

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: 2024 CPL-GR-A80
Project Name/Number: /

Filing at a Glance

Company: Colonial Penn Life Insurance Company
Product Name: 2024 CPL-GR-A80
State: Rhode Island
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010
Sub-TOI: MS08I.012 Multi-Plan 2010
Filing Type: Rate
Date Submitted: 09/08/2023
SERFF Tr Num: BNLB-133808597
SERFF Status: Assigned
State Tr Num:
State Status: Open-Pending Actuary Review
Co Tr Num:

Effective: 01/01/2024
Date Requested:
Author(s): Diana Panzica
Reviewer(s): Charles DeWeese (primary), Bela Gorman, Alyssa Metivier, Victor Woods, Courtney Miner, Jennifer Smagula, Savannah Moon

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: 2024 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: 11.6% Filing Status Changed: 09/08/2023
 State Status Changed: 09/08/2023
 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

2024 Premium Rates for Standardized Medicare Supplement Policy Form Series CPL-GR-A80
 Plans B, D, F, high deductible F, G, high deductible G, L, M and N

We are submitting the revised rates to be used beginning in 2024 for the forms captioned above. Policy forms CPL-GR-A80B, CPL-GR-A80F, CPL-GR-A80FH, CPL-GR-A80G, 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 2024 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 2024 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: 2024 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: 2024 CPL-GR-A80
Project Name/Number: /

Filing Fees

State Fees

Fee Required? Yes
 Fee Amount: \$225.00
 Retaliatory? No
 Fee Explanation: \$25.00 per plan x 9 plans = \$225
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
Colonial Penn Life Insurance Company	\$225.00	09/08/2023 12:48 PM	266568764
EFT Total	\$225.00		

SERFF Tracking #:

BNLB-133808597

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:

2024 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:

3.300%

Effective Date of Last Rate Revision:

01/01/2023

Filing Method of Last Filing:

SERFF

SERFF Tracking Number of Last Filing:

BNLB-133376061

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	11.600%	11.600%	\$464,206	1,147	\$4,010,018	14.000%	0.000%

SERFF Tracking #:

BNLB-133808597

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:

2024 CPL-GR-A80

Project Name/Number:

/

Rate/Rule Schedule

SERFF Tracking #:

BNLB-133808597

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:

2024 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-A80B Standardized Rate Sheet	CPL-GR-A80B	Revised	Previous State Filing Number: BNLB-133376061 Percent Rate Change Request: 6	Rates - Plan B.pdf,
2		CPL-GR-A80D Standardized Rate Sheet	CPL-GR-A80D	Revised	Previous State Filing Number: BNLB-133376061 Percent Rate Change Request: 12.5	Rates - Plan D.pdf,
3		CPL-GR-A80F Standardized Rate Sheet	CPL-GR-A80F	Revised	Previous State Filing Number: BNLB-133376061 Percent Rate Change Request: 9.5	Rates - Plan F.pdf,
4		CPL-GR-A80FH Standardized Rate Sheet	CPL-GR-A80FH	Revised	Previous State Filing Number: BNLB-133376061 Percent Rate Change Request:	Rates - Plan FH.pdf,
5		CPL-GR-A80G Standardized Rate Sheet	CPL-GR-A80G	Revised	Previous State Filing Number: BNLB-133376061 Percent Rate Change Request: 12	Rates - Plan G.pdf,
6		CPL-GR-A80GH Standardized Rate Sheet	CPL-GR-A80GH	Revised	Previous State Filing Number: BNLB-133376061 Percent Rate Change Request:	Rates - Plan GH.pdf,
7		CPL-GR-A80L Standardized Rate Sheet	CPL-GR-A80L	Revised	Previous State Filing Number: BNLB-133376061 Percent Rate Change Request: 2	Rates - Plan L.pdf,
8		CPL-GR-A80M Standardized Rate Sheet	CPL-GR-A80M	Revised	Previous State Filing Number: BNLB-133376061 Percent Rate Change Request: 2	Rates - Plan M.pdf,
9		CPL-GR-A80N Standardized Rate Sheet	CPL-GR-A80N	Revised	Previous State Filing Number: BNLB-133376061 Percent Rate Change Request: 14	Rates - Plan N.pdf,
10		Current Rate Sheet	CPL-GR-A80	Other	Previous State Filing Number: BNLB-133376061 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 B</u>
65	\$2,525.76
66	2,624.27
67	2,731.94
68	2,842.78
69	2,956.99
70	3,074.70
71	3,196.12
72	3,321.25
73	3,450.41
74	3,583.06
75	3,720.19
76	3,861.79
77	4,007.31
78	4,157.75
79	4,252.76
80	4,350.07
81	4,468.11
82	4,589.96
83	4,714.54
84	4,842.61
85	4,974.72
86	5,109.99
87	5,249.08
88	5,391.77
89	5,538.28
90	5,689.15
91	5,766.17
92	5,844.82
93	5,924.46
94	6,004.86
95	6,086.79
96	6,169.69
97	6,253.58
98	6,338.57
99+	6,424.31

* 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 - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,806.78
66	2,915.87
67	3,035.32
68	3,158.70
69	3,285.79
70	3,416.37
71	3,551.42
72	3,690.30
73	3,833.75
74	3,981.24
75	4,133.42
76	4,290.73
77	4,452.84
78	4,619.85
79	4,725.23
80	4,833.34
81	4,965.01
82	5,099.85
83	5,238.72
84	5,380.76
85	5,527.15
86	5,677.37
87	5,832.06
88	5,990.57
89	6,153.33
90	6,320.67
91	6,406.75
92	6,493.80
93	6,582.05
94	6,671.51
95	6,762.38
96	6,854.56
97	6,947.40
98	7,041.98
99+	7,137.87

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$3,118.34
66	3,240.08
67	3,372.74
68	3,509.53
69	3,650.92
70	3,796.11
71	3,945.89
72	4,100.58
73	4,259.64
74	4,423.60
75	4,592.91
76	4,767.56
77	4,947.56
78	5,133.45
79	5,250.28
80	5,370.61
81	5,516.46
82	5,666.35
83	5,820.82
84	5,979.11
85	6,141.77
86	6,308.67
87	6,480.06
88	6,656.67
89	6,837.76
90	7,023.65
91	7,119.43
92	7,215.98
93	7,314.38
94	7,413.87
95	7,514.56
96	7,616.66
97	7,720.41
98	7,825.68
99+	7,932.04

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,806.78
66	2,915.87
67	3,035.32
68	3,158.70
69	3,285.79
70	3,416.37
71	3,551.42
72	3,690.30
73	3,833.75
74	3,981.24
75	4,133.42
76	4,290.73
77	4,452.84
78	4,619.85
79	4,725.23
80	4,833.34
81	4,965.01
82	5,099.85
83	5,238.72
84	5,380.76
85	5,527.15
86	5,677.37
87	5,832.06
88	5,990.57
89	6,153.33
90	6,320.67
91	6,406.75
92	6,493.80
93	6,582.05
94	6,671.51
95	6,762.38
96	6,854.56
97	6,947.40
98	7,041.98
99+	7,137.87

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$3,118.34
66	3,240.08
67	3,372.74
68	3,509.53
69	3,650.92
70	3,796.11
71	3,945.89
72	4,100.58
73	4,259.64
74	4,423.60
75	4,592.91
76	4,767.56
77	4,947.56
78	5,133.45
79	5,250.28
80	5,370.61
81	5,516.46
82	5,666.35
83	5,820.82
84	5,979.11
85	6,141.77
86	6,308.67
87	6,480.06
88	6,656.67
89	6,837.76
90	7,023.65
91	7,119.43
92	7,215.98
93	7,314.38
94	7,413.87
95	7,514.56
96	7,616.66
97	7,720.41
98	7,825.68
99+	7,932.04

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$3,464.70
66	3,600.19
67	3,747.90
68	3,899.42
69	4,056.62
70	4,217.96
71	4,384.44
72	4,556.14
73	4,733.09
74	4,914.94
75	5,103.56
76	5,297.41
77	5,497.26
78	5,703.77
79	5,833.92
80	5,967.11
81	6,129.00
82	6,296.13
83	6,467.29
84	6,643.36
85	6,824.12
86	7,009.47
87	7,200.70
88	7,396.52
89	7,597.35
90	7,804.30
91	7,910.55
92	8,017.79
93	8,126.88
94	8,237.60
95	8,349.31
96	8,462.98
97	8,578.07
98	8,695.13
99+	8,813.16

* 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 Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,889.03
66	3,001.61
67	3,124.66
68	3,251.75
69	3,382.01
70	3,516.84
71	3,655.61
72	3,798.84
73	3,946.55
74	4,098.40
75	4,255.16
76	4,416.95
77	4,583.63
78	4,755.89
79	4,863.89
80+	4,975.05

* 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 D</u>
65	\$1,747.51
66	1,835.98
67	1,936.02
68	2,039.98
69	2,147.76
70	2,259.91
71	2,376.85
72	2,498.27
73	2,625.36
74	2,757.69
75	2,896.12
76	3,040.77
77	3,192.63
78	3,351.79
79	3,418.77
80	3,486.95
81	3,556.88
82	3,627.90
83	3,700.55
84	3,774.62
85	3,850.22
86	3,927.13
87	4,005.57
88	4,085.53
89	4,167.46
90	4,250.58
91	4,335.67
92	4,422.29
93	4,510.76
94	4,601.09
95	4,693.16
96	4,786.98
97	4,882.76
98	4,980.39
99+	5,079.88

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

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for 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	\$1,941.80
66	2,040.09
67	2,151.15
68	2,266.56
69	2,386.56
70	2,511.03
71	2,640.96
72	2,775.90
73	2,916.96
74	3,064.12
75	3,218.05
76	3,378.63
77	3,547.17
78	3,724.11
79	3,798.51
80	3,874.44
81	3,951.89
82	4,030.98
83	4,111.60
84	4,193.97
85	4,277.86
86	4,363.27
87	4,450.54
88	4,539.67
89	4,630.43
90	4,723.16
91	4,817.52
92	4,913.85
93	5,012.25
94	5,112.39
95	5,214.50
96	5,319.01
97	5,425.26
98	5,533.70
99+	5,644.43

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

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

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

<u>Attained Age</u>	<u>Plan D</u>
65	\$2,157.58
66	2,266.89
67	2,390.05
68	2,518.45
69	2,651.65
70	2,789.98
71	2,934.41
72	3,084.41
73	3,241.06
74	3,404.48
75	3,575.42
76	3,754.11
77	3,941.31
78	4,138.00
79	4,220.69
80	4,305.02
81	4,391.20
82	4,479.02
83	4,568.47
84	4,659.89
85	4,753.05
86	4,848.07
87	4,945.05
88	5,044.10
89	5,144.79
90	5,247.67
91	5,352.72
92	5,459.74
93	5,568.94
94	5,680.43
95	5,794.21
96	5,909.73
97	6,028.10
98	6,148.75
99+	6,271.58

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan D</u>
65	\$1,941.80
66	2,040.09
67	2,151.15
68	2,266.56
69	2,386.56
70	2,511.03
71	2,640.96
72	2,775.90
73	2,916.96
74	3,064.12
75	3,218.05
76	3,378.63
77	3,547.17
78	3,724.11
79	3,798.51
80	3,874.44
81	3,951.89
82	4,030.98
83	4,111.60
84	4,193.97
85	4,277.86
86	4,363.27
87	4,450.54
88	4,539.67
89	4,630.43
90	4,723.16
91	4,817.52
92	4,913.85
93	5,012.25
94	5,112.39
95	5,214.50
96	5,319.01
97	5,425.26
98	5,533.70
99+	5,644.43

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan D</u>
65	\$2,157.58
66	2,266.89
67	2,390.05
68	2,518.45
69	2,651.65
70	2,789.98
71	2,934.41
72	3,084.41
73	3,241.06
74	3,404.48
75	3,575.42
76	3,754.11
77	3,941.31
78	4,138.00
79	4,220.69
80	4,305.02
81	4,391.20
82	4,479.02
83	4,568.47
84	4,659.89
85	4,753.05
86	4,848.07
87	4,945.05
88	5,044.10
89	5,144.79
90	5,247.67
91	5,352.72
92	5,459.74
93	5,568.94
94	5,680.43
95	5,794.21
96	5,909.73
97	6,028.10
98	6,148.75
99+	6,271.58

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

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 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	\$2,397.25
66	2,518.56
67	2,655.69
68	2,798.27
69	2,946.19
70	3,100.12
71	3,260.26
72	3,427.17
73	3,601.06
74	3,782.80
75	3,972.62
76	4,171.06
77	4,379.20
78	4,597.60
79	4,689.67
80	4,783.38
81	4,878.94
82	4,976.69
83	5,076.18
84	5,177.74
85	5,281.16
86	5,386.86
87	5,494.75
88	5,604.50
89	5,716.64
90	5,830.86
91	5,947.59
92	6,066.49
93	6,187.69
94	6,311.40
95	6,437.73
96	6,566.56
97	6,697.91
98	6,831.76
99+	6,968.56

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$3,559.17
66	3,699.02
67	3,843.13
68	3,993.57
69	4,149.78
70	4,312.11
71	4,481.31
72	4,657.82
73	4,841.41
74	5,033.09
75	5,233.27
76	5,443.37
77	5,662.43
78	5,893.26
79	6,060.60
80	6,243.00
81	6,449.40
82	6,662.13
83	6,881.83
84	7,108.85
85	7,344.16
86	7,585.79
87	7,836.48
88	8,095.02
89	8,362.18
90	8,638.29
91	8,780.87
92	8,925.63
93	9,073.12
94	9,222.80
95	9,374.87
96	9,529.88
97	9,687.19
98	9,846.79
99+	10,009.12

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$3,954.84
66	4,109.75
67	4,270.87
68	4,437.89
69	4,611.34
70	4,791.56
71	4,979.30
72	5,175.01
73	5,379.23
74	5,591.84
75	5,815.04
76	6,047.84
77	6,291.98
78	6,547.69
79	6,734.34
80	6,937.03
81	7,166.01
82	7,402.19
83	7,646.45
84	7,898.99
85	8,159.50
86	8,428.73
87	8,706.80
88	8,994.36
89	9,291.09
90	9,597.74
91	9,756.14
92	9,916.83
93	10,080.57
94	10,246.71
95	10,415.80
96	10,588.17
97	10,762.38
98	10,940.20
99+	11,120.74

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

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

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

<u>Attained Age</u>	<u>Plan F</u>
65	\$4,394.25
66	4,566.62
67	4,745.09
68	4,930.54
69	5,123.41
70	5,324.03
71	5,532.83
72	5,750.35
73	5,977.15
74	6,213.66
75	6,461.29
76	6,719.94
77	6,990.92
78	7,275.54
79	7,482.70
80	7,707.64
81	7,961.72
82	8,224.95
83	8,496.15
84	8,776.62
85	9,065.82
86	9,365.38
87	9,674.43
88	9,993.73
89	10,323.51
90	10,664.42
91	10,840.27
92	11,019.40
93	11,201.25
94	11,385.83
95	11,573.69
96	11,764.70
97	11,958.99
98	12,156.12
99+	12,356.41

* 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* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$3,954.84
66	4,109.75
67	4,270.87
68	4,437.89
69	4,611.34
70	4,791.56
71	4,979.30
72	5,175.01
73	5,379.23
74	5,591.84
75	5,815.04
76	6,047.84
77	6,291.98
78	6,547.69
79	6,734.34
80	6,937.03
81	7,166.01
82	7,402.19
83	7,646.45
84	7,898.99
85	8,159.50
86	8,428.73
87	8,706.80
88	8,994.36
89	9,291.09
90	9,597.74
91	9,756.14
92	9,916.83
93	10,080.57
94	10,246.71
95	10,415.80
96	10,588.17
97	10,762.38
98	10,940.20
99+	11,120.74

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$4,394.25
66	4,566.62
67	4,745.09
68	4,930.54
69	5,123.41
70	5,324.03
71	5,532.83
72	5,750.35
73	5,977.15
74	6,213.66
75	6,461.29
76	6,719.94
77	6,990.92
78	7,275.54
79	7,482.70
80	7,707.64
81	7,961.72
82	8,224.95
83	8,496.15
84	8,776.62
85	9,065.82
86	9,365.38
87	9,674.43
88	9,993.73
89	10,323.51
90	10,664.42
91	10,840.27
92	11,019.40
93	11,201.25
94	11,385.83
95	11,573.69
96	11,764.70
97	11,958.99
98	12,156.12
99+	12,356.41

* 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 - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$4,882.65
66	5,073.88
67	5,272.54
68	5,478.39
69	5,692.75
70	5,915.84
71	6,147.55
72	6,389.07
73	6,641.40
74	6,904.09
75	7,178.99
76	7,466.67
77	7,767.97
78	8,084.22
79	8,313.64
80	8,564.00
81	8,846.65
82	9,138.47
83	9,440.10
84	9,751.56
85	10,073.48
86	10,405.88
87	10,749.51
88	11,104.16
89	11,470.60
90	11,848.81
91	12,044.85
92	12,243.28
93	12,445.75
94	12,650.84
95	12,859.75
96	13,071.71
97	13,287.93
98	13,506.98
99+	13,729.52

* 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 Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$4,070.69
66	4,230.18
67	4,396.00
68	4,567.71
69	4,746.61
70	4,932.50
71	5,125.70
72	5,327.08
73	5,537.41
74	5,756.79
75	5,985.55
76	6,225.55
77	6,476.78
78	6,740.23
79	6,931.80
80+	7,140.60

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

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for 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	\$2,586.74
66	2,693.98
67	2,809.94
68	2,930.38
69	3,055.50
70	3,185.86
71	3,321.25
72	3,462.19
73	3,609.35
74	3,763.06
75	3,923.64
76	4,091.64
77	4,267.49
78	4,452.07
79	4,585.93
80	4,732.32
81	4,899.78
82	5,072.58
83	5,251.81
84	5,437.15
85	5,629.04
86	5,827.92
87	6,033.33
88	6,246.49
89	6,466.64
90	6,695.07
91	6,812.89
92	6,933.43
93	7,055.61
94	7,180.41
95	7,306.85
96	7,436.12
97	7,567.14
98	7,700.66
99+	7,836.81

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,874.30
66	2,993.54
67	3,122.05
68	3,256.12
69	3,394.99
70	3,539.75
71	3,690.30
72	3,846.84
73	4,010.48
74	4,181.31
75	4,359.56
76	4,546.22
77	4,741.71
78	4,946.90
79	5,095.81
80	5,258.47
81	5,444.14
82	5,635.92
83	5,835.12
84	6,040.86
85	6,254.24
86	6,474.93
87	6,703.69
88	6,940.20
89	7,185.10
90	7,438.85
91	7,569.97
92	7,703.39
93	7,839.53
94	7,977.97
95	8,118.81
96	8,262.15
97	8,408.00
98	8,556.37
99+	8,707.45

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

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

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

<u>Attained Age</u>	<u>Plan G</u>
65	\$3,193.72
66	3,326.15
67	3,469.17
68	3,617.97
69	3,772.44
70	3,933.02
71	4,100.47
72	4,274.58
73	4,456.33
74	4,646.03
75	4,843.81
76	5,051.30
77	5,268.61
78	5,496.50
79	5,662.10
80	5,842.86
81	6,049.15
82	6,262.64
83	6,483.66
84	6,712.74
85	6,949.69
86	7,194.81
87	7,448.67
88	7,711.79
89	7,984.08
90	8,265.75
91	8,411.71
92	8,560.18
93	8,711.27
94	8,865.09
95	9,021.63
96	9,180.58
97	9,342.69
98	9,507.85
99+	9,675.41

* 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* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,874.30
66	2,993.54
67	3,122.05
68	3,256.12
69	3,394.99
70	3,539.75
71	3,690.30
72	3,846.84
73	4,010.48
74	4,181.31
75	4,359.56
76	4,546.22
77	4,741.71
78	4,946.90
79	5,095.81
80	5,258.47
81	5,444.14
82	5,635.92
83	5,835.12
84	6,040.86
85	6,254.24
86	6,474.93
87	6,703.69
88	6,940.20
89	7,185.10
90	7,438.85
91	7,569.97
92	7,703.39
93	7,839.53
94	7,977.97
95	8,118.81
96	8,262.15
97	8,408.00
98	8,556.37
99+	8,707.45

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$3,193.72
66	3,326.15
67	3,469.17
68	3,617.97
69	3,772.44
70	3,933.02
71	4,100.47
72	4,274.58
73	4,456.33
74	4,646.03
75	4,843.81
76	5,051.30
77	5,268.61
78	5,496.50
79	5,662.10
80	5,842.86
81	6,049.15
82	6,262.64
83	6,483.66
84	6,712.74
85	6,949.69
86	7,194.81
87	7,448.67
88	7,711.79
89	7,984.08
90	8,265.75
91	8,411.71
92	8,560.18
93	8,711.27
94	8,865.09
95	9,021.63
96	9,180.58
97	9,342.69
98	9,507.85
99+	9,675.41

* 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 - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$3,548.59
66	3,695.64
67	3,854.48
68	4,019.97
69	4,191.46
70	4,370.04
71	4,556.03
72	4,749.67
73	4,951.38
74	5,162.14
75	5,382.39
76	5,612.79
77	5,854.31
78	6,107.19
79	6,291.22
80	6,492.05
81	6,720.93
82	6,958.41
83	7,203.98
84	7,458.37
85	7,721.94
86	7,994.12
87	8,276.44
88	8,568.69
89	8,870.98
90	9,184.29
91	9,346.50
92	9,511.45
93	9,679.34
94	9,849.85
95	10,023.73
96	10,201.01
97	10,381.11
98	10,563.95
99+	10,750.60

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

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 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	\$2,958.63
66	3,081.68
67	3,214.01
68	3,351.79
69	3,494.70
70	3,643.72
71	3,798.84
72	3,960.08
73	4,128.51
74	4,304.26
75	4,487.74
76	4,679.42
77	4,881.01
78	5,092.32
79	5,245.48
80+	5,412.83

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - 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:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan 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:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan 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:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan 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:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan 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 L</u>
65	\$1,890.20
66	1,948.57
67	2,020.56
68	2,097.69
69	2,178.75
70	2,263.94
71	2,354.27
72	2,449.07
73	2,548.78
74	2,654.16
75	2,765.00
76	2,881.50
77	3,004.56
78	3,134.05
79	3,231.79
80	3,322.55
81	3,432.63
82	3,546.41
83	3,663.68
84	3,785.31
85	3,910.55
86	4,039.93
87	4,173.67
88	4,311.78
89	4,454.69
90	4,602.18
91	4,678.00
92	4,755.34
93	4,834.21
94	4,914.18
95	4,995.56
96	5,078.36
97	5,162.14
98	5,247.45
99+	5,334.83

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$2,099.87
66	2,165.00
67	2,245.40
68	2,330.71
69	2,420.71
70	2,515.51
71	2,615.65
72	2,720.70
73	2,832.19
74	2,948.81
75	3,072.08
76	3,201.46
77	3,338.15
78	3,482.59
79	3,591.35
80	3,692.04
81	3,814.22
82	3,940.11
83	4,070.80
84	4,205.31
85	4,344.51
86	4,488.51
87	4,636.65
88	4,790.14
89	4,949.09
90	5,112.83
91	5,197.27
92	5,283.34
93	5,370.50
94	5,459.41
95	5,549.84
96	5,641.70
97	5,735.30
98	5,830.21
99+	5,926.53

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

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

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

<u>Attained Age</u>	<u>Plan L</u>
65	\$2,333.54
66	2,405.87
67	2,495.11
68	2,589.69
69	2,689.50
70	2,794.89
71	2,906.27
72	3,023.32
73	3,146.59
74	3,276.85
75	3,413.54
76	3,557.21
77	3,709.17
78	3,869.75
79	3,990.29
80	4,101.78
81	4,237.93
82	4,378.22
83	4,523.09
84	4,672.76
85	4,827.45
86	4,986.94
87	5,152.32
88	5,322.72
89	5,498.68
90	5,680.75
91	5,774.90
92	5,870.02
93	5,967.44
94	6,066.17
95	6,166.75
96	6,268.75
97	6,372.49
98	6,477.76
99+	6,585.33

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$2,099.87
66	2,165.00
67	2,245.40
68	2,330.71
69	2,420.71
70	2,515.51
71	2,615.65
72	2,720.70
73	2,832.19
74	2,948.81
75	3,072.08
76	3,201.46
77	3,338.15
78	3,482.59
79	3,591.35
80	3,692.04
81	3,814.22
82	3,940.11
83	4,070.80
84	4,205.31
85	4,344.51
86	4,488.51
87	4,636.65
88	4,790.14
89	4,949.09
90	5,112.83
91	5,197.27
92	5,283.34
93	5,370.50
94	5,459.41
95	5,549.84
96	5,641.70
97	5,735.30
98	5,830.21
99+	5,926.53

* 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:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

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Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$2,333.54
66	2,405.87
67	2,495.11
68	2,589.69
69	2,689.50
70	2,794.89
71	2,906.27
72	3,023.32
73	3,146.59
74	3,276.85
75	3,413.54
76	3,557.21
77	3,709.17
78	3,869.75
79	3,990.29
80	4,101.78
81	4,237.93
82	4,378.22
83	4,523.09
84	4,672.76
85	4,827.45
86	4,986.94
87	5,152.32
88	5,322.72
89	5,498.68
90	5,680.75
91	5,774.90
92	5,870.02
93	5,967.44
94	6,066.17
95	6,166.75
96	6,268.75
97	6,372.49
98	6,477.76
99+	6,585.33

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

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Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$2,592.20
66	2,672.71
67	2,772.09
68	2,877.25
69	2,988.30
70	3,106.01
71	3,229.28
72	3,359.43
73	3,496.55
74	3,640.66
75	3,792.51
76	3,952.66
77	4,121.42
78	4,299.67
79	4,433.74
80	4,557.89
81	4,708.43
82	4,864.54
83	5,025.56
84	5,191.59
85	5,363.63
86	5,541.23
87	5,724.61
88	5,913.88
89	6,109.69
90	6,312.17
91	6,416.35
92	6,522.38
93	6,630.82
94	6,740.02
95	6,851.94
96	6,965.40
97	7,080.49
98	7,197.54
99+	7,316.88

