | 83.7% | 5.1% | 6.5% | 6.5% | 87% |
| 2029 | 14.0 | \$42,700 | \$35,359 | 82.8% | 100 | 82.7% | 5.2% | 6.5% | 6.6% | 87% |
| 2030 | 15.0 | \$38,101 | \$31,557 | 82.8% | 83 | 83.7% | 5.4% | 6.6% | 6.6% | 87% |
| 2031 | 16.0 | \$34,035 | \$28,191 | 82.8% | 70 | 83.7% | 5.4% | 6.7% | 6.7% | 87% |
| 2032 | 17.0 | \$30,438 | \$25,216 | 82.8% | 58 | 83.7% | 5.5% | 6.8% | 6.9% | 87% |
| 2033 | 18.0 | \$27,260 | \$22,592 | 82.9% | 49 | 83.7% | 5.9% | 7.0% | 7.0% | 87% |
| 2034 | 19.0 | \$24,464 | \$20,282 | 82.9% | 41 | 83.7% | 6.1% | 7.2% | 7.3% | 87% |
| 2035 | 20.0 | \$22,006 | \$18,251 | 82.9% | 34 | 83.7% | 6.4% | 7.5% | 7.5% | 87% |
| 2036 | 21.0 | \$19,848 | \$16,469 | 83.0% | 29 | 83.7% | 6.8% | 7.8% | 7.8% | 87% |
| 2037 | 22.0 | \$17,561 | \$14,530 | 82.7% | 24 | 83.7% | 4.5% | 5.7% | 5.4% | 87% |
| 2038 | 23.0 | \$15,496 | \$12,821 | 82.7% | 20 | 83.7% | 4.5% | 5.4% | 5.4% | 87% |
| 2039 | 24.0 | \$13,673 | | | | | | | | |

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80N

RI Experience

With the 2023 Justified Rate Action

| Experience Year | Issue Year | Duration | Earned Premium | Claims Incurred | Loss Ratio | Exposed Policies | Average Premium | Average Claim Cost | Premium Trend | Claim Trend |
|-----------------|------------|----------------|-----------------|-----------------|------------------|------------------|-----------------|--------------------|---------------|-----------------------------|
| 2010 | 2010 | 0 | \$78,180 | \$37,724 | 48.3% | 640 | \$1,466 | \$707 | | |
| 2010 Total | 0 | | \$78,180 | \$37,724 | 48.3% | 640 | \$1,466 | \$707 | | |
| 2011 | 2010 | 1 | \$176,879 | \$78,404 | 44.3% | 1,572 | \$1,350 | \$599 | | |
| 2011 | 2011 | 0 | \$247,648 | \$165,077 | 66.7% | 2,131 | \$1,395 | \$930 | | |
| 2011 Total | 0.4 | | \$424,527 | \$243,481 | 57.4% | 3,703 | \$1,376 | \$789 | -6.1% | 11.6% |
| 2012 | 2010 | 2 | \$137,954 | \$64,141 | 46.5% | 1,139 | \$1,453 | \$676 | | |
| 2012 | 2011 | 1 | \$343,869 | \$252,820 | 73.5% | 2,935 | \$1,406 | \$1,034 | | |
| 2012 | 2012 | 0 | \$279,302 | \$120,317 | 43.1% | 2,433 | \$1,378 | \$593 | | |
| 2012 Total | 0.8 | | \$761,124 | \$437,277 | 57.5% | 6,507 | \$1,404 | \$806 | 2.0% | 2.2% |
| 2013 | 2010 | 3 | \$121,421 | \$121,848 | 100.4% | 946 | \$1,540 | \$1,546 | | |
| 2013 | 2011 | 2 | \$298,627 | \$151,616 | 50.8% | 2,374 | \$1,509 | \$766 | | |
| 2013 | 2012 | 1 | \$316,278 | \$210,112 | 66.4% | 2,966 | \$1,280 | \$850 | | |
| 2013 | 2013 | 0 | \$159,246 | \$93,620 | 58.8% | 1,365 | \$1,400 | \$823 | | |
| 2013 Total | 1.4 | | \$895,573 | \$577,196 | 64.4% | 7,651 | \$1,405 | \$905 | 0.1% | 12.3% |
| 2014 | 2010 | 4 | \$111,306 | \$60,615 | 54.5% | 796 | \$1,678 | \$914 | | |
| 2014 | 2011 | 3 | \$288,447 | \$166,561 | 57.7% | 2,093 | \$1,654 | \$955 | | |
| 2014 | 2012 | 2 | \$309,178 | \$235,661 | 76.2% | 2,650 | \$1,400 | \$1,067 | | |
| 2014 | 2013 | 1 | \$247,276 | \$167,324 | 67.7% | 2,265 | \$1,310 | \$888 | | |
| 2014 | 2014 | 0 | \$187,637 | \$125,877 | 67.1% | 1,511 | \$1,490 | \$1,000 | | |
| 2014 Total | 1.9 | | \$1,143,844 | \$756,238 | 66.1% | 9,315 | \$1,474 | \$974 | 4.9% | 7.6% |
| 2015 | 2010 | 5 | \$109,017 | \$69,296 | 63.6% | 746 | \$1,754 | \$1,115 | | |
| 2015 | 2011 | 4 | \$264,387 | \$179,674 | 68.0% | 1,825 | \$1,738 | \$1,181 | | |
| 2015 | 2012 | 3 | \$291,352 | \$205,306 | 70.5% | 2,377 | \$1,471 | \$1,036 | | |
| 2015 | 2013 | 2 | \$225,443 | \$227,926 | 101.1% | 1,966 | \$1,376 | \$1,391 | | |
| 2015 | 2014 | 1 | \$263,584 | \$150,304 | 57.0% | 2,253 | \$1,404 | \$801 | | |
| 2015 | 2015 | 0 | \$177,695 | \$109,764 | 61.8% | 1,526 | \$1,397 | \$863 | | |
| 2015 Total | 2.4 | | \$1,331,479 | \$942,269 | 70.8% | 10,693 | \$1,494 | \$1,057 | 1.4% | 8.5% |
| 2016 | 2010 | 6 | \$98,307 | \$75,754 | 77.1% | 631 | \$1,870 | \$1,441 | | |
| 2016 | 2011 | 5 | \$256,308 | \$168,012 | 65.6% | 1,707 | \$1,802 | \$1,181 | | |
| 2016 | 2012 | 4 | \$275,259 | \$270,970 | 98.4% | 2,157 | \$1,531 | \$1,507 | | |
| 2016 | 2013 | 3 | \$215,281 | \$159,257 | 74.0% | 1,758 | \$1,469 | \$1,087 | | |
| 2016 | 2014 | 2 | \$233,205 | \$159,289 | 68.3% | 1,910 | \$1,465 | \$1,001 | | |
| 2016 | 2015 | 1 | \$292,483 | \$243,004 | 83.1% | 2,637 | \$1,331 | \$1,106 | | |
| 2016 | 2016 | 0 | \$134,205 | \$128,737 | 95.9% | 1,173 | \$1,273 | \$1,177 | | |
| 2016 Total | 2.9 | | \$1,505,049 | \$1,005,023 | 80.1% | 11,923 | \$1,508 | \$1,208 | 1.0% | 14.2% |
| 2017 | 2010 | 7 | \$94,983 | \$54,621 | 57.5% | 574 | \$1,986 | \$1,142 | | |
| 2017 | 2011 | 6 | \$239,964 | \$127,592 | 53.2% | 1,491 | \$1,931 | \$1,027 | | |
| 2017 | 2012 | 5 | \$264,545 | \$177,661 | 67.2% | 1,923 | \$1,651 | \$1,109 | | |
| 2017 | 2013 | 4 | \$204,435 | \$161,219 | 78.9% | 1,567 | \$1,566 | \$1,235 | | |
| 2017 | 2014 | 3 | \$226,872 | \$151,759 | 66.9% | 1,734 | \$1,570 | \$1,050 | | |
| 2017 | 2015 | 2 | \$265,025 | \$191,205 | 72.1% | 2,255 | \$1,410 | \$1,018 | | |
| 2017 | 2016 | 1 | \$211,550 | \$134,676 | 63.7% | 1,934 | \$1,313 | \$836 | | |
| 2017 | 2017 | 0 | \$134,008 | \$76,452 | 57.1% | 1,124 | \$1,431 | \$816 | | |
| 2017 Total | 3.5 | | \$1,641,383 | \$1,075,184 | 65.5% | 12,602 | \$1,563 | \$1,024 | 3.6% | -15.2% |
| 2018 | 2010 | 8 | \$101,020 | \$51,250 | 50.7% | 527 | \$2,300 | \$1,167 | | |
| 2018 | 2011 | 7 | \$217,540 | \$97,014 | 44.6% | 1,214 | \$2,151 | \$959 | | |
| 2018 | 2012 | 6 | \$238,821 | \$125,200 | 52.4% | 1,513 | \$1,894 | \$993 | | |
| 2018 | 2013 | 5 | \$198,557 | \$154,459 | 77.8% | 1,328 | \$1,794 | \$1,396 | | |
| 2018 | 2014 | 4 | \$209,717 | \$139,877 | 66.7% | 1,400 | \$1,798 | \$1,199 | | |
| 2018 | 2015 | 3 | \$252,608 | \$197,807 | 78.3% | 1,883 | \$1,610 | \$1,261 | | |
| 2018 | 2016 | 2 | \$194,965 | \$124,772 | 64.0% | 1,575 | \$1,485 | \$951 | | |
| 2018 | 2017 | 1 | \$204,066 | \$133,670 | 65.5% | 1,684 | \$1,455 | \$953 | | |
| 2018 | 2018 | 0 | \$142,950 | \$81,351 | 56.9% | 1,138 | \$1,508 | \$858 | | |
| 2018 Total | 3.9 | | \$1,760,245 | \$1,105,400 | 62.8% | 12,261 | \$1,723 | \$1,082 | 10.2% | 5.7% |
| 2019 | 2010 | 9 | \$89,545 | \$64,604 | 72.1% | 450 | \$2,388 | \$1,723 | | |
| 2019 | 2011 | 8 | \$206,634 | \$148,006 | 71.6% | 1,099 | \$2,256 | \$1,616 | | |
| 2019 | 2012 | 7 | \$222,243 | \$125,138 | 56.3% | 1,345 | \$1,983 | \$1,116 | | |
| 2019 | 2013 | 6 | \$191,194 | \$146,256 | 76.5% | 1,205 | \$1,905 | \$1,457 | | |
| 2019 | 2014 | 5 | \$188,597 | \$108,110 | 57.3% | 1,207 | \$1,876 | \$1,075 | | |
| 2019 | 2015 | 4 | \$229,147 | \$247,749 | 108.1% | 1,620 | \$1,697 | \$1,835 | | |
| 2019 | 2016 | 3 | \$170,395 | \$110,475 | 64.8% | 1,330 | \$1,538 | \$997 | | |
| 2019 | 2017 | 2 | \$183,228 | \$91,871 | 50.1% | 1,468 | \$1,498 | \$751 | | |
| 2019 | 2018 | 1 | \$202,558 | \$145,673 | 71.9% | 1,631 | \$1,490 | \$1,072 | | |
| 2019 | 2019 | 0 | \$103,585 | \$51,483 | 49.7% | 821 | \$1,515 | \$753 | | |
| 2019 Total | 4.5 | | \$1,787,126 | \$1,239,365 | 69.3% | 12,174 | \$1,762 | \$1,222 | 2.3% | 12.9% |
| 2020 | 2010 | 10 | \$86,165 | \$58,709 | 68.1% | 411 | \$2,516 | \$1,714 | | |
| 2020 | 2011 | 9 | \$183,959 | \$90,980 | 49.5% | 961 | \$2,297 | \$1,136 | | |
| 2020 | 2012 | 8 | \$184,108 | \$96,503 | 52.4% | 1,067 | \$2,072 | \$1,086 | | |
| 2020 | 2013 | 7 | \$175,549 | \$156,915 | 89.4% | 1,054 | \$2,000 | \$1,787 | | |
| 2020 | 2014 | 6 | \$153,991 | \$82,543 | 53.6% | 947 | \$1,951 | \$1,046 | | |
| 2020 | 2015 | 5 | \$193,394 | \$194,224 | 100.4% | 1,317 | \$1,762 | \$1,770 | | |
| 2020 | 2016 | 4 | \$152,081 | \$118,600 | 78.0% | 1,107 | \$1,649 | \$1,286 | | |
| 2020 | 2017 | 3 | \$159,592 | \$88,387 | 55.4% | 1,172 | \$1,634 | \$905 | | |
| 2020 | 2018 | 2 | \$171,545 | \$133,575 | 77.9% | 1,316 | \$1,565 | \$1,218 | | |
| 2020 | 2019 | 1 | \$112,441 | \$77,970 | 69.3% | 915 | \$1,475 | \$1,023 | | |
| 2020 | 2020 | 0 | \$22,792 | \$4,714 | 20.7% | 186 | \$1,474 | \$305 | | |
| 2020 Total | 5.4 | | \$1,595,618 | \$1,103,120 | 69.1% | 10,451 | \$1,832 | \$1,267 | 4.0% | 3.7% |
| 2021 | 2010 | 11 | \$87,279 | \$54,035 | 61.9% | 379 | \$2,763 | \$1,711 | | |
| 2021 | 2011 | 10 | \$172,035 | \$73,150 | 42.5% | 800 | \$2,581 | \$1,097 | | |
| 2021 | 2012 | 9 | \$172,790 | \$110,000 | 63.7% | 885 | \$2,343 | \$1,492 | | |
| 2021 | 2013 | 8 | \$166,955 | \$167,611 | 100.4% | 890 | \$2,251 | \$2,260 | | |
| 2021 | 2014 | 7 | \$128,931 | \$57,982 | 45.0% | 730 | \$2,119 | \$953 | | |
| 2021 | 2015 | 6 | \$176,561 | \$156,434 | 88.6% | 1,080 | \$1,962 | \$1,738 | | |
| 2021 | 2016 | 5 | \$127,121 | \$57,991 | 45.6% | 842 | \$1,812 | \$826 | | |
| 2021 | 2017 | 4 | \$144,213 | \$64,834 | 45.0% | 927 | \$1,868 | \$840 | | |
| 2021 | 2018 | 3 | \$151,677 | \$127,337 | 84.0% | 1,044 | \$1,744 | \$1,464 | | |
| 2021 | 2019 | 2 | \$82,702 | \$52,647 | 63.7% | 616 | \$1,612 | \$1,026 | | |
| 2021 | 2020 | 1 | \$31,740 | \$20,621 | 65.0% | 254 | \$1,500 | \$974 | | |
| 2021 | 2021 | 0 | \$30,652 | \$17,156 | 56.0% | 230 | \$1,599 | \$895 | | |
| 2021 Total | 6.4 | | \$1,472,656 | \$959,799 | 65.2% | 8,676 | \$2,037 | \$1,328 | 11.2% | 4.8% |
| Through 2021 | | | \$14,396,803 | \$9,682,076 | 67.3% | | | | | |
| Experience Year | Duration | Earned Premium | Claims Incurred | Loss Ratio | Exposed Policies | Persistence | Rate Increase | Premium Trend | Claim Trend | Rate Increase Effectiveness |
| 2022 | 7.3 | \$1,389,752 | \$915,835 | 65.9% | 7,435 | 85.7% | 6.0% | 10.1% | 11.3% | 92% |
| 2023 | 8.3 | \$1,220,702 | \$821,910 | 67.3% | 6,223 | 83.7% | 0.0% | 4.9% | 7.2% | 92% |
| 2024 | 9.3 | \$1,091,884 | \$736,807 | 67.5% | 5,209 | 83.7% | 2.7% | 6.9% | 7.1% | 92% |
| 2025 | 10.3 | \$977,965 | \$659,939 | 67.5% | 4,360 | 83.7% | 2.7% | 7.0% | 7.0% | 92% |
| 2026 | 11.3 | \$875,290 | \$590,711 | 67.5% | 3,649 | 83.7% | 2.8% | 6.9% | 6.9% | 92% |
| 2027 | 12.3 | \$783,058 | \$528,530 | 67.5% | 3,054 | 83.7% | 3.0% | 6.9% | 6.9% | 92% |
| 2028 | 13.3 | \$700,382 | \$472,819 | 67.5% | 2,556 | 83.7% | 3.2% | 6.9% | 6.9% | 92% |
| 2029 | 14.3 | \$626,581 | \$423,021 | 67.5% | 2,140 | 82.7% | 3.3% | 6.9% | 6.9% | 92% |
| 2030 | 15.3 | \$560,720 | \$378,608 | 67.5% | 1,791 | 83.7% | 3.5% | 6.9% | 6.9% | 92% |
| 2031 | 16.3 | \$502,109 | \$339,079 | 67.5% | 1,499 | 83.7% | 3.6% | 7.0% | 7.0% | 92% |
| 2032 | 17.3 | \$450,050 | \$303,966 | 67.5% | 1,255 | 83.7% | 3.8% | 7.1% | 7.1% | 92% |
| 2033 | 18.3 | \$403,878 | \$272,836 | 67.6% | 1,050 | 83.7% | 4.0% | 7.2% | 7.2% | 92% |
| 2034 | 19.3 | \$363,022 | \$245,285 | 67.6% | 879 | 83.7% | 4.3% | 7.4% | 7.4% | 92% |
| 2035 | 20.3 | \$326,914 | \$220,945 | 67.6% | 736 | 83.7% | 4.6% | 7.6% | 7.6% | 92% |
| 2036 | 21.3 | \$295,077 | \$199,475 | 67.6% | 616 | 83.7% | 4.9% | 7.8% | 7.9% | 92% |
| 2037 | 22.3 | \$267,032 | \$180,568 | 67.6% | 515 | 83.7% | 5.3% | 8.1% | 8.1% | 92% |
| 2038 | 23.3 | \$236,889 | \$159,902 | 67.5% | 431 | 83.7% | 3.1% | 6.0% | 5.8% | 92% |
| 2039 | 24.3 | \$209,780 | \$141,630 | 67.5% | 361 | 83.7% | 3.3% | 5.8% | 5.8% | 92% |
| 2040 | 25.3 | \$185,816 | \$125,472 | 67.5% | 302 | 83.7% | 3.5% | 5.8% | 5.8% | 92% |
| 2041 | 26.3 | \$164,628 | \$111,180 | 67.5% | 253 | 83.7% | 3.7% | 5.9% | 5.9% | 92% |
| Through 2041 | | \$11,631,529 | \$7,828,517 | 67.3% | | | | | | |
| Lifetime | | \$26,028,332 | \$17,510,593 | 67.3% | | | | | | |



