

**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:** 2017 CPL-GR-A80  
**Project Name/Number:** /

## Filing at a Glance

Company: Colonial Penn Life Insurance Company  
Product Name: 2017 CPL-GR-A80  
State: Rhode Island  
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010  
Sub-TOI: MS08I.012 Multi-Plan 2010  
Filing Type: Rate  
Date Submitted: 07/18/2016  
SERFF Tr Num: BNLB-130656361  
SERFF Status: Assigned  
State Tr Num:  
State Status: Open-Pending Actuary Review  
Co Tr Num:  
  
Implementation: 01/01/2017  
Date Requested:  
Author(s): Diana Willis  
Reviewer(s): Linda Johnson (primary), Charles DeWeese, Maria Casale  
Disposition Date:  
Disposition Status:  
Implementation Date:  
  
State Filing Description:

**State:** Rhode Island **Filing Company:** Colonial Penn Life Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
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## General Information

Project Name: Status of Filing in Domicile: Pending  
Project Number: Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Individual Market Type:  
Overall Rate Impact: 6.8% Filing Status Changed: 07/19/2016  
State Status Changed: 07/19/2016  
Deemer Date: Created By: Diana Willis  
Submitted By: Diana Willis Corresponding Filing Tracking Number:

### Filing Description:

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

### MEDICARE SUPPLEMENT RATE FILING

2017 Premium Rates for Standardized Medicare Supplement Policy Form Series CPL-GR-A80  
Plans A, B, F, high deductible F, G, K, L, M and N

Corresponding tracking number for original filing BNLA-126219057

We are submitting the revised rates to be used beginning in 2017 for the forms captioned above. Policy forms CPL-GR-A80A, CPL-GR-A80B, CPL-GR-A80F, CPL-GR-A80FH, CPL-GR-A80G, CPL-GR-A80K, CPL-GR-A80L, CPL-GR-A80M and CPL-GR-A80N were approved in your state on July 22, 2009.

The forms are guaranteed renewable, Standardized Medicare Supplement plans which are medically underwritten outside of the open enrollment period, as provided for in the NAIC compliance manual. The various degrees of benefits provided by each plan are shown in the enclosed materials.

We are filing the 2017 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 2017 or later, depending on the premium mode option chosen. With these revised rates the anticipated loss ratio standard of your state for these forms will be met.

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

## Company and Contact

### Filing Contact Information

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

**State:** Rhode Island **Filing Company:** Colonial Penn Life Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** 2017 CPL-GR-A80  
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**Filing Company Information**

Colonial Penn Life Insurance Company	CoCode: 62065	State of Domicile: Pennsylvania
Adm. Address: 111 East Wacker Drive	Group Code: 233	Company Type:
Chicago, IL 60601	Group Name:	State ID Number:
(312) 396-6000 ext. [Phone]	FEIN Number: 23-1628836	

**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$225.00  
 Retaliatory? No  
 Fee Explanation: \$25.00 per form x 9 forms being filed = \$225.00  
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
Colonial Penn Life Insurance Company	\$225.00	07/18/2016	111431061

SERFF Tracking #:

BNLB-130656361

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:

2017 CPL-GR-A80

Project Name/Number:

/

## Correspondence Summary

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Consumer Narrative	Diana Willis	07/27/2016	07/27/2016

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request for narrative	Note To Filer	Maria Casale	07/21/2016	07/21/2016

SERFF Tracking #:

BNLB-130656361

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:

2017 CPL-GR-A80

Project Name/Number:

/

## Amendment Letter

Submitted Date: 07/27/2016

Comments:

Attached please find the requested consumer narrative.

Changed Items:

*No Form Schedule Items Changed.*

*No Rate Schedule Items Changed.*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Consumer Narrative
Comments:	
Attachment(s):	RI Colonial Penn Life Insurance Company - Consumer Narrative.pdf

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: 2017 CPL-GR-A80

Project Name/Number: /

## Note To Filer

**Created By:**

Maria Casale on 07/21/2016 03:52 PM

**Last Edited By:**

Maria Casale

**Submitted On:**

07/21/2016 03:52 PM

**Subject:**

Request for narrative

**Comments:**

Please submit a Consumer friendly rate justification narrative in the Supplemental Documentation tab. Please keep this informative consumer narrative to one page and readability to meet OHIC Regulation 5. Though these are not Med Supp filings, they are both good examples of consumer narratives serving same expected purpose. Found on SERFF Filing Access:<https://filingaccess.serff.com/sfa/home/RI>  
BCBS-130074424  
UHLC-130037727

Maria Casale

Email: maria.casale@ohic.ri.gov

**SERFF Tracking #:**

BNLB-130656361

**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:**

2017 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:**

2.900%

**Effective Date of Last Rate Revision:**

01/01/2016

**Filing Method of Last Filing:**

SERFF

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Colonial Penn Life Insurance Company	6.800%	6.800%	\$288,056	2,082	\$4,236,113	12.000%	1.900%

**SERFF Tracking #:**

BNLB-130656361

**State Tracking #:**

**Company Tracking #:**

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**State:**

Rhode Island

**Filing Company:**

Colonial Penn Life Insurance Company

**TOI/Sub-TOI:**

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

**Product Name:**

2017 CPL-GR-A80

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/

## Rate/Rule Schedule



State: Rhode Island

Filing Company:

Colonial Penn Life Insurance Company

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

Product Name: 2017 CPL-GR-A80

Project Name/Number: /

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		CPL-GR-A80A Standardized Rate Sheet	CPL-GR-A80A	Revised	Previous State Filing Number: BNLB-130162147 Percent Rate Change Request: 12	Rates - Proposed Plan A.pdf,
2		CPL-GR-A80B Standardized Rate Sheet	CPL-GR-A80B	Revised	Previous State Filing Number: BNLB-130162147 Percent Rate Change Request: 6	Rates - Proposed Plan B.pdf,
3		CPL-GR-A80F Standardized Rate Sheet	CPL-GR-A80F	Revised	Previous State Filing Number: BNLB-130162147 Percent Rate Change Request: 7	Rates - Proposed Plan F.pdf,
4		CPL-GR-A80FH Standardized Rate Sheet	CPL-GR-A80FH	Revised	Previous State Filing Number: BNLB-130162147 Percent Rate Change Request: 6	Rates - Proposed Plan FH.pdf,
5		CPL-GR-A80G Standardized Rate Sheet	CPL-GR-A80G	Revised	Previous State Filing Number: BNLB-130162147 Percent Rate Change Request: 9.5	Rates - Proposed Plan G.pdf,
6		CPL-GR-A80K Standardized Rate Sheet	CPL-GR-A80K	Revised	Previous State Filing Number: BNLB-130162147 Percent Rate Change Request: 1.9	Rates - Proposed Plan K.pdf,
7		CPL-GR-A80L Standardized Rate Sheet	CPL-GR-A80L	Revised	Previous State Filing Number: BNLB-130162147 Percent Rate Change Request: 9.5	Rates - Proposed Plan L.pdf,
8		CPL-GR-A80M Standardized Rate Sheet	CPL-GR-A80M	Revised	Previous State Filing Number: BNLB-130162147 Percent Rate Change Request: 6	Rates - Proposed Plan M.pdf,
9		CPL-GR-A80N Standardized Rate Sheet	CPL-GR-A80N	Revised	Previous State Filing Number: BNLB-130162147 Percent Rate Change Request: 5.6	Rates - Proposed Plan N.pdf,
10		Current Rate Sheet	CPL-GR-A80	Other	Previous State Filing Number: BNLB-130162147	Rates - Current.pdf,

**SERFF Tracking #:**

BNLB-130656361

**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:**

2017 CPL-GR-A80

**Project Name/Number:**

/

					Rate Action Other Explanation: Informational	
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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$2,161.62
66	2,241.14
67	2,336.82
68	2,435.65
69	2,537.11
70	2,642.16
71	2,750.05
72	2,861.10
73	2,975.87
74	3,093.79
75	3,215.65
76	3,341.32
77	3,470.59
78	3,604.33
79	3,679.82
80+	3,757.06

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,889.98
66	1,959.37
67	2,043.26
68	2,129.22
69	2,218.24
70	2,310.09
71	2,404.13
72	2,501.54
73	2,601.58
74	2,704.89
75	2,811.25
76	2,921.21
77	3,034.45
78	3,151.17
79	3,217.17
80	3,284.48
81	3,370.23
82	3,458.15
83	3,548.15
84	3,641.10
85	3,735.90
86	3,833.42
87	3,933.79
88	4,036.11
89	4,141.71
90	4,249.49
91	4,305.13
92	4,361.53
93	4,418.15
94	4,475.85
95	4,534.33
96	4,593.67
97	4,653.67
98	4,714.22
99+	4,775.63

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$2,100.20
66	2,177.11
67	2,270.16
68	2,365.94
69	2,464.78
70	2,566.67
71	2,671.61
72	2,779.29
73	2,890.67
74	3,005.32
75	3,123.68
76	3,245.75
77	3,371.54
78	3,501.24
79	3,574.77
80	3,649.28
81	3,744.62
82	3,842.26
83	3,942.62
84	4,045.60
85	4,151.09
86	4,259.42
87	4,370.80
88	4,484.69
89	4,601.74
90	4,721.96
91	4,783.49
92	4,846.11
93	4,909.27
94	4,973.41
95	5,038.21
96	5,103.99
97	5,170.54
98	5,238.07
99+	5,306.46

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$2,100.20
66	2,177.11
67	2,270.16
68	2,365.94
69	2,464.78
70	2,566.67
71	2,671.61
72	2,779.29
73	2,890.67
74	3,005.32
75	3,123.68
76	3,245.75
77	3,371.54
78	3,501.24
79	3,574.77
80	3,649.28
81	3,744.62
82	3,842.26
83	3,942.62
84	4,045.60
85	4,151.09
86	4,259.42
87	4,370.80
88	4,484.69
89	4,601.74
90	4,721.96
91	4,783.49
92	4,846.11
93	4,909.27
94	4,973.41
95	5,038.21
96	5,103.99
97	5,170.54
98	5,238.07
99+	5,306.46

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$2,333.44
66	2,418.96
67	2,522.60
68	2,628.96
69	2,738.70
70	2,851.83
71	2,968.23
72	3,088.34
73	3,212.05
74	3,339.35
75	3,471.03
76	3,606.52
77	3,746.15
78	3,890.59
79	3,971.97
80	4,055.09
81	4,161.02
82	4,269.46
83	4,380.95
84	4,495.27
85	4,612.65
86	4,732.87
87	4,856.69
88	4,983.23
89	5,113.16
90	5,246.79
91	5,315.19
92	5,384.68
93	5,454.72
94	5,526.06
95	5,597.95
96	5,671.04
97	5,745.12
98	5,820.17
99+	5,896.31