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

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Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$2,161.29
66	2,228.60
67	2,311.40
68	2,399.33
69	2,491.62
70	2,589.58
71	2,692.34
72	2,800.89
73	2,915.21
74	3,035.87
75	3,162.19
76	3,296.05
77	3,436.34
78	3,584.70
79	3,696.84
80+	3,800.48

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,363.33
66	2,468.38
67	2,577.91
68	2,691.03
69	2,808.85
70	2,931.58
71	3,059.10
72	3,192.41
73	3,331.17
74	3,476.15
75	3,627.79
76	3,786.30
77	3,953.20
78	4,128.07
79	4,252.00
80	4,340.25
81	4,476.51
82	4,617.02
83	4,761.78
84	4,911.34
85	5,065.70
86	5,224.65
87	5,388.94
88	5,558.03
89	5,732.35
90	5,912.24
91	6,005.08
92	6,099.66
93	6,195.22
94	6,292.64
95	6,391.26
96	6,491.62
97	6,593.40
98	6,697.25
99+	6,802.09

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,626.12
66	2,742.96
67	2,864.16
68	2,990.27
69	3,121.06
70	3,257.21
71	3,399.24
72	3,546.95
73	3,701.21
74	3,862.22
75	4,030.88
76	4,207.49
77	4,392.29
78	4,586.69
79	4,724.47
80	4,822.32
81	4,974.18
82	5,130.07
83	5,291.30
84	5,457.45
85	5,628.61
86	5,805.66
87	5,987.62
88	6,175.58
89	6,369.66
90	6,569.29
91	6,672.49
92	6,777.22
93	6,883.80
94	6,991.91
95	7,101.98
96	7,213.47
97	7,327.03
98	7,441.79
99+	7,558.63

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

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

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

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,917.94
66	3,047.76
67	3,182.59
68	3,322.23
69	3,467.86
70	3,619.17
71	3,776.80
72	3,940.88
73	4,112.47
74	4,291.49
75	4,478.80
76	4,674.83
77	4,880.25
78	5,096.58
79	5,249.63
80	5,358.39
81	5,526.61
82	5,700.28
83	5,879.08
84	6,063.88
85	6,254.02
86	6,450.27
87	6,653.07
88	6,861.98
89	7,077.54
90	7,299.43
91	7,414.41
92	7,530.81
93	7,648.85
94	7,768.84
95	7,891.24
96	8,015.06
97	8,140.40
98	8,268.48
99+	8,398.08

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,626.12
66	2,742.96
67	2,864.16
68	2,990.27
69	3,121.06
70	3,257.21
71	3,399.24
72	3,546.95
73	3,701.21
74	3,862.22
75	4,030.88
76	4,207.49
77	4,392.29
78	4,586.69
79	4,724.47
80	4,822.32
81	4,974.18
82	5,130.07
83	5,291.30
84	5,457.45
85	5,628.61
86	5,805.66
87	5,987.62
88	6,175.58
89	6,369.66
90	6,569.29
91	6,672.49
92	6,777.22
93	6,883.80
94	6,991.91
95	7,101.98
96	7,213.47
97	7,327.03
98	7,441.79
99+	7,558.63

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,917.94
66	3,047.76
67	3,182.59
68	3,322.23
69	3,467.86
70	3,619.17
71	3,776.80
72	3,940.88
73	4,112.47
74	4,291.49
75	4,478.80
76	4,674.83
77	4,880.25
78	5,096.58
79	5,249.63
80	5,358.39
81	5,526.61
82	5,700.28
83	5,879.08
84	6,063.88
85	6,254.02
86	6,450.27
87	6,653.07
88	6,861.98
89	7,077.54
90	7,299.43
91	7,414.41
92	7,530.81
93	7,648.85
94	7,768.84
95	7,891.24
96	8,015.06
97	8,140.40
98	8,268.48
99+	8,398.08

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$3,242.48
66	3,386.26
67	3,535.93
68	3,691.61
69	3,853.28
70	4,021.49
71	4,196.26
72	4,379.20
73	4,569.67
74	4,768.32
75	4,976.47
76	5,194.43
77	5,423.08
78	5,663.08
79	5,832.82
80	5,953.91
81	6,140.68
82	6,333.77
83	6,532.75
84	6,737.51
85	6,949.25
86	7,167.32
87	7,392.70
88	7,624.41
89	7,863.64
90	8,110.41
91	8,238.26
92	8,367.64
93	8,498.77
94	8,632.40
95	8,767.67
96	8,905.23
97	9,045.20
98	9,187.23
99+	9,331.23

* 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 Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,703.25
66	2,823.36
67	2,948.27
68	3,077.65
69	3,212.59
70	3,352.99
71	3,498.95
72	3,651.24
73	3,809.86
74	3,976.11
75	4,149.46
76	4,331.42
77	4,521.78
78	4,721.52
79	4,863.12
80+	4,963.92

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

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for 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	\$1,495.95
66	1,571.22
67	1,656.75
68	1,745.33
69	1,837.62
70	1,933.73
71	2,033.11
72	2,137.40
73	2,245.62
74	2,359.07
75	2,477.32
76	2,600.92
77	2,730.52
78	2,866.56
79	2,965.28
80	3,073.28
81	3,197.21
82	3,326.59
83	3,460.66
84	3,600.84
85	3,746.15
86	3,897.57
87	4,055.09
88	4,218.73
89	4,389.24
90	4,566.51
91	4,658.47
92	4,752.94
93	4,848.94
94	4,947.01
95	5,046.83
96	5,148.72
97	5,252.79
98	5,359.05
99+	5,467.15

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,661.99
66	1,745.77
67	1,840.78
68	1,939.40
69	2,041.84
70	2,148.64
71	2,259.25
72	2,375.00
73	2,495.22
74	2,621.00
75	2,752.23
76	2,889.69
77	3,033.79
78	3,184.88
79	3,294.85
80	3,414.63
81	3,552.52
82	3,696.08
83	3,845.42
84	4,000.88
85	4,162.44
86	4,330.44
87	4,505.42
88	4,687.05
89	4,876.87
90	5,073.45
91	5,176.10
92	5,280.61
93	5,387.41
94	5,496.06
95	5,607.01
96	5,720.57
97	5,835.88
98	5,953.91
99+	6,074.02

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

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

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

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,846.57
66	1,939.95
67	2,045.44
68	2,154.85
69	2,268.85
70	2,387.22
71	2,510.27
72	2,638.56
73	2,772.41
74	2,912.48
75	3,058.12
76	3,211.17
77	3,371.21
78	3,538.77
79	3,660.95
80	3,794.04
81	3,947.42
82	4,106.58
83	4,272.62
84	4,445.09
85	4,624.76
86	4,811.63
87	5,006.25
88	5,208.28
89	5,418.83
90	5,637.88
91	5,751.77
92	5,867.95
93	5,986.42
94	6,107.29
95	6,230.57
96	6,356.46
97	6,484.53
98	6,615.76
99+	6,749.40

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,661.99
66	1,745.77
67	1,840.78
68	1,939.40
69	2,041.84
70	2,148.64
71	2,259.25
72	2,375.00
73	2,495.22
74	2,621.00
75	2,752.23
76	2,889.69
77	3,033.79
78	3,184.88
79	3,294.85
80	3,414.63
81	3,552.52
82	3,696.08
83	3,845.42
84	4,000.88
85	4,162.44
86	4,330.44
87	4,505.42
88	4,687.05
89	4,876.87
90	5,073.45
91	5,176.10
92	5,280.61
93	5,387.41
94	5,496.06
95	5,607.01
96	5,720.57
97	5,835.88
98	5,953.91
99+	6,074.02

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,846.57
66	1,939.95
67	2,045.44
68	2,154.85
69	2,268.85
70	2,387.22
71	2,510.27
72	2,638.56
73	2,772.41
74	2,912.48
75	3,058.12
76	3,211.17
77	3,371.21
78	3,538.77
79	3,660.95
80	3,794.04
81	3,947.42
82	4,106.58
83	4,272.62
84	4,445.09
85	4,624.76
86	4,811.63
87	5,006.25
88	5,208.28
89	5,418.83
90	5,637.88
91	5,751.77
92	5,867.95
93	5,986.42
94	6,107.29
95	6,230.57
96	6,356.46
97	6,484.53
98	6,615.76
99+	6,749.40

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$2,051.76
66	2,155.29
67	2,272.45
68	2,394.20
69	2,520.85
70	2,652.20
71	2,789.32
72	2,931.90
73	3,080.59
74	3,236.15
75	3,398.26
76	3,567.57
77	3,745.82
78	3,932.15
79	4,067.64
80	4,215.56
81	4,385.85
82	4,563.02
83	4,747.16
84	4,939.16
85	5,138.58
86	5,346.17
87	5,562.28
88	5,787.01
89	6,020.90
90	6,264.38
91	6,390.82
92	6,519.98
93	6,651.44
94	6,785.83
95	6,922.74
96	7,062.70
97	7,205.39
98	7,350.92
99+	7,499.83

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

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Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,710.86
66	1,797.04
67	1,895.00
68	1,996.67
69	2,101.95
70	2,211.58
71	2,325.69
72	2,444.71
73	2,568.85
74	2,698.12
75	2,833.61
76	2,974.67
77	3,123.03
78	3,278.59
79	3,391.83
80+	3,514.99

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement
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**Current
Rates**

Annual Rates* - Preferred Risk - Female

<u>Attained Age</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 L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$2,382.74	\$1,553.33	\$3,250.34	\$481.41	\$2,309.54	\$428.51	\$1,853.11	\$2,316.96	\$1,312.24
66	2,475.69	1,631.99	3,378.08	500.29	2,405.33	445.31	1,910.38	2,419.94	1,378.24
67	2,577.25	1,720.89	3,509.75	519.81	2,508.85	462.65	1,980.97	2,527.40	1,453.30
68	2,681.87	1,813.29	3,647.10	540.10	2,616.41	480.76	2,056.56	2,638.23	1,530.97
69	2,789.65	1,909.08	3,789.79	561.38	2,728.12	499.63	2,135.98	2,753.76	1,611.91
70	2,900.70	2,008.78	3,938.04	583.20	2,844.52	519.05	2,219.55	2,874.09	1,696.24
71	3,015.25	2,112.75	4,092.51	606.21	2,965.39	539.56	2,308.13	2,999.10	1,783.40
72	3,133.28	2,220.64	4,253.75	630.10	3,091.28	560.83	2,401.07	3,129.79	1,874.93
73	3,255.14	2,333.65	4,421.42	654.76	3,222.63	582.76	2,498.82	3,265.83	1,969.84
74	3,380.26	2,451.25	4,596.40	680.83	3,359.86	605.99	2,602.12	3,407.97	2,069.33
75	3,509.64	2,574.31	4,779.23	707.67	3,503.21	629.89	2,710.78	3,556.66	2,173.07
76	3,643.17	2,702.92	4,971.12	736.03	3,653.21	655.19	2,824.99	3,712.01	2,281.51
77	3,780.51	2,837.87	5,171.19	766.03	3,810.30	681.81	2,945.65	3,875.64	2,395.18
78	3,922.44	2,979.36	5,381.96	797.12	3,975.02	709.52	3,072.63	4,047.13	2,514.52
79	4,012.00	3,038.92	5,534.79	819.70	4,094.58	729.59	3,168.41	4,168.66	2,601.14
80	4,103.86	3,099.47	5,701.37	844.36	4,225.27	751.52	3,257.43	4,255.16	2,695.83
81	4,215.24	3,161.65	5,889.88	872.39	4,374.84	776.50	3,365.32	4,388.69	2,804.59
82	4,330.11	3,224.81	6,084.17	901.08	4,529.09	802.03	3,476.92	4,526.47	2,918.05
83	4,447.71	3,289.39	6,284.78	930.97	4,689.12	828.65	3,591.79	4,668.40	3,035.65
84	4,568.47	3,355.17	6,492.05	961.85	4,854.61	856.14	3,711.13	4,815.01	3,158.59
85	4,693.16	3,422.37	6,706.96	993.81	5,025.89	884.50	3,833.86	4,966.32	3,286.12
86	4,820.80	3,490.77	6,927.65	1,026.54	5,203.48	913.74	3,960.73	5,122.21	3,418.88
87	4,951.92	3,560.48	7,156.63	1,060.57	5,386.86	943.96	4,091.86	5,283.23	3,557.10
88	5,086.54	3,631.61	7,392.70	1,095.59	5,577.23	975.16	4,227.24	5,449.05	3,700.66
89	5,224.76	3,704.37	7,636.74	1,131.81	5,773.81	1,007.45	4,367.31	5,619.99	3,850.22
90	5,367.12	3,778.33	7,888.84	1,169.23	5,977.70	1,040.72	4,511.96	5,796.28	4,005.68
91	5,439.77	3,853.93	8,019.10	1,188.64	6,082.97	1,057.95	4,586.25	5,887.37	4,086.40
92	5,513.95	3,930.95	8,151.31	1,208.28	6,190.53	1,075.52	4,662.07	5,980.10	4,169.20
93	5,589.12	4,009.60	8,285.93	1,228.46	6,299.62	1,093.41	4,739.42	6,073.69	4,253.42
94	5,664.93	4,089.89	8,422.62	1,248.64	6,411.11	1,111.41	4,817.85	6,169.26	4,339.49
95	5,742.28	4,171.71	8,561.49	1,269.26	6,524.02	1,129.74	4,897.60	6,265.91	4,427.09
96	5,820.50	4,255.06	8,703.09	1,290.21	6,639.44	1,148.39	4,978.76	6,364.31	4,516.44
97	5,899.59	4,340.25	8,846.76	1,311.70	6,756.38	1,167.48	5,060.90	6,464.13	4,607.74
98	5,979.77	4,426.98	8,992.51	1,333.19	6,875.62	1,186.68	5,144.58	6,565.91	4,700.91
99+	6,060.71	4,515.45	9,140.76	1,355.44	6,997.14	1,206.43	5,230.21	6,668.67	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 B</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan GH</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$2,647.94	\$1,726.02	\$3,611.75	\$535.09	\$2,566.34	\$476.18	\$2,058.75	\$2,574.63	\$1,457.88
66	2,750.81	1,813.40	3,753.24	556.03	2,672.81	494.83	2,122.56	2,689.18	1,531.41
67	2,863.50	1,912.13	3,900.29	577.52	2,787.58	514.03	2,201.33	2,807.98	1,614.75
68	2,979.90	2,014.67	4,052.91	600.10	2,907.25	534.10	2,285.00	2,931.68	1,701.26
69	3,099.79	2,121.36	4,211.31	623.67	3,031.28	555.16	2,373.25	3,059.87	1,791.04
70	3,222.95	2,231.98	4,375.82	648.21	3,160.45	576.98	2,466.20	3,193.39	1,884.75
71	3,350.37	2,347.51	4,547.31	673.63	3,294.95	599.56	2,564.38	3,332.59	1,981.84
72	3,481.39	2,467.51	4,726.00	700.14	3,434.70	623.12	2,667.36	3,477.35	2,083.29
73	3,616.77	2,592.85	4,912.54	727.41	3,580.77	647.45	2,776.67	3,628.66	2,188.78
74	3,755.86	2,723.65	5,106.72	756.43	3,733.28	673.30	2,890.99	3,786.51	2,299.07
75	3,899.42	2,860.45	5,310.50	786.32	3,892.44	699.92	3,011.87	3,951.79	2,414.27
76	4,047.89	3,003.25	5,523.12	817.96	4,059.13	728.07	3,138.74	4,125.02	2,534.82
77	4,200.84	3,153.03	5,746.10	850.90	4,233.67	757.41	3,272.70	4,306.22	2,661.25
78	4,358.36	3,310.34	5,979.66	885.81	4,416.84	788.39	3,414.30	4,496.80	2,793.79
79	4,457.74	3,376.44	6,150.06	910.79	4,549.82	810.65	3,520.88	4,631.85	2,890.23
80	4,559.74	3,443.97	6,335.18	938.28	4,695.02	835.08	3,619.61	4,727.74	2,995.28
81	4,684.00	3,512.81	6,544.31	969.37	4,860.83	862.79	3,739.39	4,876.65	3,116.26
82	4,811.20	3,583.06	6,759.98	1,001.45	5,032.10	891.37	3,862.88	5,029.49	3,242.15
83	4,942.21	3,654.73	6,983.07	1,034.72	5,209.92	920.94	3,990.95	5,187.56	3,373.17
84	5,076.18	3,727.93	7,213.69	1,069.08	5,393.63	951.48	4,122.84	5,350.43	3,509.53
85	5,214.28	3,802.55	7,451.61	1,104.32	5,584.10	982.90	4,259.31	5,518.21	3,651.24
86	5,355.99	3,878.48	7,697.50	1,140.97	5,781.22	1,015.52	4,400.47	5,691.77	3,798.62
87	5,501.95	3,956.04	7,951.46	1,178.72	5,985.44	1,049.12	4,545.78	5,870.24	3,952.11
88	5,651.52	4,035.24	8,214.04	1,217.66	6,196.64	1,083.81	4,696.22	6,054.50	4,111.49
89	5,805.01	4,115.97	8,485.02	1,257.81	6,415.26	1,119.59	4,852.00	6,244.75	4,277.96
90	5,962.86	4,198.33	8,765.05	1,299.59	6,641.84	1,156.79	5,012.58	6,440.46	4,450.44
91	6,044.13	4,282.22	8,909.71	1,321.19	6,758.89	1,175.88	5,095.38	6,541.69	4,540.43
92	6,126.28	4,367.85	9,056.43	1,343.01	6,878.02	1,195.41	5,179.70	6,644.34	4,632.07
93	6,209.51	4,455.34	9,206.00	1,365.15	6,999.54	1,215.04	5,265.23	6,748.85	4,725.78
94	6,293.84	4,544.36	9,357.74	1,387.84	7,123.14	1,235.23	5,352.39	6,854.78	4,821.12
95	6,379.58	4,635.13	9,512.10	1,410.75	7,248.92	1,255.63	5,440.97	6,962.67	4,918.43
96	6,466.53	4,727.96	9,669.52	1,433.99	7,376.88	1,276.35	5,531.08	7,071.98	5,018.03
97	6,554.13	4,822.43	9,828.68	1,457.77	7,507.14	1,297.52	5,622.83	7,183.36	5,119.16
98	6,643.36	4,918.87	9,991.01	1,481.77	7,639.57	1,318.90	5,715.88	7,295.83	5,222.68
99+	6,733.80	5,017.27	10,155.95	1,506.31	7,774.52	1,340.72	5,810.35	7,410.37	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 B</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan GH</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$2,941.83	\$1,917.80	\$4,012.98	\$594.21	\$2,851.50	\$528.98	\$2,287.84	\$2,860.78	\$1,619.77
66	3,056.70	2,015.00	4,170.40	617.78	2,969.76	549.81	2,358.74	2,987.98	1,701.69
67	3,181.83	2,124.53	4,333.38	641.78	3,097.50	571.20	2,446.23	3,120.19	1,794.20
68	3,310.88	2,238.64	4,502.80	666.87	3,230.37	593.56	2,538.96	3,257.10	1,890.20
69	3,444.30	2,357.00	4,678.87	693.16	3,368.26	616.90	2,636.81	3,399.90	1,990.24
70	3,581.21	2,479.94	4,862.14	720.10	3,511.61	641.01	2,740.12	3,548.15	2,094.09
71	3,722.59	2,608.34	5,052.83	748.36	3,661.17	666.10	2,849.32	3,702.73	2,201.98
72	3,868.44	2,741.65	5,251.48	777.81	3,816.62	692.29	2,964.08	3,863.64	2,314.56
73	4,018.55	2,880.96	5,458.54	808.36	3,978.84	719.45	3,084.85	4,031.86	2,431.94
74	4,173.24	3,026.16	5,674.53	840.43	4,148.26	748.03	3,212.59	4,207.38	2,554.78
75	4,332.95	3,178.12	5,900.68	873.81	4,324.87	777.81	3,346.55	4,390.98	2,682.52
76	4,497.67	3,336.95	6,136.97	908.94	4,510.11	809.01	3,487.50	4,583.20	2,816.81
77	4,667.52	3,503.43	6,384.38	945.59	4,704.07	841.63	3,636.41	4,784.58	2,957.21
78	4,842.83	3,678.19	6,644.34	984.10	4,907.63	875.88	3,793.82	4,996.65	3,104.16
79	4,953.12	3,751.71	6,833.51	1,012.03	5,055.45	900.76	3,912.08	5,146.65	3,211.39
80	5,066.58	3,826.66	7,038.92	1,042.57	5,216.79	928.03	4,021.38	5,253.34	3,328.12
81	5,204.25	3,903.24	7,270.96	1,077.05	5,401.05	958.68	4,154.80	5,418.28	3,462.63
82	5,345.63	3,981.35	7,511.39	1,112.94	5,591.63	990.54	4,292.36	5,588.46	3,602.26
83	5,491.37	4,060.88	7,759.03	1,149.70	5,788.97	1,023.26	4,434.40	5,763.77	3,747.90
84	5,640.72	4,142.15	8,015.17	1,187.55	5,993.51	1,057.08	4,581.13	5,944.97	3,899.20
85	5,794.10	4,224.95	8,279.28	1,226.94	6,205.04	1,091.99	4,732.76	6,131.40	4,056.84
86	5,951.62	4,309.38	8,552.87	1,267.52	6,423.98	1,128.21	4,889.20	6,323.84	4,220.69
87	6,113.29	4,395.56	8,835.09	1,309.41	6,650.56	1,165.41	5,051.30	6,522.60	4,391.42
88	6,279.87	4,483.60	9,126.69	1,352.83	6,885.54	1,204.03	5,218.32	6,727.47	4,568.69
89	6,450.71	4,573.16	9,427.89	1,397.55	7,128.60	1,243.95	5,390.90	6,938.78	4,753.38
90	6,626.13	4,664.58	9,739.23	1,443.81	7,380.16	1,285.08	5,569.37	7,156.30	4,945.49
91	6,716.45	4,757.96	9,899.81	1,467.70	7,510.41	1,306.35	5,661.66	7,268.99	5,045.41
92	6,807.54	4,853.09	10,063.33	1,491.91	7,643.06	1,327.95	5,754.93	7,383.10	5,147.30
93	6,900.38	4,950.18	10,229.48	1,516.68	7,777.90	1,349.99	5,850.39	7,498.85	5,251.27
94	6,994.20	5,049.23	10,398.02	1,541.88	7,915.24	1,372.35	5,947.26	7,616.55	5,357.30
95	7,089.21	5,150.36	10,569.62	1,567.30	8,054.99	1,395.04	6,045.88	7,736.55	5,465.41
96	7,185.54	5,253.12	10,744.06	1,593.15	8,196.91	1,418.06	6,145.80	7,857.86	5,575.81
97	7,283.39	5,358.28	10,921.44	1,619.55	8,341.68	1,441.52	6,247.58	7,980.81	5,688.17
98	7,382.67	5,465.52	11,101.43	1,646.28	8,489.17	1,465.30	6,350.78	8,106.37	5,803.26
99+	7,483.03	5,574.72	11,284.38	1,673.77	8,638.73	1,489.73	6,456.16	8,233.46	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 B</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan GH</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$2,647.94	\$1,726.02	\$3,611.75	\$535.09	\$2,566.34	\$476.18	\$2,058.75	\$2,574.63	\$1,457.88
66	2,750.81	1,813.40	3,753.24	556.03	2,672.81	494.83	2,122.56	2,689.18	1,531.41
67	2,863.50	1,912.13	3,900.29	577.52	2,787.58	514.03	2,201.33	2,807.98	1,614.75
68	2,979.90	2,014.67	4,052.91	600.10	2,907.25	534.10	2,285.00	2,931.68	1,701.26
69	3,099.79	2,121.36	4,211.31	623.67	3,031.28	555.16	2,373.25	3,059.87	1,791.04
70	3,222.95	2,231.98	4,375.82	648.21	3,160.45	576.98	2,466.20	3,193.39	1,884.75
71	3,350.37	2,347.51	4,547.31	673.63	3,294.95	599.56	2,564.38	3,332.59	1,981.84
72	3,481.39	2,467.51	4,726.00	700.14	3,434.70	623.12	2,667.36	3,477.35	2,083.29
73	3,616.77	2,592.85	4,912.54	727.41	3,580.77	647.45	2,776.67	3,628.66	2,188.78
74	3,755.86	2,723.65	5,106.72	756.43	3,733.28	673.30	2,890.99	3,786.51	2,299.07
75	3,899.42	2,860.45	5,310.50	786.32	3,892.44	699.92	3,011.87	3,951.79	2,414.27
76	4,047.89	3,003.25	5,523.12	817.96	4,059.13	728.07	3,138.74	4,125.02	2,534.82
77	4,200.84	3,153.03	5,746.10	850.90	4,233.67	757.41	3,272.70	4,306.22	2,661.25
78	4,358.36	3,310.34	5,979.66	885.81	4,416.84	788.39	3,414.30	4,496.80	2,793.79
79	4,457.74	3,376.44	6,150.06	910.79	4,549.82	810.65	3,520.88	4,631.85	2,890.23
80	4,559.74	3,443.97	6,335.18	938.28	4,695.02	835.08	3,619.61	4,727.74	2,995.28
81	4,684.00	3,512.81	6,544.31	969.37	4,860.83	862.79	3,739.39	4,876.65	3,116.26
82	4,811.20	3,583.06	6,759.98	1,001.45	5,032.10	891.37	3,862.88	5,029.49	3,242.15
83	4,942.21	3,654.73	6,983.07	1,034.72	5,209.92	920.94	3,990.95	5,187.56	3,373.17
84	5,076.18	3,727.93	7,213.69	1,069.08	5,393.63	951.48	4,122.84	5,350.43	3,509.53
85	5,214.28	3,802.55	7,451.61	1,104.32	5,584.10	982.90	4,259.31	5,518.21	3,651.24
86	5,355.99	3,878.48	7,697.50	1,140.97	5,781.22	1,015.52	4,400.47	5,691.77	3,798.62
87	5,501.95	3,956.04	7,951.46	1,178.72	5,985.44	1,049.12	4,545.78	5,870.24	3,952.11
88	5,651.52	4,035.24	8,214.04	1,217.66	6,196.64	1,083.81	4,696.22	6,054.50	4,111.49
89	5,805.01	4,115.97	8,485.02	1,257.81	6,415.26	1,119.59	4,852.00	6,244.75	4,277.96
90	5,962.86	4,198.33	8,765.05	1,299.59	6,641.84	1,156.79	5,012.58	6,440.46	4,450.44
91	6,044.13	4,282.22	8,909.71	1,321.19	6,758.89	1,175.88	5,095.38	6,541.69	4,540.43
92	6,126.28	4,367.85	9,056.43	1,343.01	6,878.02	1,195.41	5,179.70	6,644.34	4,632.07
93	6,209.51	4,455.34	9,206.00	1,365.15	6,999.54	1,215.04	5,265.23	6,748.85	4,725.78
94	6,293.84	4,544.36	9,357.74	1,387.84	7,123.14	1,235.23	5,352.39	6,854.78	4,821.12
95	6,379.58	4,635.13	9,512.10	1,410.75	7,248.92	1,255.63	5,440.97	6,962.67	4,918.43
96	6,466.53	4,727.96	9,669.52	1,433.99	7,376.88	1,276.35	5,531.08	7,071.98	5,018.03
97	6,554.13	4,822.43	9,828.68	1,457.77	7,507.14	1,297.52	5,622.83	7,183.36	5,119.16
98	6,643.36	4,918.87	9,991.01	1,481.77	7,639.57	1,318.90	5,715.88	7,295.83	5,222.68
99+	6,733.80	5,017.27	10,155.95	1,506.31	7,774.52	1,340.72	5,810.35	7,410.37	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 B</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan GH</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$2,941.83	\$1,917.80	\$4,012.98	\$594.21	\$2,851.50	\$528.98	\$2,287.84	\$2,860.78	\$1,619.77
66	3,056.70	2,015.00	4,170.40	617.78	2,969.76	549.81	2,358.74	2,987.98	1,701.69
67	3,181.83	2,124.53	4,333.38	641.78	3,097.50	571.20	2,446.23	3,120.19	1,794.20
68	3,310.88	2,238.64	4,502.80	666.87	3,230.37	593.56	2,538.96	3,257.10	1,890.20
69	3,444.30	2,357.00	4,678.87	693.16	3,368.26	616.90	2,636.81	3,399.90	1,990.24
70	3,581.21	2,479.94	4,862.14	720.10	3,511.61	641.01	2,740.12	3,548.15	2,094.09
71	3,722.59	2,608.34	5,052.83	748.36	3,661.17	666.10	2,849.32	3,702.73	2,201.98
72	3,868.44	2,741.65	5,251.48	777.81	3,816.62	692.29	2,964.08	3,863.64	2,314.56
73	4,018.55	2,880.96	5,458.54	808.36	3,978.84	719.45	3,084.85	4,031.86	2,431.94
74	4,173.24	3,026.16	5,674.53	840.43	4,148.26	748.03	3,212.59	4,207.38	2,554.78
75	4,332.95	3,178.12	5,900.68	873.81	4,324.87	777.81	3,346.55	4,390.98	2,682.52
76	4,497.67	3,336.95	6,136.97	908.94	4,510.11	809.01	3,487.50	4,583.20	2,816.81
77	4,667.52	3,503.43	6,384.38	945.59	4,704.07	841.63	3,636.41	4,784.58	2,957.21
78	4,842.83	3,678.19	6,644.34	984.10	4,907.63	875.88	3,793.82	4,996.65	3,104.16
79	4,953.12	3,751.71	6,833.51	1,012.03	5,055.45	900.76	3,912.08	5,146.65	3,211.39
80	5,066.58	3,826.66	7,038.92	1,042.57	5,216.79	928.03	4,021.38	5,253.34	3,328.12
81	5,204.25	3,903.24	7,270.96	1,077.05	5,401.05	958.68	4,154.80	5,418.28	3,462.63
82	5,345.63	3,981.35	7,511.39	1,112.94	5,591.63	990.54	4,292.36	5,588.46	3,602.26
83	5,491.37	4,060.88	7,759.03	1,149.70	5,788.97	1,023.26	4,434.40	5,763.77	3,747.90
84	5,640.72	4,142.15	8,015.17	1,187.55	5,993.51	1,057.08	4,581.13	5,944.97	3,899.20
85	5,794.10	4,224.95	8,279.28	1,226.94	6,205.04	1,091.99	4,732.76	6,131.40	4,056.84
86	5,951.62	4,309.38	8,552.87	1,267.52	6,423.98	1,128.21	4,889.20	6,323.84	4,220.69
87	6,113.29	4,395.56	8,835.09	1,309.41	6,650.56	1,165.41	5,051.30	6,522.60	4,391.42
88	6,279.87	4,483.60	9,126.69	1,352.83	6,885.54	1,204.03	5,218.32	6,727.47	4,568.69
89	6,450.71	4,573.16	9,427.89	1,397.55	7,128.60	1,243.95	5,390.90	6,938.78	4,753.38
90	6,626.13	4,664.58	9,739.23	1,443.81	7,380.16	1,285.08	5,569.37	7,156.30	4,945.49
91	6,716.45	4,757.96	9,899.81	1,467.70	7,510.41	1,306.35	5,661.66	7,268.99	5,045.41
92	6,807.54	4,853.09	10,063.33	1,491.91	7,643.06	1,327.95	5,754.93	7,383.10	5,147.30
93	6,900.38	4,950.18	10,229.48	1,516.68	7,777.90	1,349.99	5,850.39	7,498.85	5,251.27
94	6,994.20	5,049.23	10,398.02	1,541.88	7,915.24	1,372.35	5,947.26	7,616.55	5,357.30
95	7,089.21	5,150.36	10,569.62	1,567.30	8,054.99	1,395.04	6,045.88	7,736.55	5,465.41
96	7,185.54	5,253.12	10,744.06	1,593.15	8,196.91	1,418.06	6,145.80	7,857.86	5,575.81
97	7,283.39	5,358.28	10,921.44	1,619.55	8,341.68	1,441.52	6,247.58	7,980.81	5,688.17
98	7,382.67	5,465.52	11,101.43	1,646.28	8,489.17	1,465.30	6,350.78	8,106.37	5,803.26
99+	7,483.03	5,574.72	11,284.38	1,673.77	8,638.73	1,489.73	6,456.16	8,233.46	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 B</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan GH</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$3,268.55	\$2,130.85	\$4,459.05	\$660.43	\$3,168.41	\$587.89	\$2,541.36	\$3,178.88	\$1,799.77
66	3,396.41	2,238.74	4,633.71	686.39	3,299.65	610.90	2,620.34	3,319.83	1,890.64
67	3,535.72	2,360.60	4,815.12	712.90	3,441.46	634.58	2,717.76	3,466.55	1,993.40
68	3,678.73	2,487.36	5,003.09	740.83	3,589.28	659.45	2,820.85	3,619.17	2,100.20
69	3,826.99	2,618.81	5,198.90	770.07	3,742.33	685.41	2,929.72	3,777.68	2,211.25
70	3,979.17	2,755.61	5,402.57	800.28	3,901.82	712.36	3,045.14	3,942.62	2,326.45
71	4,136.26	2,897.98	5,614.21	831.48	4,067.86	740.07	3,166.01	4,114.00	2,446.78
72	4,298.26	3,046.34	5,834.79	864.32	4,240.76	769.30	3,293.54	4,293.35	2,571.80
73	4,465.16	3,200.92	6,065.19	898.14	4,420.87	799.41	3,428.04	4,480.11	2,702.27
74	4,636.76	3,362.48	6,305.07	933.70	4,609.05	831.05	3,569.32	4,674.83	2,838.74
75	4,814.69	3,531.24	6,556.20	970.79	4,805.74	864.10	3,718.11	4,878.94	2,980.88
76	4,997.52	3,707.64	6,818.89	1,009.96	5,011.38	898.90	3,875.20	5,092.54	3,129.46
77	5,186.14	3,892.66	7,094.01	1,050.75	5,227.05	935.23	4,040.58	5,316.72	3,285.79
78	5,380.86	4,086.73	7,382.88	1,093.63	5,452.86	973.41	4,215.35	5,552.03	3,449.21
79	5,503.70	4,168.55	7,592.34	1,124.39	5,617.15	1,000.79	4,346.80	5,718.50	3,568.12
80	5,629.37	4,251.89	7,820.99	1,158.43	5,796.50	1,031.01	4,468.54	5,837.19	3,697.82
81	5,782.10	4,336.87	8,079.10	1,196.83	6,000.82	1,065.26	4,616.14	6,020.24	3,847.28
82	5,939.73	4,423.71	8,345.60	1,236.54	6,212.89	1,100.61	4,769.20	6,209.62	4,002.62
83	6,101.19	4,512.18	8,621.06	1,277.44	6,432.16	1,136.94	4,927.05	6,404.67	4,164.18
84	6,267.33	4,602.40	8,905.56	1,319.66	6,659.29	1,174.57	5,089.81	6,605.40	4,332.62
85	6,437.84	4,694.36	9,199.56	1,363.30	6,894.60	1,213.41	5,258.47	6,813.00	4,507.49
86	6,612.71	4,788.29	9,503.05	1,408.24	7,137.65	1,253.44	5,432.57	7,026.81	4,689.67
87	6,793.14	4,884.18	9,816.90	1,454.93	7,389.65	1,295.01	5,612.35	7,247.72	4,879.16
88	6,977.83	4,981.81	10,140.79	1,503.04	7,650.59	1,337.88	5,797.92	7,474.96	5,076.28
89	7,167.32	5,081.41	10,475.48	1,552.90	7,920.48	1,382.17	5,989.91	7,709.50	5,281.48
90	7,362.59	5,182.97	10,820.86	1,604.28	8,200.30	1,427.99	6,188.35	7,951.35	5,495.08
91	7,462.74	5,286.72	10,999.87	1,630.79	8,345.06	1,451.55	6,290.57	8,076.70	5,606.03
92	7,563.97	5,392.43	11,181.07	1,657.73	8,492.33	1,475.44	6,394.53	8,203.57	5,719.26
93	7,666.85	5,500.21	11,365.98	1,685.33	8,642.22	1,499.99	6,500.78	8,332.08	5,834.57
94	7,771.35	5,610.17	11,553.29	1,713.04	8,794.51	1,524.75	6,607.91	8,463.09	5,952.50
95	7,876.73	5,722.43	11,744.08	1,741.51	8,949.74	1,550.06	6,717.54	8,595.75	6,072.60
96	7,983.97	5,836.97	11,937.61	1,770.20	9,108.03	1,575.59	6,828.82	8,730.58	6,195.33
97	8,092.51	5,953.70	12,135.06	1,799.55	9,268.83	1,601.66	6,941.61	8,867.82	6,320.57
98	8,202.91	6,072.71	12,335.13	1,829.44	9,432.14	1,628.28	7,056.38	9,007.12	6,448.20
99+	8,314.29	6,194.24	12,538.37	1,859.66	9,598.72	1,655.22	7,173.43	9,148.29	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 B</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan GH</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$2,725.50	n/a	\$3,717.57	\$550.47	\$2,641.61	n/a	\$2,118.96	\$2,650.23	\$1,500.75
66	2,831.76	n/a	3,863.20	572.40	2,751.47	n/a	2,184.85	2,768.05	1,576.35
67	2,947.83	n/a	4,014.62	594.54	2,869.61	n/a	2,266.13	2,890.45	1,662.31
68	3,067.72	n/a	4,171.38	617.89	2,992.67	n/a	2,352.31	3,017.32	1,751.44
69	3,190.56	n/a	4,334.80	642.10	3,120.30	n/a	2,442.74	3,149.65	1,843.84
70	3,317.75	n/a	4,504.54	667.19	3,253.28	n/a	2,538.85	3,287.21	1,939.95
71	3,448.66	n/a	4,681.05	693.38	3,391.83	n/a	2,639.54	3,430.34	2,040.09
72	3,583.82	n/a	4,864.87	720.65	3,535.83	n/a	2,746.01	3,579.68	2,144.49
73	3,723.13	n/a	5,056.98	748.90	3,686.15	n/a	2,858.05	3,735.13	2,253.36
74	3,866.37	n/a	5,257.37	778.68	3,843.13	n/a	2,976.30	3,898.11	2,366.82
75	4,014.29	n/a	5,466.28	809.56	4,006.88	n/a	3,100.23	4,068.08	2,485.62
76	4,166.91	n/a	5,685.44	842.07	4,178.04	n/a	3,231.46	4,246.44	2,609.32
77	4,324.22	n/a	5,914.86	875.88	4,358.04	n/a	3,368.92	4,433.09	2,739.47
78	4,486.65	n/a	6,155.51	911.67	4,546.76	n/a	3,514.44	4,628.91	2,875.94
79	4,588.54	n/a	6,330.38	937.41	4,683.45	n/a	3,624.41	4,767.78	2,975.32
80+	4,693.49	n/a	6,521.07	966.10	4,832.91	n/a	3,725.97	4,866.61	3,083.32