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: 8/19/2022 _____

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 2023 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 2023.

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, 2021, valued as of March 31, 2022.

Projected experience, assuming approval of the proposed 2023 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

2023 Standardized Medicare Supplement Rate Revision and Annual Loss Ratio Filing

Medicare Supplement Rates Changing in 2023

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 3.5%. 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 | 4.5% |
| D | CPL-GR-A80D | 5.5% |
| F | CPL-GR-A80F | 5.5% |
| FH* | CPL-GR-A80FH | 5.0% |
| G | CPL-GR-A80G | 5.0% |
| GH** | CPL-GR-A80GH | 0.0% |
| K | CPL-GR-A80K | 6.5% |
| L | CPL-GR-A80L | 5.0% |
| M | CPL-GR-A80M | 5.0% |
| N | CPL-GR-A80N | 0.0% |

* 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 | \$3,312.85 |
| 66 | 3,434.37 |
| 67 | 3,581.42 |
| 68 | 3,731.97 |
| 69 | 3,888.19 |
| 70 | 4,049.20 |
| 71 | 4,214.04 |
| 72 | 4,384.76 |
| 73 | 4,560.07 |
| 74 | 4,740.94 |
| 75 | 4,927.38 |
| 76 | 5,120.25 |
| 77 | 5,318.79 |
| 78 | 5,523.34 |
| 79 | 5,639.08 |
| 80 | 5,757.22 |
| 81 | 5,907.22 |
| 82 | 6,061.48 |
| 83 | 6,219.33 |
| 84 | 6,381.98 |
| 85 | 6,548.45 |
| 86 | 6,719.51 |
| 87 | 6,895.03 |
| 88 | 7,074.70 |
| 89 | 7,259.72 |
| 90 | 7,448.45 |
| 91 | 7,546.19 |
| 92 | 7,644.92 |
| 93 | 7,744.19 |
| 94 | 7,845.32 |
| 95 | 7,947.86 |
| 96 | 8,051.82 |
| 97 | 8,156.99 |
| 98 | 8,263.24 |
| 99+ | 8,370.91 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

| <u>Attained Age</u> | <u>Plan A</u> |
|---------------------|---------------|
| 65 | \$3,681.13 |
| 66 | 3,816.08 |
| 67 | 3,979.17 |
| 68 | 4,147.17 |
| 69 | 4,320.29 |
| 70 | 4,498.87 |
| 71 | 4,682.69 |
| 72 | 4,871.63 |
| 73 | 5,066.79 |
| 74 | 5,267.85 |
| 75 | 5,475.23 |
| 76 | 5,689.26 |
| 77 | 5,909.73 |
| 78 | 6,136.97 |
| 79 | 6,266.02 |
| 80 | 6,396.38 |
| 81 | 6,563.62 |
| 82 | 6,735.00 |
| 83 | 6,910.63 |
| 84 | 7,091.07 |
| 85 | 7,275.98 |
| 86 | 7,466.01 |
| 87 | 7,661.17 |
| 88 | 7,860.81 |
| 89 | 8,066.01 |
| 90 | 8,276.66 |
| 91 | 8,384.44 |
| 92 | 8,494.40 |
| 93 | 8,605.02 |
| 94 | 8,717.60 |
| 95 | 8,831.05 |
| 96 | 8,946.25 |
| 97 | 9,063.09 |
| 98 | 9,181.34 |
| 99+ | 9,301.23 |

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

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

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

| <u>Attained Age</u> | <u>Plan A</u> |
|---------------------|---------------|
| 65 | \$4,090.22 |
| 66 | 4,240.00 |
| 67 | 4,421.74 |
| 68 | 4,608.18 |
| 69 | 4,800.40 |
| 70 | 4,998.72 |
| 71 | 5,202.83 |
| 72 | 5,413.15 |
| 73 | 5,630.13 |
| 74 | 5,853.22 |
| 75 | 6,083.95 |
| 76 | 6,321.44 |
| 77 | 6,566.24 |
| 78 | 6,819.43 |
| 79 | 6,962.12 |
| 80 | 7,107.87 |
| 81 | 7,293.43 |
| 82 | 7,483.46 |
| 83 | 7,678.85 |
| 84 | 7,879.46 |
| 85 | 8,085.21 |
| 86 | 8,295.86 |
| 87 | 8,512.62 |
| 88 | 8,734.62 |
| 89 | 8,962.73 |
| 90 | 9,196.72 |
| 91 | 9,316.61 |
| 92 | 9,438.25 |
| 93 | 9,561.08 |
| 94 | 9,686.21 |
| 95 | 9,812.21 |
| 96 | 9,940.28 |
| 97 | 10,070.10 |
| 98 | 10,201.55 |
| 99+ | 10,335.19 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

| <u>Attained Age</u> | <u>Plan A</u> |
|---------------------|---------------|
| 65 | \$3,681.13 |
| 66 | 3,816.08 |
| 67 | 3,979.17 |
| 68 | 4,147.17 |
| 69 | 4,320.29 |
| 70 | 4,498.87 |
| 71 | 4,682.69 |
| 72 | 4,871.63 |
| 73 | 5,066.79 |
| 74 | 5,267.85 |
| 75 | 5,475.23 |
| 76 | 5,689.26 |
| 77 | 5,909.73 |
| 78 | 6,136.97 |
| 79 | 6,266.02 |
| 80 | 6,396.38 |
| 81 | 6,563.62 |
| 82 | 6,735.00 |
| 83 | 6,910.63 |
| 84 | 7,091.07 |
| 85 | 7,275.98 |
| 86 | 7,466.01 |
| 87 | 7,661.17 |
| 88 | 7,860.81 |
| 89 | 8,066.01 |
| 90 | 8,276.66 |
| 91 | 8,384.44 |
| 92 | 8,494.40 |
| 93 | 8,605.02 |
| 94 | 8,717.60 |
| 95 | 8,831.05 |
| 96 | 8,946.25 |
| 97 | 9,063.09 |
| 98 | 9,181.34 |
| 99+ | 9,301.23 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

| <u>Attained Age</u> | <u>Plan A</u> |
|---------------------|---------------|
| 65 | \$4,090.22 |
| 66 | 4,240.00 |
| 67 | 4,421.74 |
| 68 | 4,608.18 |
| 69 | 4,800.40 |
| 70 | 4,998.72 |
| 71 | 5,202.83 |
| 72 | 5,413.15 |
| 73 | 5,630.13 |
| 74 | 5,853.22 |
| 75 | 6,083.95 |
| 76 | 6,321.44 |
| 77 | 6,566.24 |
| 78 | 6,819.43 |
| 79 | 6,962.12 |
| 80 | 7,107.87 |
| 81 | 7,293.43 |
| 82 | 7,483.46 |
| 83 | 7,678.85 |
| 84 | 7,879.46 |
| 85 | 8,085.21 |
| 86 | 8,295.86 |
| 87 | 8,512.62 |
| 88 | 8,734.62 |
| 89 | 8,962.73 |
| 90 | 9,196.72 |
| 91 | 9,316.61 |
| 92 | 9,438.25 |
| 93 | 9,561.08 |
| 94 | 9,686.21 |
| 95 | 9,812.21 |
| 96 | 9,940.28 |
| 97 | 10,070.10 |
| 98 | 10,201.55 |
| 99+ | 10,335.19 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
Policy Form Series GR-A80
Issues 1/1/2013 and Subsequent
Annual Rates* - Substandard Risk - Male

| <u>Attained Age</u> | <u>Plan A</u> |
|---------------------|---------------|
| 65 | \$4,544.69 |
| 66 | 4,711.49 |
| 67 | 4,912.54 |
| 68 | 5,120.25 |
| 69 | 5,334.06 |
| 70 | 5,554.32 |
| 71 | 5,780.79 |
| 72 | 6,014.79 |
| 73 | 6,255.66 |
| 74 | 6,503.62 |
| 75 | 6,759.98 |
| 76 | 7,023.65 |
| 77 | 7,295.72 |
| 78 | 7,577.39 |
| 79 | 7,735.24 |
| 80 | 7,897.46 |
| 81 | 8,103.75 |
| 82 | 8,314.95 |
| 83 | 8,532.26 |
| 84 | 8,755.02 |
| 85 | 8,983.23 |
| 86 | 9,217.56 |
| 87 | 9,458.54 |
| 88 | 9,705.30 |
| 89 | 9,958.72 |
| 90 | 10,218.24 |
| 91 | 10,351.55 |
| 92 | 10,487.04 |
| 93 | 10,623.51 |
| 94 | 10,761.95 |
| 95 | 10,902.56 |
| 96 | 11,044.93 |
| 97 | 11,189.36 |
| 98 | 11,334.89 |
| 99+ | 11,483.03 |