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$2,333.44
66	2,418.96
67	2,522.60
68	2,628.96
69	2,738.70
70	2,851.83
71	2,968.23
72	3,088.34
73	3,212.05
74	3,339.35
75	3,471.03
76	3,606.52
77	3,746.15
78	3,890.59
79	3,971.97
80	4,055.09
81	4,161.02
82	4,269.46
83	4,380.95
84	4,495.27
85	4,612.65
86	4,732.87
87	4,856.69
88	4,983.23
89	5,113.16
90	5,246.79
91	5,315.19
92	5,384.68
93	5,454.72
94	5,526.06
95	5,597.95
96	5,671.04
97	5,745.12
98	5,820.17
99+	5,896.31

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$2,592.85
66	2,687.98
67	2,802.63
68	2,921.21
69	3,043.17
70	3,168.74
71	3,298.01
72	3,431.43
73	3,568.88
74	3,710.37
75	3,856.66
76	4,007.09
77	4,162.33
78	4,323.02
79	4,413.13
80	4,505.64
81	4,623.23
82	4,743.78
83	4,867.70
84	4,994.79
85	5,125.05
86	5,258.68
87	5,396.14
88	5,536.86
89	5,681.41
90	5,829.66
91	5,905.70
92	5,982.93
93	6,060.82
94	6,139.91
95	6,219.98
96	6,301.26
97	6,383.62
98	6,466.64
99+	6,551.18

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,967.55
66	2,044.35
67	2,128.13
68	2,214.64
69	2,303.44
70	2,395.29
71	2,489.76
72	2,587.40
73	2,687.87
74	2,791.18
75	2,898.19
76	3,008.27
77	3,121.83
78	3,238.99
79	3,312.85
80+	3,388.44

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,720.24
66	1,787.22
67	1,860.64
68	1,936.13
69	2,014.02
70	2,094.20
71	2,177.00
72	2,261.98
73	2,350.02
74	2,440.34
75	2,533.83
76	2,630.16
77	2,729.32
78	2,831.76
79	2,896.45
80	2,962.56
81	3,043.17
82	3,126.08
83	3,210.96
84	3,298.23
85	3,388.12
86	3,480.30
87	3,574.88
88	3,671.97
89	3,772.00
90	3,874.66
91	3,927.35
92	3,980.80
93	4,035.02
94	4,089.78
95	4,145.53
96	4,201.93
97	4,259.09
98	4,317.02
99+	4,375.60

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,911.58
66	1,985.87
67	2,067.36
68	2,151.36
69	2,237.76
70	2,326.78
71	2,418.63
72	2,513.32
73	2,611.07
74	2,711.54
75	2,815.29
76	2,922.30
77	3,032.81
78	3,146.48
79	3,218.16
80	3,291.90
81	3,381.46
82	3,473.32
83	3,567.79
84	3,664.77
85	3,764.37
86	3,866.70
87	3,971.97
88	4,079.97
89	4,191.02
90	4,304.91
91	4,363.49
92	4,422.84
93	4,482.94
94	4,543.93
95	4,605.67
96	4,668.29
97	4,731.78
98	4,796.14
99+	4,861.27

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,911.58
66	1,985.87
67	2,067.36
68	2,151.36
69	2,237.76
70	2,326.78
71	2,418.63
72	2,513.32
73	2,611.07
74	2,711.54
75	2,815.29
76	2,922.30
77	3,032.81
78	3,146.48
79	3,218.16
80	3,291.90
81	3,381.46
82	3,473.32
83	3,567.79
84	3,664.77
85	3,764.37
86	3,866.70
87	3,971.97
88	4,079.97
89	4,191.02
90	4,304.91
91	4,363.49
92	4,422.84
93	4,482.94
94	4,543.93
95	4,605.67
96	4,668.29
97	4,731.78
98	4,796.14
99+	4,861.27

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,123.76
66	2,206.67
67	2,297.11
68	2,390.27
69	2,486.49
70	2,585.32
71	2,687.65
72	2,792.70
73	2,901.14
74	3,012.85
75	3,128.16
76	3,247.06
77	3,369.68
78	3,496.12
79	3,575.86
80	3,657.68
81	3,757.06
82	3,859.39
83	3,964.33
84	4,072.11
85	4,182.84
86	4,296.62
87	4,413.56
88	4,533.67
89	4,656.94
90	4,783.71
91	4,848.83
92	4,914.72
93	4,981.59
94	5,049.34
95	5,117.96
96	5,187.56
97	5,258.14
98	5,329.70
99+	5,402.25

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,123.76
66	2,206.67
67	2,297.11
68	2,390.27
69	2,486.49
70	2,585.32
71	2,687.65
72	2,792.70
73	2,901.14
74	3,012.85
75	3,128.16
76	3,247.06
77	3,369.68
78	3,496.12
79	3,575.86
80	3,657.68
81	3,757.06
82	3,859.39
83	3,964.33
84	4,072.11
85	4,182.84
86	4,296.62
87	4,413.56
88	4,533.67
89	4,656.94
90	4,783.71
91	4,848.83
92	4,914.72
93	4,981.59
94	5,049.34
95	5,117.96
96	5,187.56
97	5,258.14
98	5,329.70
99+	5,402.25

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,359.73
66	2,451.91
67	2,552.38
68	2,655.91
69	2,762.81
70	2,872.67
71	2,986.12
72	3,102.96
73	3,223.61
74	3,347.54
75	3,475.72
76	3,607.82
77	3,744.08
78	3,884.59
79	3,973.39
80	4,064.15
81	4,174.44
82	4,288.11
83	4,404.62
84	4,524.62
85	4,647.78
86	4,774.11
87	4,904.14
88	5,037.56
89	5,174.47
90	5,315.30
91	5,387.52
92	5,460.72
93	5,535.12
94	5,610.39
95	5,686.64
96	5,763.99
97	5,842.31
98	5,921.95
99+	6,002.35