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

SERFF Tracking #:

BNLB-133808597

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:

2024 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):	Actuarial Certification.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum - A&H Rate Revision Filing
Comments:	
Attachment(s):	Actuarial 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-133808597

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:

2024 CPL-GR-A80

Project Name/Number:

/

Attachment(s):	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 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 B, D, F, High Deductible F, G, High Deductible G, 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
B						
D						
F						
High Deductible F ⁽¹⁾						
G						
High Deductible G ⁽¹⁾						
L ⁽²⁾	75%	75%	75%			
M ⁽³⁾		50%				
N ⁽⁴⁾	Copays					

- (1) High Deductible Plans F and G benefits are paid after a federally mandated calendar year deductible is met (\$2,700 in 2023).
- (2) 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 (\$3,470 in 2023) and 100% thereafter.
- (3) Plan M Part A Deductible benefits are paid at 50%.
- (4) 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

2024 Rate Adjustments

Rhode Island

<u>Plan</u>	<u>Rate Change</u>
B	6.0%
D	12.5%
F	9.5%
FH	0.0%
G	12.0%
GH	0.0%
L	2.0%
M	2.0%
N	14.0%

Colonial Penn Life Insurance Company

Exhibit III

Standardized Medicare Supplement
Policy Form Series CPL-GR-A80

Rhode Island Rate History

	CPL-GR-A80B	CPL-GR-A80D	CPL-GR-A80F	CPL-GR-A80FH	CPL-GR-A80G	CPL-GR-A80GH	CPL-GR-A80L	CPL-GR-A80M	CPL-GR-A80N
2011	0.0%	N/A	0.0%	0.0%	0.0%	N/A	0.0%	0.0%	0.0%
2012	7.9%	N/A	7.9%	7.9%	7.9%	N/A	7.9%	7.9%	7.9%
2013	1.7%	N/A	6.5%	0.0%	0.0%	N/A	1.7%	1.7%	1.7%
2014	0.0%	N/A	7.0%	0.0%	5.0%	N/A	6.0%	6.0%	4.0%
2015	0.0%	N/A	7.0%	0.0%	0.0%	N/A	4.0%	4.0%	0.0%
2016	4.0%	N/A	4.8%	0.0%	0.0%	N/A	4.0%	4.0%	0.0%
2017	5.0%	N/A	6.0%	2.0%	5.0%	N/A	5.0%	5.0%	5.0%
2018	5.5%	N/A	5.5%	0.0%	5.5%	N/A	5.5%	5.5%	6.2%
2019	5.5%	N/A	7.0%	0.0%	5.0%	N/A	5.5%	5.5%	0.0%
2020	6.0%	6.0%	6.0%	2.0%	6.0%	N/A	6.0%	6.0%	1.0%
2021	7.0%	7.0%	5.0%	7.0%	7.0%	0.0%	7.0%	7.0%	6.3%
2022	6.0%	0.0%	6.0%	0.0%	2.0%	0.0%	6.0%	6.0%	6.0%
2023	4.5%	5.0%	5.0%	5.0%	5.0%	0.0%	5.0%	5.0%	0.0%

Colonial Penn Life Insurance Company

Exhibit IV

Policy Form Series CPL-GR-A80

In-force Policy History

Rhode Island

<u>Year-End</u>	<u>GR-A80B</u>	<u>GR-A80D</u>	<u>GR-A80F</u>	<u>GR-A80FH</u>	<u>GR-A80G</u>	<u>GR-A80GH</u>	<u>GR-A80L</u>	<u>GR-A80M</u>	<u>GR-A80N</u>
2010	0	N/A	100	5	0	N/A	0	1	144
2011	1	N/A	440	18	2	N/A	0	2	403
2012	1	N/A	666	42	7	N/A	2	2	593
2013	1	N/A	846	41	13	N/A	9	2	693
2014	1	N/A	914	84	65	N/A	31	2	813
2015	1	N/A	844	103	180	N/A	48	2	950
2016	1	N/A	747	117	250	N/A	41	3	1,031
2017	1	N/A	643	132	334	N/A	35	2	1,040
2018	1	N/A	548	133	347	N/A	31	2	1,037
2019	1	97	473	114	344	N/A	28	1	1,000
2020	1	228	389	94	301	1	23	1	847
2021	1	264	333	72	238	5	16	1	709
2022	1	270	264	65	189	7	10	1	584
As of 6/2023	1	217	218	53	157	6	8	1	486

Nationwide

<u>Year-End</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-A80L</u>	<u>GR-A80M</u>	<u>GR-A80N</u>
2010	12	N/A	10,707	2,354	1,444	N/A	139	56	15,031
2011	44	N/A	31,682	6,355	2,974	N/A	260	70	40,931
2012	39	N/A	47,314	8,815	4,588	N/A	337	75	60,003
2013	51	N/A	54,533	10,438	9,579	N/A	401	67	74,499
2014	64	N/A	55,584	12,324	17,133	N/A	617	58	84,982
2015	75	N/A	55,438	14,009	23,000	N/A	750	57	93,964
2016	73	N/A	56,623	15,629	27,450	N/A	747	46	101,085
2017	67	N/A	57,802	16,569	28,198	N/A	699	40	104,222
2018	57	N/A	58,991	16,864	27,378	N/A	624	42	104,663
2019	50	6,245	58,378	16,210	24,892	N/A	543	34	97,855
2020	44	15,696	51,339	14,141	24,363	743	482	32	85,783
2021	36	20,768	44,703	12,157	22,476	2,091	377	30	74,733
2022	28	20,385	39,585	10,385	19,895	2,297	285	25	62,576
As of 6/2023	24	17,556	36,823	9,261	17,735	1,903	234	24	54,380

Colonial Penn Life Insurance Company

Exhibit V

Policy Form Series GR-A80

Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
CPL-GR-A80B	2010	8,816	8,576	97.28%
	2011	94,994	61,514	64.76%
	2012	106,204	78,617	74.02%
	2013	125,108	72,553	57.99%
	2014	172,076	161,312	93.74%
	2015	193,537	183,030	94.57%
	2016	204,941	227,170	110.85%
	2017	201,101	185,721	92.35%
	2018	173,267	200,390	115.65%
	2019	156,810	159,746	101.87%
	2020	145,144	128,732	88.69%
	2021	133,985	118,647	88.55%
	2022	111,630	85,034	76.17%
	2023 1H	47,889	36,913	77.08%
	Total	1,875,500	1,707,954	91.07%
CPL-GR-A80D	2019	3,242,919	2,196,439	67.73%
	2020	22,253,358	15,284,442	68.68%
	2021	37,141,174	27,058,304	72.85%
	2022	44,672,215	35,344,482	79.12%
	2023 1H	20,617,629	16,822,087	81.59%
	Total	127,927,295	96,705,755	75.59%
CPL-GR-A80F	2010	7,809,445	5,140,494	65.82%
	2011	50,458,400	35,441,802	70.24%
	2012	95,469,337	71,404,235	74.79%
	2013	128,997,649	94,128,588	72.97%
	2014	150,798,602	105,778,842	70.15%
	2015	157,561,279	109,678,553	69.61%
	2016	164,396,515	114,940,333	69.92%
	2017	173,692,035	123,349,957	71.02%
	2018	179,724,727	129,401,483	72.00%
	2019	187,214,939	133,768,479	71.45%
	2020	184,843,700	117,690,948	63.67%
	2021	170,203,006	114,246,732	67.12%
	2022	154,816,327	108,816,562	70.29%
	2023 1H	72,711,097	60,260,883	82.88%
	Total	1,878,697,060	1,324,047,889	70.48%

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	20.88%
	2011	3,554,748	1,300,106	36.57%
	2012	5,834,894	2,705,292	46.36%
	2013	7,245,329	3,646,938	50.34%
	2014	8,803,027	4,765,591	54.14%
	2015	10,159,956	5,996,379	59.02%
	2016	11,484,559	6,418,067	55.88%
	2017	12,751,283	7,754,855	60.82%
	2018	13,166,889	8,579,149	65.16%
	2019	12,999,998	9,377,196	72.13%
	2020	12,263,460	7,779,428	63.44%
	2021	11,442,688	8,530,980	74.55%
	2022	10,199,304	7,230,805	70.90%
	2023 1H	4,654,145	2,667,120	57.31%
	Total	125,107,417	76,866,166	61.44%
CPL-GR-A80G	2010	1,152,827	627,691	54.45%
	2011	5,150,046	3,034,908	58.93%
	2012	8,883,594	5,930,842	66.76%
	2013	15,070,254	10,472,240	69.49%
	2014	29,535,431	20,318,202	68.79%
	2015	44,152,491	31,824,924	72.08%
	2016	55,215,565	41,528,909	75.21%
	2017	64,993,757	47,858,243	73.64%
	2018	68,699,258	50,928,935	74.13%
	2019	68,150,194	52,345,622	76.81%
	2020	69,947,257	46,996,625	67.19%
	2021	71,985,485	48,496,576	67.37%
	2022	69,161,490	46,581,524	67.35%
	2023 1H	31,852,257	23,264,767	73.04%
	Total	603,949,904	430,210,006	71.23%
CPL-GR-A80GH	2020	208,045	27,734	13.33%
	2021	1,143,679	414,863	36.27%
	2022	1,735,502	764,207	44.03%
	2023 1H	755,195	302,991	40.12%
	Total	3,842,421	1,509,795	39.29%

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	42.94%
	2011	414,956	257,046	61.95%
	2012	558,832	439,391	78.63%
	2013	662,798	569,354	85.90%
	2014	1,122,411	943,104	84.02%
	2015	1,479,210	1,305,786	88.28%
	2016	1,648,244	1,339,787	81.29%
	2017	1,672,630	1,416,782	84.70%
	2018	1,560,946	1,350,530	86.52%
	2019	1,465,640	1,263,958	86.24%
	2020	1,388,111	920,197	66.29%
	2021	1,231,698	863,083	70.07%
	2022	1,002,861	611,247	60.95%
	2023 1H	407,686	255,083	62.57%
	Total	14,712,904	11,576,947	78.69%
CPL-GR-A80M	2010	35,333	21,863	61.88%
	2011	130,795	77,298	59.10%
	2012	154,311	99,674	64.59%
	2013	146,525	109,096	74.46%
	2014	134,001	107,106	79.93%
	2015	129,198	96,383	74.60%
	2016	116,375	82,082	70.53%
	2017	103,517	69,620	67.25%
	2018	104,101	119,545	114.84%
	2019	107,463	114,967	106.98%
	2020	93,750	53,535	57.10%
	2021	97,653	83,371	85.37%
	2022	89,233	57,411	64.34%
	2023 1H	44,099	28,294	64.16%
	Total	1,486,355	1,120,244	75.37%

Colonial Penn Life Insurance Company

Exhibit V

Policy Form Series GR-A80

Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
CPL-GR-A80N	2010	7,660,128	4,115,590	53.73%
	2011	44,238,006	27,241,173	61.58%
	2012	77,777,087	54,468,041	70.03%
	2013	104,717,033	72,657,596	69.38%
	2014	131,291,671	91,136,710	69.42%
	2015	149,685,542	106,615,827	71.23%
	2016	167,630,114	121,793,425	72.66%
	2017	185,690,507	132,865,636	71.55%
	2018	194,417,515	145,263,035	74.72%
	2019	193,474,257	148,934,100	76.98%
	2020	187,568,343	127,182,636	67.81%
	2021	177,720,663	127,047,473	71.49%
	2022	163,754,813	117,880,891	71.99%
	2023 1H	73,298,562	56,309,285	76.82%
Total		1,858,924,240	1,333,511,420	71.74%
All	2010	17,310,566	10,070,073	58.17%
	2011	104,041,945	67,413,846	64.79%
	2012	188,784,259	135,126,092	71.58%
	2013	256,964,695	181,656,364	70.69%
	2014	321,857,219	223,210,866	69.35%
	2015	363,361,213	255,700,882	70.37%
	2016	400,696,313	286,329,774	71.46%
	2017	439,104,829	313,500,814	71.40%
	2018	457,846,703	335,843,066	73.35%
	2019	466,812,220	348,160,506	74.58%
	2020	478,711,168	316,064,276	66.02%
	2021	471,100,032	326,860,029	69.38%
	2022	445,543,376	317,372,164	71.23%
	2023 1H	204,388,558	159,947,421	78.26%
Total		4,616,523,096	3,277,256,175	

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	1.04%
	2012	2,247	608	27.06%
	2013	2,375	508	21.38%
	2014	2,468	185	7.50%
	2015	2,564	543	21.19%
	2016	2,769	1,326	47.90%
	2017	3,018	273	9.06%
	2018	3,305	802	24.26%
	2019	3,617	2,328	64.34%
	2020	4,098	201	4.91%
	2021	4,309	220	5.11%
	2022	4,624	462	9.98%
	2023 1H	2,405	0	0.00%
	Total	39,857	7,478	18.76%
CPL-GR-A80D	2019	49,374	33,661	68.18%
	2020	311,293	155,405	49.92%
	2021	442,402	273,997	61.93%
	2022	515,249	289,199	56.13%
	2023 1H	229,434	165,827	72.28%
	Total	1,547,751	918,090	59.32%
CPL-GR-A80F	2010	57,670	48,228	83.63%
	2011	655,753	594,899	90.72%
	2012	1,306,381	1,107,163	84.75%
	2013	1,867,316	1,539,448	82.44%
	2014	2,348,803	1,832,155	78.00%
	2015	2,472,478	1,936,964	78.34%
	2016	2,345,363	1,803,342	76.89%
	2017	2,256,689	1,754,374	77.74%
	2018	1,994,221	1,427,522	71.58%
	2019	1,921,898	1,506,730	78.40%
	2020	1,722,616	964,635	56.00%
	2021	1,598,308	932,637	58.35%
	2022	1,415,196	770,852	54.47%
	2023 1H	602,694	332,055	55.10%
	Total	22,565,385	16,551,006	73.35%