* 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* - Preferred Risk - Female

| <u>Attained Age</u> | <u>Plan B</u> |
|---------------------|---------------|
| 65 | \$2,382.74 |
| 66 | 2,475.69 |
| 67 | 2,577.25 |
| 68 | 2,681.87 |
| 69 | 2,789.65 |
| 70 | 2,900.70 |
| 71 | 3,015.25 |
| 72 | 3,133.28 |
| 73 | 3,255.14 |
| 74 | 3,380.26 |
| 75 | 3,509.64 |
| 76 | 3,643.17 |
| 77 | 3,780.51 |
| 78 | 3,922.44 |
| 79 | 4,012.00 |
| 80 | 4,103.86 |
| 81 | 4,215.24 |
| 82 | 4,330.11 |
| 83 | 4,447.71 |
| 84 | 4,568.47 |
| 85 | 4,693.16 |
| 86 | 4,820.80 |
| 87 | 4,951.92 |
| 88 | 5,086.54 |
| 89 | 5,224.76 |
| 90 | 5,367.12 |
| 91 | 5,439.77 |
| 92 | 5,513.95 |
| 93 | 5,589.12 |
| 94 | 5,664.93 |
| 95 | 5,742.28 |
| 96 | 5,820.50 |
| 97 | 5,899.59 |
| 98 | 5,979.77 |
| 99+ | 6,060.71 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

| <u>Attained Age</u> | <u>Plan B</u> |
|---------------------|---------------|
| 65 | \$2,647.94 |
| 66 | 2,750.81 |
| 67 | 2,863.50 |
| 68 | 2,979.90 |
| 69 | 3,099.79 |
| 70 | 3,222.95 |
| 71 | 3,350.37 |
| 72 | 3,481.39 |
| 73 | 3,616.77 |
| 74 | 3,755.86 |
| 75 | 3,899.42 |
| 76 | 4,047.89 |
| 77 | 4,200.84 |
| 78 | 4,358.36 |
| 79 | 4,457.74 |
| 80 | 4,559.74 |
| 81 | 4,684.00 |
| 82 | 4,811.20 |
| 83 | 4,942.21 |
| 84 | 5,076.18 |
| 85 | 5,214.28 |
| 86 | 5,355.99 |
| 87 | 5,501.95 |
| 88 | 5,651.52 |
| 89 | 5,805.01 |
| 90 | 5,962.86 |
| 91 | 6,044.13 |
| 92 | 6,126.28 |
| 93 | 6,209.51 |
| 94 | 6,293.84 |
| 95 | 6,379.58 |
| 96 | 6,466.53 |
| 97 | 6,554.13 |
| 98 | 6,643.36 |
| 99+ | 6,733.80 |

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

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

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

| <u>Attained Age</u> | <u>Plan B</u> |
|---------------------|---------------|
| 65 | \$2,941.83 |
| 66 | 3,056.70 |
| 67 | 3,181.83 |
| 68 | 3,310.88 |
| 69 | 3,444.30 |
| 70 | 3,581.21 |
| 71 | 3,722.59 |
| 72 | 3,868.44 |
| 73 | 4,018.55 |
| 74 | 4,173.24 |
| 75 | 4,332.95 |
| 76 | 4,497.67 |
| 77 | 4,667.52 |
| 78 | 4,842.83 |
| 79 | 4,953.12 |
| 80 | 5,066.58 |
| 81 | 5,204.25 |
| 82 | 5,345.63 |
| 83 | 5,491.37 |
| 84 | 5,640.72 |
| 85 | 5,794.10 |
| 86 | 5,951.62 |
| 87 | 6,113.29 |
| 88 | 6,279.87 |
| 89 | 6,450.71 |
| 90 | 6,626.13 |
| 91 | 6,716.45 |
| 92 | 6,807.54 |
| 93 | 6,900.38 |
| 94 | 6,994.20 |
| 95 | 7,089.21 |
| 96 | 7,185.54 |
| 97 | 7,283.39 |
| 98 | 7,382.67 |
| 99+ | 7,483.03 |

* 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* - Preferred Risk - Male

| <u>Attained Age</u> | <u>Plan B</u> |
|---------------------|---------------|
| 65 | \$2,647.94 |
| 66 | 2,750.81 |
| 67 | 2,863.50 |
| 68 | 2,979.90 |
| 69 | 3,099.79 |
| 70 | 3,222.95 |
| 71 | 3,350.37 |
| 72 | 3,481.39 |
| 73 | 3,616.77 |
| 74 | 3,755.86 |
| 75 | 3,899.42 |
| 76 | 4,047.89 |
| 77 | 4,200.84 |
| 78 | 4,358.36 |
| 79 | 4,457.74 |
| 80 | 4,559.74 |
| 81 | 4,684.00 |
| 82 | 4,811.20 |
| 83 | 4,942.21 |
| 84 | 5,076.18 |
| 85 | 5,214.28 |
| 86 | 5,355.99 |
| 87 | 5,501.95 |
| 88 | 5,651.52 |
| 89 | 5,805.01 |
| 90 | 5,962.86 |
| 91 | 6,044.13 |
| 92 | 6,126.28 |
| 93 | 6,209.51 |
| 94 | 6,293.84 |
| 95 | 6,379.58 |
| 96 | 6,466.53 |
| 97 | 6,554.13 |
| 98 | 6,643.36 |
| 99+ | 6,733.80 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

| <u>Attained Age</u> | <u>Plan B</u> |
|---------------------|---------------|
| 65 | \$2,941.83 |
| 66 | 3,056.70 |
| 67 | 3,181.83 |
| 68 | 3,310.88 |
| 69 | 3,444.30 |
| 70 | 3,581.21 |
| 71 | 3,722.59 |
| 72 | 3,868.44 |
| 73 | 4,018.55 |
| 74 | 4,173.24 |
| 75 | 4,332.95 |
| 76 | 4,497.67 |
| 77 | 4,667.52 |
| 78 | 4,842.83 |
| 79 | 4,953.12 |
| 80 | 5,066.58 |
| 81 | 5,204.25 |
| 82 | 5,345.63 |
| 83 | 5,491.37 |
| 84 | 5,640.72 |
| 85 | 5,794.10 |
| 86 | 5,951.62 |
| 87 | 6,113.29 |
| 88 | 6,279.87 |
| 89 | 6,450.71 |
| 90 | 6,626.13 |
| 91 | 6,716.45 |
| 92 | 6,807.54 |
| 93 | 6,900.38 |
| 94 | 6,994.20 |
| 95 | 7,089.21 |
| 96 | 7,185.54 |
| 97 | 7,283.39 |
| 98 | 7,382.67 |
| 99+ | 7,483.03 |

* 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 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

| <u>Attained Age</u> | <u>Plan B</u> |
|---------------------|---------------|
| 65 | \$3,268.55 |
| 66 | 3,396.41 |
| 67 | 3,535.72 |
| 68 | 3,678.73 |
| 69 | 3,826.99 |
| 70 | 3,979.17 |
| 71 | 4,136.26 |
| 72 | 4,298.26 |
| 73 | 4,465.16 |
| 74 | 4,636.76 |
| 75 | 4,814.69 |
| 76 | 4,997.52 |
| 77 | 5,186.14 |
| 78 | 5,380.86 |
| 79 | 5,503.70 |
| 80 | 5,629.37 |
| 81 | 5,782.10 |
| 82 | 5,939.73 |
| 83 | 6,101.19 |
| 84 | 6,267.33 |
| 85 | 6,437.84 |
| 86 | 6,612.71 |
| 87 | 6,793.14 |
| 88 | 6,977.83 |
| 89 | 7,167.32 |
| 90 | 7,362.59 |
| 91 | 7,462.74 |
| 92 | 7,563.97 |
| 93 | 7,666.85 |
| 94 | 7,771.35 |
| 95 | 7,876.73 |
| 96 | 7,983.97 |
| 97 | 8,092.51 |
| 98 | 8,202.91 |
| 99+ | 8,314.29 |

* 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 Prior to 1/1/2012

Annual Rates* - Male or Female

| <u>Attained Age</u> | <u>Plan B</u> |
|---------------------|---------------|
| 65 | \$2,725.50 |
| 66 | 2,831.76 |
| 67 | 2,947.83 |
| 68 | 3,067.72 |
| 69 | 3,190.56 |
| 70 | 3,317.75 |
| 71 | 3,448.66 |
| 72 | 3,583.82 |
| 73 | 3,723.13 |
| 74 | 3,866.37 |
| 75 | 4,014.29 |
| 76 | 4,166.91 |
| 77 | 4,324.22 |
| 78 | 4,486.65 |
| 79 | 4,588.54 |
| 80+ | 4,693.49 |

* 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 D</u> |
|---------------------|---------------|
| 65 | \$1,560.75 |
| 66 | 1,639.84 |
| 67 | 1,729.08 |
| 68 | 1,821.91 |
| 69 | 1,918.24 |
| 70 | 2,018.38 |
| 71 | 2,122.78 |
| 72 | 2,231.22 |
| 73 | 2,344.78 |
| 74 | 2,462.92 |
| 75 | 2,586.52 |
| 76 | 2,715.80 |
| 77 | 2,851.39 |
| 78 | 2,993.54 |
| 79 | 3,053.32 |
| 80 | 3,114.19 |
| 81 | 3,176.70 |
| 82 | 3,240.08 |
| 83 | 3,304.99 |
| 84 | 3,371.10 |
| 85 | 3,438.63 |
| 86 | 3,507.35 |
| 87 | 3,577.50 |
| 88 | 3,648.95 |
| 89 | 3,722.04 |
| 90 | 3,796.33 |
| 91 | 3,872.37 |
| 92 | 3,949.60 |
| 93 | 4,028.69 |
| 94 | 4,109.42 |
| 95 | 4,191.57 |
| 96 | 4,275.35 |
| 97 | 4,360.87 |
| 98 | 4,448.14 |
| 99+ | 4,536.94 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

| <u>Attained Age</u> | <u>Plan D</u> |
|---------------------|---------------|
| 65 | \$1,734.31 |
| 66 | 1,822.02 |
| 67 | 1,921.18 |
| 68 | 2,024.27 |
| 69 | 2,131.51 |
| 70 | 2,242.67 |
| 71 | 2,358.63 |
| 72 | 2,479.29 |
| 73 | 2,605.18 |
| 74 | 2,736.63 |
| 75 | 2,873.98 |
| 76 | 3,017.54 |
| 77 | 3,168.08 |
| 78 | 3,326.15 |
| 79 | 3,392.48 |
| 80 | 3,460.44 |
| 81 | 3,529.61 |
| 82 | 3,600.08 |
| 83 | 3,672.19 |
| 84 | 3,745.71 |
| 85 | 3,820.66 |
| 86 | 3,896.91 |
| 87 | 3,974.91 |
| 88 | 4,054.55 |
| 89 | 4,135.49 |
| 90 | 4,218.29 |
| 91 | 4,302.62 |
| 92 | 4,388.58 |
| 93 | 4,476.51 |
| 94 | 4,565.96 |
| 95 | 4,657.27 |
| 96 | 4,750.43 |
| 97 | 4,845.45 |
| 98 | 4,942.32 |
| 99+ | 5,041.16 |