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

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



**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,683.40
66	2,788.67
67	2,897.98
68	3,011.21
69	3,129.03
70	3,251.54
71	3,379.06
72	3,511.72
73	3,650.26
74	3,795.02
75	3,945.89
76	4,103.97
77	4,269.56
78	4,443.34
79	4,569.56
80+	4,707.23

\*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,346.31
66	2,438.38
67	2,533.51
68	2,632.78
69	2,735.54
70	2,842.67
71	2,954.16
72	3,070.45
73	3,191.54
74	3,317.75
75	3,449.86
76	3,588.30
77	3,732.84
78	3,884.80
79	3,995.31
80	4,115.53
81	4,251.46
82	4,391.75
83	4,536.73
84	4,686.40
85	4,841.31
86	5,000.79
87	5,165.96
88	5,336.46
89	5,512.54
90	5,694.50
91	5,788.53
92	5,883.99
93	5,981.08
94	6,079.80
95	6,180.17
96	6,282.27
97	6,385.91
98	6,491.07
99+	6,598.31

\*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,606.92
66	2,709.14
67	2,815.29
68	2,925.47
69	3,039.90
70	3,158.70
71	3,282.41
72	3,411.57
73	3,545.97
74	3,686.15
75	3,833.42
76	3,986.91
77	4,147.82
78	4,316.47
79	4,439.31
80	4,572.94
81	4,723.92
82	4,879.70
83	5,040.83
84	5,207.08
85	5,378.90
86	5,556.39
87	5,739.77
88	5,929.15
89	6,124.86
90	6,327.00
91	6,431.40
92	6,537.33
93	6,645.33
94	6,754.96
95	6,866.23
96	6,979.91
97	7,094.78
98	7,212.05
99+	7,331.07

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,606.92
66	2,709.14
67	2,815.29
68	2,925.47
69	3,039.90
70	3,158.70
71	3,282.41
72	3,411.57
73	3,545.97
74	3,686.15
75	3,833.42
76	3,986.91
77	4,147.82
78	4,316.47
79	4,439.31
80	4,572.94
81	4,723.92
82	4,879.70
83	5,040.83
84	5,207.08
85	5,378.90
86	5,556.39
87	5,739.77
88	5,929.15
89	6,124.86
90	6,327.00
91	6,431.40
92	6,537.33
93	6,645.33
94	6,754.96
95	6,866.23
96	6,979.91
97	7,094.78
98	7,212.05
99+	7,331.07

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,896.78
66	3,010.34
67	3,128.05
68	3,250.34
69	3,377.54
70	3,509.86
71	3,647.32
72	3,790.66
73	3,940.22
74	4,096.11
75	4,259.31
76	4,429.93
77	4,608.51
78	4,796.25
79	4,932.72
80	5,081.08
81	5,248.54
82	5,421.99
83	5,600.90
84	5,785.59
85	5,976.50
86	6,173.84
87	6,377.51
88	6,588.05
89	6,805.47
90	7,030.31
91	7,146.16
92	7,264.19
93	7,384.08
94	7,505.94
95	7,629.65
96	7,755.64
97	7,883.50
98	8,013.53
99+	8,145.75

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,896.78
66	3,010.34
67	3,128.05
68	3,250.34
69	3,377.54
70	3,509.86
71	3,647.32
72	3,790.66
73	3,940.22
74	4,096.11
75	4,259.31
76	4,429.93
77	4,608.51
78	4,796.25
79	4,932.72
80	5,081.08
81	5,248.54
82	5,421.99
83	5,600.90
84	5,785.59
85	5,976.50
86	6,173.84
87	6,377.51
88	6,588.05
89	6,805.47
90	7,030.31
91	7,146.16
92	7,264.19
93	7,384.08
94	7,505.94
95	7,629.65
96	7,755.64
97	7,883.50
98	8,013.53
99+	8,145.75

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$3,218.70
66	3,344.81
67	3,475.72
68	3,611.53
69	3,752.91
70	3,899.75
71	4,052.58
72	4,211.86
73	4,378.00
74	4,551.23
75	4,732.54
76	4,922.03
77	5,120.79
78	5,329.26
79	5,480.46
80	5,645.52
81	5,831.84
82	6,024.28
83	6,223.15
84	6,428.46
85	6,640.64
86	6,859.91
87	7,086.27
88	7,320.16
89	7,561.57
90	7,811.17
91	7,940.12
92	8,071.13
93	8,204.55
94	8,339.71
95	8,477.49
96	8,617.13
97	8,759.60
98	8,904.03
99+	9,050.76

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$499.30
66	518.94
67	539.12
68	560.29
69	582.21
70	605.01
71	628.69
72	653.45
73	679.09
74	706.03
75	734.18
76	763.52
77	794.39
78	826.68
79	850.14
80+	875.99

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

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



**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$436.58
66	453.71
67	471.38
68	489.81
69	509.01
70	528.87
71	549.70
72	571.30
73	593.67
74	617.34
75	641.78
76	667.52
77	694.58
78	722.83
79	743.34
80	765.70
81	791.01
82	817.19
83	844.25
84	872.28
85	901.19
86	930.97
87	961.74
88	993.59
89	1,026.43
90	1,060.35
91	1,077.92
92	1,095.81
93	1,113.92
94	1,132.35
95	1,151.01
96	1,170.10
97	1,189.41
98	1,209.04
99+	1,229.12