Colonial Penn Life Insurance Company

Exhibit V

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Rhode Island Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
CPL-GR-A80FH	2010	1,208	0	0.00%
	2011	10,311	1,394	13.52%
	2012	23,599	10,322	43.74%
	2013	25,856	14,181	54.85%
	2014	51,088	26,179	51.24%
	2015	64,848	37,884	58.42%
	2016	73,051	44,798	61.32%
	2017	77,390	71,395	92.25%
	2018	86,339	60,654	70.25%
	2019	81,135	67,355	83.02%
	2020	66,782	115,421	172.83%
	2021	58,017	62,910	108.43%
	2022	53,634	80,521	150.13%
	2023 1H	23,007	4,356	18.93%
	Total	696,266	597,370	85.80%
CPL-GR-A80G	2011	867	870	100.40%
	2012	11,600	3,454	29.78%
	2013	12,352	7,779	62.98%
	2014	69,281	34,896	50.37%
	2015	265,892	185,466	69.75%
	2016	434,895	315,052	72.44%
	2017	630,628	480,312	76.16%
	2018	773,639	644,426	83.30%
	2019	837,477	612,684	73.16%
	2020	834,646	560,277	67.13%
	2021	750,669	530,121	70.62%
	2022	618,454	456,234	73.77%
	2023 1H	270,362	188,879	69.86%
	Total	5,510,761	4,020,450	72.96%
CPL-GR-A80GH	2020	112	0	0.00%
	2021	1,436	0	0.00%
	2022	3,850	0	0.00%
	2023 1H	1,903	0	0.00%
		Total	7,301	0

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-A80L	2012	2,933	2,199	74.97%
	2013	8,610	3,485	40.48%
	2014	53,749	55,569	103.39%
	2015	91,725	100,763	109.85%
	2016	83,714	54,318	64.89%
	2017	79,010	66,590	84.28%
	2018	76,514	69,615	90.98%
	2019	72,909	37,577	51.54%
	2020	66,966	20,605	30.77%
	2021	52,051	15,975	30.69%
	2022	35,286	23,022	65.24%
	2023 1H	14,840	15,249	102.75%
		Total	638,307	464,967
CPL-GR-A80M	2010	343	0	0.00%
	2011	1,947	593	30.45%
	2012	3,377	2,394	70.89%
	2013	3,663	5,494	150.02%
	2014	3,974	1,143	28.76%
	2015	4,313	2,293	53.16%
	2016	5,771	5,550	96.17%
	2017	5,230	2,813	53.79%
	2018	5,747	2,858	49.72%
	2019	5,178	9,600	185.39%
	2020	3,611	70	1.95%
	2021	4,068	57	1.39%
	2022	4,459	2,272	50.95%
	2023 1H	2,407	37	1.52%
	Total	54,088	35,172	65.03%

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	48.25%
	2011	424,527	243,481	57.35%
	2012	761,124	437,277	57.45%
	2013	895,573	577,196	64.45%
	2014	1,143,844	756,238	66.11%
	2015	1,331,479	942,269	70.77%
	2016	1,505,049	1,205,023	80.07%
	2017	1,641,383	1,075,190	65.51%
	2018	1,760,245	1,105,394	62.80%
	2019	1,787,126	1,239,263	69.34%
	2020	1,595,618	1,102,099	69.07%
	2021	1,472,656	950,674	64.56%
	2022	1,359,259	994,578	73.17%
	2023 1H	581,830	494,724	85.03%
Total		16,337,892	11,161,129	68.31%
All	2010	137,400	85,951	62.56%
	2011	1,095,464	841,258	76.79%
	2012	2,111,262	1,563,417	74.05%
	2013	2,815,744	2,148,091	76.29%
	2014	3,673,939	2,706,427	73.67%
	2015	4,236,113	3,209,428	75.76%
	2016	4,453,869	3,431,383	77.04%
	2017	4,696,806	3,452,751	73.51%
	2018	4,701,481	3,311,331	70.43%
	2019	4,760,332	3,509,209	73.72%
	2020	4,607,538	2,919,914	63.37%
	2021	4,385,909	2,766,590	63.08%
	2022	4,010,018	2,617,140	65.27%
	2023 1H	1,728,882	1,201,127	69.47%
Total		47,414,758	33,764,016	

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80B

Nationwide Experience
With the 2024 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$8,816	\$8,576	97.3%	49	\$2,159	\$2,100		
2010 Total			\$8,816	\$8,576	97.3%	49	\$2,159	\$2,100		
2011	2010	0	\$26,564	\$13,170	49.6%	150	\$2,285	\$1,654		
2011	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	\$23,372	\$13,847	61.9%	122	\$2,201	\$1,362		
2012	2011	1	\$89,099	\$46,206	56.9%	388	\$2,137	\$1,429		
2012	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		
2013	2011	2	\$53,433	\$22,733	42.5%	292	\$2,196	\$934		
2013	2012	1	\$29,891	\$21,675	72.5%	157	\$2,285	\$1,657		
2013	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		
2014	2011	3	\$51,994	\$49,580	95.4%	273	\$2,285	\$2,179		
2014	2012	2	\$23,722	\$16,411	69.2%	125	\$2,277	\$1,575		
2014	2013	1	\$38,464	\$35,661	92.7%	212	\$2,177	\$2,019		
2014	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	\$13,157	98.9%	72	\$2,236	\$2,026		
2015	2011	4	\$49,190	\$39,417	80.1%	261	\$2,262	\$1,812		
2015	2012	3	\$20,610	\$16,090	78.1%	104	\$2,378	\$1,857		
2015	2013	2	\$33,964	\$26,605	78.3%	180	\$2,264	\$1,774		
2015	2014	0	\$46,702	\$1,229	109.7%	247	\$2,269	\$1,489		
2015	2015	0	\$29,777	\$46,533	156.3%	184	\$1,942	\$3,035		
2015 Total		2.3	\$193,537	\$183,030	94.6%	1,048	\$2,216	\$2,096	-0.2%	0.7%
2016	2010	6	\$10,418	\$8,544	82.0%	64	\$1,953	\$1,602		
2016	2011	5	\$45,723	\$56,159	122.8%	243	\$2,258	\$2,773		
2016	2012	4	\$18,543	\$14,487	115.9%	91	\$2,393	\$2,772		
2016	2013	3	\$28,257	\$22,068	78.1%	137	\$2,475	\$1,933		
2016	2014	2	\$44,607	\$37,704	84.5%	225	\$2,379	\$2,011		
2016	2015	1	\$41,108	\$70,605	167.7%	264	\$1,914	\$3,209		
2016	2016	0	\$15,286	\$15,064	99.4%	85	\$2,158	\$1,497		
2016 Total		2.8	\$204,941	\$227,170	110.8%	1,111	\$2,244	\$2,454	-0.1%	17.1%
2017	2010	7	\$10,115	\$7,163	70.8%	62	\$1,958	\$1,386		
2017	2011	6	\$43,351	\$28,710	66.2%	231	\$2,252	\$1,491		
2017	2012	5	\$16,316	\$12,962	79.4%	80	\$2,447	\$1,944		
2017	2013	4	\$29,304	\$18,383	62.7%	123	\$2,604	\$1,659		
2017	2014	3	\$37,005	\$30,066	81.2%	170	\$2,612	\$2,122		
2017	2015	2	\$38,861	\$58,878	151.5%	232	\$2,010	\$3,045		
2017	2016	1	\$15,577	\$18,838	120.9%	88	\$2,124	\$2,569		
2017	2017	0	\$10,572	\$10,721	101.4%	71	\$1,787	\$1,812		
2017 Total		3.7	\$201,101	\$185,721	92.4%	1,067	\$2,082	\$2,082	2.2%	-14.9%
2018	2010	8	\$7,511	\$5,257	70.0%	36	\$2,504	\$1,752		
2018	2011	7	\$37,353	\$33,186	88.8%	152	\$2,959	\$2,629		
2018	2012	6	\$12,102	\$8,760	72.4%	49	\$2,964	\$2,145		
2018	2013	5	\$19,870	\$13,870	69.8%	73	\$3,271	\$4,844		
2018	2014	4	\$37,010	\$33,915	91.6%	144	\$3,084	\$2,826		
2018	2015	3	\$25,855	\$50,091	193.7%	115	\$2,698	\$5,227		
2018	2016	2	\$14,108	\$18,235	129.3%	61	\$2,998	\$3,617		
2018	2017	1	\$11,811	\$11,368	104.7%	61	\$2,343	\$2,453		
2018	2018	0	\$7,753	\$8,707	112.3%	30	\$3,101	\$3,483		
2018 Total		4.4	\$175,267	\$200,390	115.7%	719	\$2,892	\$3,344	27.9%	60.1%
2019	2010	9	\$4,283	\$3,900	91.1%	23	\$2,235	\$2,035		
2019	2011	8	\$32,855	\$25,359	77.2%	124	\$3,192	\$2,464		
2019	2012	7	\$8,117	\$3,008	37.1%	36	\$2,706	\$1,003		
2019	2013	6	\$16,443	\$11,840	72.0%	55	\$3,588	\$2,583		
2019	2014	5	\$36,110	\$38,197	105.8%	131	\$3,320	\$3,512		
2019	2015	4	\$21,924	\$39,720	181.2%	99	\$2,657	\$4,815		
2019	2016	3	\$12,858	\$17,080	135.0%	60	\$2,972	\$3,416		
2019	2017	2	\$12,629	\$14,465	114.5%	69	\$2,536	\$2,893		
2019	2018	1	\$3,388	\$2,147	63.4%	12	\$3,388	\$2,147		
2019	2019	0	\$6,203	\$4,032	65.0%	31	\$2,441	\$1,586		
2019 Total		5.1	\$156,810	\$159,746	101.9%	630	\$2,989	\$3,045	3.4%	-8.9%
2020	2010	10	\$2,780	\$1,892	68.1%	13	\$2,780	\$1,892		
2020	2011	9	\$26,658	\$28,877	108.3%	94	\$3,403	\$3,686		
2020	2012	8	\$8,755	\$16,419	187.5%	36	\$2,918	\$5,473		
2020	2013	7	\$13,322	\$4,365	32.8%	43	\$3,718	\$1,218		
2020	2014	6	\$32,335	\$36,514	112.9%	111	\$3,511	\$3,965		
2020	2015	5	\$19,029	\$14,606	76.8%	73	\$3,138	\$2,401		
2020	2016	4	\$9,834	\$4,981	50.6%	42	\$2,844	\$1,440		
2020	2017	3	\$9,430	\$13,144	139.4%	45	\$2,543	\$3,544		
2020	2018	2	\$10	\$0	0.0%	0	\$0	\$0		
2020	2019	1	\$7,633	\$5,644	74.6%	36	\$2,544	\$891		
2020	2020	0	\$15,357	\$5,291	34.5%	51	\$3,613	\$1,245		
2020 Total		5.5	\$145,144	\$128,732	88.7%	542	\$3,216	\$2,853	7.6%	-6.3%
2021	2010	11	\$2,898	\$408	14.1%	12	\$2,898	\$408		
2021	2011	10	\$29,499	\$24,701	86.9%	84	\$3,665	\$3,550		
2021	2012	9	\$9,196	\$17,649	191.9%	36	\$3,065	\$5,883		
2021	2013	8	\$11,193	\$3,466	31.0%	36	\$3,784	\$1,172		
2021	2014	7	\$24,855	\$38,939	156.7%	82	\$3,637	\$5,698		
2021	2015	6	\$13,493	\$7,454	55.2%	50	\$3,271	\$1,807		
2021	2016	5	\$6,562	\$1,071	16.3%	31	\$3,281	\$526		
2021	2017	4	\$8,356	\$12,793	153.1%	36	\$3,785	\$4,264		
2021	2018	3	\$0	\$0	0.0%	0	\$0	\$0		
2021	2019	2	\$8,107	\$3,103	38.3%	36	\$2,702	\$1,034		
2021	2020	1	\$13,736	\$3,019	22.0%	54	\$3,081	\$677		
2021	2021	0	\$10,089	\$6,042	59.9%	32	\$3,783	\$2,666		
2021 Total		6.0	\$133,985	\$118,647	88.6%	480	\$3,350	\$2,966	4.1%	4.0%
2022	2010	12	\$2,907	\$971	33.4%	12	\$2,907	\$971		
2022	2011	11	\$22,196	\$17,475	78.7%	70	\$3,832	\$3,017		
2022	2012	10	\$2,536	\$692	27.3%	13	\$2,435	\$664		
2022	2013	9	\$7,302	\$998	13.7%	23	\$3,810	\$521		
2022	2014	8	\$18,606	\$27,391	147.2%	65	\$3,435	\$5,057		
2022	2015	7	\$11,689	\$9,401	80.4%	36	\$3,896	\$3,134		
2022	2016	6	\$6,756	\$12,107	179.2%	24	\$3,378	\$6,054		
2022	2017	5	\$6,351	\$5,584	87.9%	24	\$3,175	\$2,792		
2022	2018	4	\$0	\$0	0.0%	0	\$0	\$0		
2022	2019	3	\$6,456	\$4,010	62.1%	24	\$3,228	\$2,005		
2022	2020	2	\$14,851	\$682	4.6%	48	\$3,713	\$1,711		
2022	2021	1	\$9,012	\$5,555	61.6%	28	\$3,962	\$2,381		
2022	2022	0	\$2,969	\$169	5.7%	11	\$3,239	\$184		
2022 Total		6.5	\$111,630	\$85,034	76.2%	377	\$3,553	\$2,707	6.1%	-8.7%
2023 Q1-Q2	2010	13	\$1,496	\$308	20.6%	6	\$2,991	\$615		
2023 Q1-Q2	2011	12	\$10,641	\$2,754	25.9%	30	\$4,256	\$1,102		
2023 Q1-Q2	2012	11	\$1,433	\$471	32.9%	6	\$2,867	\$943		
2023 Q1-Q2	2013	10	\$2,122	\$416	19.6%	6	\$4,244	\$832		
2023 Q1-Q2	2014	9	\$8,677	\$6,213	71.6%	24	\$4,339	\$3,106		
2023 Q1-Q2	2015	8	\$6,090	\$3,674	60.3%	18	\$4,060	\$2,449		
2023 Q1-Q2	2016	7	\$3,549	\$13,445	3					

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80D

Nationwide Experience
With the 2024 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 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	\$3,242,919	\$2,196,439	67.7%	19,856	\$1,960	\$1,327		
2019 Total		0.0	\$3,242,919	\$2,196,439	67.7%	19,856	\$1,960	\$1,327		#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	\$10,486,490	\$7,731,715	73.7%	68,655	\$1,833	\$1,351		
	2020	0	\$11,766,958	\$7,552,546	64.2%	74,608	\$1,893	\$1,215		
2020 Total		0.5	\$22,253,358	\$15,284,442	68.7%	143,262	\$1,864	\$1,280	-4.9%	-3.6%
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	\$9,267,893	\$7,057,751	76.2%	54,756	\$2,031	\$1,547		
	2020	1	\$18,515,404	\$13,211,031	71.4%	115,944	\$1,916	\$1,367		
	2021	0	\$9,357,877	\$5,780,522	62.0%	52,962	\$1,968	\$1,428		
2021 Total		1.0	\$37,141,174	\$27,058,304	72.9%	227,761	\$1,957	\$1,426	5.0%	11.4%
2022	2010	12	\$0	\$0	0.0%	0				
	2011	11	\$0	\$0	0.0%	0				
	2012	10	\$0	\$0	0.0%	0				
	2013	9	\$0	\$0	0.0%	0				
	2014	8	\$0	\$0	0.0%	0				
	2015	7	\$0	\$0	0.0%	0				
	2016	6	\$0	\$0	0.0%	0				
	2017	5	\$0	\$0	0.0%	0				
	2018	4	\$0	\$0	0.0%	0				
	2019	3	\$7,971,121	\$6,442,469	80.8%	43,872	\$2,180	\$1,762		
	2020	2	\$15,824,618	\$12,439,419	78.6%	93,002	\$2,042	\$1,605		
	2021	1	\$14,328,653	\$11,276,718	78.7%	88,442	\$1,944	\$1,530		
	2022	0	\$5,547,823	\$5,185,876	79.2%	38,938	\$2,018	\$1,598		
2022 Total		1.6	\$44,672,215	\$35,344,482	79.1%	264,253	\$2,029	\$1,605	3.7%	12.6%
2023 Q1-Q2	2010	13	\$0	\$0	0.0%	0				
	2011	12	\$0	\$0	0.0%	0				
	2012	11	\$0	\$0	0.0%	0				
	2013	10	\$0	\$0	0.0%	0				
	2014	9	\$0	\$0	0.0%	0				
	2015	8	\$0	\$0	0.0%	0				
	2016	7	\$0	\$0	0.0%	0				
	2017	6	\$0	\$0	0.0%	0				
	2018	5	\$0	\$0	0.0%	0				
	2019	4	\$3,509,229	\$2,892,583	82.4%	18,158	\$2,319	\$1,912		
	2020	3	\$7,019,725	\$5,631,101	80.2%	38,723	\$2,175	\$1,745		
	2021	2	\$5,156,616	\$5,091,642	82.7%	36,091	\$2,097	\$1,693		
	2022	1	\$3,909,331	\$3,198,449	81.8%	22,348	\$2,099	\$1,717		
	2023	0	\$22,928	\$8,312	36.3%	101	\$2,738	\$993		
2023 Q1-Q2 Total		2.5	\$20,617,629	\$16,822,087	81.6%	115,420	\$2,144	\$1,749	5.7%	9.0%
Through 2023 Q1-Q2			\$127,927,295	\$96,705,755	75.6%					

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2023 Q3-Q4	2010	13	\$0	\$0	0.0%	0	\$0	\$0	4.4%	6.0%
	2011	12	\$0	\$0	0.0%	0	\$0	\$0	4.4%	6.0%
	2012	11	\$0	\$0	0.0%	0	\$0	\$0	4.4%	6.0%
	2013	10	\$0	\$0	0.0%	0	\$0	\$0	4.4%	6.0%
	2014	9	\$0	\$0	0.0%	0	\$0	\$0	4.4%	6.0%
	2015	8	\$0	\$0	0.0%	0	\$0	\$0	4.4%	6.0%
	2016	7	\$0	\$0	0.0%	0	\$0	\$0	4.4%	6.0%
	2017	6	\$0	\$0	0.0%	0	\$0	\$0	4.4%	6.0%
	2018	5	\$0	\$0	0.0%	0	\$0	\$0	4.4%	6.0%
	2019	4	\$3,509,229	\$2,892,583	82.4%	18,158	\$2,319	\$1,912		
	2020	3	\$7,019,725	\$5,631,101	80.2%	38,723	\$2,175	\$1,745		
	2021	2	\$5,156,616	\$5,091,642	82.7%	36,091	\$2,097	\$1,693		
	2022	1	\$3,909,331	\$3,198,449	81.8%	22,348	\$2,099	\$1,717		
	2023	0	\$22,928	\$8,312	36.3%	101	\$2,738	\$993		
2023 Q3-Q4 Total		2.5	\$19,502,968	\$16,220,162	83.2%	104,994	\$2,229	\$1,854	4.0%	6.0%
2023 Total		2.5	\$40,120,597	\$33,042,249	82.4%	220,414	\$2,184	\$1,799	7.7%	12.1%
Through 2023			\$147,430,263	\$112,925,916	76.6%					

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2024	3.5	\$38,627,880	\$30,514,595	79.0%	182,425	82.8%	12.2%	16.3%	11.6%	89%
2025	4.5	\$34,612,268	\$27,075,081	78.2%	150,874	82.7%	3.0%	8.3%	7.3%	89%
2026	5.5	\$30,690,613	\$24,007,842	78.2%	124,773	82.7%	3.1%	7.2%	7.2%	89%
2027	6.5	\$27,199,160	\$21,277,586	78.2%	103,187	82.7%	3.1%	7.2%	7.2%	89%
2028	7.5	\$24,095,358	\$18,850,533	78.2%	85,336	82.7%	3.2%	7.1%	7.1%	89%
2029	8.5	\$21,338,894	\$16,695,182	78.2%	70,573	82.7%	3.2%	7.1%	7.1%	89%
2030	9.5	\$18,892,860	\$14,782,600	78.2%	58,363	82.7%	3.3%	7.1%	7.1%	89%
2031	10.5	\$16,723,607	\$13,086,481	78.3%	48,267	82.7%	3.4%	7.0%	7.0%	89%
2032	11.5	\$14,800,831	\$11,583,061	78.3%	39,916	82.7%	3.5%	7.0%	7.0%	89%
2033	12.5	\$13,096,322	\$10,250,348	78.3%	33,011	82.7%	3.6%	7.0%	7.0%	89%
2034	13.5	\$1								