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

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 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 | \$1,926.97 |
| 66 | 2,024.60 |
| 67 | 2,134.67 |
| 68 | 2,249.33 |
| 69 | 2,368.23 |
| 70 | 2,491.72 |
| 71 | 2,620.67 |
| 72 | 2,754.63 |
| 73 | 2,894.59 |
| 74 | 3,040.56 |
| 75 | 3,193.28 |
| 76 | 3,352.77 |
| 77 | 3,520.12 |
| 78 | 3,695.64 |
| 79 | 3,769.50 |
| 80 | 3,844.88 |
| 81 | 3,921.79 |
| 82 | 4,000.33 |
| 83 | 4,080.18 |
| 84 | 4,161.89 |
| 85 | 4,245.13 |
| 86 | 4,329.89 |
| 87 | 4,416.51 |
| 88 | 4,504.98 |
| 89 | 4,594.98 |
| 90 | 4,686.83 |
| 91 | 4,780.65 |
| 92 | 4,876.21 |
| 93 | 4,973.74 |
| 94 | 5,073.23 |
| 95 | 5,174.90 |
| 96 | 5,278.10 |
| 97 | 5,383.81 |
| 98 | 5,491.48 |
| 99+ | 5,601.34 |

* 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 - Male

| <u>Attained Age</u> | <u>Plan D</u> |
|---------------------|---------------|
| 65 | \$1,734.31 |
| 66 | 1,822.02 |
| 67 | 1,921.18 |
| 68 | 2,024.27 |
| 69 | 2,131.51 |
| 70 | 2,242.67 |
| 71 | 2,358.63 |
| 72 | 2,479.29 |
| 73 | 2,605.18 |
| 74 | 2,736.63 |
| 75 | 2,873.98 |
| 76 | 3,017.54 |
| 77 | 3,168.08 |
| 78 | 3,326.15 |
| 79 | 3,392.48 |
| 80 | 3,460.44 |
| 81 | 3,529.61 |
| 82 | 3,600.08 |
| 83 | 3,672.19 |
| 84 | 3,745.71 |
| 85 | 3,820.66 |
| 86 | 3,896.91 |
| 87 | 3,974.91 |
| 88 | 4,054.55 |
| 89 | 4,135.49 |
| 90 | 4,218.29 |
| 91 | 4,302.62 |
| 92 | 4,388.58 |
| 93 | 4,476.51 |
| 94 | 4,565.96 |
| 95 | 4,657.27 |
| 96 | 4,750.43 |
| 97 | 4,845.45 |
| 98 | 4,942.32 |
| 99+ | 5,041.16 |

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

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 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 | \$1,926.97 |
| 66 | 2,024.60 |
| 67 | 2,134.67 |
| 68 | 2,249.33 |
| 69 | 2,368.23 |
| 70 | 2,491.72 |
| 71 | 2,620.67 |
| 72 | 2,754.63 |
| 73 | 2,894.59 |
| 74 | 3,040.56 |
| 75 | 3,193.28 |
| 76 | 3,352.77 |
| 77 | 3,520.12 |
| 78 | 3,695.64 |
| 79 | 3,769.50 |
| 80 | 3,844.88 |
| 81 | 3,921.79 |
| 82 | 4,000.33 |
| 83 | 4,080.18 |
| 84 | 4,161.89 |
| 85 | 4,245.13 |
| 86 | 4,329.89 |
| 87 | 4,416.51 |
| 88 | 4,504.98 |
| 89 | 4,594.98 |
| 90 | 4,686.83 |
| 91 | 4,780.65 |
| 92 | 4,876.21 |
| 93 | 4,973.74 |
| 94 | 5,073.23 |
| 95 | 5,174.90 |
| 96 | 5,278.10 |
| 97 | 5,383.81 |
| 98 | 5,491.48 |
| 99+ | 5,601.34 |

* 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 1/1/2013 and Subsequent
Annual Rates* - Substandard Risk - Male

| <u>Attained Age</u> | <u>Plan D</u> |
|---------------------|---------------|
| 65 | \$2,141.00 |
| 66 | 2,249.44 |
| 67 | 2,371.83 |
| 68 | 2,499.14 |
| 69 | 2,631.25 |
| 70 | 2,768.70 |
| 71 | 2,911.83 |
| 72 | 3,060.85 |
| 73 | 3,216.19 |
| 74 | 3,378.52 |
| 75 | 3,548.15 |
| 76 | 3,725.31 |
| 77 | 3,911.20 |
| 78 | 4,106.15 |
| 79 | 4,188.40 |
| 80 | 4,272.18 |
| 81 | 4,357.49 |
| 82 | 4,444.76 |
| 83 | 4,533.67 |
| 84 | 4,624.33 |
| 85 | 4,716.72 |
| 86 | 4,811.09 |
| 87 | 4,907.41 |
| 88 | 5,005.49 |
| 89 | 5,105.63 |
| 90 | 5,207.74 |
| 91 | 5,311.81 |
| 92 | 5,418.06 |
| 93 | 5,526.39 |
| 94 | 5,636.90 |
| 95 | 5,749.70 |
| 96 | 5,864.79 |
| 97 | 5,982.06 |
| 98 | 6,101.62 |
| 99+ | 6,223.69 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

| <u>Attained Age</u> | <u>Plan F</u> |
|---------------------|---------------|
| 65 | \$3,265.72 |
| 66 | 3,394.12 |
| 67 | 3,526.44 |
| 68 | 3,664.44 |
| 69 | 3,807.79 |
| 70 | 3,956.80 |
| 71 | 4,112.04 |
| 72 | 4,273.93 |
| 73 | 4,442.47 |
| 74 | 4,618.33 |
| 75 | 4,802.03 |
| 76 | 4,994.79 |
| 77 | 5,195.85 |
| 78 | 5,407.59 |
| 79 | 5,561.08 |
| 80 | 5,728.42 |
| 81 | 5,917.91 |
| 82 | 6,113.08 |
| 83 | 6,314.67 |
| 84 | 6,522.93 |
| 85 | 6,738.82 |
| 86 | 6,960.60 |
| 87 | 7,190.67 |
| 88 | 7,427.83 |
| 89 | 7,673.06 |
| 90 | 7,926.37 |
| 91 | 8,057.28 |
| 92 | 8,190.15 |
| 93 | 8,325.31 |
| 94 | 8,462.66 |
| 95 | 8,602.29 |
| 96 | 8,744.55 |
| 97 | 8,888.87 |
| 98 | 9,035.38 |
| 99+ | 9,184.29 |

* 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

Annual Rates* - Standard Risk - Female

| <u>Attained Age</u> | <u>Plan F</u> |
|---------------------|---------------|
| 65 | \$3,628.88 |
| 66 | 3,771.13 |
| 67 | 3,918.73 |
| 68 | 4,072.22 |
| 69 | 4,231.38 |
| 70 | 4,396.65 |
| 71 | 4,568.91 |
| 72 | 4,748.47 |
| 73 | 4,936.00 |
| 74 | 5,131.05 |
| 75 | 5,335.81 |
| 76 | 5,549.41 |
| 77 | 5,773.48 |
| 78 | 6,008.13 |
| 79 | 6,179.29 |
| 80 | 6,365.40 |
| 81 | 6,575.40 |
| 82 | 6,792.16 |
| 83 | 7,016.34 |
| 84 | 7,247.94 |
| 85 | 7,487.06 |
| 86 | 7,734.15 |
| 87 | 7,989.32 |
| 88 | 8,253.09 |
| 89 | 8,525.38 |
| 90 | 8,806.73 |
| 91 | 8,952.14 |
| 92 | 9,099.52 |
| 93 | 9,249.74 |
| 94 | 9,402.25 |
| 95 | 9,557.37 |
| 96 | 9,715.56 |
| 97 | 9,875.48 |
| 98 | 10,038.57 |
| 99+ | 10,204.28 |

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

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

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

| <u>Attained Age</u> | <u>Plan F</u> |
|---------------------|---------------|
| 65 | \$4,032.08 |
| 66 | 4,190.26 |
| 67 | 4,353.89 |
| 68 | 4,524.18 |
| 69 | 4,701.12 |
| 70 | 4,885.27 |
| 71 | 5,076.83 |
| 72 | 5,276.47 |
| 73 | 5,484.50 |
| 74 | 5,701.48 |
| 75 | 5,928.71 |
| 76 | 6,166.09 |
| 77 | 6,414.71 |
| 78 | 6,675.98 |
| 79 | 6,866.02 |
| 80 | 7,072.41 |
| 81 | 7,305.54 |
| 82 | 7,547.06 |
| 83 | 7,795.90 |
| 84 | 8,053.24 |
| 85 | 8,318.66 |
| 86 | 8,593.56 |
| 87 | 8,877.09 |
| 88 | 9,170.11 |
| 89 | 9,472.83 |
| 90 | 9,785.59 |
| 91 | 9,946.94 |
| 92 | 10,111.22 |
| 93 | 10,278.24 |
| 94 | 10,447.44 |
| 95 | 10,619.91 |
| 96 | 10,795.22 |
| 97 | 10,973.47 |
| 98 | 11,154.23 |
| 99+ | 11,338.05 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

| <u>Attained Age</u> | <u>Plan F</u> |
|---------------------|---------------|
| 65 | \$3,628.88 |
| 66 | 3,771.13 |
| 67 | 3,918.73 |
| 68 | 4,072.22 |
| 69 | 4,231.38 |
| 70 | 4,396.65 |
| 71 | 4,568.91 |
| 72 | 4,748.47 |
| 73 | 4,936.00 |
| 74 | 5,131.05 |
| 75 | 5,335.81 |
| 76 | 5,549.41 |
| 77 | 5,773.48 |
| 78 | 6,008.13 |
| 79 | 6,179.29 |
| 80 | 6,365.40 |
| 81 | 6,575.40 |
| 82 | 6,792.16 |
| 83 | 7,016.34 |
| 84 | 7,247.94 |
| 85 | 7,487.06 |
| 86 | 7,734.15 |
| 87 | 7,989.32 |
| 88 | 8,253.09 |
| 89 | 8,525.38 |
| 90 | 8,806.73 |
| 91 | 8,952.14 |
| 92 | 9,099.52 |
| 93 | 9,249.74 |
| 94 | 9,402.25 |
| 95 | 9,557.37 |
| 96 | 9,715.56 |
| 97 | 9,875.48 |
| 98 | 10,038.57 |
| 99+ | 10,204.28 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

| <u>Attained Age</u> | <u>Plan F</u> |
|---------------------|---------------|
| 65 | \$4,032.08 |
| 66 | 4,190.26 |
| 67 | 4,353.89 |
| 68 | 4,524.18 |
| 69 | 4,701.12 |
| 70 | 4,885.27 |
| 71 | 5,076.83 |
| 72 | 5,276.47 |
| 73 | 5,484.50 |
| 74 | 5,701.48 |
| 75 | 5,928.71 |
| 76 | 6,166.09 |
| 77 | 6,414.71 |
| 78 | 6,675.98 |
| 79 | 6,866.02 |
| 80 | 7,072.41 |
| 81 | 7,305.54 |
| 82 | 7,547.06 |
| 83 | 7,795.90 |
| 84 | 8,053.24 |
| 85 | 8,318.66 |
| 86 | 8,593.56 |
| 87 | 8,877.09 |
| 88 | 9,170.11 |
| 89 | 9,472.83 |
| 90 | 9,785.59 |
| 91 | 9,946.94 |
| 92 | 10,111.22 |
| 93 | 10,278.24 |
| 94 | 10,447.44 |
| 95 | 10,619.91 |
| 96 | 10,795.22 |
| 97 | 10,973.47 |
| 98 | 11,154.23 |
| 99+ | 11,338.05 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

| <u>Attained Age</u> | <u>Plan F</u> |
|---------------------|---------------|
| 65 | \$4,480.33 |
| 66 | 4,655.74 |
| 67 | 4,838.03 |
| 68 | 5,026.87 |
| 69 | 5,223.67 |
| 70 | 5,428.32 |
| 71 | 5,640.83 |
| 72 | 5,862.50 |
| 73 | 6,093.99 |
| 74 | 6,335.07 |
| 75 | 6,587.40 |
| 76 | 6,851.29 |
| 77 | 7,127.72 |
| 78 | 7,418.01 |
| 79 | 7,628.45 |
| 80 | 7,858.19 |
| 81 | 8,117.50 |
| 82 | 8,385.31 |
| 83 | 8,662.07 |
| 84 | 8,948.00 |
| 85 | 9,243.30 |
| 86 | 9,548.32 |
| 87 | 9,863.59 |
| 88 | 10,189.01 |
| 89 | 10,525.33 |
| 90 | 10,872.35 |
| 91 | 11,052.13 |
| 92 | 11,234.20 |
| 93 | 11,420.09 |
| 94 | 11,608.27 |
| 95 | 11,800.05 |
| 96 | 11,994.45 |
| 97 | 12,192.88 |
| 98 | 12,393.93 |
| 99+ | 12,598.04 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