\*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$485.12
66	504.21
67	523.74
68	544.14
69	565.52
70	587.78
71	610.79
72	634.79
73	659.67
74	685.96
75	713.12
76	741.81
77	771.70
78	803.23
79	825.92
80	850.79
81	879.05
82	908.17
83	938.28
84	969.37
85	1,001.45
86	1,034.61
87	1,068.86
88	1,104.21
89	1,140.75
90	1,178.61
91	1,198.14
92	1,217.88
93	1,237.95
94	1,258.46
95	1,279.30
96	1,300.46
97	1,321.95
98	1,343.77
99+	1,366.02

\*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:

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$485.12
66	504.21
67	523.74
68	544.14
69	565.52
70	587.78
71	610.79
72	634.79
73	659.67
74	685.96
75	713.12
76	741.81
77	771.70
78	803.23
79	825.92
80	850.79
81	879.05
82	908.17
83	938.28
84	969.37
85	1,001.45
86	1,034.61
87	1,068.86
88	1,104.21
89	1,140.75
90	1,178.61
91	1,198.14
92	1,217.88
93	1,237.95
94	1,258.46
95	1,279.30
96	1,300.46
97	1,321.95
98	1,343.77
99+	1,366.02

\*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:

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$539.01
66	560.18
67	581.89
68	604.69
69	628.47
70	653.12
71	678.65
72	705.38
73	732.98
74	762.10
75	792.43
76	824.28
77	857.56
78	892.47
79	917.67
80	945.48
81	976.79
82	1,009.19
83	1,042.57
84	1,077.05
85	1,112.61
86	1,149.37
87	1,187.44
88	1,226.83
89	1,267.41
90	1,309.30
91	1,331.01
92	1,352.93
93	1,375.41
94	1,398.10
95	1,421.22
96	1,444.79
97	1,468.68
98	1,493.01
99+	1,517.77

\*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$539.01
66	560.18
67	581.89
68	604.69
69	628.47
70	653.12
71	678.65
72	705.38
73	732.98
74	762.10
75	792.43
76	824.28
77	857.56
78	892.47
79	917.67
80	945.48
81	976.79
82	1,009.19
83	1,042.57
84	1,077.05
85	1,112.61
86	1,149.37
87	1,187.44
88	1,226.83
89	1,267.41
90	1,309.30
91	1,331.01
92	1,352.93
93	1,375.41
94	1,398.10
95	1,421.22
96	1,444.79
97	1,468.68
98	1,493.01
99+	1,517.77

\*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$598.90
66	622.36
67	646.47
68	671.89
69	698.29
70	725.78
71	754.03
72	783.81
73	814.47
74	846.76
75	880.47
76	915.81
77	952.79
78	991.74
79	1,019.66
80	1,050.43
81	1,085.34
82	1,121.34
83	1,158.43
84	1,196.72
85	1,236.21
86	1,277.12
87	1,319.44
88	1,363.08
89	1,408.24
90	1,454.82
91	1,478.82
92	1,503.26
93	1,528.24
94	1,553.44
95	1,579.19
96	1,605.26
97	1,631.88
98	1,658.93
99+	1,686.31

\*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 CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,047.29
66	2,132.27
67	2,224.02
68	2,319.47
69	2,418.31
70	2,521.29
71	2,628.52
72	2,740.23
73	2,856.74
74	2,978.38
75	3,105.36
76	3,238.12
77	3,377.54
78	3,523.61
79	3,629.75
80+	3,745.50

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,790.06
66	1,864.24
67	1,944.31
68	2,027.76
69	2,114.38
70	2,204.38
71	2,298.20
72	2,395.73
73	2,497.62
74	2,603.98
75	2,714.92
76	2,831.21
77	2,952.96
78	3,080.70
79	3,173.43
80	3,274.66
81	3,390.41
82	3,509.97
83	3,634.01
84	3,762.30
85	3,895.17
86	4,032.62
87	4,174.87
88	4,322.25
89	4,474.87
90	4,632.73
91	4,714.43
92	4,797.78
93	4,882.32
94	4,968.50
95	5,056.21
96	5,145.45
97	5,236.21
98	5,328.72
99+	5,422.86

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

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



**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,988.93
66	2,071.40
67	2,160.42
68	2,253.14
69	2,349.25
70	2,449.29
71	2,553.58
72	2,662.01
73	2,775.03
74	2,893.28
75	3,016.67
76	3,145.72
77	3,281.10
78	3,423.03
79	3,526.01
80	3,638.70
81	3,767.10
82	3,900.08
83	4,037.75
84	4,180.11
85	4,327.71
86	4,480.44
87	4,638.62
88	4,802.25
89	4,971.89
90	5,147.41
91	5,238.17
92	5,330.57
93	5,424.72
94	5,520.39
95	5,617.92
96	5,717.08
97	5,817.99
98	5,920.75
99+	6,025.26

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,988.93
66	2,071.40
67	2,160.42
68	2,253.14
69	2,349.25
70	2,449.29
71	2,553.58
72	2,662.01
73	2,775.03
74	2,893.28
75	3,016.67
76	3,145.72
77	3,281.10
78	3,423.03
79	3,526.01
80	3,638.70
81	3,767.10
82	3,900.08
83	4,037.75
84	4,180.11
85	4,327.71
86	4,480.44
87	4,638.62
88	4,802.25
89	4,971.89
90	5,147.41
91	5,238.17
92	5,330.57
93	5,424.72
94	5,520.39
95	5,617.92
96	5,717.08
97	5,817.99
98	5,920.75
99+	6,025.26