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-ABOF

Nationwide Experience
With the 2024 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			\$7,809,445	\$5,140,494	65.8%	39,572	\$2,368	\$1,559		
2011	2011	0	\$21,888,490	\$14,761,147	67.4%	116,810	\$2,249	\$1,516		
2011 Total			\$21,888,490	\$14,761,147	67.4%	116,810	\$2,249	\$1,516		
2012	2012	0.4	\$50,458,400	\$35,441,802	70.2%	266,614	\$2,271	\$1,595	-4.1%	2.3%
2012 Total			\$50,458,400	\$35,441,802	70.2%	266,614	\$2,271	\$1,595	-4.1%	2.3%
2013	2013	2	\$19,307,635	\$14,431,256	74.7%	98,424	\$2,354	\$1,759		
2013	2011	3	\$48,412,669	\$33,878,812	74.1%	247,227	\$2,350	\$1,741		
2013 Total			\$67,720,304	\$48,310,068	71.3%	345,648	\$2,352	\$1,750	3.1%	9.8%
2014	2014	3	\$18,057,072	\$12,787,454	70.8%	83,579	\$2,593	\$1,836		
2014	2011	2	\$44,446,702	\$33,643,746	71.2%	204,534	\$2,608	\$1,857		
2014	2012	1	\$44,793,596	\$33,579,519	75.0%	232,387	\$2,313	\$1,734		
2014 Total			\$107,297,370	\$79,990,719	74.5%	518,499	\$2,506	\$1,811	5.5%	2.9%
2015	2015	1.5	\$128,997,649	\$94,128,588	73.0%	626,845	\$2,469	\$1,802		
2015	2012	4	\$17,089,831	\$11,802,089	69.1%	71,236	\$2,879	\$1,988		
2015	2013	3	\$41,016,104	\$27,716,862	67.6%	170,309	\$2,890	\$1,953		
2015	2014	2	\$41,173,502	\$29,079,152	70.6%	191,555	\$2,579	\$1,822		
2015	2013	1	\$33,955,747	\$24,234,486	71.4%	164,504	\$2,477	\$1,768		
2015	2014	0	\$17,563,328	\$12,946,213	73.7%	78,027	\$2,701	\$1,991		
2015 Total			\$350,778,602	\$249,778,842	71.2%	675,631	\$2,678	\$1,879	8.5%	4.3%
2016	2016	5	\$15,497,709	\$10,665,094	68.8%	63,052	\$2,096	\$2,096		
2016	2011	4	\$36,747,436	\$24,123,368	65.6%	144,633	\$3,049	\$2,001		
2016	2012	3	\$36,658,937	\$25,768,362	70.3%	161,019	\$2,732	\$1,920		
2016	2013	2	\$29,948,242	\$22,020,367	73.5%	136,807	\$2,627	\$1,932		
2016	2014	1	\$27,779,932	\$17,741,439	70.3%	115,242	\$2,627	\$1,847		
2016	2015	0	\$13,481,023	\$9,359,114	69.4%	56,502	\$2,863	\$1,888		
2016 Total			\$157,561,279	\$109,678,553	69.6%	675,255	\$2,800	\$1,949	4.5%	3.7%
2017	2017	6	\$14,224,201	\$9,761,298	68.6%	53,640	\$3,182	\$2,184		
2017	2011	5	\$33,419,242	\$22,615,263	67.7%	126,160	\$3,179	\$2,151		
2017	2012	4	\$33,151,766	\$22,615,263	70.4%	139,165	\$3,859	\$2,012		
2017	2013	3	\$27,099,585	\$20,071,099	74.1%	118,829	\$2,737	\$2,027		
2017	2014	2	\$22,350,831	\$15,971,618	71.5%	99,101	\$2,706	\$1,934		
2017	2015	1	\$20,704,110	\$14,243,762	68.8%	92,298	\$2,692	\$1,852		
2017	2016	0	\$13,446,781	\$9,941,720	65.5%	55,795	\$2,897	\$1,926		
2017 Total			\$168,395,515	\$114,940,333	68.3%	684,853	\$2,880	\$2,014	2.9%	3.3%
2018	2018	7	\$13,034,679	\$9,282,813	71.2%	46,690	\$3,350	\$2,386		
2018	2011	6	\$31,010,736	\$21,956,071	70.8%	110,850	\$3,357	\$2,377		
2018	2012	5	\$30,660,754	\$21,889,985	71.4%	121,800	\$3,021	\$2,157		
2018	2013	4	\$15,403,158	\$10,135,405	75.3%	105,681	\$3,885	\$2,173		
2018	2014	3	\$20,585,207	\$14,973,701	72.7%	87,872	\$2,811	\$2,045		
2018	2015	2	\$18,648,019	\$13,552,896	72.7%	80,797	\$2,770	\$2,013		
2018	2016	1	\$21,040,667	\$14,168,327	67.4%	92,635	\$2,722	\$1,835		
2018	2017	0	\$13,335,414	\$9,390,719	62.9%	54,227	\$2,951	\$1,857		
2018 Total			\$173,692,035	\$123,349,697	71.0%	700,552	\$2,975	\$2,113	3.3%	4.9%
2019	2019	8	\$11,780,004	\$8,640,421	73.3%	40,172	\$3,519	\$2,581		
2019	2011	7	\$28,337,383	\$19,863,552	70.1%	96,754	\$3,515	\$2,464		
2019	2012	6	\$28,282,424	\$20,622,020	72.9%	105,862	\$3,206	\$2,338		
2019	2013	5	\$13,406,362	\$10,135,714	77.4%	92,342	\$3,432	\$2,637		
2019	2014	4	\$19,020,668	\$14,058,450	73.9%	77,459	\$2,947	\$2,178		
2019	2015	3	\$17,222,544	\$12,807,575	74.4%	71,955	\$2,872	\$2,136		
2019	2016	2	\$18,878,994	\$13,254,621	70.2%	80,863	\$2,802	\$1,967		
2019	2017	1	\$30,431,347	\$19,977,443	68.4%	88,763	\$2,742	\$1,890		
2019	2018	0	\$12,364,988	\$8,050,676	65.1%	50,402	\$2,944	\$1,917		
2019 Total			\$179,724,727	\$129,401,483	72.0%	704,570	\$3,061	\$2,204	2.9%	4.3%
2020	2020	9	\$10,906,011	\$8,417,308	77.2%	34,685	\$3,773	\$2,912		
2020	2011	8	\$26,303,876	\$17,838,979	67.8%	83,887	\$3,762	\$2,552		
2020	2012	7	\$16,425,539	\$10,760,259	71.0%	62,390	\$3,432	\$2,637		
2020	2013	6	\$22,177,824	\$17,503,371	78.9%	81,595	\$3,262	\$2,574		
2020	2014	5	\$18,016,235	\$13,612,700	75.6%	69,097	\$3,129	\$2,364		
2020	2015	4	\$16,359,746	\$11,945,536	73.0%	64,711	\$3,034	\$2,215		
2020	2016	3	\$17,708,685	\$12,722,567	71.9%	72,091	\$2,947	\$2,118		
2020	2017	2	\$18,738,053	\$12,795,053	68.3%	77,214	\$3,496	\$1,988		
2020	2018	1	\$19,671,904	\$13,281,416	67.5%	82,828	\$2,850	\$1,924		
2020	2019	0	\$10,919,067	\$6,891,271	63.1%	43,690	\$2,999	\$1,893		
2020 Total			\$187,219,939	\$133,768,479	71.5%	702,187	\$3,199	\$2,286	4.5%	3.7%
2021	2021	10	\$9,980,577	\$6,646,294	66.6%	29,646	\$3,000	\$2,169		
2021	2011	9	\$23,987,601	\$14,565,884	60.7%	71,545	\$4,023	\$2,443		
2021	2012	8	\$24,439,783	\$15,899,343	65.1%	79,559	\$3,686	\$2,398		
2021	2013	7	\$20,864,246	\$14,140,951	67.8%	71,289	\$3,512	\$2,380		
2021	2014	6	\$17,727,002	\$11,757,968	68.3%	61,197	\$3,378	\$2,306		
2021	2015	5	\$15,587,537	\$9,420,368	63.7%	57,103	\$3,076	\$2,176		
2021	2016	4	\$16,816,815	\$10,981,849	65.3%	63,348	\$3,186	\$2,080		
2021	2017	3	\$17,638,329	\$11,211,835	63.6%	67,191	\$3,150	\$2,002		
2021	2018	2	\$18,146,637	\$10,700,363	59.0%	70,268	\$3,098	\$1,828		
2021	2019	1	\$17,876,739	\$10,380,309	58.1%	74,484	\$3,061	\$1,743		
2021	2020	0	\$2,302,365	\$1,453,885	64.5%	8,454	\$3,257	\$2,099		
2021 Total			\$184,843,700	\$117,690,948	63.7%	651,112	\$3,407	\$2,169	6.5%	-5.1%
2022	2022	11	\$8,959,372	\$6,335,075	70.7%	25,155	\$4,274	\$3,022		
2022	2011	10	\$21,552,225	\$14,252,524	66.1%	60,737	\$4,258	\$2,816		
2022	2012	9	\$12,202,531	\$10,197,943	88.3%	68,197	\$3,917	\$2,674		
2022	2013	8	\$19,142,868	\$13,119,354	68.5%	61,692	\$3,724	\$2,552		
2022	2014	7	\$16,009,549	\$11,266,856	70.4%	53,894	\$3,565	\$2,509		
2022	2015	6	\$14,413,606	\$10,109,387	70.1%	50,188	\$3,446	\$2,417		
2022	2016	5	\$15,552,421	\$10,736,127	69.0%	55,561	\$3,599	\$2,319		
2022	2017	4	\$16,035,385	\$10,492,777	65.4%	58,048	\$3,335	\$2,169		
2022	2018	3	\$16,354,891	\$10,363,367	63.4%	59,732	\$3,286	\$2,082		
2022	2019	2	\$16,072,040	\$9,734,870	60.6%	59,696	\$3,231	\$1,957		
2022	2020	1	\$2,865,470	\$1,957,995	69.8%	9,817	\$3,429	\$2,394		
2022	2021	0	\$1,040,647	\$680,457	65.3%	3,371	\$3,712	\$2,423		
2022 Total			\$170,203,006	\$114,246,732	67.1%	566,085	\$3,608	\$2,422	5.9%	11.7%
2023	2023	12	\$7,931,778	\$5,695,769	71.8%	21,300	\$4,669	\$3,209		
2023	2011	11	\$16,208,692	\$11,295,622	69.2%	51,832	\$4,446	\$3,078		
2023	2012	10	\$30,210,880	\$14,626,275	71.4%	58,807	\$4,117	\$2,880		
2023	2013	9	\$17,629,664	\$12,756,419	72.4%	54,181	\$3,905	\$2,825		
2023	2014	8	\$14,705,585	\$10,508,479	71.5%	47,866	\$3,687	\$2,634		
2023	2015	7	\$13,115,150	\$9,092,744	69.3%	44,739	\$3,518	\$2,439		
2023	2016	6	\$14,276,232	\$10,490,093	73.5%	49,881	\$3,434	\$2,524		
2023	2017	5	\$14,541,645	\$10,161,123	69.9%	51,023	\$3,380	\$2,622		
2023	2018	4	\$14,547,390	\$9,618,768	66.1%	52,287	\$3,339	\$2,208		
2023	2019	3	\$14,292,974	\$9,147,434	64.0%	52,103	\$3,2			

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-ABOHH

Nationwide Experience

With the 2024 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$547,137	\$114,261	20.9%	9,208	\$713	\$149		
2010 Total	0	0	\$547,137	\$114,261	20.9%	9,208	\$713	\$149		
2011	2010	1	\$2,406,320	\$665,588	45.9%	24,926	\$677	\$311		
2011 Total	0.4	0	\$2,406,320	\$665,588	45.9%	24,926	\$677	\$311		
2012	2010	2	\$1,093,665	\$478,266	43.7%	19,105	\$567	\$300		
2011	2011	1	\$2,793,059	\$1,501,269	53.7%	46,932	\$714	\$384		
2012	2011	0	\$1,948,170	\$725,757	37.3%	31,543	\$741	\$276		
2012 Total	0.9	0	\$5,834,894	\$2,705,292	46.4%	97,580	\$718	\$333	2.6%	30.1%
2013	2010	3	\$959,015	\$475,535	49.6%	16,262	\$708	\$351		
2011	2011	2	\$2,286,133	\$1,312,120	57.9%	36,993	\$735	\$426		
2012	2011	1	\$2,532,016	\$1,309,057	51.9%	43,008	\$704	\$385		
2013	2011	0	\$1,498,165	\$550,226	36.7%	25,057	\$717	\$264		
2013 Total	1.4	0	\$7,245,329	\$3,646,938	50.3%	121,320	\$717	\$361	-0.1%	8.4%
2014	2010	4	\$859,926	\$490,186	57.0%	14,114	\$731	\$417		
2011	2011	3	\$1,949,593	\$1,294,319	66.4%	31,035	\$754	\$500		
2012	2011	2	\$2,087,766	\$1,143,517	54.8%	34,756	\$721	\$395		
2013	2011	1	\$2,114,143	\$971,000	45.9%	37,364	\$679	\$312		
2014	2011	0	\$1,791,598	\$866,569	48.4%	29,209	\$736	\$356		
2014 Total	1.8	0	\$8,803,027	\$4,765,591	54.1%	146,478	\$721	\$390	0.6%	8.2%
2015	2010	5	\$765,723	\$450,450	58.8%	12,385	\$742	\$436		
2011	2011	4	\$1,727,065	\$1,274,421	73.8%	27,013	\$767	\$566		
2012	2011	3	\$1,832,173	\$1,131,251	61.7%	30,261	\$727	\$449		
2013	2011	2	\$1,744,981	\$1,000,009	57.4%	30,396	\$689	\$395		
2014	2011	1	\$2,338,183	\$1,328,224	56.8%	41,385	\$748	\$535		
2015	2011	0	\$1,731,832	\$811,024	46.3%	28,584	\$735	\$340		
2015 Total	2.2	0	\$10,159,956	\$5,996,379	59.0%	170,024	\$717	\$423	-0.6%	8.4%
2016	2010	6	\$691,430	\$505,691	73.1%	11,030	\$752	\$550		
2011	2011	5	\$1,547,256	\$1,151,528	74.4%	24,044	\$772	\$575		
2012	2011	4	\$1,665,128	\$868,709	52.2%	27,107	\$727	\$385		
2013	2011	3	\$1,531,187	\$780,310	51.0%	26,447	\$695	\$354		
2014	2011	2	\$1,959,547	\$1,207,503	61.6%	34,170	\$688	\$424		
2015	2011	1	\$2,308,728	\$1,192,036	51.6%	40,033	\$692	\$357		
2016	2011	0	\$1,781,273	\$712,289	40.0%	28,749	\$744	\$297		
2016 Total	2.6	0	\$11,488,559	\$6,418,087	55.9%	193,573	\$719	\$402	0.3%	-5.0%
2017	2010	7	\$644,032	\$423,423	65.7%	10,072	\$767	\$504		
2011	2011	6	\$1,428,771	\$1,121,655	78.5%	21,419	\$800	\$628		
2012	2011	5	\$1,552,753	\$1,009,943	64.7%	24,348	\$765	\$495		
2013	2011	4	\$1,400,178	\$901,497	64.4%	23,378	\$719	\$463		
2014	2011	3	\$1,760,162	\$1,079,988	61.4%	29,486	\$716	\$440		
2015	2011	2	\$1,960,202	\$1,355,858	69.2%	32,883	\$715	\$495		
2016	2011	1	\$2,338,845	\$1,244,758	53.1%	39,632	\$708	\$376		
2017	2011	0	\$1,666,340	\$826,735	49.7%	26,741	\$748	\$281		
2017 Total	3.0	0	\$12,751,283	\$7,754,855	60.9%	207,959	\$736	\$447	2.3%	11.3%
2018	2010	8	\$600,936	\$567,060	94.4%	8,682	\$831	\$784		
2011	2011	7	\$1,290,732	\$960,134	74.4%	18,282	\$847	\$630		
2012	2011	6	\$1,403,137	\$1,047,765	74.7%	20,646	\$816	\$609		
2013	2011	5	\$1,254,355	\$775,957	62.0%	19,341	\$847	\$608		
2014	2011	4	\$1,572,954	\$1,104,898	70.2%	24,478	\$771	\$542		
2015	2011	3	\$1,675,520	\$1,267,379	75.6%	26,544	\$760	\$575		
2016	2011	2	\$1,895,762	\$1,346,407	71.0%	30,188	\$754	\$535		
2017	2011	1	\$2,160,363	\$1,051,930	48.7%	35,858	\$723	\$532		
2018	2011	0	\$1,303,140	\$479,618	36.8%	20,854	\$750	\$276		
2018 Total	3.5	0	\$13,166,889	\$8,579,149	65.2%	204,783	\$772	\$503	4.9%	12.3%
2019	2010	9	\$522,641	\$460,518	88.1%	7,589	\$826	\$728		
2011	2011	8	\$1,176,067	\$1,017,046	86.5%	16,231	\$870	\$752		
2012	2011	7	\$1,287,910	\$934,113	73.7%	18,011	\$845	\$622		
2013	2011	6	\$1,125,023	\$822,585	73.1%	16,743	\$806	\$590		
2014	2011	5	\$1,398,820	\$1,405,735	100.5%	21,190	\$792	\$796		
2015	2011	4	\$1,427,353	\$1,022,506	71.6%	21,739	\$788	\$564		
2016	2011	3	\$1,570,296	\$1,278,511	81.4%	24,209	\$778	\$634		
2017	2011	2	\$1,749,803	\$1,018,802	58.1%	28,042	\$749	\$485		
2018	2011	1	\$1,727,646	\$875,432	50.7%	28,992	\$715	\$362		
2019	2011	0	\$1,034,439	\$544,898	52.7%	16,357	\$759	\$400		
2019 Total	4.0	0	\$12,999,998	\$9,377,196	72.1%	199,106	\$784	\$565	1.5%	12.4%
2020	2010	10	\$481,154	\$422,214	87.7%	6,611	\$873	\$763		
2011	2011	9	\$1,100,997	\$863,712	78.4%	14,461	\$914	\$717		
2012	2011	8	\$1,148,453	\$615,103	53.6%	15,493	\$890	\$476		
2013	2011	7	\$1,005,674	\$819,503	81.5%	14,398	\$838	\$683		
2014	2011	6	\$1,270,030	\$875,683	70.8%	17,962	\$826	\$585		
2015	2011	5	\$1,244,194	\$888,085	71.4%	17,927	\$847	\$561		
2016	2011	4	\$1,330,798	\$802,023	60.3%	19,629	\$814	\$490		
2017	2011	3	\$1,430,961	\$738,259	51.6%	21,882	\$785	\$405		
2018	2011	2	\$1,388,189	\$910,427	65.8%	22,093	\$751	\$495		
2019	2011	1	\$1,433,245	\$744,078	51.9%	23,349	\$717	\$382		
2020	2011	0	\$427,755	\$152,842	35.6%	6,575	\$854	\$278		
2020 Total	4.8	0	\$12,263,460	\$7,779,428	63.4%	180,377	\$816	\$518	4.1%	-8.4%
2021	2010	11	\$446,019	\$319,853	71.7%	5,683	\$942	\$675		
2011	2011	10	\$1,033,939	\$805,491	78.1%	12,732	\$973	\$759		
2012	2011	9	\$1,075,719	\$721,114	67.1%	13,568	\$951	\$639		
2013	2011	8	\$929,804	\$699,305	75.2%	12,308	\$907	\$682		
2014	2011	7	\$1,129,546	\$890,069	78.8%	15,337	\$884	\$696		
2015	2011	6	\$1,105,911	\$857,585	77.5%	15,013	\$884	\$685		
2016	2011	5	\$1,194,267	\$820,084	69.4%	16,309	\$860	\$610		
2017	2011	4	\$1,248,589	\$1,135,912	91.0%	17,688	\$847	\$771		
2018	2011	3	\$1,178,589	\$969,842	82.3%	17,436	\$811	\$667		
2019	2011	2	\$1,231,731	\$704,314	57.2%	18,368	\$805	\$460		
2020	2011	1	\$753,556	\$363,291	48.3%	7,771	\$886	\$561		
2021	2011	0	\$296,999	\$234,120	78.8%	3,820	\$913	\$735		
2021 Total	5.6	0	\$11,482,688	\$8,530,980	74.6%	156,030	\$880	\$656	7.9%	26.8%
2022	2010	12	\$407,094	\$313,695	77.1%	4,902	\$997	\$768		
2011	2011	11	\$914,623	\$619,822	67.8%	11,195	\$980	\$664		
2012	2011	10	\$997,444	\$569,121	56.9%	11,645	\$987	\$586		
2013	2011	9	\$830,845	\$665,436	80.1%	10,429	\$945	\$766		
2014	2011	8	\$1,001,392	\$737,918	73.7%	13,146	\$914	\$674		
2015	2011	7	\$971,243	\$951,498	98.0%	12,631	\$923	\$562		
2016	2011	6	\$1,038,873	\$841,368	81.0%	13,518	\$922	\$747		
2017	2011	5	\$1,080,365	\$810,167	75.0%	14,751	\$919	\$659		
2018	2011	4	\$989,181	\$627,029	63.4%	13,919	\$853	\$541		
2019	2011	3	\$1,044,370	\$724,449	69.4%	14,923	\$840	\$583		
2020	2011	2	\$494,603	\$351,281	71.0%	6,321	\$939	\$667		
2021	2011	1	\$338,844	\$226,991	69.0%	4,246	\$939	\$642		
2022	2011	0	\$150,426	\$152,028	101.1%	1,961	\$921</			

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80G

Nationwide Experience
With the 2024 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			\$1,152,827	\$627,691	54.4%	6,122	\$2,260	\$1,230		
2011	2010	1	\$2,861,168	\$1,658,298	58.0%	15,967	\$2,150	\$1,468		
2011	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		
2012	2011	1	\$3,749,931	\$2,538,905	67.7%	20,040	\$2,245	\$1,520		
2012	2012	0	\$2,652,297	\$1,793,031	67.6%	14,215	\$2,239	\$1,514		
2012 Total		1.0	\$8,883,594	\$5,930,842	66.8%	47,416	\$2,248	\$1,501	4.1%	17.9%
2013	2010	3	\$2,190,089	\$1,518,771	69.3%	11,097	\$2,368	\$1,642		
2013	2011	2	\$3,328,422	\$2,271,744	68.3%	17,018	\$2,347	\$1,602		
2013	2012	1	\$4,279,594	\$2,951,525	69.0%	24,135	\$2,128	\$1,468		
2013	2013	0	\$5,272,149	\$3,730,200	70.8%	31,059	\$2,037	\$1,441		
2013 Total		1.2	\$15,070,254	\$10,472,240	69.5%	83,309	\$2,171	\$1,508	-3.4%	0.5%
2014	2010	4	\$2,042,999	\$1,279,597	62.6%	9,736	\$2,518	\$1,577		
2014	2011	3	\$3,053,457	\$2,152,482	70.5%	14,584	\$2,512	\$1,711		
2014	2012	2	\$3,897,446	\$2,815,276	72.2%	20,742	\$2,255	\$1,629		
2014	2013	1	\$10,528,916	\$7,306,618	69.4%	64,924	\$1,946	\$1,350		
2014	2014	0	\$10,012,613	\$6,764,230	67.6%	59,247	\$2,028	\$1,370		
2014 Total		1.2	\$29,535,431	\$20,318,202	68.8%	169,233	\$2,094	\$1,441	-3.5%	-4.5%
2015	2010	5	\$1,920,940	\$1,211,183	63.1%	8,653	\$2,664	\$1,680		
2015	2011	4	\$2,873,797	\$1,885,589	65.6%	12,931	\$2,667	\$1,750		
2015	2012	3	\$3,557,937	\$2,829,031	79.5%	18,054	\$2,365	\$1,880		
2015	2013	2	\$9,340,137	\$6,810,915	72.9%	54,372	\$2,061	\$1,503		
2015	2014	1	\$16,495,288	\$11,943,678	72.4%	101,128	\$1,957	\$1,417		
2015	2015	0	\$9,964,382	\$7,144,548	71.7%	58,330	\$2,050	\$1,470		
2015 Total		1.5	\$44,152,491	\$31,824,924	72.1%	253,468	\$2,090	\$1,507	-0.2%	4.6%
2016	2010	6	\$1,827,760	\$1,237,110	67.7%	7,938	\$2,763	\$1,870		
2016	2011	5	\$2,643,559	\$1,769,182	66.9%	11,535	\$2,750	\$1,840		
2016	2012	4	\$3,305,791	\$2,295,065	69.4%	16,141	\$2,136	\$1,706		
2016	2013	3	\$8,460,226	\$6,222,093	73.5%	47,536	\$2,136	\$1,571		
2016	2014	2	\$14,522,893	\$11,001,904	75.8%	85,885	\$2,029	\$1,537		
2016	2015	1	\$15,516,639	\$12,354,466	79.6%	95,265	\$1,955	\$1,556		
2016	2016	0	\$8,986,696	\$6,649,110	74.4%	55,052	\$2,077	\$1,545		
2016 Total		1.9	\$52,335,565	\$41,528,909	75.2%	315,922	\$2,097	\$1,577	0.3%	4.7%
2017	2010	7	\$1,775,329	\$1,207,182	68.0%	7,186	\$2,965	\$2,016		
2017	2011	6	\$2,537,543	\$1,739,916	68.6%	10,342	\$2,944	\$2,019		
2017	2012	5	\$3,209,068	\$2,217,040	69.3%	14,631	\$2,625	\$1,818		
2017	2013	4	\$8,079,894	\$5,629,312	71.4%	41,156	\$2,256	\$1,708		
2017	2014	3	\$13,735,016	\$10,135,120	73.8%	73,408	\$2,245	\$1,657		
2017	2015	2	\$14,225,810	\$10,819,999	76.1%	79,970	\$2,135	\$1,624		
2017	2016	1	\$14,456,381	\$10,762,742	74.4%	84,012	\$2,065	\$1,537		
2017	2017	0	\$6,982,746	\$5,116,923	73.3%	38,787	\$2,160	\$1,583		
2017 Total		2.5	\$64,983,757	\$47,858,243	73.6%	349,482	\$2,282	\$1,643	6.4%	4.2%
2018	2010	8	\$1,681,909	\$1,122,047	66.7%	6,080	\$3,320	\$2,215		
2018	2011	7	\$2,391,007	\$1,636,095	68.4%	8,707	\$3,295	\$2,255		
2018	2012	6	\$3,039,093	\$2,203,228	72.7%	12,407	\$2,931	\$2,131		
2018	2013	5	\$7,429,300	\$5,156,973	71.4%	33,691	\$2,656	\$1,959		
2018	2014	4	\$12,542,194	\$9,607,445	76.6%	60,087	\$2,505	\$1,919		
2018	2015	3	\$13,082,278	\$9,799,650	74.9%	65,597	\$2,393	\$1,793		
2018	2016	2	\$13,064,202	\$9,792,254	75.0%	67,577	\$2,320	\$1,739		
2018	2017	1	\$10,610,481	\$7,945,677	74.9%	57,547	\$2,213	\$1,657		
2018	2018	0	\$4,867,794	\$3,296,566	67.7%	25,526	\$2,288	\$1,549		
2018 Total		3.1	\$68,699,258	\$50,928,935	74.1%	337,217	\$2,445	\$1,812	9.5%	10.3%
2019	2010	9	\$1,605,882	\$1,077,556	67.1%	5,408	\$3,563	\$2,392		
2019	2011	8	\$2,286,059	\$1,575,656	69.4%	7,644	\$3,562	\$2,474		
2019	2012	7	\$2,865,039	\$2,162,164	75.4%	10,963	\$2,687	\$2,367		
2019	2013	6	\$6,834,576	\$5,598,236	81.9%	28,628	\$2,865	\$2,347		
2019	2014	5	\$11,343,825	\$8,864,562	78.1%	50,090	\$2,718	\$2,124		
2019	2015	4	\$11,821,792	\$8,770,406	74.2%	54,740	\$2,592	\$1,923		
2019	2016	3	\$17,722,058	\$9,701,614	54.8%	55,830	\$2,520	\$2,085		
2019	2017	2	\$9,965,730	\$6,926,545	73.9%	46,835	\$2,440	\$1,874		
2019	2018	1	\$7,153,610	\$5,237,954	73.2%	37,606	\$2,283	\$1,671		
2019	2019	0	\$3,167,622	\$2,432,528	76.8%	15,965	\$2,381	\$1,828		
2019 Total		3.8	\$68,150,194	\$52,345,622	76.8%	313,705	\$2,607	\$2,002	6.6%	10.5%
2020	2010	10	\$1,515,362	\$967,598	63.9%	4,702	\$3,867	\$2,469		
2020	2011	9	\$2,165,602	\$1,373,995	63.4%	6,661	\$3,902	\$2,475		
2020	2012	8	\$2,688,934	\$1,856,117	69.0%	9,424	\$3,424	\$2,364		
2020	2013	7	\$6,343,511	\$4,530,343	71.4%	23,996	\$3,172	\$2,266		
2020	2014	6	\$10,436,014	\$7,284,799	69.8%	41,430	\$3,023	\$2,110		
2020	2015	5	\$17,325,211	\$12,465,911	66.8%	69,805	\$2,518	\$1,900		
2020	2016	4	\$10,594,949	\$7,708,459	72.8%	45,494	\$2,795	\$2,033		
2020	2017	3	\$8,420,579	\$5,751,886	68.3%	37,926	\$2,664	\$1,820		
2020	2018	2	\$6,360,024	\$4,397,994	69.2%	30,116	\$2,534	\$1,752		
2020	2019	1	\$5,636,260	\$3,050,643	55.8%	22,885	\$2,431	\$1,601		
2020	2020	0	\$6,050,801	\$2,902,809	48.0%	26,431	\$2,747	\$1,318		
2020 Total		4.3	\$69,947,257	\$46,996,625	67.2%	293,864	\$2,856	\$1,919	9.6%	-4.2%
2021	2010	11	\$1,373,628	\$870,963	63.4%	4,010	\$4,111	\$2,606		
2021	2011	10	\$1,935,066	\$1,195,795	61.8%	5,642	\$4,116	\$2,544		
2021	2012	9	\$2,465,856	\$1,795,434	72.9%	8,134	\$3,632	\$2,649		
2021	2013	8	\$5,773,407	\$3,894,109	67.4%	19,896	\$3,482	\$2,349		
2021	2014	7	\$9,568,238	\$6,953,691	72.7%	34,063	\$3,371	\$2,450		
2021	2015	6	\$9,715,553	\$6,546,564	67.4%	36,350	\$3,207	\$2,161		
2021	2016	5	\$9,713,411	\$7,274,948	74.9%	37,371	\$3,119	\$2,236		
2021	2017	4	\$7,630,286	\$5,657,270	74.1%	30,628	\$3,980	\$2,217		
2021	2018	3	\$5,797,632	\$4,224,777	72.9%	24,396	\$2,852	\$2,078		
2021	2019	2	\$4,017,045	\$2,630,503	65.5%	17,803	\$2,708	\$1,773		
2021	2020	1	\$9,242,823	\$4,755,935	51.5%	39,861	\$2,783	\$1,432		
2021	2021	0	\$4,756,541	\$2,696,587	56.7%	19,794	\$2,885	\$1,625		
2021 Total		4.7	\$71,985,485	\$48,496,576	67.4%	277,947	\$3,108	\$2,094	8.8%	9.1%
2022	2010	12	\$1,254,324	\$968,956	77.2%	3,491	\$4,312	\$3,331		
2022	2011	11	\$1,829,248	\$1,070,865	58.5%	4,954	\$4,431	\$2,594		
2022	2012	10	\$2,323,114	\$1,716,248	74.0%	7,185	\$3,860	\$2,672		
2022	2013	9	\$5,195,587	\$3,401,930	65.5%	16,708	\$3,732	\$2,443		
2022	2014	8	\$8,473,373	\$6,374,285	75.2%	27,896	\$3,645	\$2,742		
2022	2015	7	\$8,266,062	\$5,634,980	68.3%	29,770	\$3,477	\$2,271		
2022	2016	6	\$8,672,693	\$6,269,273	72.3%	30,759	\$3,384	\$2,446		
2022	2017	5	\$6,684,219	\$4,956,596	74.1%	24,783	\$3,142	\$2,401		
2022	2018	4	\$5,029,537	\$3,676,362	73.1%	19,787	\$3,050	\$2,230		
2022	2019	3	\$3,464,435	\$2,482,799	71.7%	14,160	\$2,936	\$2,104		
2022	2020	2	\$7,875,080	\$4,242,727	53.9%	32,463				