| <u>Attained Age</u> | <u>Plan F</u> |
|---------------------|---------------|
| 65 | \$3,735.24 |
| 66 | 3,881.64 |
| 67 | 4,033.71 |
| 68 | 4,191.24 |
| 69 | 4,355.42 |
| 70 | 4,526.04 |
| 71 | 4,703.31 |
| 72 | 4,888.00 |
| 73 | 5,081.08 |
| 74 | 5,282.36 |
| 75 | 5,492.25 |
| 76 | 5,712.50 |
| 77 | 5,943.01 |
| 78 | 6,184.75 |
| 79 | 6,360.49 |
| 80+ | 6,552.05 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

| <u>Attained Age</u> | <u>Plan FH</u> |
|---------------------|----------------|
| 65 | \$481.41 |
| 66 | 500.29 |
| 67 | 519.81 |
| 68 | 540.10 |
| 69 | 561.38 |
| 70 | 583.20 |
| 71 | 606.21 |
| 72 | 630.10 |
| 73 | 654.76 |
| 74 | 680.83 |
| 75 | 707.67 |
| 76 | 736.03 |
| 77 | 766.03 |
| 78 | 797.12 |
| 79 | 819.70 |
| 80 | 844.36 |
| 81 | 872.39 |
| 82 | 901.08 |
| 83 | 930.97 |
| 84 | 961.85 |
| 85 | 993.81 |
| 86 | 1,026.54 |
| 87 | 1,060.57 |
| 88 | 1,095.59 |
| 89 | 1,131.81 |
| 90 | 1,169.23 |
| 91 | 1,188.64 |
| 92 | 1,208.28 |
| 93 | 1,228.46 |
| 94 | 1,248.64 |
| 95 | 1,269.26 |
| 96 | 1,290.21 |
| 97 | 1,311.70 |
| 98 | 1,333.19 |
| 99+ | 1,355.44 |

* 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 FH</u> |
|---------------------|----------------|
| 65 | \$535.09 |
| 66 | 556.03 |
| 67 | 577.52 |
| 68 | 600.10 |
| 69 | 623.67 |
| 70 | 648.21 |
| 71 | 673.63 |
| 72 | 700.14 |
| 73 | 727.41 |
| 74 | 756.43 |
| 75 | 786.32 |
| 76 | 817.96 |
| 77 | 850.90 |
| 78 | 885.81 |
| 79 | 910.79 |
| 80 | 938.28 |
| 81 | 969.37 |
| 82 | 1,001.45 |
| 83 | 1,034.72 |
| 84 | 1,069.08 |
| 85 | 1,104.32 |
| 86 | 1,140.97 |
| 87 | 1,178.72 |
| 88 | 1,217.66 |
| 89 | 1,257.81 |
| 90 | 1,299.59 |
| 91 | 1,321.19 |
| 92 | 1,343.01 |
| 93 | 1,365.15 |
| 94 | 1,387.84 |
| 95 | 1,410.75 |
| 96 | 1,433.99 |
| 97 | 1,457.77 |
| 98 | 1,481.77 |
| 99+ | 1,506.31 |

* 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 - Female

| <u>Attained Age</u> | <u>Plan FH</u> |
|---------------------|----------------|
| 65 | \$594.21 |
| 66 | 617.78 |
| 67 | 641.78 |
| 68 | 666.87 |
| 69 | 693.16 |
| 70 | 720.10 |
| 71 | 748.36 |
| 72 | 777.81 |
| 73 | 808.36 |
| 74 | 840.43 |
| 75 | 873.81 |
| 76 | 908.94 |
| 77 | 945.59 |
| 78 | 984.10 |
| 79 | 1,012.03 |
| 80 | 1,042.57 |
| 81 | 1,077.05 |
| 82 | 1,112.94 |
| 83 | 1,149.70 |
| 84 | 1,187.55 |
| 85 | 1,226.94 |
| 86 | 1,267.52 |
| 87 | 1,309.41 |
| 88 | 1,352.83 |
| 89 | 1,397.55 |
| 90 | 1,443.81 |
| 91 | 1,467.70 |
| 92 | 1,491.91 |
| 93 | 1,516.68 |
| 94 | 1,541.88 |
| 95 | 1,567.30 |
| 96 | 1,593.15 |
| 97 | 1,619.55 |
| 98 | 1,646.28 |
| 99+ | 1,673.77 |

* 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* - Preferred Risk - Male

| <u>Attained Age</u> | <u>Plan FH</u> |
|---------------------|----------------|
| 65 | \$535.09 |
| 66 | 556.03 |
| 67 | 577.52 |
| 68 | 600.10 |
| 69 | 623.67 |
| 70 | 648.21 |
| 71 | 673.63 |
| 72 | 700.14 |
| 73 | 727.41 |
| 74 | 756.43 |
| 75 | 786.32 |
| 76 | 817.96 |
| 77 | 850.90 |
| 78 | 885.81 |
| 79 | 910.79 |
| 80 | 938.28 |
| 81 | 969.37 |
| 82 | 1,001.45 |
| 83 | 1,034.72 |
| 84 | 1,069.08 |
| 85 | 1,104.32 |
| 86 | 1,140.97 |
| 87 | 1,178.72 |
| 88 | 1,217.66 |
| 89 | 1,257.81 |
| 90 | 1,299.59 |
| 91 | 1,321.19 |
| 92 | 1,343.01 |
| 93 | 1,365.15 |
| 94 | 1,387.84 |
| 95 | 1,410.75 |
| 96 | 1,433.99 |
| 97 | 1,457.77 |
| 98 | 1,481.77 |
| 99+ | 1,506.31 |

* 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* - Standard Risk - Male

| <u>Attained Age</u> | <u>Plan FH</u> |
|---------------------|----------------|
| 65 | \$594.21 |
| 66 | 617.78 |
| 67 | 641.78 |
| 68 | 666.87 |
| 69 | 693.16 |
| 70 | 720.10 |
| 71 | 748.36 |
| 72 | 777.81 |
| 73 | 808.36 |
| 74 | 840.43 |
| 75 | 873.81 |
| 76 | 908.94 |
| 77 | 945.59 |
| 78 | 984.10 |
| 79 | 1,012.03 |
| 80 | 1,042.57 |
| 81 | 1,077.05 |
| 82 | 1,112.94 |
| 83 | 1,149.70 |
| 84 | 1,187.55 |
| 85 | 1,226.94 |
| 86 | 1,267.52 |
| 87 | 1,309.41 |
| 88 | 1,352.83 |
| 89 | 1,397.55 |
| 90 | 1,443.81 |
| 91 | 1,467.70 |
| 92 | 1,491.91 |
| 93 | 1,516.68 |
| 94 | 1,541.88 |
| 95 | 1,567.30 |
| 96 | 1,593.15 |
| 97 | 1,619.55 |
| 98 | 1,646.28 |
| 99+ | 1,673.77 |

* 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 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

| <u>Attained Age</u> | <u>Plan FH</u> |
|---------------------|----------------|
| 65 | \$660.43 |
| 66 | 686.39 |
| 67 | 712.90 |
| 68 | 740.83 |
| 69 | 770.07 |
| 70 | 800.28 |
| 71 | 831.48 |
| 72 | 864.32 |
| 73 | 898.14 |
| 74 | 933.70 |
| 75 | 970.79 |
| 76 | 1,009.96 |
| 77 | 1,050.75 |
| 78 | 1,093.63 |
| 79 | 1,124.39 |
| 80 | 1,158.43 |
| 81 | 1,196.83 |
| 82 | 1,236.54 |
| 83 | 1,277.44 |
| 84 | 1,319.66 |
| 85 | 1,363.30 |
| 86 | 1,408.24 |
| 87 | 1,454.93 |
| 88 | 1,503.04 |
| 89 | 1,552.90 |
| 90 | 1,604.28 |
| 91 | 1,630.79 |
| 92 | 1,657.73 |
| 93 | 1,685.33 |
| 94 | 1,713.04 |
| 95 | 1,741.51 |
| 96 | 1,770.20 |
| 97 | 1,799.55 |
| 98 | 1,829.44 |
| 99+ | 1,859.66 |

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

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 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 | \$550.47 |
| 66 | 572.40 |
| 67 | 594.54 |
| 68 | 617.89 |
| 69 | 642.10 |
| 70 | 667.19 |
| 71 | 693.38 |
| 72 | 720.65 |
| 73 | 748.90 |
| 74 | 778.68 |
| 75 | 809.56 |
| 76 | 842.07 |
| 77 | 875.88 |
| 78 | 911.67 |
| 79 | 937.41 |
| 80+ | 966.10 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

| <u>Attained Age</u> | <u>Plan G</u> |
|---------------------|---------------|
| 65 | \$2,309.54 |
| 66 | 2,405.33 |
| 67 | 2,508.85 |
| 68 | 2,616.41 |
| 69 | 2,728.12 |
| 70 | 2,844.52 |
| 71 | 2,965.39 |
| 72 | 3,091.28 |
| 73 | 3,222.63 |
| 74 | 3,359.86 |
| 75 | 3,503.21 |
| 76 | 3,653.21 |
| 77 | 3,810.30 |
| 78 | 3,975.02 |
| 79 | 4,094.58 |
| 80 | 4,225.27 |
| 81 | 4,374.84 |
| 82 | 4,529.09 |
| 83 | 4,689.12 |
| 84 | 4,854.61 |
| 85 | 5,025.89 |
| 86 | 5,203.48 |
| 87 | 5,386.86 |
| 88 | 5,577.23 |
| 89 | 5,773.81 |
| 90 | 5,977.70 |
| 91 | 6,082.97 |
| 92 | 6,190.53 |
| 93 | 6,299.62 |
| 94 | 6,411.11 |
| 95 | 6,524.02 |
| 96 | 6,639.44 |
| 97 | 6,756.38 |
| 98 | 6,875.62 |
| 99+ | 6,997.14 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

| <u>Attained Age</u> | <u>Plan G</u> |
|---------------------|---------------|
| 65 | \$2,566.34 |
| 66 | 2,672.81 |
| 67 | 2,787.58 |
| 68 | 2,907.25 |
| 69 | 3,031.28 |
| 70 | 3,160.45 |
| 71 | 3,294.95 |
| 72 | 3,434.70 |
| 73 | 3,580.77 |
| 74 | 3,733.28 |
| 75 | 3,892.44 |
| 76 | 4,059.13 |
| 77 | 4,233.67 |
| 78 | 4,416.84 |
| 79 | 4,549.82 |
| 80 | 4,695.02 |
| 81 | 4,860.83 |
| 82 | 5,032.10 |
| 83 | 5,209.92 |
| 84 | 5,393.63 |
| 85 | 5,584.10 |
| 86 | 5,781.22 |
| 87 | 5,985.44 |
| 88 | 6,196.64 |
| 89 | 6,415.26 |
| 90 | 6,641.84 |
| 91 | 6,758.89 |
| 92 | 6,878.02 |
| 93 | 6,999.54 |
| 94 | 7,123.14 |
| 95 | 7,248.92 |
| 96 | 7,376.88 |
| 97 | 7,507.14 |
| 98 | 7,639.57 |
| 99+ | 7,774.52 |

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

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 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 | \$2,851.50 |
| 66 | 2,969.76 |
| 67 | 3,097.50 |
| 68 | 3,230.37 |
| 69 | 3,368.26 |
| 70 | 3,511.61 |
| 71 | 3,661.17 |
| 72 | 3,816.62 |
| 73 | 3,978.84 |
| 74 | 4,148.26 |
| 75 | 4,324.87 |
| 76 | 4,510.11 |
| 77 | 4,704.07 |
| 78 | 4,907.63 |
| 79 | 5,055.45 |
| 80 | 5,216.79 |
| 81 | 5,401.05 |
| 82 | 5,591.63 |
| 83 | 5,788.97 |
| 84 | 5,993.51 |
| 85 | 6,205.04 |
| 86 | 6,423.98 |
| 87 | 6,650.56 |
| 88 | 6,885.54 |
| 89 | 7,128.60 |
| 90 | 7,380.16 |
| 91 | 7,510.41 |
| 92 | 7,643.06 |
| 93 | 7,777.90 |
| 94 | 7,915.24 |
| 95 | 8,054.99 |
| 96 | 8,196.91 |
| 97 | 8,341.68 |
| 98 | 8,489.17 |
| 99+ | 8,638.73 |