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,209.95
66	2,301.58
67	2,400.53
68	2,503.51
69	2,610.41
70	2,721.47
71	2,837.21
72	2,957.87
73	3,083.43
74	3,214.88
75	3,351.90
76	3,495.35
77	3,645.68
78	3,803.42
79	3,917.97
80	4,042.98
81	4,185.78
82	4,333.49
83	4,486.54
84	4,644.94
85	4,808.80
86	4,978.54
87	5,154.28
88	5,336.25
89	5,524.64
90	5,719.70
91	5,820.61
92	5,923.37
93	6,027.99
94	6,134.35
95	6,242.68
96	6,352.64
97	6,464.78
98	6,579.00
99+	6,695.18

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,209.95
66	2,301.58
67	2,400.53
68	2,503.51
69	2,610.41
70	2,721.47
71	2,837.21
72	2,957.87
73	3,083.43
74	3,214.88
75	3,351.90
76	3,495.35
77	3,645.68
78	3,803.42
79	3,917.97
80	4,042.98
81	4,185.78
82	4,333.49
83	4,486.54
84	4,644.94
85	4,808.80
86	4,978.54
87	5,154.28
88	5,336.25
89	5,524.64
90	5,719.70
91	5,820.61
92	5,923.37
93	6,027.99
94	6,134.35
95	6,242.68
96	6,352.64
97	6,464.78
98	6,579.00
99+	6,695.18

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,455.51
66	2,557.29
67	2,667.25
68	2,781.69
69	2,900.38
70	3,023.87
71	3,152.48
72	3,286.55
73	3,426.19
74	3,572.04
75	3,724.33
76	3,883.71
77	4,050.95
78	4,226.04
79	4,353.24
80	4,492.33
81	4,650.83
82	4,814.91
83	4,984.87
84	5,160.94
85	5,343.12
86	5,531.63
87	5,727.01
88	5,929.15
89	6,138.49
90	6,355.15
91	6,467.29
92	6,581.51
93	6,697.80
94	6,815.94
95	6,936.16
96	7,058.67
97	7,183.25
98	7,310.01
99+	7,439.07

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$772.36
66	792.21
67	826.03
68	862.03
69	900.32
70	941.01
71	983.99
72	1,029.59
73	1,077.70
74	1,128.54
75	1,182.10
76	1,238.61
77	1,298.17
78	1,361.01
79	1,411.95
80+	1,457.99

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$675.16
66	692.61
67	722.18
68	753.70
69	787.19
70	822.76
71	860.28
72	900.10
73	942.32
74	986.72
75	1,033.52
76	1,082.83
77	1,134.97
78	1,189.95
79	1,234.46
80	1,274.83
81	1,322.06
82	1,371.04
83	1,421.99
84	1,474.79
85	1,529.44
86	1,586.17
87	1,644.97
88	1,706.06
89	1,769.22
90	1,834.89
91	1,868.82
92	1,903.51
93	1,938.86
94	1,974.97
95	2,011.62
96	2,048.93
97	2,087.00
98	2,125.62
99+	2,165.11

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$750.21
66	769.74
67	802.47
68	837.48
69	874.57
70	914.17
71	955.85
72	1,000.14
73	1,046.94
74	1,096.35
75	1,148.28
76	1,203.26
77	1,261.08
78	1,322.17
79	1,371.59
80	1,416.42
81	1,469.01
82	1,523.44
83	1,579.95
84	1,638.53
85	1,699.29
86	1,762.35
87	1,827.69
88	1,895.55
89	1,965.91
90	2,038.78
91	2,076.64
92	2,115.26
93	2,154.42
94	2,194.45
95	2,235.15
96	2,276.60
97	2,318.82
98	2,361.91
99+	2,405.65

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$750.21
66	769.74
67	802.47
68	837.48
69	874.57
70	914.17
71	955.85
72	1,000.14
73	1,046.94
74	1,096.35
75	1,148.28
76	1,203.26
77	1,261.08
78	1,322.17
79	1,371.59
80	1,416.42
81	1,469.01
82	1,523.44
83	1,579.95
84	1,638.53
85	1,699.29
86	1,762.35
87	1,827.69
88	1,895.55
89	1,965.91
90	2,038.78
91	2,076.64
92	2,115.26
93	2,154.42
94	2,194.45
95	2,235.15
96	2,276.60
97	2,318.82
98	2,361.91
99+	2,405.65

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$833.56
66	855.16
67	891.59
68	930.54
69	971.88
70	1,015.74
71	1,062.21
72	1,111.30
73	1,163.34
74	1,218.21
75	1,275.92
76	1,337.01
77	1,401.15
78	1,469.12
79	1,523.99
80	1,573.84
81	1,632.20
82	1,692.75
83	1,755.59
84	1,820.71
85	1,888.35
86	1,958.38
87	2,031.04
88	2,106.42
89	2,184.53
90	2,265.58
91	2,307.58
92	2,350.45
93	2,393.98
94	2,438.38
95	2,483.54
96	2,529.58
97	2,576.49
98	2,624.38
99+	2,673.03