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-A80GH

Nationwide Experience

With the 2024 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	2011	0	\$0	\$0		0				
2011 Total		#DIV/0!	\$0	\$0		0				
2012	2010	2	\$0	\$0		0				
2012	2011	1	\$0	\$0		0				
2012	2012	0	\$0	\$0		0				
2012 Total		#DIV/0!	\$0	\$0		0				#VALUE!
2013	2010	3	\$0	\$0		0				
2013	2011	2	\$0	\$0		0				
2013	2012	1	\$0	\$0		0				
2013	2013	0	\$0	\$0		0				
2013 Total		#DIV/0!	\$0	\$0		0				#VALUE!
2014	2010	4	\$0	\$0		0				
2014	2011	3	\$0	\$0		0				
2014	2012	2	\$0	\$0		0				
2014	2013	1	\$0	\$0		0				
2014	2014	0	\$0	\$0		0				
2014 Total		#DIV/0!	\$0	\$0		0				#VALUE!
2015	2010	5	\$0	\$0		0				
2015	2011	4	\$0	\$0		0				
2015	2012	3	\$0	\$0		0				
2015	2013	2	\$0	\$0		0				
2015	2014	1	\$0	\$0		0				
2015	2015	0	\$0	\$0		0				
2015 Total		#DIV/0!	\$0	\$0		0				#VALUE!
2016	2010	6	\$0	\$0		0				
2016	2011	5	\$0	\$0		0				
2016	2012	4	\$0	\$0		0				
2016	2013	3	\$0	\$0		0				
2016	2014	2	\$0	\$0		0				
2016	2015	1	\$0	\$0		0				
2016	2016	0	\$0	\$0		0				
2016 Total		#DIV/0!	\$0	\$0		0				#VALUE!
2017	2010	7	\$0	\$0		0				
2017	2011	6	\$0	\$0		0				
2017	2012	5	\$0	\$0		0				
2017	2013	4	\$0	\$0		0				
2017	2014	3	\$0	\$0		0				
2017	2015	2	\$0	\$0		0				
2017	2016	1	\$0	\$0		0				
2017	2017	0	\$0	\$0		0				
2017 Total		#DIV/0!	\$0	\$0		0				#VALUE!
2018	2010	8	\$0	\$0	0.0%	0				
2018	2011	7	\$0	\$0	0.0%	0				
2018	2012	6	\$0	\$0	0.0%	0				
2018	2013	5	\$0	\$0	0.0%	0				
2018	2014	4	\$0	\$0	0.0%	0				
2018	2015	3	\$0	\$0	0.0%	0				
2018	2016	2	\$0	\$0	0.0%	0				
2018	2017	1	\$0	\$0	0.0%	0				
2018	2018	0	\$0	\$0	0.0%	0				
2018 Total		#DIV/0!	\$0	\$0		0				#VALUE!
2019	2010	9	\$0	\$0	0.0%	0				
2019	2011	8	\$0	\$0	0.0%	0				
2019	2012	7	\$0	\$0	0.0%	0				
2019	2013	6	\$0	\$0	0.0%	0				
2019	2014	5	\$0	\$0	0.0%	0				
2019	2015	4	\$0	\$0	0.0%	0				
2019	2016	3	\$0	\$0	0.0%	0				
2019	2017	2	\$0	\$0	0.0%	0				
2019	2018	1	\$0	\$0	0.0%	0				
2019	2019	0	\$0	\$0	0.0%	0				
2019 Total		#DIV/0!	\$0	\$0		0				#VALUE!
2020	2010	10	\$0	\$0	0.0%	0				
2020	2011	9	\$0	\$0	0.0%	0				
2020	2012	8	\$0	\$0	0.0%	0				
2020	2013	7	\$0	\$0	0.0%	0				
2020	2014	6	\$0	\$0	0.0%	0				
2020	2015	5	\$0	\$0	0.0%	0				
2020	2016	4	\$0	\$0	0.0%	0				
2020	2017	3	\$0	\$0	0.0%	0				
2020	2018	2	\$0	\$0	0.0%	0				
2020	2019	1	\$0	\$0	0.0%	0				
2020	2020	0	\$208,045	\$27,734	13.3%	3,418	\$730	\$97		
2020 Total		0.0	\$208,045	\$27,734	13.3%	3,418	\$730	\$97		#VALUE!
2021	2010	11	\$0	\$0	0.0%	0				
2021	2011	10	\$0	\$0	0.0%	0				
2021	2012	9	\$0	\$0	0.0%	0				
2021	2013	8	\$0	\$0	0.0%	0				
2021	2014	7	\$0	\$0	0.0%	0				
2021	2015	6	\$0	\$0	0.0%	0				
2021	2016	5	\$0	\$0	0.0%	0				
2021	2017	4	\$0	\$0	0.0%	0				
2021	2018	3	\$0	\$0	0.0%	0				
2021	2019	2	\$0	\$0	0.0%	0				
2021	2020	1	\$471,149	\$151,737	32.2%	8,034	\$704	\$227		
2021	2021	0	\$672,530	\$262,126	39.1%	10,724	\$753	\$294		
2021 Total		0.4	\$1,143,679	\$414,863	36.3%	18,757	\$732	\$265	0.2%	172.6%
2022	2010	12	\$0	\$0	0.0%	0				
2022	2011	11	\$0	\$0	0.0%	0				
2022	2012	10	\$0	\$0	0.0%	0				
2022	2013	9	\$0	\$0	0.0%	0				
2022	2014	8	\$0	\$0	0.0%	0				
2022	2015	7	\$0	\$0	0.0%	0				
2022	2016	6	\$0	\$0	0.0%	0				
2022	2017	5	\$0	\$0	0.0%	0				
2022	2018	4	\$0	\$0	0.0%	0				
2022	2019	3	\$0	\$0	0.0%	0				
2022	2020	2	\$394,299	\$143,056	40.4%	5,845	\$727	\$294		
2022	2021	1	\$933,972	\$399,340	42.6%	15,741	\$704	\$300		
2022	2022	0	\$457,231	\$227,811	49.8%	7,655	\$717	\$357		
2022 Total		0.9	\$1,735,502	\$764,207	44.0%	29,240	\$712	\$314	-2.7%	18.2%
2023 Q1-Q2	2010	13	\$0	\$0	0.0%	0				
2023 Q1-Q2	2011	12	\$0	\$0	0.0%	0				
2023 Q1-Q2	2012	11	\$0	\$0	0.0%	0				
2023 Q1-Q2	2013	10	\$0	\$0	0.0%	0				
2023 Q1-Q2	2014	9	\$0	\$0	0.0%	0				
2023 Q1-Q2	2015	8	\$0	\$0	0.0%	0				
2023 Q1-Q2	2016	7	\$0	\$0	0.0%	0				
2023 Q1-Q2	2017	6	\$0	\$0	0.0%	0				
2023 Q1-Q2	2018	5	\$0	\$0	0.0%	0				
2023 Q1-Q2	2019	4	\$0	\$0	0.0%	0				
2023 Q1-Q2	2020	3	\$150,952	\$68,610	45.5%	2,452	\$739	\$336		
2023 Q1-Q2	2021	2	\$337,517	\$125,560	36.2%	6,100	\$693	\$251		
2023 Q1-Q2	2022	1	\$245,204	\$104,821	42.7%	3,964	\$742	\$317		
2023 Q1-Q2	2023	0	\$1,513	\$0	0.0%	12	\$1,513	\$0		
2023 Q1-Q2 Total		1.9	\$755,195	\$302,991	40.1%	12,617	\$718	\$288	0.8%	-8.1%
Through 2023 Q1-Q2			\$9,842,421	\$1,509,795	39.3%					

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2023 Q3-Q4	2010	13	\$0	\$0	0.0%	0	\$0	\$0	1.7%	56.2%
2023 Q3-Q4	2011	12	\$0	\$0	0.0%	0	\$0	\$0	1.7%	56.2%
2023 Q3-Q4	2012	11	\$0	\$0	0.0%	0	\$0	\$0	1.7%	56.2%
2023 Q3-Q4	2013	10	\$0	\$0	0.0%	0	\$0	\$0	1.7%	56.2%
2023 Q3-Q4	2014	9	\$0	\$0	0.0%	0	\$0	\$0	1.7%	56.2%
2023 Q3-Q4	2015	8	\$0	\$0	0.0%	0	\$0	\$0	1.7%	56.2%
2023 Q3-Q4	2016	7	\$0	\$0	0.0%	0	\$0	\$0	1.7%	56.2%
2023 Q3-Q4	2017	6	\$0	\$0	0.0%	0	\$0	\$0	1.7%	56.2%
2023 Q3-Q4	2018	5	\$0	\$0	0.0%	0	\$0	\$0	1.7%	56.2%
2023 Q3-Q4	2019	4	\$0	\$0	0.0%	0	\$0	\$0	1.7%	56.2%
2023 Q3-Q4	2020	3	\$394,299	\$143,056	40.4%	5,845	\$727	\$294		
2023 Q3-Q4	2021	2	\$933,972	\$399,340	42.6%	15,741	\$704	\$300		
2023 Q3-Q4	2022	1	\$457,231	\$227,811	49.8%	7,655	\$717	\$357		
2023 Q3-Q4	2023	0	\$0	\$0	0.0%	15	\$1,513	\$0	0.0%	56.2%
2023 Q3-Q4 Total		1.9	\$696,208	\$430,365	61.8%	11,477	\$728	\$450	1.3%	56.1%
2023 Total		1.9	\$1,451,403	\$733,355	50.5%	24,094	\$723	\$365	1.5%	16.5%
Through 2023			\$4,538,629	\$1,940,159	42.7%					

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2024	2.9	\$1,235,069	\$657,577	53.2%	19,944	82.8%	0.0%	2.8%	8.3%	89%
2025	3.9	\$1,082,844	\$578,753	53.4%	16,493	82.7%	3.7%	6.0%	6.4%	89%
2026	4.9	\$953,043	\$509,378	53.4%	13,640	82.7%	3.7%	6.4%	6.4%	89%
2027	5.9	\$838,801	\$448,319	53.4%	11,280	82.7%	3.7%	6.4%	6.4%	89%
2028	6.9	\$736,254	\$394,578	53.4%	9,329	82.7%	3.7%	6.4%	6.4%	89%
2029	7.9	\$649,759	\$347,280	53.4%	7,715	82.7%	3.7%	6.4%	6.4%	89%
2030	8.9	\$571,872	\$305,652	53.4%	6,380	82.7%	3.7%	6.4%	6.4%	89%
2031	9.9	\$503,322	\$269,013	53.4%	5,276	82.7%	3.7%	6.4%	6.4%	89%
2032	10.9	\$442,988	\$236,766	53.4%	4,364	82.7%	3.7%	6.4%	6.4%	89%
2033	11.9	\$389,867	\$208,385	53.4%	3,600	82.7%	3.7%	6.4%	6.4%	89%
2034	12.9	\$343,151	\$183,406	53.4%	2,984	82.7%	3.7%	6.4%	6.4%	89%
2035	13.9	\$302,017	\$161,421	53.4%	2,468	82.7%	3.7%	6.4%	6.4%	89%
2036	14.9	\$265,815	\$142,071	53.4%	2,041	82.7%	3.7%	6.4%	6.4%	89%

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-AB0L

Nationwide Experience
With the 2024 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$96,881	\$41,598	42.9%	762	\$1,256	\$655		
2010 Total			\$96,881	\$41,598	42.9%	762	\$1,256	\$655		
2011	2011	1	\$175,617	\$89,296	50.8%	1,545	\$1,164	\$604		
2011 Total		0.4	\$414,956	\$257,046	61.9%	3,438	\$1,448	\$897	-5.1%	37.0%
2012	2012	2	\$125,401	\$113,627	90.6%	1,098	\$1,371	\$1,242		
2011	2011	1	\$246,804	\$170,889	69.2%	1,923	\$1,540	\$1,066		
2012	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	2013	3	\$112,166	\$119,411	106.5%	892	\$1,509	\$1,606		
2011	2011	2	\$208,272	\$146,729	70.5%	1,498	\$1,688	\$1,175		
2012	2012	1	\$213,250	\$172,431	80.9%	1,604	\$1,511	\$1,221		
2013	2013	0	\$129,111	\$130,784	101.3%	1,006	\$1,540	\$1,560		
2013 Total		1.5	\$662,798	\$569,354	85.9%	5,090	\$1,563	\$1,342	4.8%	14.5%
2014	2014	4	\$108,705	\$58,964	54.2%	790	\$1,651	\$896		
2011	2011	3	\$181,989	\$130,862	71.9%	1,212	\$1,502	\$1,296		
2012	2012	2	\$180,288	\$154,750	85.8%	1,305	\$1,658	\$1,423		
2013	2013	1	\$206,170	\$162,432	78.8%	1,636	\$1,512	\$1,191		
2014	2014	0	\$445,258	\$436,096	97.9%	3,077	\$1,736	\$1,701		
2014 Total		1.4	\$1,122,411	\$994,104	88.5%	8,020	\$1,679	\$1,411	7.5%	5.1%
2015	2015	5	\$103,585	\$66,453	64.2%	719	\$1,729	\$1,109		
2011	2011	4	\$155,715	\$94,197	60.5%	994	\$1,880	\$1,137		
2012	2012	3	\$158,573	\$154,146	97.2%	1,112	\$1,711	\$1,663		
2013	2013	2	\$187,231	\$190,862	101.9%	1,380	\$1,628	\$1,660		
2014	2014	1	\$597,362	\$457,661	76.6%	3,511	\$1,734	\$1,564		
2015	2015	0	\$366,744	\$342,468	93.4%	2,407	\$1,828	\$1,707		
2015 Total		1.7	\$1,479,210	\$1,305,786	88.3%	10,124	\$1,753	\$1,548	4.4%	9.7%
2016	2016	6	\$90,016	\$48,643	54.0%	578	\$1,889	\$1,010		
2011	2011	5	\$144,720	\$141,606	97.8%	870	\$1,996	\$1,953		
2012	2012	4	\$129,438	\$99,207	76.7%	922	\$1,813	\$1,173		
2013	2013	3	\$188,549	\$185,777	98.5%	1,286	\$1,759	\$1,734		
2014	2014	2	\$419,073	\$383,339	91.5%	2,766	\$1,818	\$1,663		
2015	2015	1	\$415,345	\$337,326	81.2%	2,705	\$1,843	\$1,496		
2016	2016	0	\$251,102	\$152,890	60.9%	1,592	\$1,893	\$1,152		
2016 Total		2.2	\$1,648,244	\$1,338,787	81.3%	10,720	\$1,845	\$1,500	5.2%	-3.1%
2017	2017	7	\$78,010	\$37,985	48.7%	450	\$2,080	\$1,013		
2011	2011	6	\$119,619	\$119,235	99.7%	686	\$2,092	\$2,086		
2012	2012	5	\$133,386	\$99,385	74.5%	809	\$1,979	\$1,411		
2013	2013	4	\$175,997	\$160,190	91.0%	1,100	\$2,151	\$2,064		
2014	2014	3	\$377,642	\$368,379	97.5%	2,262	\$2,003	\$1,954		
2015	2015	2	\$371,495	\$304,510	82.0%	2,160	\$2,064	\$1,692		
2016	2016	1	\$264,434	\$192,238	72.7%	1,672	\$1,898	\$1,380		
2017	2017	0	\$151,847	\$146,860	96.7%	1,016	\$1,784	\$1,887		
2017 Total		2.9	\$1,672,630	\$1,416,782	84.7%	10,155	\$2,077	\$1,674	7.1%	11.6%
2018	2018	8	\$69,976	\$48,623	69.5%	324	\$2,596	\$1,804		
2011	2011	7	\$106,112	\$77,869	73.4%	477	\$2,672	\$1,961		
2012	2012	6	\$113,495	\$51,981	45.8%	556	\$2,450	\$1,122		
2013	2013	5	\$117,173	\$107,092	91.4%	645	\$2,415	\$1,886		
2014	2014	4	\$322,994	\$359,154	111.2%	1,644	\$2,358	\$2,622		
2015	2015	3	\$292,647	\$256,855	87.8%	1,419	\$2,475	\$2,172		
2016	2016	2	\$215,644	\$176,945	82.1%	1,124	\$2,303	\$1,890		
2017	2017	1	\$177,163	\$168,164	94.9%	1,016	\$2,093	\$1,886		
2018	2018	0	\$125,712	\$103,850	82.6%	657	\$2,288	\$1,898		
2018 Total		3.5	\$1,560,946	\$1,350,530	86.5%	7,896	\$2,372	\$2,052	20.0%	22.6%
2019	2019	9	\$60,667	\$36,435	60.1%	266	\$2,737	\$1,644		
2011	2011	8	\$97,865	\$95,098	97.2%	408	\$2,878	\$2,797		
2012	2012	7	\$92,548	\$62,539	67.7%	267	\$3,423	\$1,822		
2013	2013	6	\$114,603	\$97,116	84.7%	522	\$2,635	\$2,233		
2014	2014	5	\$294,097	\$349,645	118.9%	1,381	\$2,556	\$3,038		
2015	2015	4	\$237,242	\$195,029	82.2%	1,072	\$2,657	\$2,184		
2016	2016	3	\$189,945	\$148,174	78.0%	918	\$2,483	\$1,937		
2017	2017	2	\$151,829	\$131,828	86.8%	806	\$2,285	\$1,948		
2018	2018	1	\$153,989	\$86,520	56.2%	784	\$2,357	\$1,324		
2019	2019	0	\$72,855	\$60,203	82.6%	367	\$2,382	\$1,968		
2019 Total		4.2	\$1,465,640	\$1,263,958	86.3%	6,951	\$2,530	\$2,182	6.7%	6.3%
2020	2020	10	\$45,195	\$40,085	88.9%	240	\$3,810	\$2,104		
2011	2011	9	\$86,781	\$76,734	88.4%	337	\$3,090	\$2,732		
2012	2012	8	\$70,665	\$25,614	36.2%	312	\$2,718	\$985		
2013	2013	7	\$102,029	\$39,878	39.1%	430	\$2,847	\$1,113		
2014	2014	6	\$292,250	\$277,075	110.7%	1,090	\$2,755	\$3,050		
2015	2015	5	\$202,797	\$100,613	50.1%	653	\$3,056	\$1,530		
2016	2016	4	\$174,655	\$64,279	36.8%	760	\$2,760	\$1,016		
2017	2017	3	\$127,925	\$71,629	55.9%	621	\$2,474	\$1,385		
2018	2018	2	\$137,877	\$106,517	77.3%	644	\$2,571	\$1,986		
2019	2019	1	\$93,846	\$51,608	55.0%	437	\$2,579	\$1,419		
2020	2020	0	\$85,123	\$56,164	66.0%	417	\$2,450	\$1,616		
2020 Total		4.7	\$1,388,111	\$920,197	66.3%	6,138	\$2,714	\$1,799	7.2%	-17.6%
2021	2021	11	\$49,350	\$28,400	57.5%	191	\$3,109	\$1,789		
2011	2011	10	\$79,979	\$40,724	52.9%	273	\$3,390	\$1,793		
2012	2012	9	\$63,802	\$12,078	19.1%	267	\$3,867	\$992		
2013	2013	8	\$93,751	\$78,988	84.3%	361	\$3,121	\$2,629		
2014	2014	7	\$202,628	\$151,400	74.7%	820	\$2,967	\$2,217		
2015	2015	6	\$168,485	\$119,580	71.0%	643	\$3,144	\$2,232		
2016	2016	5	\$151,068	\$48,106	32.5%	591	\$3,067	\$936		
2017	2017	4	\$103,252	\$96,984	93.9%	442	\$3,803	\$2,606		
2018	2018	3	\$123,168	\$103,988	84.4%	501	\$2,950	\$2,491		
2019	2019	2	\$89,113	\$58,524	65.7%	376	\$2,844	\$1,868		
2020	2020	1	\$95,403	\$107,988	113.2%	444	\$2,578	\$2,919		
2021	2021	0	\$14,698	\$9,322	63.5%	71	\$2,502	\$1,587		
2021 Total		5.6	\$1,231,698	\$863,083	70.1%	4,978	\$2,969	\$2,081	9.4%	15.7%
2022	2022	12	\$37,126	\$15,481	41.7%	133	\$3,590	\$1,397		
2011	2011	11	\$69,475	\$25,580	36.8%	224	\$3,730	\$1,373		
2012	2012	10	\$41,599	\$20,865	50.2%	192	\$2,787	\$1,304		
2013	2013	9	\$65,246	\$51,797	79.4%	246	\$3,189	\$2,532		
2014	2014	8	\$157,418	\$87,868	55.8%	596	\$3,172	\$1,771		
2015	2015	7	\$148,505	\$68,593	46.2%	520	\$3,427	\$1,583		
2016	2016	6	\$124,833	\$44,999	36.0%	440	\$3,405	\$1,227		
2017	2017	5	\$89,931	\$64,412	71.6%	331	\$3,251	\$2,328		
2018	2018	4	\$84,615	\$98,383	116.3%	332	\$3,058	\$3,556		
2019	2019	3	\$79,475	\$51,769	65.1%	310	\$3,081	\$2,007		
2020	2020	2	\$66,167	\$59,363	89.7%	303	\$2,620	\$2,351		
2021	2021	1	\$127,650	\$12,869	10.1%	75	\$2,778	\$2,073		
2022	2022	0	\$18,220	\$9,267	50.9%	63	\$3,390	\$1,724		
2022 Total		6.4	\$1,002,861	\$611,247	61.0%	3,765	\$3,196	\$1,948	7.6%	-6.4%
2023 Q1-Q2	2010	13	\$14,316	\$9,505	66.4%	45	\$3,818	\$2,535		
2011	2011	12	\$29,389	\$10,623	36.1%	89	\$3,985	\$1,440		
2012	2012	11	\$18,816	\$7,109	37.7%	72	\$3,040	\$1,145		
2013	2013	10	\$24,466	\$18,895	77.2%	84	\$3,495	\$2,699		
2014	2014	9	\$63,290	\$31,336	49.5%	257	\$2,955	\$1,463		
2015	2015	8	\$59,260	\$20,296	34.3%	207	\$3,435	\$1,177		
2016	2016	7	\$42,621	\$22,620	53.1%	152	\$3,376	\$1,792		
2017	2017	6	\$36,087	\$26,305	72.9%	124	\$3,492	\$2,513		
2018	2018	5	\$37,809	\$52,696	139.4%	134	\$3,399	\$4,737		
2019	2019	4	\$34,992	\$21,304	60.9%	135	\$3,122	\$1,901		
2020	2020	3	\$32,441	\$18,381	56.7%	135	\$2,884	\$1,634		
2021	2021	2	\$5,192	\$621	12.0%	21	\$2,967	\$355		
2022	2022	1	\$8,948	\$5,391	60.3%	30	\$3,579	\$2,157		
2023	2023	0	\$0	\$0	0.0%	0	\$0	\$0		
2023 Q1-Q2 Total		7.3	\$3							