* 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 G</u> |
|---------------------|---------------|
| 65 | \$2,566.34 |
| 66 | 2,672.81 |
| 67 | 2,787.58 |
| 68 | 2,907.25 |
| 69 | 3,031.28 |
| 70 | 3,160.45 |
| 71 | 3,294.95 |
| 72 | 3,434.70 |
| 73 | 3,580.77 |
| 74 | 3,733.28 |
| 75 | 3,892.44 |
| 76 | 4,059.13 |
| 77 | 4,233.67 |
| 78 | 4,416.84 |
| 79 | 4,549.82 |
| 80 | 4,695.02 |
| 81 | 4,860.83 |
| 82 | 5,032.10 |
| 83 | 5,209.92 |
| 84 | 5,393.63 |
| 85 | 5,584.10 |
| 86 | 5,781.22 |
| 87 | 5,985.44 |
| 88 | 6,196.64 |
| 89 | 6,415.26 |
| 90 | 6,641.84 |
| 91 | 6,758.89 |
| 92 | 6,878.02 |
| 93 | 6,999.54 |
| 94 | 7,123.14 |
| 95 | 7,248.92 |
| 96 | 7,376.88 |
| 97 | 7,507.14 |
| 98 | 7,639.57 |
| 99+ | 7,774.52 |

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

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 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 | \$2,851.50 |
| 66 | 2,969.76 |
| 67 | 3,097.50 |
| 68 | 3,230.37 |
| 69 | 3,368.26 |
| 70 | 3,511.61 |
| 71 | 3,661.17 |
| 72 | 3,816.62 |
| 73 | 3,978.84 |
| 74 | 4,148.26 |
| 75 | 4,324.87 |
| 76 | 4,510.11 |
| 77 | 4,704.07 |
| 78 | 4,907.63 |
| 79 | 5,055.45 |
| 80 | 5,216.79 |
| 81 | 5,401.05 |
| 82 | 5,591.63 |
| 83 | 5,788.97 |
| 84 | 5,993.51 |
| 85 | 6,205.04 |
| 86 | 6,423.98 |
| 87 | 6,650.56 |
| 88 | 6,885.54 |
| 89 | 7,128.60 |
| 90 | 7,380.16 |
| 91 | 7,510.41 |
| 92 | 7,643.06 |
| 93 | 7,777.90 |
| 94 | 7,915.24 |
| 95 | 8,054.99 |
| 96 | 8,196.91 |
| 97 | 8,341.68 |
| 98 | 8,489.17 |
| 99+ | 8,638.73 |

* 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 G</u> |
|---------------------|---------------|
| 65 | \$3,168.41 |
| 66 | 3,299.65 |
| 67 | 3,441.46 |
| 68 | 3,589.28 |
| 69 | 3,742.33 |
| 70 | 3,901.82 |
| 71 | 4,067.86 |
| 72 | 4,240.76 |
| 73 | 4,420.87 |
| 74 | 4,609.05 |
| 75 | 4,805.74 |
| 76 | 5,011.38 |
| 77 | 5,227.05 |
| 78 | 5,452.86 |
| 79 | 5,617.15 |
| 80 | 5,796.50 |
| 81 | 6,000.82 |
| 82 | 6,212.89 |
| 83 | 6,432.16 |
| 84 | 6,659.29 |
| 85 | 6,894.60 |
| 86 | 7,137.65 |
| 87 | 7,389.65 |
| 88 | 7,650.59 |
| 89 | 7,920.48 |
| 90 | 8,200.30 |
| 91 | 8,345.06 |
| 92 | 8,492.33 |
| 93 | 8,642.22 |
| 94 | 8,794.51 |
| 95 | 8,949.74 |
| 96 | 9,108.03 |
| 97 | 9,268.83 |
| 98 | 9,432.14 |
| 99+ | 9,598.72 |

* 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 Prior to 1/1/2012

Annual Rates* - Male or Female

| <u>Attained Age</u> | <u>Plan G</u> |
|---------------------|---------------|
| 65 | \$2,641.61 |
| 66 | 2,751.47 |
| 67 | 2,869.61 |
| 68 | 2,992.67 |
| 69 | 3,120.30 |
| 70 | 3,253.28 |
| 71 | 3,391.83 |
| 72 | 3,535.83 |
| 73 | 3,686.15 |
| 74 | 3,843.13 |
| 75 | 4,006.88 |
| 76 | 4,178.04 |
| 77 | 4,358.04 |
| 78 | 4,546.76 |
| 79 | 4,683.45 |
| 80+ | 4,832.91 |

* 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 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 | \$907.63 |
| 66 | 931.08 |
| 67 | 970.90 |
| 68 | 1,013.34 |
| 69 | 1,058.39 |
| 70 | 1,106.28 |
| 71 | 1,156.68 |
| 72 | 1,210.14 |
| 73 | 1,266.86 |
| 74 | 1,326.53 |
| 75 | 1,389.48 |
| 76 | 1,455.92 |
| 77 | 1,525.95 |
| 78 | 1,599.80 |
| 79 | 1,659.80 |
| 80 | 1,713.91 |
| 81 | 1,777.40 |
| 82 | 1,843.18 |
| 83 | 1,911.69 |
| 84 | 1,982.82 |
| 85 | 2,056.24 |
| 86 | 2,132.60 |
| 87 | 2,211.47 |
| 88 | 2,293.62 |
| 89 | 2,378.60 |
| 90 | 2,466.85 |
| 91 | 2,512.56 |
| 92 | 2,559.14 |
| 93 | 2,606.71 |
| 94 | 2,655.36 |
| 95 | 2,704.45 |
| 96 | 2,754.63 |
| 97 | 2,805.90 |
| 98 | 2,857.83 |
| 99+ | 2,910.96 |

* 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 - Female

| <u>Attained Age</u> | <u>Plan K</u> |
|---------------------|---------------|
| 65 | \$1,008.54 |
| 66 | 1,034.83 |
| 67 | 1,079.01 |
| 68 | 1,125.92 |
| 69 | 1,175.77 |
| 70 | 1,229.12 |
| 71 | 1,285.08 |
| 72 | 1,344.53 |
| 73 | 1,407.70 |
| 74 | 1,474.02 |
| 75 | 1,543.84 |
| 76 | 1,617.80 |
| 77 | 1,695.59 |
| 78 | 1,777.62 |
| 79 | 1,844.17 |
| 80 | 1,904.17 |
| 81 | 1,974.97 |
| 82 | 2,048.16 |
| 83 | 2,124.09 |
| 84 | 2,202.85 |
| 85 | 2,284.56 |
| 86 | 2,369.43 |
| 87 | 2,457.25 |
| 88 | 2,548.45 |
| 89 | 2,643.03 |
| 90 | 2,740.89 |
| 91 | 2,791.94 |
| 92 | 2,843.76 |
| 93 | 2,896.56 |
| 94 | 2,950.23 |
| 95 | 3,004.99 |
| 96 | 3,060.85 |
| 97 | 3,117.36 |
| 98 | 3,175.50 |
| 99+ | 3,234.41 |

* 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

Annual Rates* - Substandard Risk - Female

| <u>Attained Age</u> | <u>Plan K</u> |
|---------------------|---------------|
| 65 | \$1,120.57 |
| 66 | 1,149.70 |
| 67 | 1,198.79 |
| 68 | 1,251.04 |
| 69 | 1,306.68 |
| 70 | 1,365.59 |
| 71 | 1,428.10 |
| 72 | 1,493.99 |
| 73 | 1,564.13 |
| 74 | 1,637.77 |
| 75 | 1,715.44 |
| 76 | 1,797.48 |
| 77 | 1,883.77 |
| 78 | 1,975.07 |
| 79 | 2,048.93 |
| 80 | 2,115.80 |
| 81 | 2,194.45 |
| 82 | 2,275.62 |
| 83 | 2,360.38 |
| 84 | 2,447.76 |
| 85 | 2,538.74 |
| 86 | 2,633.00 |
| 87 | 2,730.63 |
| 88 | 2,831.87 |
| 89 | 2,936.92 |
| 90 | 3,045.90 |
| 91 | 3,102.41 |
| 92 | 3,160.01 |
| 93 | 3,218.59 |
| 94 | 3,278.26 |
| 95 | 3,338.92 |
| 96 | 3,400.77 |
| 97 | 3,463.83 |
| 98 | 3,528.41 |
| 99+ | 3,593.86 |

* 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* - Preferred Risk - Male

| <u>Attained Age</u> | <u>Plan K</u> |
|---------------------|---------------|
| 65 | \$1,008.54 |
| 66 | 1,034.83 |
| 67 | 1,079.01 |
| 68 | 1,125.92 |
| 69 | 1,175.77 |
| 70 | 1,229.12 |
| 71 | 1,285.08 |
| 72 | 1,344.53 |
| 73 | 1,407.70 |
| 74 | 1,474.02 |
| 75 | 1,543.84 |
| 76 | 1,617.80 |
| 77 | 1,695.59 |
| 78 | 1,777.62 |
| 79 | 1,844.17 |
| 80 | 1,904.17 |
| 81 | 1,974.97 |
| 82 | 2,048.16 |
| 83 | 2,124.09 |
| 84 | 2,202.85 |
| 85 | 2,284.56 |
| 86 | 2,369.43 |
| 87 | 2,457.25 |
| 88 | 2,548.45 |
| 89 | 2,643.03 |
| 90 | 2,740.89 |
| 91 | 2,791.94 |
| 92 | 2,843.76 |
| 93 | 2,896.56 |
| 94 | 2,950.23 |
| 95 | 3,004.99 |
| 96 | 3,060.85 |
| 97 | 3,117.36 |
| 98 | 3,175.50 |
| 99+ | 3,234.41 |

* 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

Annual Rates* - Standard Risk - Male

| <u>Attained Age</u> | <u>Plan K</u> |
|---------------------|---------------|
| 65 | \$1,120.57 |
| 66 | 1,149.70 |
| 67 | 1,198.79 |
| 68 | 1,251.04 |
| 69 | 1,306.68 |
| 70 | 1,365.59 |
| 71 | 1,428.10 |
| 72 | 1,493.99 |
| 73 | 1,564.13 |
| 74 | 1,637.77 |
| 75 | 1,715.44 |
| 76 | 1,797.48 |
| 77 | 1,883.77 |
| 78 | 1,975.07 |
| 79 | 2,048.93 |
| 80 | 2,115.80 |
| 81 | 2,194.45 |
| 82 | 2,275.62 |
| 83 | 2,360.38 |
| 84 | 2,447.76 |
| 85 | 2,538.74 |
| 86 | 2,633.00 |
| 87 | 2,730.63 |
| 88 | 2,831.87 |
| 89 | 2,936.92 |
| 90 | 3,045.90 |
| 91 | 3,102.41 |
| 92 | 3,160.01 |
| 93 | 3,218.59 |
| 94 | 3,278.26 |
| 95 | 3,338.92 |
| 96 | 3,400.77 |
| 97 | 3,463.83 |
| 98 | 3,528.41 |
| 99+ | 3,593.86 |

* 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 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

| <u>Attained Age</u> | <u>Plan K</u> |
|---------------------|---------------|
| 65 | \$1,245.26 |
| 66 | 1,277.44 |
| 67 | 1,331.77 |
| 68 | 1,390.13 |
| 69 | 1,451.66 |
| 70 | 1,517.22 |
| 71 | 1,586.93 |
| 72 | 1,660.24 |
| 73 | 1,737.91 |
| 74 | 1,819.84 |
| 75 | 1,905.91 |
| 76 | 1,997.11 |
| 77 | 2,093.22 |
| 78 | 2,194.56 |
| 79 | 2,276.71 |
| 80 | 2,351.11 |
| 81 | 2,438.16 |
| 82 | 2,528.60 |
| 83 | 2,622.52 |
| 84 | 2,719.94 |
| 85 | 2,820.74 |
| 86 | 2,925.36 |
| 87 | 3,034.01 |
| 88 | 3,146.59 |
| 89 | 3,263.54 |
| 90 | 3,384.52 |
| 91 | 3,447.35 |
| 92 | 3,511.06 |
| 93 | 3,576.30 |
| 94 | 3,642.52 |
| 95 | 3,710.04 |
| 96 | 3,778.77 |
| 97 | 3,848.70 |
| 98 | 3,920.15 |
| 99+ | 3,993.02 |

* 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 Prior to 1/1/2012

Annual Rates* - Male or Female

| <u>Attained Age</u> | <u>Plan K</u> |
|---------------------|---------------|
| 65 | \$1,038.43 |
| 66 | 1,065.05 |
| 67 | 1,110.43 |
| 68 | 1,159.19 |
| 69 | 1,210.46 |
| 70 | 1,265.12 |
| 71 | 1,322.83 |
| 72 | 1,384.13 |
| 73 | 1,448.93 |
| 74 | 1,517.22 |
| 75 | 1,589.33 |
| 76 | 1,665.26 |
| 77 | 1,745.55 |
| 78 | 1,829.77 |
| 79 | 1,898.28 |
| 80+ | 1,960.35 |