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$833.56
66	855.16
67	891.59
68	930.54
69	971.88
70	1,015.74
71	1,062.21
72	1,111.30
73	1,163.34
74	1,218.21
75	1,275.92
76	1,337.01
77	1,401.15
78	1,469.12
79	1,523.99
80	1,573.84
81	1,632.20
82	1,692.75
83	1,755.59
84	1,820.71
85	1,888.35
86	1,958.38
87	2,031.04
88	2,106.42
89	2,184.53
90	2,265.58
91	2,307.58
92	2,350.45
93	2,393.98
94	2,438.38
95	2,483.54
96	2,529.58
97	2,576.49
98	2,624.38
99+	2,673.03

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$926.17
66	950.17
67	990.65
68	1,033.96
69	1,079.88
70	1,128.54
71	1,180.24
72	1,234.79
73	1,292.61
74	1,353.59
75	1,417.62
76	1,485.48
77	1,556.93
78	1,632.31
79	1,693.29
80	1,748.71
81	1,813.51
82	1,880.82
83	1,950.64
84	2,023.07
85	2,098.13
86	2,175.91
87	2,256.74
88	2,340.42
89	2,427.36
90	2,517.36
91	2,564.05
92	2,611.51
93	2,660.05
94	2,709.25
95	2,759.54
96	2,810.59
97	2,862.74
98	2,915.87
99+	2,970.08

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,572.86
66	1,621.62
67	1,682.06
68	1,745.99
69	1,813.08
70	1,884.42
71	1,959.26
72	2,038.13
73	2,121.26
74	2,208.96
75	2,301.14
76	2,398.34
77	2,500.45
78	2,608.56
79	2,690.05
80+	2,765.43

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,375.41
66	1,417.95
67	1,470.32
68	1,526.39
69	1,585.30
70	1,647.37
71	1,712.93
72	1,781.99
73	1,854.64
74	1,931.33
75	2,011.95
76	2,096.82
77	2,186.38
78	2,280.53
79	2,351.76
80	2,417.76
81	2,497.72
82	2,580.63
83	2,665.83
84	2,754.41
85	2,845.50
86	2,939.76
87	3,037.07
88	3,137.54
89	3,241.61
90	3,348.74
91	3,404.04
92	3,460.33
93	3,517.72
94	3,575.86
95	3,635.10
96	3,695.31
97	3,756.30
98	3,818.48
99+	3,881.86

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,528.02
66	1,575.37
67	1,633.84
68	1,696.02
69	1,761.48
70	1,830.42
71	1,903.40
72	1,979.87
73	2,060.93
74	2,145.69
75	2,235.47
76	2,329.73
77	2,429.11
78	2,534.05
79	2,613.25
80	2,686.56
81	2,775.36
82	2,867.21
83	2,962.23
84	3,060.19
85	3,161.43
86	3,266.05
87	3,374.04
88	3,485.64
89	3,601.28
90	3,720.41
91	3,782.04
92	3,844.33
93	3,908.04
94	3,972.62
95	4,038.40
96	4,105.38
97	4,173.24
98	4,242.40
99+	4,312.55

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,528.02
66	1,575.37
67	1,633.84
68	1,696.02
69	1,761.48
70	1,830.42
71	1,903.40
72	1,979.87
73	2,060.93
74	2,145.69
75	2,235.47
76	2,329.73
77	2,429.11
78	2,534.05
79	2,613.25
80	2,686.56
81	2,775.36
82	2,867.21
83	2,962.23
84	3,060.19
85	3,161.43
86	3,266.05
87	3,374.04
88	3,485.64
89	3,601.28
90	3,720.41
91	3,782.04
92	3,844.33
93	3,908.04
94	3,972.62
95	4,038.40
96	4,105.38
97	4,173.24
98	4,242.40
99+	4,312.55

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

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



**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,697.88
66	1,750.57
67	1,815.58
68	1,884.53
69	1,957.07
70	2,033.98
71	2,114.93
72	2,200.02
73	2,289.69
74	2,384.38
75	2,483.76
76	2,588.60
77	2,699.10
78	2,815.83
79	2,903.65
80	2,984.92
81	3,083.65
82	3,185.86
83	3,291.35
84	3,400.23
85	3,512.81
86	3,628.99
87	3,749.21
88	3,873.13
89	4,001.20
90	4,133.86
91	4,202.15
92	4,271.42
93	4,342.22
94	4,414.33
95	4,487.42
96	4,561.60
97	4,637.20
98	4,713.78
99+	4,791.89

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,697.88
66	1,750.57
67	1,815.58
68	1,884.53
69	1,957.07
70	2,033.98
71	2,114.93
72	2,200.02
73	2,289.69
74	2,384.38
75	2,483.76
76	2,588.60
77	2,699.10
78	2,815.83
79	2,903.65
80	2,984.92
81	3,083.65
82	3,185.86
83	3,291.35
84	3,400.23
85	3,512.81
86	3,628.99
87	3,749.21
88	3,873.13
89	4,001.20
90	4,133.86
91	4,202.15
92	4,271.42
93	4,342.22
94	4,414.33
95	4,487.42
96	4,561.60
97	4,637.20
98	4,713.78
99+	4,791.89

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,886.28
66	1,944.86
67	2,017.29
68	2,093.76
69	2,174.49
70	2,260.02
71	2,349.80
72	2,444.38
73	2,544.42
74	2,649.25
75	2,759.76
76	2,876.16
77	2,998.99
78	3,128.59
79	3,226.34
80	3,316.66
81	3,426.30
82	3,539.75
83	3,656.81
84	3,777.79
85	3,902.91
86	4,032.18
87	4,165.60
88	4,303.38
89	4,445.85
90	4,593.13
91	4,669.05
92	4,746.18
93	4,824.94
94	4,904.69
95	4,985.96
96	5,068.54
97	5,152.32
98	5,237.52
99+	5,324.25