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-AB0M

Nationwide Experience
With the 2024 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	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	2011	0	\$45,899	\$42,085	91.7%	314	\$1,754	\$1,608		
2011 Total	0.6	1.1	\$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		
2012	2011	1	\$52,759	\$40,757	77.3%	318	\$1,991	\$1,538		
2012	2012	0	\$39,503	\$25,305	64.1%	239	\$1,983	\$1,271		
2012 Total	1.1	1.1	\$154,311	\$99,674	64.6%	1,034	\$1,791	\$1,157	13.0%	23.5%
2013	2010	3	\$55,941	\$32,051	57.3%	396	\$1,695	\$971		
2013	2011	2	\$36,052	\$24,074	66.8%	217	\$1,994	\$1,331		
2013	2012	1	\$36,572	\$41,719	114.1%	249	\$1,762	\$2,011		
2013	2013	0	\$17,961	\$11,252	62.6%	138	\$1,562	\$978		
2013 Total	1.9	1.9	\$146,525	\$109,096	74.5%	1,000	\$1,758	\$1,309	-1.8%	13.2%
2014	2010	4	\$49,510	\$42,043	84.9%	335	\$1,773	\$1,506		
2014	2011	3	\$22,224	\$14,647	65.9%	146	\$1,627	\$1,204		
2014	2012	2	\$26,051	\$20,304	77.9%	157	\$1,991	\$1,552		
2014	2013	1	\$24,564	\$23,122	94.1%	196	\$1,504	\$1,416		
2014	2014	0	\$11,653	\$6,989	60.0%	78	\$1,793	\$1,075		
2014 Total	2.5	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		
2015	2011	4	\$20,640	\$9,808	47.5%	136	\$1,821	\$865		
2015	2012	3	\$18,802	\$16,066	85.4%	116	\$1,945	\$1,662		
2015	2013	2	\$21,335	\$14,282	66.9%	166	\$1,542	\$1,032		
2015	2014	1	\$11,649	\$6,194	53.2%	96	\$1,456	\$1,274		
2015	2015	0	\$12,193	\$10,645	87.3%	85	\$1,721	\$1,503		
2015 Total	3.2	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		
2016	2011	5	\$17,152	\$12,190	71.1%	115	\$1,790	\$1,272		
2016	2012	4	\$16,265	\$16,453	113.4%	4	\$1,012	\$2,283		
2016	2013	3	\$17,811	\$10,230	57.4%	130	\$1,644	\$944		
2016	2014	2	\$12,655	\$9,024	71.3%	94	\$1,615	\$1,152		
2016	2015	1	\$13,377	\$8,668	64.5%	84	\$1,625	\$1,238		
2016	2016	0	\$3,396	\$623	18.3%	16	\$2,480	\$467		
2016 Total	4.0	4.0	\$116,375	\$80,082	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		
2017	2011	6	\$16,081	\$10,184	63.3%	97	\$1,989	\$1,260		
2017	2012	5	\$14,141	\$24,383	172.4%	81	\$2,095	\$3,612		
2017	2013	4	\$15,466	\$10,029	64.9%	92	\$1,913	\$1,941		
2017	2014	3	\$10,810	\$4,058	37.5%	80	\$1,621	\$609		
2017	2015	2	\$10,726	\$4,738	44.2%	74	\$1,739	\$768		
2017	2016	1	\$1,678	\$0	0.0%	10	\$2,013	\$0		
2017	2017	0	\$1,254	\$111	8.9%	6	\$2,508	\$23		
2017 Total	5.0	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		
2018	2011	7	\$17,091	\$8,035	47.0%	72	\$2,849	\$1,339		
2018	2012	6	\$10,311	\$26,002	252.2%	42	\$2,946	\$7,429		
2018	2013	5	\$14,522	\$13,704	94.4%	74	\$2,081	\$4,745		
2018	2014	4	\$11,594	\$13,071	112.7%	60	\$2,319	\$2,614		
2018	2015	3	\$9,608	\$11,471	119.4%	48	\$2,402	\$2,868		
2018	2016	2	\$0	\$0	0.0%	0	\$0	\$0		
2018	2017	1	\$2,039	\$1,006	49.4%	12	\$2,039	\$3,006		
2018	2018	0	\$4,137	\$1,843	44.6%	22	\$2,256	\$1,006		
2018 Total	5.9	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		
2019	2011	8	\$17,785	\$12,343	69.5%	51	\$3,008	\$2,904		
2019	2012	7	\$7,136	\$17,601	247.0%	7	\$3,490	\$8,621		
2019	2013	6	\$11,238	\$4,818	42.9%	48	\$2,809	\$1,205		
2019	2014	5	\$9,578	\$10,118	105.6%	45	\$2,554	\$2,698		
2019	2015	4	\$9,059	\$11,199	123.6%	42	\$2,620	\$3,238		
2019	2016	3	\$0	\$0	0.0%	0	\$0	\$0		
2019	2017	2	\$2,159	\$1,414	65.5%	12	\$2,159	\$1,414		
2019	2018	1	\$15,672	\$26,940	171.9%	77	\$2,442	\$4,198		
2019	2019	0	\$4,680	\$396	8.5%	20	\$2,808	\$238		
2019 Total	6.0	6.0	\$107,463	\$114,967	107.0%	460	\$2,803	\$2,999	5.7%	-1.5%
2020	2010	10	\$27,203	\$17,293	63.5%	96	\$3,400	\$1,537		
2020	2011	9	\$9,738	\$4,350	44.7%	36	\$3,246	\$1,450		
2020	2012	8	\$3,979	\$4,818	121.1%	15	\$3,184	\$3,854		
2020	2013	7	\$12,029	\$3,550	29.5%	48	\$3,039	\$897		
2020	2014	6	\$6,759	\$2,290	33.9%	27	\$3,004	\$1,018		
2020	2015	5	\$6,297	\$645	10.2%	24	\$3,148	\$323		
2020	2016	4	\$0	\$0	0.0%	0	\$0	\$0		
2020	2017	3	\$2,288	\$5,850	255.7%	12	\$2,288	\$5,850		
2020	2018	2	\$14,467	\$13,502	100.3%	62	\$2,667	\$2,613		
2020	2019	1	\$4,640	\$3,703	80.3%	24	\$2,265	\$1,652		
2020	2020	0	\$7,380	\$2,333	34.3%	27	\$3,280	\$1,126		
2020 Total	6.3	6.3	\$99,750	\$53,535	57.1%	371	\$3,036	\$1,734	8.3%	-42.2%
2021	2010	11	\$26,070	\$15,604	59.9%	85	\$3,702	\$2,216		
2021	2011	10	\$10,654	\$9,471	88.3%	36	\$3,551	\$1,824		
2021	2012	9	\$3,320	\$2,832	85.3%	12	\$3,320	\$2,832		
2021	2013	8	\$9,537	\$5,589	58.6%	36	\$3,179	\$1,863		
2021	2014	7	\$2,892	\$6,314	218.3%	12	\$2,892	\$6,314		
2021	2015	6	\$6,967	\$1,061	15.2%	24	\$3,484	\$530		
2021	2016	5	\$0	\$0	0.0%	0	\$0	\$0		
2021	2017	4	\$2,448	\$2,946	120.4%	12	\$2,448	\$2,946		
2021	2018	3	\$10,895	\$8,247	75.7%	44	\$2,971	\$2,249		
2021	2019	2	\$4,330	\$2,481	57.3%	23	\$2,259	\$1,295		
2021	2020	1	\$12,499	\$31,413	251.3%	59	\$2,564	\$6,444		
2021	2021	0	\$8,041	\$1,414	17.6%	10	\$4,513	\$452		
2021 Total	6.4	6.4	\$97,653	\$83,371	85.4%	380	\$3,088	\$2,636	1.7%	52.0%
2022	2010	12	\$21,335	\$18,538	86.9%	64	\$4,032	\$3,503		
2022	2011	11	\$7,791	\$3,988	51.1%	24	\$3,895	\$1,999		
2022	2012	10	\$3,464	\$1,115	32.2%	12	\$3,464	\$1,115		
2022	2013	9	\$10,464	\$1,963	18.8%	36	\$3,488	\$654		
2022	2014	8	\$3,199	\$1,171	36.6%	12	\$3,199	\$1,171		
2022	2015	7	\$7,703	\$333	4.3%	24	\$3,851	\$166		
2022	2016	6	\$0	\$0	0.0%	0	\$0	\$0		
2022	2017	5	\$2,583	\$134	5.2%	12	\$2,583	\$134		
2022	2018	4	\$9,877	\$7,558	76.5%	36	\$3,292	\$2,519		
2022	2019	3	\$2,505	\$205	8.2%	12	\$2,505	\$205		
2022	2020	2	\$8,879	\$21,808	245.6%	38	\$2,841	\$6,979		
2022	2021	1	\$7,419	\$6,188	83.4%	37	\$2,439	\$1,777		
2022	2022	0	\$4,005	\$0	0.0%	10	\$4,005	\$0		
2022 Total	7.1	7.1	\$89,233	\$57,411	64.3%	316	\$3,394	\$2,184	9.9%	-17.2%
2023 Q1-Q2	2010	13	\$9,386	\$1,857	19.8%	24	\$4,693	\$928		
2023 Q1-Q2	2011	12	\$4,927	\$382	7.8%	12	\$4,927	\$382		
2023 Q1-Q2	2012	11	\$1,814	\$284	14.6%	6	\$3,628	\$529		

Colonial Penn Life Insurance Company

Exhibit VI

CPL-GR-AB0N
Nationwide Experience
With the 2024 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	\$7,660,128	\$4,115,590	53.7%	59,687	\$1,540	\$627		
2010 Total			\$7,660,128	\$4,115,590	53.7%	59,687	\$1,540	\$627		
2011	2011	0	\$7,689,226	\$12,227,808	61.7%	162,546	\$1,463	\$903		
2011 Total		0.4	\$44,238,006	\$27,241,173	61.6%	363,526	\$1,460	\$899	-5.2%	8.7%
2012	2012	2	\$16,963,220	\$12,390,090	73.0%	130,652	\$1,558	\$1,138		
2012	2012	1	\$17,941,844	\$28,997,378	71.2%	306,037	\$1,495	\$1,063		
2012	2012	0	\$22,872,023	\$15,080,573	65.9%	191,441	\$1,434	\$945		
2012 Total		0.9	\$77,777,087	\$54,468,041	70.0%	626,730	\$1,489	\$1,043	2.0%	16.0%
2013	2013	3	\$15,078,696	\$11,126,976	73.8%	108,460	\$1,668	\$1,231		
2013	2013	2	\$33,378,997	\$23,615,190	70.7%	248,352	\$1,609	\$1,138		
2013	2013	1	\$35,648,363	\$29,212,425	67.9%	306,401	\$1,396	\$948		
2013	2013	0	\$20,615,377	\$13,703,006	66.5%	171,480	\$1,443	\$959		
2013 Total		1.4	\$104,717,033	\$72,657,596	69.4%	835,273	\$1,504	\$1,044	1.0%	0.1%
2014	2014	4	\$14,121,697	\$10,145,897	71.8%	92,536	\$1,831	\$1,316		
2014	2014	3	\$12,294,279	\$22,297,966	71.3%	212,098	\$1,771	\$1,262		
2014	2014	2	\$33,076,331	\$23,441,224	70.9%	257,468	\$1,542	\$1,093		
2014	2014	1	\$33,104,013	\$22,532,918	68.1%	276,929	\$1,434	\$976		
2014	2014	0	\$19,695,352	\$12,718,705	64.6%	158,133	\$1,495	\$965		
2014 Total		1.9	\$112,231,671	\$91,136,710	69.4%	997,164	\$1,580	\$1,097	5.0%	5.1%
2015	2015	5	\$12,838,877	\$9,522,621	72.7%	81,025	\$1,899	\$1,381		
2015	2015	4	\$28,319,420	\$20,926,314	73.9%	184,000	\$1,847	\$1,365		
2015	2015	3	\$30,120,530	\$22,473,427	74.6%	222,903	\$1,622	\$1,210		
2015	2015	2	\$29,521,278	\$20,832,516	70.6%	234,191	\$1,513	\$1,067		
2015	2015	1	\$30,193,427	\$20,090,626	69.3%	252,073	\$1,437	\$996		
2015	2015	0	\$18,712,009	\$12,140,253	64.9%	148,357	\$1,514	\$982		
2015 Total		2.4	\$149,685,542	\$106,615,827	71.2%	1,122,549	\$1,600	\$1,140	1.3%	3.9%
2016	2016	6	\$11,934,898	\$8,999,700	75.4%	71,609	\$2,000	\$1,508		
2016	2016	5	\$26,332,171	\$19,272,703	73.2%	162,897	\$1,942	\$1,421		
2016	2016	4	\$28,094,604	\$20,164,012	74.2%	196,342	\$1,714	\$1,274		
2016	2016	3	\$27,278,110	\$20,164,012	73.9%	203,705	\$1,607	\$1,188		
2016	2016	2	\$27,153,753	\$19,884,937	73.2%	214,805	\$1,517	\$1,111		
2016	2016	1	\$28,786,047	\$20,772,372	72.2%	238,511	\$1,448	\$1,045		
2016	2016	0	\$18,650,533	\$14,460,278	65.7%	146,146	\$1,526	\$1,016		
2016 Total		2.9	\$167,630,114	\$121,793,425	72.7%	1,227,815	\$1,638	\$1,130	2.4%	4.4%
2017	2017	7	\$11,223,183	\$8,269,064	73.7%	62,391	\$2,159	\$1,590		
2017	2017	6	\$24,948,074	\$18,024,034	72.2%	142,199	\$2,105	\$1,521		
2017	2017	5	\$26,799,199	\$19,589,291	73.1%	172,135	\$1,868	\$1,365		
2017	2017	4	\$18,007,009	\$13,761,817	72.9%	177,797	\$1,797	\$1,281		
2017	2017	3	\$25,558,103	\$19,012,823	74.4%	185,480	\$1,654	\$1,230		
2017	2017	2	\$26,383,151	\$19,123,627	72.5%	200,879	\$1,576	\$1,142		
2017	2017	1	\$27,810,745	\$19,220,812	69.1%	221,028	\$1,510	\$1,044		
2017	2017	0	\$16,691,102	\$10,659,598	63.9%	126,723	\$1,551	\$1,144		
2017 Total		3.4	\$185,600,507	\$132,865,636	71.6%	1,288,632	\$1,729	\$1,237	5.5%	3.9%
2018	2018	8	\$10,354,714	\$7,608,487	73.5%	53,654	\$2,316	\$1,702		
2018	2018	7	\$22,637,565	\$16,873,189	74.5%	120,762	\$2,249	\$1,677		
2018	2018	6	\$24,740,294	\$19,246,978	77.8%	146,387	\$2,025	\$1,576		
2018	2018	5	\$13,880,406	\$10,000,145	75.3%	150,953	\$1,811	\$1,431		
2018	2018	4	\$23,469,440	\$18,198,410	77.5%	156,780	\$1,796	\$1,393		
2018	2018	3	\$24,139,907	\$19,334,011	80.1%	169,206	\$1,712	\$1,371		
2018	2018	2	\$24,900,040	\$18,173,073	73.0%	182,907	\$1,634	\$1,192		
2018	2018	1	\$35,921,174	\$15,124,158	73.0%	205,573	\$1,551	\$1,144		
2018	2018	0	\$14,363,775	\$8,704,563	60.6%	107,085	\$1,610	\$975		
2018 Total		3.9	\$194,417,515	\$145,263,035	74.7%	1,288,504	\$1,811	\$1,353	4.7%	9.3%
2019	2019	9	\$9,260,063	\$6,784,307	73.3%	45,684	\$2,432	\$1,782		
2019	2019	8	\$20,335,451	\$16,139,885	79.4%	102,561	\$2,379	\$1,888		
2019	2019	7	\$12,435,163	\$12,679,987	78.6%	125,252	\$2,155	\$1,686		
2019	2019	6	\$21,619,519	\$16,983,556	78.6%	128,016	\$2,027	\$1,592		
2019	2019	5	\$21,118,695	\$16,571,550	78.5%	131,945	\$1,921	\$1,507		
2019	2019	4	\$21,618,927	\$17,385,397	80.4%	142,092	\$1,826	\$1,468		
2019	2019	3	\$22,206,979	\$17,224,554	77.5%	152,534	\$1,749	\$1,355		
2019	2019	2	\$22,507,665	\$17,761,817	78.9%	163,627	\$1,651	\$1,303		
2019	2019	1	\$21,738,393	\$15,524,408	71.4%	165,939	\$1,572	\$1,123		
2019	2019	0	\$10,549,702	\$6,878,637	65.2%	77,790	\$1,627	\$1,061		
2019 Total		4.4	\$193,474,257	\$146,934,100	77.0%	1,235,438	\$1,879	\$1,447	3.8%	6.9%
2020	2020	10	\$8,480,795	\$5,912,731	69.9%	37,657	\$2,686	\$1,884		
2020	2020	9	\$18,676,702	\$12,639,957	67.7%	85,562	\$2,619	\$1,773		
2020	2020	8	\$20,736,868	\$13,949,456	67.3%	104,011	\$2,392	\$1,609		
2020	2020	7	\$19,870,198	\$13,416,910	67.5%	105,396	\$2,262	\$1,528		
2020	2020	6	\$19,228,167	\$13,715,994	71.3%	107,665	\$2,143	\$1,529		
2020	2020	5	\$18,679,665	\$13,920,511	71.1%	115,797	\$2,115	\$1,611		
2020	2020	4	\$20,174,759	\$13,935,472	69.1%	123,779	\$1,956	\$1,351		
2020	2020	3	\$20,418,851	\$14,772,737	72.3%	132,640	\$1,847	\$1,337		
2020	2020	2	\$19,454,172	\$12,532,270	64.4%	132,955	\$1,756	\$1,131		
2020	2020	1	\$15,984,503	\$9,501,225	63.0%	108,274	\$1,672	\$1,063		
2020	2020	0	\$7,783,663	\$2,808,353	48.6%	37,250	\$1,821	\$904		
2020 Total		5.2	\$187,568,343	\$127,182,636	67.8%	1,090,961	\$2,063	\$1,399	9.8%	-3.3%
2021	2021	11	\$7,491,391	\$5,313,040	70.9%	30,927	\$2,907	\$2,062		
2021	2021	10	\$16,791,179	\$12,182,412	72.5%	70,612	\$2,855	\$2,070		
2021	2021	9	\$18,832,438	\$13,212,456	70.2%	85,891	\$2,628	\$1,846		
2021	2021	8	\$17,935,133	\$12,941,657	72.2%	86,663	\$2,483	\$1,792		
2021	2021	7	\$17,344,917	\$13,159,164	75.9%	87,880	\$2,368	\$1,797		
2021	2021	6	\$18,773,665	\$13,299,127	74.4%	94,892	\$2,260	\$1,682		
2021	2021	5	\$18,122,460	\$13,546,133	74.7%	100,243	\$2,162	\$1,629		
2021	2021	4	\$18,256,974	\$13,684,134	75.0%	107,077	\$2,046	\$1,534		
2021	2021	3	\$17,333,295	\$12,162,939	70.2%	106,988	\$1,944	\$1,364		
2021	2021	2	\$13,149,341	\$9,295,447	70.7%	85,854	\$1,838	\$1,299		
2021	2021	1	\$8,765,817	\$5,249,709	59.9%	56,850	\$1,850	\$1,108		
2021	2021	0	\$5,838,063	\$3,001,256	51.4%	30,412	\$2,415	\$1,046		
2021 Total		5.9	\$177,720,663	\$127,047,473	71.5%	948,292	\$2,249	\$1,608	9.0%	14.9%
2022	2022	12	\$6,559,356	\$4,900,941	74.7%	25,041	\$3,143	\$2,349		
2022	2022	11	\$14,751,308	\$10,963,211	74.3%	57,546	\$3,076	\$2,286		
2022	2022	10	\$16,780,568	\$12,011,467	71.6%	70,019	\$2,851	\$2,041		
2022	2022	9	\$15,897,909	\$11,704,409	73.6%	70,397	\$2,710	\$1,995		
2022	2022	8	\$15,453,525	\$12,147,336	78.6%	71,465	\$2,595	\$2,040		
2022	2022	7	\$15,835,534	\$12,045,763	76.1%	77,051	\$2,466	\$1,876		
2022	2022	6	\$15,725,198	\$12,256,552	77.9%	80,000	\$2,359	\$1,838		
2022	2022	5	\$15,809,009	\$11,579,942	73.2%	84,552	\$2,242	\$1,642		
2022	2022	4	\$15,130,693	\$10,659,366	70.4%	85,512	\$2,123	\$1,496		
2022	2022	3	\$11,367,901	\$8,061,111	70.9%	68,118	\$2,003	\$1,420		
2022										



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.

Signature of qualified actuary:  _____

Name (typed or printed): John Rogers

Title or business affiliation: Senior Managing Actuary

Date: 9/8/2020

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

1. Purpose of Filing

We are filing the 2024 rate schedules for these forms. Adjusted rates provide, as appropriate, for poorer than anticipated experience, claim cost trend increases, and benefit cost inflation. These forms are no longer marketed.

2. General Description

- a. Issuer – Colonial Penn Life Insurance Company.
- b. Forms – CPL-GR-A80B, CPL-GR-A80D, CPL-GR-A80F, CPL-GR-A80FH, CPL-GR-A80G, CPL-GR-A80GH, 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 – Kenneth Thierer, F.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 2024.

5. Rate History

Please refer to the enclosed Exhibit III.

6. In-Force Counts

Please refer to the enclosed Exhibit IV.

7. Experience

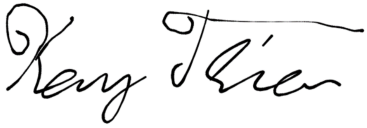
Exhibit V provides experience through June 30, 2023, valued as of June 30, 2023.

Projected experience, assuming approval of the proposed 2024 increases, is provided in the enclosed Exhibit VI. Nationwide experience is projected for each plan.

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.

A handwritten signature in black ink, reading "Kenneth Thierer". The signature is written in a cursive style with a horizontal line extending from the end of the name.

Kenneth Thierer, F.S.A., M.A.A.A.
Senior Actuary

7 September 2023

Date

Colonial Penn Life Insurance Company – Consumer Narrative

2024 Standardized Medicare Supplement Rate Revision and Annual Loss Ratio Filing

Medicare Supplement Rates Changing in 2024

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 11.6%. 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
B	CPL-GR-A80B	6.0%
D	CPL-GR-A80D	12.5%
F	CPL-GR-A80F	9.5%
FH*	CPL-GR-A80FH	0.0%
G	CPL-GR-A80G	12.0%
GH**	CPL-GR-A80GH	0.0%
L	CPL-GR-A80L	2.0%
M	CPL-GR-A80M	2.0%
N	CPL-GR-A80N	14.0%

* 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 B</u>
65	\$2,525.76
66	2,624.27
67	2,731.94
68	2,842.78
69	2,956.99
70	3,074.70
71	3,196.12
72	3,321.25
73	3,450.41
74	3,583.06
75	3,720.19
76	3,861.79
77	4,007.31
78	4,157.75
79	4,252.76
80	4,350.07
81	4,468.11
82	4,589.96
83	4,714.54
84	4,842.61
85	4,974.72
86	5,109.99
87	5,249.08
88	5,391.77
89	5,538.28
90	5,689.15
91	5,766.17
92	5,844.82
93	5,924.46
94	6,004.86
95	6,086.79
96	6,169.69
97	6,253.58
98	6,338.57
99+	6,424.31

* 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 - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,806.78
66	2,915.87
67	3,035.32
68	3,158.70
69	3,285.79
70	3,416.37
71	3,551.42
72	3,690.30
73	3,833.75
74	3,981.24
75	4,133.42
76	4,290.73
77	4,452.84
78	4,619.85
79	4,725.23
80	4,833.34
81	4,965.01
82	5,099.85
83	5,238.72
84	5,380.76
85	5,527.15
86	5,677.37
87	5,832.06
88	5,990.57
89	6,153.33
90	6,320.67
91	6,406.75
92	6,493.80
93	6,582.05
94	6,671.51
95	6,762.38
96	6,854.56
97	6,947.40
98	7,041.98
99+	7,137.87

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$3,118.34
66	3,240.08
67	3,372.74
68	3,509.53
69	3,650.92
70	3,796.11
71	3,945.89
72	4,100.58
73	4,259.64
74	4,423.60
75	4,592.91
76	4,767.56
77	4,947.56
78	5,133.45
79	5,250.28
80	5,370.61
81	5,516.46
82	5,666.35
83	5,820.82
84	5,979.11
85	6,141.77
86	6,308.67
87	6,480.06
88	6,656.67
89	6,837.76
90	7,023.65
91	7,119.43
92	7,215.98
93	7,314.38
94	7,413.87
95	7,514.56
96	7,616.66
97	7,720.41
98	7,825.68
99+	7,932.04

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,806.78
66	2,915.87
67	3,035.32
68	3,158.70
69	3,285.79
70	3,416.37
71	3,551.42
72	3,690.30
73	3,833.75
74	3,981.24
75	4,133.42
76	4,290.73
77	4,452.84
78	4,619.85
79	4,725.23
80	4,833.34
81	4,965.01
82	5,099.85
83	5,238.72
84	5,380.76
85	5,527.15
86	5,677.37
87	5,832.06
88	5,990.57
89	6,153.33
90	6,320.67
91	6,406.75
92	6,493.80
93	6,582.05
94	6,671.51
95	6,762.38
96	6,854.56
97	6,947.40
98	7,041.98
99+	7,137.87

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$3,118.34
66	3,240.08
67	3,372.74
68	3,509.53
69	3,650.92
70	3,796.11
71	3,945.89
72	4,100.58
73	4,259.64
74	4,423.60
75	4,592.91
76	4,767.56
77	4,947.56
78	5,133.45
79	5,250.28
80	5,370.61
81	5,516.46
82	5,666.35
83	5,820.82
84	5,979.11
85	6,141.77
86	6,308.67
87	6,480.06
88	6,656.67
89	6,837.76
90	7,023.65
91	7,119.43
92	7,215.98
93	7,314.38
94	7,413.87
95	7,514.56
96	7,616.66
97	7,720.41
98	7,825.68
99+	7,932.04

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$3,464.70
66	3,600.19
67	3,747.90
68	3,899.42
69	4,056.62
70	4,217.96
71	4,384.44
72	4,556.14
73	4,733.09
74	4,914.94
75	5,103.56
76	5,297.41
77	5,497.26
78	5,703.77
79	5,833.92
80	5,967.11
81	6,129.00
82	6,296.13
83	6,467.29
84	6,643.36
85	6,824.12
86	7,009.47
87	7,200.70
88	7,396.52
89	7,597.35
90	7,804.30
91	7,910.55
92	8,017.79
93	8,126.88
94	8,237.60
95	8,349.31
96	8,462.98
97	8,578.07
98	8,695.13
99+	8,813.16

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,889.03
66	3,001.61
67	3,124.66
68	3,251.75
69	3,382.01
70	3,516.84
71	3,655.61
72	3,798.84
73	3,946.55
74	4,098.40
75	4,255.16
76	4,416.95
77	4,583.63
78	4,755.89
79	4,863.89
80+	4,975.05

* 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:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan D</u>
65	\$1,747.51
66	1,835.98
67	1,936.02
68	2,039.98
69	2,147.76
70	2,259.91
71	2,376.85
72	2,498.27
73	2,625.36
74	2,757.69
75	2,896.12
76	3,040.77
77	3,192.63
78	3,351.79
79	3,418.77
80	3,486.95
81	3,556.88
82	3,627.90
83	3,700.55
84	3,774.62
85	3,850.22
86	3,927.13
87	4,005.57
88	4,085.53
89	4,167.46
90	4,250.58
91	4,335.67
92	4,422.29
93	4,510.76
94	4,601.09
95	4,693.16
96	4,786.98
97	4,882.76
98	4,980.39
99+	5,079.88