* 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 - Female

| <u>Attained Age</u> | <u>Plan L</u> |
|---------------------|---------------|
| 65 | \$1,853.11 |
| 66 | 1,910.38 |
| 67 | 1,980.97 |
| 68 | 2,056.56 |
| 69 | 2,135.98 |
| 70 | 2,219.55 |
| 71 | 2,308.13 |
| 72 | 2,401.07 |
| 73 | 2,498.82 |
| 74 | 2,602.12 |
| 75 | 2,710.78 |
| 76 | 2,824.99 |
| 77 | 2,945.65 |
| 78 | 3,072.63 |
| 79 | 3,168.41 |
| 80 | 3,257.43 |
| 81 | 3,365.32 |
| 82 | 3,476.92 |
| 83 | 3,591.79 |
| 84 | 3,711.13 |
| 85 | 3,833.86 |
| 86 | 3,960.73 |
| 87 | 4,091.86 |
| 88 | 4,227.24 |
| 89 | 4,367.31 |
| 90 | 4,511.96 |
| 91 | 4,586.25 |
| 92 | 4,662.07 |
| 93 | 4,739.42 |
| 94 | 4,817.85 |
| 95 | 4,897.60 |
| 96 | 4,978.76 |
| 97 | 5,060.90 |
| 98 | 5,144.58 |
| 99+ | 5,230.21 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

| <u>Attained Age</u> | <u>Plan L</u> |
|---------------------|---------------|
| 65 | \$2,058.75 |
| 66 | 2,122.56 |
| 67 | 2,201.33 |
| 68 | 2,285.00 |
| 69 | 2,373.25 |
| 70 | 2,466.20 |
| 71 | 2,564.38 |
| 72 | 2,667.36 |
| 73 | 2,776.67 |
| 74 | 2,890.99 |
| 75 | 3,011.87 |
| 76 | 3,138.74 |
| 77 | 3,272.70 |
| 78 | 3,414.30 |
| 79 | 3,520.88 |
| 80 | 3,619.61 |
| 81 | 3,739.39 |
| 82 | 3,862.88 |
| 83 | 3,990.95 |
| 84 | 4,122.84 |
| 85 | 4,259.31 |
| 86 | 4,400.47 |
| 87 | 4,545.78 |
| 88 | 4,696.22 |
| 89 | 4,852.00 |
| 90 | 5,012.58 |
| 91 | 5,095.38 |
| 92 | 5,179.70 |
| 93 | 5,265.23 |
| 94 | 5,352.39 |
| 95 | 5,440.97 |
| 96 | 5,531.08 |
| 97 | 5,622.83 |
| 98 | 5,715.88 |
| 99+ | 5,810.35 |

* 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 - Female

| <u>Attained Age</u> | <u>Plan L</u> |
|---------------------|---------------|
| 65 | \$2,287.84 |
| 66 | 2,358.74 |
| 67 | 2,446.23 |
| 68 | 2,538.96 |
| 69 | 2,636.81 |
| 70 | 2,740.12 |
| 71 | 2,849.32 |
| 72 | 2,964.08 |
| 73 | 3,084.85 |
| 74 | 3,212.59 |
| 75 | 3,346.55 |
| 76 | 3,487.50 |
| 77 | 3,636.41 |
| 78 | 3,793.82 |
| 79 | 3,912.08 |
| 80 | 4,021.38 |
| 81 | 4,154.80 |
| 82 | 4,292.36 |
| 83 | 4,434.40 |
| 84 | 4,581.13 |
| 85 | 4,732.76 |
| 86 | 4,889.20 |
| 87 | 5,051.30 |
| 88 | 5,218.32 |
| 89 | 5,390.90 |
| 90 | 5,569.37 |
| 91 | 5,661.66 |
| 92 | 5,754.93 |
| 93 | 5,850.39 |
| 94 | 5,947.26 |
| 95 | 6,045.88 |
| 96 | 6,145.80 |
| 97 | 6,247.58 |
| 98 | 6,350.78 |
| 99+ | 6,456.16 |

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

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 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 | \$2,058.75 |
| 66 | 2,122.56 |
| 67 | 2,201.33 |
| 68 | 2,285.00 |
| 69 | 2,373.25 |
| 70 | 2,466.20 |
| 71 | 2,564.38 |
| 72 | 2,667.36 |
| 73 | 2,776.67 |
| 74 | 2,890.99 |
| 75 | 3,011.87 |
| 76 | 3,138.74 |
| 77 | 3,272.70 |
| 78 | 3,414.30 |
| 79 | 3,520.88 |
| 80 | 3,619.61 |
| 81 | 3,739.39 |
| 82 | 3,862.88 |
| 83 | 3,990.95 |
| 84 | 4,122.84 |
| 85 | 4,259.31 |
| 86 | 4,400.47 |
| 87 | 4,545.78 |
| 88 | 4,696.22 |
| 89 | 4,852.00 |
| 90 | 5,012.58 |
| 91 | 5,095.38 |
| 92 | 5,179.70 |
| 93 | 5,265.23 |
| 94 | 5,352.39 |
| 95 | 5,440.97 |
| 96 | 5,531.08 |
| 97 | 5,622.83 |
| 98 | 5,715.88 |
| 99+ | 5,810.35 |

* 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* - Standard Risk - Male

| <u>Attained Age</u> | <u>Plan L</u> |
|---------------------|---------------|
| 65 | \$2,287.84 |
| 66 | 2,358.74 |
| 67 | 2,446.23 |
| 68 | 2,538.96 |
| 69 | 2,636.81 |
| 70 | 2,740.12 |
| 71 | 2,849.32 |
| 72 | 2,964.08 |
| 73 | 3,084.85 |
| 74 | 3,212.59 |
| 75 | 3,346.55 |
| 76 | 3,487.50 |
| 77 | 3,636.41 |
| 78 | 3,793.82 |
| 79 | 3,912.08 |
| 80 | 4,021.38 |
| 81 | 4,154.80 |
| 82 | 4,292.36 |
| 83 | 4,434.40 |
| 84 | 4,581.13 |
| 85 | 4,732.76 |
| 86 | 4,889.20 |
| 87 | 5,051.30 |
| 88 | 5,218.32 |
| 89 | 5,390.90 |
| 90 | 5,569.37 |
| 91 | 5,661.66 |
| 92 | 5,754.93 |
| 93 | 5,850.39 |
| 94 | 5,947.26 |
| 95 | 6,045.88 |
| 96 | 6,145.80 |
| 97 | 6,247.58 |
| 98 | 6,350.78 |
| 99+ | 6,456.16 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

| <u>Attained Age</u> | <u>Plan L</u> |
|---------------------|---------------|
| 65 | \$2,541.36 |
| 66 | 2,620.34 |
| 67 | 2,717.76 |
| 68 | 2,820.85 |
| 69 | 2,929.72 |
| 70 | 3,045.14 |
| 71 | 3,166.01 |
| 72 | 3,293.54 |
| 73 | 3,428.04 |
| 74 | 3,569.32 |
| 75 | 3,718.11 |
| 76 | 3,875.20 |
| 77 | 4,040.58 |
| 78 | 4,215.35 |
| 79 | 4,346.80 |
| 80 | 4,468.54 |
| 81 | 4,616.14 |
| 82 | 4,769.20 |
| 83 | 4,927.05 |
| 84 | 5,089.81 |
| 85 | 5,258.47 |
| 86 | 5,432.57 |
| 87 | 5,612.35 |
| 88 | 5,797.92 |
| 89 | 5,989.91 |
| 90 | 6,188.35 |
| 91 | 6,290.57 |
| 92 | 6,394.53 |
| 93 | 6,500.78 |
| 94 | 6,607.91 |
| 95 | 6,717.54 |
| 96 | 6,828.82 |
| 97 | 6,941.61 |
| 98 | 7,056.38 |
| 99+ | 7,173.43 |

* 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 Prior to 1/1/2012

Annual Rates* - Male or Female

| <u>Attained Age</u> | <u>Plan L</u> |
|---------------------|---------------|
| 65 | \$2,118.96 |
| 66 | 2,184.85 |
| 67 | 2,266.13 |
| 68 | 2,352.31 |
| 69 | 2,442.74 |
| 70 | 2,538.85 |
| 71 | 2,639.54 |
| 72 | 2,746.01 |
| 73 | 2,858.05 |
| 74 | 2,976.30 |
| 75 | 3,100.23 |
| 76 | 3,231.46 |
| 77 | 3,368.92 |
| 78 | 3,514.44 |
| 79 | 3,624.41 |
| 80+ | 3,725.97 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

| <u>Attained Age</u> | <u>Plan M</u> |
|---------------------|---------------|
| 65 | \$2,316.96 |
| 66 | 2,419.94 |
| 67 | 2,527.40 |
| 68 | 2,638.23 |
| 69 | 2,753.76 |
| 70 | 2,874.09 |
| 71 | 2,999.10 |
| 72 | 3,129.79 |
| 73 | 3,265.83 |
| 74 | 3,407.97 |
| 75 | 3,556.66 |
| 76 | 3,712.01 |
| 77 | 3,875.64 |
| 78 | 4,047.13 |
| 79 | 4,168.66 |
| 80 | 4,255.16 |
| 81 | 4,388.69 |
| 82 | 4,526.47 |
| 83 | 4,668.40 |
| 84 | 4,815.01 |
| 85 | 4,966.32 |
| 86 | 5,122.21 |
| 87 | 5,283.23 |
| 88 | 5,449.05 |
| 89 | 5,619.99 |
| 90 | 5,796.28 |
| 91 | 5,887.37 |
| 92 | 5,980.10 |
| 93 | 6,073.69 |
| 94 | 6,169.26 |
| 95 | 6,265.91 |
| 96 | 6,364.31 |
| 97 | 6,464.13 |
| 98 | 6,565.91 |
| 99+ | 6,668.67 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

| <u>Attained Age</u> | <u>Plan M</u> |
|---------------------|---------------|
| 65 | \$2,574.63 |
| 66 | 2,689.18 |
| 67 | 2,807.98 |
| 68 | 2,931.68 |
| 69 | 3,059.87 |
| 70 | 3,193.39 |
| 71 | 3,332.59 |
| 72 | 3,477.35 |
| 73 | 3,628.66 |
| 74 | 3,786.51 |
| 75 | 3,951.79 |
| 76 | 4,125.02 |
| 77 | 4,306.22 |
| 78 | 4,496.80 |
| 79 | 4,631.85 |
| 80 | 4,727.74 |
| 81 | 4,876.65 |
| 82 | 5,029.49 |
| 83 | 5,187.56 |
| 84 | 5,350.43 |
| 85 | 5,518.21 |
| 86 | 5,691.77 |
| 87 | 5,870.24 |
| 88 | 6,054.50 |
| 89 | 6,244.75 |
| 90 | 6,440.46 |
| 91 | 6,541.69 |
| 92 | 6,644.34 |
| 93 | 6,748.85 |
| 94 | 6,854.78 |
| 95 | 6,962.67 |
| 96 | 7,071.98 |
| 97 | 7,183.36 |
| 98 | 7,295.83 |
| 99+ | 7,410.37 |

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

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 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 | \$2,860.78 |
| 66 | 2,987.98 |
| 67 | 3,120.19 |
| 68 | 3,257.10 |
| 69 | 3,399.90 |
| 70 | 3,548.15 |
| 71 | 3,702.73 |
| 72 | 3,863.64 |
| 73 | 4,031.86 |
| 74 | 4,207.38 |
| 75 | 4,390.98 |
| 76 | 4,583.20 |
| 77 | 4,784.58 |
| 78 | 4,996.65 |
| 79 | 5,146.65 |
| 80 | 5,253.34 |
| 81 | 5,418.28 |
| 82 | 5,588.46 |
| 83 | 5,763.77 |
| 84 | 5,944.97 |
| 85 | 6,131.40 |
| 86 | 6,323.84 |
| 87 | 6,522.60 |
| 88 | 6,727.47 |
| 89 | 6,938.78 |
| 90 | 7,156.30 |
| 91 | 7,268.99 |
| 92 | 7,383.10 |
| 93 | 7,498.85 |
| 94 | 7,616.55 |
| 95 | 7,736.55 |
| 96 | 7,857.86 |
| 97 | 7,980.81 |
| 98 | 8,106.37 |
| 99+ | 8,233.46 |