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan D</u>
65	\$1,941.80
66	2,040.09
67	2,151.15
68	2,266.56
69	2,386.56
70	2,511.03
71	2,640.96
72	2,775.90
73	2,916.96
74	3,064.12
75	3,218.05
76	3,378.63
77	3,547.17
78	3,724.11
79	3,798.51
80	3,874.44
81	3,951.89
82	4,030.98
83	4,111.60
84	4,193.97
85	4,277.86
86	4,363.27
87	4,450.54
88	4,539.67
89	4,630.43
90	4,723.16
91	4,817.52
92	4,913.85
93	5,012.25
94	5,112.39
95	5,214.50
96	5,319.01
97	5,425.26
98	5,533.70
99+	5,644.43

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

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

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

<u>Attained Age</u>	<u>Plan D</u>
65	\$2,157.58
66	2,266.89
67	2,390.05
68	2,518.45
69	2,651.65
70	2,789.98
71	2,934.41
72	3,084.41
73	3,241.06
74	3,404.48
75	3,575.42
76	3,754.11
77	3,941.31
78	4,138.00
79	4,220.69
80	4,305.02
81	4,391.20
82	4,479.02
83	4,568.47
84	4,659.89
85	4,753.05
86	4,848.07
87	4,945.05
88	5,044.10
89	5,144.79
90	5,247.67
91	5,352.72
92	5,459.74
93	5,568.94
94	5,680.43
95	5,794.21
96	5,909.73
97	6,028.10
98	6,148.75
99+	6,271.58

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

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for 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	\$1,941.80
66	2,040.09
67	2,151.15
68	2,266.56
69	2,386.56
70	2,511.03
71	2,640.96
72	2,775.90
73	2,916.96
74	3,064.12
75	3,218.05
76	3,378.63
77	3,547.17
78	3,724.11
79	3,798.51
80	3,874.44
81	3,951.89
82	4,030.98
83	4,111.60
84	4,193.97
85	4,277.86
86	4,363.27
87	4,450.54
88	4,539.67
89	4,630.43
90	4,723.16
91	4,817.52
92	4,913.85
93	5,012.25
94	5,112.39
95	5,214.50
96	5,319.01
97	5,425.26
98	5,533.70
99+	5,644.43

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan D</u>
65	\$2,157.58
66	2,266.89
67	2,390.05
68	2,518.45
69	2,651.65
70	2,789.98
71	2,934.41
72	3,084.41
73	3,241.06
74	3,404.48
75	3,575.42
76	3,754.11
77	3,941.31
78	4,138.00
79	4,220.69
80	4,305.02
81	4,391.20
82	4,479.02
83	4,568.47
84	4,659.89
85	4,753.05
86	4,848.07
87	4,945.05
88	5,044.10
89	5,144.79
90	5,247.67
91	5,352.72
92	5,459.74
93	5,568.94
94	5,680.43
95	5,794.21
96	5,909.73
97	6,028.10
98	6,148.75
99+	6,271.58

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan D</u>
65	\$2,397.25
66	2,518.56
67	2,655.69
68	2,798.27
69	2,946.19
70	3,100.12
71	3,260.26
72	3,427.17
73	3,601.06
74	3,782.80
75	3,972.62
76	4,171.06
77	4,379.20
78	4,597.60
79	4,689.67
80	4,783.38
81	4,878.94
82	4,976.69
83	5,076.18
84	5,177.74
85	5,281.16
86	5,386.86
87	5,494.75
88	5,604.50
89	5,716.64
90	5,830.86
91	5,947.59
92	6,066.49
93	6,187.69
94	6,311.40
95	6,437.73
96	6,566.56
97	6,697.91
98	6,831.76
99+	6,968.56

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$3,559.17
66	3,699.02
67	3,843.13
68	3,993.57
69	4,149.78
70	4,312.11
71	4,481.31
72	4,657.82
73	4,841.41
74	5,033.09
75	5,233.27
76	5,443.37
77	5,662.43
78	5,893.26
79	6,060.60
80	6,243.00
81	6,449.40
82	6,662.13
83	6,881.83
84	7,108.85
85	7,344.16
86	7,585.79
87	7,836.48
88	8,095.02
89	8,362.18
90	8,638.29
91	8,780.87
92	8,925.63
93	9,073.12
94	9,222.80
95	9,374.87
96	9,529.88
97	9,687.19
98	9,846.79
99+	10,009.12

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$3,954.84
66	4,109.75
67	4,270.87
68	4,437.89
69	4,611.34
70	4,791.56
71	4,979.30
72	5,175.01
73	5,379.23
74	5,591.84
75	5,815.04
76	6,047.84
77	6,291.98
78	6,547.69
79	6,734.34
80	6,937.03
81	7,166.01
82	7,402.19
83	7,646.45
84	7,898.99
85	8,159.50
86	8,428.73
87	8,706.80
88	8,994.36
89	9,291.09
90	9,597.74
91	9,756.14
92	9,916.83
93	10,080.57
94	10,246.71
95	10,415.80
96	10,588.17
97	10,762.38
98	10,940.20
99+	11,120.74

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

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

<u>Attained Age</u>	<u>Plan F</u>
65	\$4,394.25
66	4,566.62
67	4,745.09
68	4,930.54
69	5,123.41
70	5,324.03
71	5,532.83
72	5,750.35
73	5,977.15
74	6,213.66
75	6,461.29
76	6,719.94
77	6,990.92
78	7,275.54
79	7,482.70
80	7,707.64
81	7,961.72
82	8,224.95
83	8,496.15
84	8,776.62
85	9,065.82
86	9,365.38
87	9,674.43
88	9,993.73
89	10,323.51
90	10,664.42
91	10,840.27
92	11,019.40
93	11,201.25
94	11,385.83
95	11,573.69
96	11,764.70
97	11,958.99
98	12,156.12
99+	12,356.41

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$3,954.84
66	4,109.75
67	4,270.87
68	4,437.89
69	4,611.34
70	4,791.56
71	4,979.30
72	5,175.01
73	5,379.23
74	5,591.84
75	5,815.04
76	6,047.84
77	6,291.98
78	6,547.69
79	6,734.34
80	6,937.03
81	7,166.01
82	7,402.19
83	7,646.45
84	7,898.99
85	8,159.50
86	8,428.73
87	8,706.80
88	8,994.36
89	9,291.09
90	9,597.74
91	9,756.14
92	9,916.83
93	10,080.57
94	10,246.71
95	10,415.80
96	10,588.17
97	10,762.38
98	10,940.20
99+	11,120.74

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$4,394.25
66	4,566.62
67	4,745.09
68	4,930.54
69	5,123.41
70	5,324.03
71	5,532.83
72	5,750.35
73	5,977.15
74	6,213.66
75	6,461.29
76	6,719.94
77	6,990.92
78	7,275.54
79	7,482.70
80	7,707.64
81	7,961.72
82	8,224.95
83	8,496.15
84	8,776.62
85	9,065.82
86	9,365.38
87	9,674.43
88	9,993.73
89	10,323.51
90	10,664.42
91	10,840.27
92	11,019.40
93	11,201.25
94	11,385.83
95	11,573.69
96	11,764.70
97	11,958.99
98	12,156.12
99+	12,356.41

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$4,882.65
66	5,073.88
67	5,272.54
68	5,478.39
69	5,692.75
70	5,915.84
71	6,147.55
72	6,389.07
73	6,641.40
74	6,904.09
75	7,178.99
76	7,466.67
77	7,767.97
78	8,084.22
79	8,313.64
80	8,564.00
81	8,846.65
82	9,138.47
83	9,440.10
84	9,751.56
85	10,073.48
86	10,405.88
87	10,749.51
88	11,104.16
89	11,470.60
90	11,848.81
91	12,044.85
92	12,243.28
93	12,445.75
94	12,650.84
95	12,859.75
96	13,071.71
97	13,287.93
98	13,506.98
99+	13,729.52

* 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 Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$4,070.69
66	4,230.18
67	4,396.00
68	4,567.71
69	4,746.61
70	4,932.50
71	5,125.70
72	5,327.08
73	5,537.41
74	5,756.79
75	5,985.55
76	6,225.55
77	6,476.78
78	6,740.23
79	6,931.80
80+	7,140.60

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

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan 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:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan 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:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan 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:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan 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	\$2,586.74
66	2,693.98
67	2,809.94
68	2,930.38
69	3,055.50
70	3,185.86
71	3,321.25
72	3,462.19
73	3,609.35
74	3,763.06
75	3,923.64
76	4,091.64
77	4,267.49
78	4,452.07
79	4,585.93
80	4,732.32
81	4,899.78
82	5,072.58
83	5,251.81
84	5,437.15
85	5,629.04
86	5,827.92
87	6,033.33
88	6,246.49
89	6,466.64
90	6,695.07
91	6,812.89
92	6,933.43
93	7,055.61
94	7,180.41
95	7,306.85
96	7,436.12
97	7,567.14
98	7,700.66
99+	7,836.81

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,874.30
66	2,993.54
67	3,122.05
68	3,256.12
69	3,394.99
70	3,539.75
71	3,690.30
72	3,846.84
73	4,010.48
74	4,181.31
75	4,359.56
76	4,546.22
77	4,741.71
78	4,946.90
79	5,095.81
80	5,258.47
81	5,444.14
82	5,635.92
83	5,835.12
84	6,040.86
85	6,254.24
86	6,474.93
87	6,703.69
88	6,940.20
89	7,185.10
90	7,438.85
91	7,569.97
92	7,703.39
93	7,839.53
94	7,977.97
95	8,118.81
96	8,262.15
97	8,408.00
98	8,556.37
99+	8,707.45

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

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

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

<u>Attained Age</u>	<u>Plan G</u>
65	\$3,193.72
66	3,326.15
67	3,469.17
68	3,617.97
69	3,772.44
70	3,933.02
71	4,100.47
72	4,274.58
73	4,456.33
74	4,646.03
75	4,843.81
76	5,051.30
77	5,268.61
78	5,496.50
79	5,662.10
80	5,842.86
81	6,049.15
82	6,262.64
83	6,483.66
84	6,712.74
85	6,949.69
86	7,194.81
87	7,448.67
88	7,711.79
89	7,984.08
90	8,265.75
91	8,411.71
92	8,560.18
93	8,711.27
94	8,865.09
95	9,021.63
96	9,180.58
97	9,342.69
98	9,507.85
99+	9,675.41

* 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* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,874.30
66	2,993.54
67	3,122.05
68	3,256.12
69	3,394.99
70	3,539.75
71	3,690.30
72	3,846.84
73	4,010.48
74	4,181.31
75	4,359.56
76	4,546.22
77	4,741.71
78	4,946.90
79	5,095.81
80	5,258.47
81	5,444.14
82	5,635.92
83	5,835.12
84	6,040.86
85	6,254.24
86	6,474.93
87	6,703.69
88	6,940.20
89	7,185.10
90	7,438.85
91	7,569.97
92	7,703.39
93	7,839.53
94	7,977.97
95	8,118.81
96	8,262.15
97	8,408.00
98	8,556.37
99+	8,707.45

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$3,193.72
66	3,326.15
67	3,469.17
68	3,617.97
69	3,772.44
70	3,933.02
71	4,100.47
72	4,274.58
73	4,456.33
74	4,646.03
75	4,843.81
76	5,051.30
77	5,268.61
78	5,496.50
79	5,662.10
80	5,842.86
81	6,049.15
82	6,262.64
83	6,483.66
84	6,712.74
85	6,949.69
86	7,194.81
87	7,448.67
88	7,711.79
89	7,984.08
90	8,265.75
91	8,411.71
92	8,560.18
93	8,711.27
94	8,865.09
95	9,021.63
96	9,180.58
97	9,342.69
98	9,507.85
99+	9,675.41

* 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 - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$3,548.59
66	3,695.64
67	3,854.48
68	4,019.97
69	4,191.46
70	4,370.04
71	4,556.03
72	4,749.67
73	4,951.38
74	5,162.14
75	5,382.39
76	5,612.79
77	5,854.31
78	6,107.19
79	6,291.22
80	6,492.05
81	6,720.93
82	6,958.41
83	7,203.98
84	7,458.37
85	7,721.94
86	7,994.12
87	8,276.44
88	8,568.69
89	8,870.98
90	9,184.29
91	9,346.50
92	9,511.45
93	9,679.34
94	9,849.85
95	10,023.73
96	10,201.01
97	10,381.11
98	10,563.95
99+	10,750.60

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

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 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	\$2,958.63
66	3,081.68
67	3,214.01
68	3,351.79
69	3,494.70
70	3,643.72
71	3,798.84
72	3,960.08
73	4,128.51
74	4,304.26
75	4,487.74
76	4,679.42
77	4,881.01
78	5,092.32
79	5,245.48
80+	5,412.83

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

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

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

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

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan 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:

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan 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 L</u>
65	\$1,890.20
66	1,948.57
67	2,020.56
68	2,097.69
69	2,178.75
70	2,263.94
71	2,354.27
72	2,449.07
73	2,548.78
74	2,654.16
75	2,765.00
76	2,881.50
77	3,004.56
78	3,134.05
79	3,231.79
80	3,322.55
81	3,432.63
82	3,546.41
83	3,663.68
84	3,785.31
85	3,910.55
86	4,039.93
87	4,173.67
88	4,311.78
89	4,454.69
90	4,602.18
91	4,678.00
92	4,755.34
93	4,834.21
94	4,914.18
95	4,995.56
96	5,078.36
97	5,162.14
98	5,247.45
99+	5,334.83

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$2,099.87
66	2,165.00
67	2,245.40
68	2,330.71
69	2,420.71
70	2,515.51
71	2,615.65
72	2,720.70
73	2,832.19
74	2,948.81
75	3,072.08
76	3,201.46
77	3,338.15
78	3,482.59
79	3,591.35
80	3,692.04
81	3,814.22
82	3,940.11
83	4,070.80
84	4,205.31
85	4,344.51
86	4,488.51
87	4,636.65
88	4,790.14
89	4,949.09
90	5,112.83
91	5,197.27
92	5,283.34
93	5,370.50
94	5,459.41
95	5,549.84
96	5,641.70
97	5,735.30
98	5,830.21
99+	5,926.53

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

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

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

<u>Attained Age</u>	<u>Plan L</u>
65	\$2,333.54
66	2,405.87
67	2,495.11
68	2,589.69
69	2,689.50
70	2,794.89
71	2,906.27
72	3,023.32
73	3,146.59
74	3,276.85
75	3,413.54
76	3,557.21
77	3,709.17
78	3,869.75
79	3,990.29
80	4,101.78
81	4,237.93
82	4,378.22
83	4,523.09
84	4,672.76
85	4,827.45
86	4,986.94
87	5,152.32
88	5,322.72
89	5,498.68
90	5,680.75
91	5,774.90
92	5,870.02
93	5,967.44
94	6,066.17
95	6,166.75
96	6,268.75
97	6,372.49
98	6,477.76
99+	6,585.33

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$2,099.87
66	2,165.00
67	2,245.40
68	2,330.71
69	2,420.71
70	2,515.51
71	2,615.65
72	2,720.70
73	2,832.19
74	2,948.81
75	3,072.08
76	3,201.46
77	3,338.15
78	3,482.59
79	3,591.35
80	3,692.04
81	3,814.22
82	3,940.11
83	4,070.80
84	4,205.31
85	4,344.51
86	4,488.51
87	4,636.65
88	4,790.14
89	4,949.09
90	5,112.83
91	5,197.27
92	5,283.34
93	5,370.50
94	5,459.41
95	5,549.84
96	5,641.70
97	5,735.30
98	5,830.21
99+	5,926.53

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$2,333.54
66	2,405.87
67	2,495.11
68	2,589.69
69	2,689.50
70	2,794.89
71	2,906.27
72	3,023.32
73	3,146.59
74	3,276.85
75	3,413.54
76	3,557.21
77	3,709.17
78	3,869.75
79	3,990.29
80	4,101.78
81	4,237.93
82	4,378.22
83	4,523.09
84	4,672.76
85	4,827.45
86	4,986.94
87	5,152.32
88	5,322.72
89	5,498.68
90	5,680.75
91	5,774.90
92	5,870.02
93	5,967.44
94	6,066.17
95	6,166.75
96	6,268.75
97	6,372.49
98	6,477.76
99+	6,585.33

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$2,592.20
66	2,672.71
67	2,772.09
68	2,877.25
69	2,988.30
70	3,106.01
71	3,229.28
72	3,359.43
73	3,496.55
74	3,640.66
75	3,792.51
76	3,952.66
77	4,121.42
78	4,299.67
79	4,433.74
80	4,557.89
81	4,708.43
82	4,864.54
83	5,025.56
84	5,191.59
85	5,363.63
86	5,541.23
87	5,724.61
88	5,913.88
89	6,109.69
90	6,312.17
91	6,416.35
92	6,522.38
93	6,630.82
94	6,740.02
95	6,851.94
96	6,965.40
97	7,080.49
98	7,197.54
99+	7,316.88

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

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 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	\$2,161.29
66	2,228.60
67	2,311.40
68	2,399.33
69	2,491.62
70	2,589.58
71	2,692.34
72	2,800.89
73	2,915.21
74	3,035.87
75	3,162.19
76	3,296.05
77	3,436.34
78	3,584.70
79	3,696.84
80+	3,800.48

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,363.33
66	2,468.38
67	2,577.91
68	2,691.03
69	2,808.85
70	2,931.58
71	3,059.10
72	3,192.41
73	3,331.17
74	3,476.15
75	3,627.79
76	3,786.30
77	3,953.20
78	4,128.07
79	4,252.00
80	4,340.25
81	4,476.51
82	4,617.02
83	4,761.78
84	4,911.34
85	5,065.70
86	5,224.65
87	5,388.94
88	5,558.03
89	5,732.35
90	5,912.24
91	6,005.08
92	6,099.66
93	6,195.22
94	6,292.64
95	6,391.26
96	6,491.62
97	6,593.40
98	6,697.25
99+	6,802.09

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,626.12
66	2,742.96
67	2,864.16
68	2,990.27
69	3,121.06
70	3,257.21
71	3,399.24
72	3,546.95
73	3,701.21
74	3,862.22
75	4,030.88
76	4,207.49
77	4,392.29
78	4,586.69
79	4,724.47
80	4,822.32
81	4,974.18
82	5,130.07
83	5,291.30
84	5,457.45
85	5,628.61
86	5,805.66
87	5,987.62
88	6,175.58
89	6,369.66
90	6,569.29
91	6,672.49
92	6,777.22
93	6,883.80
94	6,991.91
95	7,101.98
96	7,213.47
97	7,327.03
98	7,441.79
99+	7,558.63

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

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

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

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,917.94
66	3,047.76
67	3,182.59
68	3,322.23
69	3,467.86
70	3,619.17
71	3,776.80
72	3,940.88
73	4,112.47
74	4,291.49
75	4,478.80
76	4,674.83
77	4,880.25
78	5,096.58
79	5,249.63
80	5,358.39
81	5,526.61
82	5,700.28
83	5,879.08
84	6,063.88
85	6,254.02
86	6,450.27
87	6,653.07
88	6,861.98
89	7,077.54
90	7,299.43
91	7,414.41
92	7,530.81
93	7,648.85
94	7,768.84
95	7,891.24
96	8,015.06
97	8,140.40
98	8,268.48
99+	8,398.08

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,626.12
66	2,742.96
67	2,864.16
68	2,990.27
69	3,121.06
70	3,257.21
71	3,399.24
72	3,546.95
73	3,701.21
74	3,862.22
75	4,030.88
76	4,207.49
77	4,392.29
78	4,586.69
79	4,724.47
80	4,822.32
81	4,974.18
82	5,130.07
83	5,291.30
84	5,457.45
85	5,628.61
86	5,805.66
87	5,987.62
88	6,175.58
89	6,369.66
90	6,569.29
91	6,672.49
92	6,777.22
93	6,883.80
94	6,991.91
95	7,101.98
96	7,213.47
97	7,327.03
98	7,441.79
99+	7,558.63

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

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Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,917.94
66	3,047.76
67	3,182.59
68	3,322.23
69	3,467.86
70	3,619.17
71	3,776.80
72	3,940.88
73	4,112.47
74	4,291.49
75	4,478.80
76	4,674.83
77	4,880.25
78	5,096.58
79	5,249.63
80	5,358.39
81	5,526.61
82	5,700.28
83	5,879.08
84	6,063.88
85	6,254.02
86	6,450.27
87	6,653.07
88	6,861.98
89	7,077.54
90	7,299.43
91	7,414.41
92	7,530.81
93	7,648.85
94	7,768.84
95	7,891.24
96	8,015.06
97	8,140.40
98	8,268.48
99+	8,398.08

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$3,242.48
66	3,386.26
67	3,535.93
68	3,691.61
69	3,853.28
70	4,021.49
71	4,196.26
72	4,379.20
73	4,569.67
74	4,768.32
75	4,976.47
76	5,194.43
77	5,423.08
78	5,663.08
79	5,832.82
80	5,953.91
81	6,140.68
82	6,333.77
83	6,532.75
84	6,737.51
85	6,949.25
86	7,167.32
87	7,392.70
88	7,624.41
89	7,863.64
90	8,110.41
91	8,238.26
92	8,367.64
93	8,498.77
94	8,632.40
95	8,767.67
96	8,905.23
97	9,045.20
98	9,187.23
99+	9,331.23

* 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 Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,703.25
66	2,823.36
67	2,948.27
68	3,077.65
69	3,212.59
70	3,352.99
71	3,498.95
72	3,651.24
73	3,809.86
74	3,976.11
75	4,149.46
76	4,331.42
77	4,521.78
78	4,721.52
79	4,863.12
80+	4,963.92

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

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for 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	\$1,495.95
66	1,571.22
67	1,656.75
68	1,745.33
69	1,837.62
70	1,933.73
71	2,033.11
72	2,137.40
73	2,245.62
74	2,359.07
75	2,477.32
76	2,600.92
77	2,730.52
78	2,866.56
79	2,965.28
80	3,073.28
81	3,197.21
82	3,326.59
83	3,460.66
84	3,600.84
85	3,746.15
86	3,897.57
87	4,055.09
88	4,218.73
89	4,389.24
90	4,566.51
91	4,658.47
92	4,752.94
93	4,848.94
94	4,947.01
95	5,046.83
96	5,148.72
97	5,252.79
98	5,359.05
99+	5,467.15

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,661.99
66	1,745.77
67	1,840.78
68	1,939.40
69	2,041.84
70	2,148.64
71	2,259.25
72	2,375.00
73	2,495.22
74	2,621.00
75	2,752.23
76	2,889.69
77	3,033.79
78	3,184.88
79	3,294.85
80	3,414.63
81	3,552.52
82	3,696.08
83	3,845.42
84	4,000.88
85	4,162.44
86	4,330.44
87	4,505.42
88	4,687.05
89	4,876.87
90	5,073.45
91	5,176.10
92	5,280.61
93	5,387.41
94	5,496.06
95	5,607.01
96	5,720.57
97	5,835.88
98	5,953.91
99+	6,074.02

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

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

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

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,846.57
66	1,939.95
67	2,045.44
68	2,154.85
69	2,268.85
70	2,387.22
71	2,510.27
72	2,638.56
73	2,772.41
74	2,912.48
75	3,058.12
76	3,211.17
77	3,371.21
78	3,538.77
79	3,660.95
80	3,794.04
81	3,947.42
82	4,106.58
83	4,272.62
84	4,445.09
85	4,624.76
86	4,811.63
87	5,006.25
88	5,208.28
89	5,418.83
90	5,637.88
91	5,751.77
92	5,867.95
93	5,986.42
94	6,107.29
95	6,230.57
96	6,356.46
97	6,484.53
98	6,615.76
99+	6,749.40

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,661.99
66	1,745.77
67	1,840.78
68	1,939.40
69	2,041.84
70	2,148.64
71	2,259.25
72	2,375.00
73	2,495.22
74	2,621.00
75	2,752.23
76	2,889.69
77	3,033.79
78	3,184.88
79	3,294.85
80	3,414.63
81	3,552.52
82	3,696.08
83	3,845.42
84	4,000.88
85	4,162.44
86	4,330.44
87	4,505.42
88	4,687.05
89	4,876.87
90	5,073.45
91	5,176.10
92	5,280.61
93	5,387.41
94	5,496.06
95	5,607.01
96	5,720.57
97	5,835.88
98	5,953.91
99+	6,074.02

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,846.57
66	1,939.95
67	2,045.44
68	2,154.85
69	2,268.85
70	2,387.22
71	2,510.27
72	2,638.56
73	2,772.41
74	2,912.48
75	3,058.12
76	3,211.17
77	3,371.21
78	3,538.77
79	3,660.95
80	3,794.04
81	3,947.42
82	4,106.58
83	4,272.62
84	4,445.09
85	4,624.76
86	4,811.63
87	5,006.25
88	5,208.28
89	5,418.83
90	5,637.88
91	5,751.77
92	5,867.95
93	5,986.42
94	6,107.29
95	6,230.57
96	6,356.46
97	6,484.53
98	6,615.76
99+	6,749.40

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$2,051.76
66	2,155.29
67	2,272.45
68	2,394.20
69	2,520.85
70	2,652.20
71	2,789.32
72	2,931.90
73	3,080.59
74	3,236.15
75	3,398.26
76	3,567.57
77	3,745.82
78	3,932.15
79	4,067.64
80	4,215.56
81	4,385.85
82	4,563.02
83	4,747.16
84	4,939.16
85	5,138.58
86	5,346.17
87	5,562.28
88	5,787.01
89	6,020.90
90	6,264.38
91	6,390.82
92	6,519.98
93	6,651.44
94	6,785.83
95	6,922.74
96	7,062.70
97	7,205.39
98	7,350.92
99+	7,499.83

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

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

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,710.86
66	1,797.04
67	1,895.00
68	1,996.67
69	2,101.95
70	2,211.58
71	2,325.69
72	2,444.71
73	2,568.85
74	2,698.12
75	2,833.61
76	2,974.67
77	3,123.03
78	3,278.59
79	3,391.83
80+	3,514.99

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

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