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

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 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 | \$2,574.63 |
| 66 | 2,689.18 |
| 67 | 2,807.98 |
| 68 | 2,931.68 |
| 69 | 3,059.87 |
| 70 | 3,193.39 |
| 71 | 3,332.59 |
| 72 | 3,477.35 |
| 73 | 3,628.66 |
| 74 | 3,786.51 |
| 75 | 3,951.79 |
| 76 | 4,125.02 |
| 77 | 4,306.22 |
| 78 | 4,496.80 |
| 79 | 4,631.85 |
| 80 | 4,727.74 |
| 81 | 4,876.65 |
| 82 | 5,029.49 |
| 83 | 5,187.56 |
| 84 | 5,350.43 |
| 85 | 5,518.21 |
| 86 | 5,691.77 |
| 87 | 5,870.24 |
| 88 | 6,054.50 |
| 89 | 6,244.75 |
| 90 | 6,440.46 |
| 91 | 6,541.69 |
| 92 | 6,644.34 |
| 93 | 6,748.85 |
| 94 | 6,854.78 |
| 95 | 6,962.67 |
| 96 | 7,071.98 |
| 97 | 7,183.36 |
| 98 | 7,295.83 |
| 99+ | 7,410.37 |

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

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 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 | \$2,860.78 |
| 66 | 2,987.98 |
| 67 | 3,120.19 |
| 68 | 3,257.10 |
| 69 | 3,399.90 |
| 70 | 3,548.15 |
| 71 | 3,702.73 |
| 72 | 3,863.64 |
| 73 | 4,031.86 |
| 74 | 4,207.38 |
| 75 | 4,390.98 |
| 76 | 4,583.20 |
| 77 | 4,784.58 |
| 78 | 4,996.65 |
| 79 | 5,146.65 |
| 80 | 5,253.34 |
| 81 | 5,418.28 |
| 82 | 5,588.46 |
| 83 | 5,763.77 |
| 84 | 5,944.97 |
| 85 | 6,131.40 |
| 86 | 6,323.84 |
| 87 | 6,522.60 |
| 88 | 6,727.47 |
| 89 | 6,938.78 |
| 90 | 7,156.30 |
| 91 | 7,268.99 |
| 92 | 7,383.10 |
| 93 | 7,498.85 |
| 94 | 7,616.55 |
| 95 | 7,736.55 |
| 96 | 7,857.86 |
| 97 | 7,980.81 |
| 98 | 8,106.37 |
| 99+ | 8,233.46 |

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

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 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 | \$3,178.88 |
| 66 | 3,319.83 |
| 67 | 3,466.55 |
| 68 | 3,619.17 |
| 69 | 3,777.68 |
| 70 | 3,942.62 |
| 71 | 4,114.00 |
| 72 | 4,293.35 |
| 73 | 4,480.11 |
| 74 | 4,674.83 |
| 75 | 4,878.94 |
| 76 | 5,092.54 |
| 77 | 5,316.72 |
| 78 | 5,552.03 |
| 79 | 5,718.50 |
| 80 | 5,837.19 |
| 81 | 6,020.24 |
| 82 | 6,209.62 |
| 83 | 6,404.67 |
| 84 | 6,605.40 |
| 85 | 6,813.00 |
| 86 | 7,026.81 |
| 87 | 7,247.72 |
| 88 | 7,474.96 |
| 89 | 7,709.50 |
| 90 | 7,951.35 |
| 91 | 8,076.70 |
| 92 | 8,203.57 |
| 93 | 8,332.08 |
| 94 | 8,463.09 |
| 95 | 8,595.75 |
| 96 | 8,730.58 |
| 97 | 8,867.82 |
| 98 | 9,007.12 |
| 99+ | 9,148.29 |

* 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 Prior to 1/1/2012

Annual Rates* - Male or Female

| <u>Attained Age</u> | <u>Plan M</u> |
|---------------------|---------------|
| 65 | \$2,650.23 |
| 66 | 2,768.05 |
| 67 | 2,890.45 |
| 68 | 3,017.32 |
| 69 | 3,149.65 |
| 70 | 3,287.21 |
| 71 | 3,430.34 |
| 72 | 3,579.68 |
| 73 | 3,735.13 |
| 74 | 3,898.11 |
| 75 | 4,068.08 |
| 76 | 4,246.44 |
| 77 | 4,433.09 |
| 78 | 4,628.91 |
| 79 | 4,767.78 |
| 80+ | 4,866.61 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

| <u>Attained Age</u> | <u>Plan N</u> |
|---------------------|---------------|
| 65 | \$1,312.24 |
| 66 | 1,378.24 |
| 67 | 1,453.30 |
| 68 | 1,530.97 |
| 69 | 1,611.91 |
| 70 | 1,696.24 |
| 71 | 1,783.40 |
| 72 | 1,874.93 |
| 73 | 1,969.84 |
| 74 | 2,069.33 |
| 75 | 2,173.07 |
| 76 | 2,281.51 |
| 77 | 2,395.18 |
| 78 | 2,514.52 |
| 79 | 2,601.14 |
| 80 | 2,695.83 |
| 81 | 2,804.59 |
| 82 | 2,918.05 |
| 83 | 3,035.65 |
| 84 | 3,158.59 |
| 85 | 3,286.12 |
| 86 | 3,418.88 |
| 87 | 3,557.10 |
| 88 | 3,700.66 |
| 89 | 3,850.22 |
| 90 | 4,005.68 |
| 91 | 4,086.40 |
| 92 | 4,169.20 |
| 93 | 4,253.42 |
| 94 | 4,339.49 |
| 95 | 4,427.09 |
| 96 | 4,516.44 |
| 97 | 4,607.74 |
| 98 | 4,700.91 |
| 99+ | 4,795.71 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

| <u>Attained Age</u> | <u>Plan N</u> |
|---------------------|---------------|
| 65 | \$1,457.88 |
| 66 | 1,531.41 |
| 67 | 1,614.75 |
| 68 | 1,701.26 |
| 69 | 1,791.04 |
| 70 | 1,884.75 |
| 71 | 1,981.84 |
| 72 | 2,083.29 |
| 73 | 2,188.78 |
| 74 | 2,299.07 |
| 75 | 2,414.27 |
| 76 | 2,534.82 |
| 77 | 2,661.25 |
| 78 | 2,793.79 |
| 79 | 2,890.23 |
| 80 | 2,995.28 |
| 81 | 3,116.26 |
| 82 | 3,242.15 |
| 83 | 3,373.17 |
| 84 | 3,509.53 |
| 85 | 3,651.24 |
| 86 | 3,798.62 |
| 87 | 3,952.11 |
| 88 | 4,111.49 |
| 89 | 4,277.96 |
| 90 | 4,450.44 |
| 91 | 4,540.43 |
| 92 | 4,632.07 |
| 93 | 4,725.78 |
| 94 | 4,821.12 |
| 95 | 4,918.43 |
| 96 | 5,018.03 |
| 97 | 5,119.16 |
| 98 | 5,222.68 |
| 99+ | 5,328.06 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

| <u>Attained Age</u> | <u>Plan N</u> |
|---------------------|---------------|
| 65 | \$1,619.77 |
| 66 | 1,701.69 |
| 67 | 1,794.20 |
| 68 | 1,890.20 |
| 69 | 1,990.24 |
| 70 | 2,094.09 |
| 71 | 2,201.98 |
| 72 | 2,314.56 |
| 73 | 2,431.94 |
| 74 | 2,554.78 |
| 75 | 2,682.52 |
| 76 | 2,816.81 |
| 77 | 2,957.21 |
| 78 | 3,104.16 |
| 79 | 3,211.39 |
| 80 | 3,328.12 |
| 81 | 3,462.63 |
| 82 | 3,602.26 |
| 83 | 3,747.90 |
| 84 | 3,899.20 |
| 85 | 4,056.84 |
| 86 | 4,220.69 |
| 87 | 4,391.42 |
| 88 | 4,568.69 |
| 89 | 4,753.38 |
| 90 | 4,945.49 |
| 91 | 5,045.41 |
| 92 | 5,147.30 |
| 93 | 5,251.27 |
| 94 | 5,357.30 |
| 95 | 5,465.41 |
| 96 | 5,575.81 |
| 97 | 5,688.17 |
| 98 | 5,803.26 |
| 99+ | 5,920.53 |

* 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* - Preferred Risk - Male

| <u>Attained Age</u> | <u>Plan N</u> |
|---------------------|---------------|
| 65 | \$1,457.88 |
| 66 | 1,531.41 |
| 67 | 1,614.75 |
| 68 | 1,701.26 |
| 69 | 1,791.04 |
| 70 | 1,884.75 |
| 71 | 1,981.84 |
| 72 | 2,083.29 |
| 73 | 2,188.78 |
| 74 | 2,299.07 |
| 75 | 2,414.27 |
| 76 | 2,534.82 |
| 77 | 2,661.25 |
| 78 | 2,793.79 |
| 79 | 2,890.23 |
| 80 | 2,995.28 |
| 81 | 3,116.26 |
| 82 | 3,242.15 |
| 83 | 3,373.17 |
| 84 | 3,509.53 |
| 85 | 3,651.24 |
| 86 | 3,798.62 |
| 87 | 3,952.11 |
| 88 | 4,111.49 |
| 89 | 4,277.96 |
| 90 | 4,450.44 |
| 91 | 4,540.43 |
| 92 | 4,632.07 |
| 93 | 4,725.78 |
| 94 | 4,821.12 |
| 95 | 4,918.43 |
| 96 | 5,018.03 |
| 97 | 5,119.16 |
| 98 | 5,222.68 |
| 99+ | 5,328.06 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

| <u>Attained Age</u> | <u>Plan N</u> |
|---------------------|---------------|
| 65 | \$1,619.77 |
| 66 | 1,701.69 |
| 67 | 1,794.20 |
| 68 | 1,890.20 |
| 69 | 1,990.24 |
| 70 | 2,094.09 |
| 71 | 2,201.98 |
| 72 | 2,314.56 |
| 73 | 2,431.94 |
| 74 | 2,554.78 |
| 75 | 2,682.52 |
| 76 | 2,816.81 |
| 77 | 2,957.21 |
| 78 | 3,104.16 |
| 79 | 3,211.39 |
| 80 | 3,328.12 |
| 81 | 3,462.63 |
| 82 | 3,602.26 |
| 83 | 3,747.90 |
| 84 | 3,899.20 |
| 85 | 4,056.84 |
| 86 | 4,220.69 |
| 87 | 4,391.42 |
| 88 | 4,568.69 |
| 89 | 4,753.38 |
| 90 | 4,945.49 |
| 91 | 5,045.41 |
| 92 | 5,147.30 |
| 93 | 5,251.27 |
| 94 | 5,357.30 |
| 95 | 5,465.41 |
| 96 | 5,575.81 |
| 97 | 5,688.17 |
| 98 | 5,803.26 |
| 99+ | 5,920.53 |

* 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 - Male

| <u>Attained Age</u> | <u>Plan N</u> |
|---------------------|---------------|
| 65 | \$1,799.77 |
| 66 | 1,890.64 |
| 67 | 1,993.40 |
| 68 | 2,100.20 |
| 69 | 2,211.25 |
| 70 | 2,326.45 |
| 71 | 2,446.78 |
| 72 | 2,571.80 |
| 73 | 2,702.27 |
| 74 | 2,838.74 |
| 75 | 2,980.88 |
| 76 | 3,129.46 |
| 77 | 3,285.79 |
| 78 | 3,449.21 |
| 79 | 3,568.12 |
| 80 | 3,697.82 |
| 81 | 3,847.28 |
| 82 | 4,002.62 |
| 83 | 4,164.18 |
| 84 | 4,332.62 |
| 85 | 4,507.49 |
| 86 | 4,689.67 |
| 87 | 4,879.16 |
| 88 | 5,076.28 |
| 89 | 5,281.48 |
| 90 | 5,495.08 |
| 91 | 5,606.03 |
| 92 | 5,719.26 |
| 93 | 5,834.57 |
| 94 | 5,952.50 |
| 95 | 6,072.60 |
| 96 | 6,195.33 |
| 97 | 6,320.57 |
| 98 | 6,448.20 |
| 99+ | 6,578.78 |

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

| <u>Attained Age</u> | <u>Plan N</u> |
|---------------------|---------------|
| 65 | \$1,500.75 |
| 66 | 1,576.35 |
| 67 | 1,662.31 |
| 68 | 1,751.44 |
| 69 | 1,843.84 |
| 70 | 1,939.95 |
| 71 | 2,040.09 |
| 72 | 2,144.49 |
| 73 | 2,253.36 |
| 74 | 2,366.82 |
| 75 | 2,485.62 |
| 76 | 2,609.32 |
| 77 | 2,739.47 |
| 78 | 2,875.94 |
| 79 | 2,975.32 |
| 80+ | 3,083.32 |

* 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

SERFF Tracking #:

BNLB-133376061

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:

2023 CPL-GR-A80

Project Name/Number:

/

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

| Creation Date | Schedule Item Status | Schedule | Schedule Item Name | Replacement Creation Date | Attached Document(s) |
|---------------|----------------------|---------------------|---|---------------------------|--|
| 08/23/2022 | | Supporting Document | Actuarial Memorandum - A&H Rate Revision Filing | 08/23/2022 | RI Colonial Penn Life Insurance Company - Consumer Narrative.pdf (Superseded) Rate Memo.pdf |

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