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,904.17
66	1,988.93
67	2,076.96
68	2,167.95
69	2,263.07
70	2,362.02
71	2,464.67
72	2,572.01
73	2,683.83
74	2,800.78
75	2,922.96
76	3,051.03
77	3,185.21
78	3,325.94
79	3,425.75
80+	3,496.77

\*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,664.82
66	1,738.79
67	1,815.91
68	1,895.55
69	1,978.57
70	2,064.96
71	2,154.85
72	2,248.78
73	2,346.31
74	2,448.63
75	2,555.43
76	2,667.25
77	2,784.63
78	2,907.90
79	2,995.18
80	3,057.25
81	3,153.25
82	3,252.30
83	3,354.30
84	3,459.57
85	3,568.22
86	3,680.37
87	3,796.00
88	3,915.02
89	4,037.86
90	4,164.73
91	4,230.07
92	4,296.62
93	4,364.04
94	4,432.54
95	4,502.14
96	4,572.83
97	4,644.51
98	4,717.49
99+	4,791.34

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,849.84
66	1,932.20
67	2,017.51
68	2,106.31
69	2,198.49
70	2,294.49
71	2,394.31
72	2,498.49
73	2,607.25
74	2,720.70
75	2,839.29
76	2,963.76
77	3,094.01
78	3,230.92
79	3,328.01
80	3,396.95
81	3,503.75
82	3,613.72
83	3,727.28
84	3,844.33
85	3,964.88
86	4,089.46
87	4,217.86
88	4,350.07
89	4,486.76
90	4,627.49
91	4,700.25
92	4,774.11
93	4,849.05
94	4,925.20
95	5,002.65
96	5,081.30
97	5,161.16
98	5,241.99
99+	5,324.36

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,849.84
66	1,932.20
67	2,017.51
68	2,106.31
69	2,198.49
70	2,294.49
71	2,394.31
72	2,498.49
73	2,607.25
74	2,720.70
75	2,839.29
76	2,963.76
77	3,094.01
78	3,230.92
79	3,328.01
80	3,396.95
81	3,503.75
82	3,613.72
83	3,727.28
84	3,844.33
85	3,964.88
86	4,089.46
87	4,217.86
88	4,350.07
89	4,486.76
90	4,627.49
91	4,700.25
92	4,774.11
93	4,849.05
94	4,925.20
95	5,002.65
96	5,081.30
97	5,161.16
98	5,241.99
99+	5,324.36

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,055.47
66	2,146.89
67	2,241.91
68	2,340.09
69	2,442.96
70	2,549.43
71	2,660.38
72	2,776.01
73	2,896.88
74	3,022.99
75	3,154.88
76	3,292.99
77	3,437.75
78	3,590.15
79	3,697.93
80	3,774.40
81	3,893.09
82	4,015.28
83	4,141.27
84	4,271.42
85	4,405.49
86	4,543.82
87	4,686.62
88	4,833.67
89	4,985.41
90	5,141.85
91	5,222.79
92	5,304.83
93	5,387.96
94	5,472.61
95	5,558.57
96	5,645.73
97	5,734.21
98	5,824.32
99+	5,915.84

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

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



**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,055.47
66	2,146.89
67	2,241.91
68	2,340.09
69	2,442.96
70	2,549.43
71	2,660.38
72	2,776.01
73	2,896.88
74	3,022.99
75	3,154.88
76	3,292.99
77	3,437.75
78	3,590.15
79	3,697.93
80	3,774.40
81	3,893.09
82	4,015.28
83	4,141.27
84	4,271.42
85	4,405.49
86	4,543.82
87	4,686.62
88	4,833.67
89	4,985.41
90	5,141.85
91	5,222.79
92	5,304.83
93	5,387.96
94	5,472.61
95	5,558.57
96	5,645.73
97	5,734.21
98	5,824.32
99+	5,915.84

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,283.91
66	2,385.36
67	2,490.74
68	2,600.38
69	2,714.16
70	2,832.74
71	2,956.01
72	3,084.74
73	3,218.81
74	3,358.88
75	3,505.39
76	3,658.99
77	3,820.00
78	3,989.09
79	4,108.66
80	4,193.97
81	4,325.53
82	4,461.56
83	4,601.74
84	4,746.07
85	4,895.09
86	5,048.90
87	5,207.30
88	5,370.72
89	5,539.26
90	5,713.15
91	5,803.04
92	5,894.13
93	5,986.64
94	6,080.79
95	6,176.13
96	6,273.00
97	6,371.51
98	6,471.66
99+	6,573.11

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,248.75
66	1,311.81
67	1,383.15
68	1,457.22
69	1,534.24
70	1,614.31
71	1,697.55
72	1,784.39
73	1,874.93
74	1,969.40
75	2,068.24
76	2,171.44
77	2,279.65
78	2,393.11
79	2,475.69
80+	2,565.69

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,091.88
66	1,146.97
67	1,209.37
68	1,273.95
69	1,341.37
70	1,411.41
71	1,483.95
72	1,560.10
73	1,639.19
74	1,721.88
75	1,808.17
76	1,898.49
77	1,993.07
78	2,092.35
79	2,164.45
80	2,243.11
81	2,333.87
82	2,428.13
83	2,526.09
84	2,628.41
85	2,734.45
86	2,844.96
87	2,959.83
88	3,079.39
89	3,203.76
90	3,333.14
91	3,400.44
92	3,469.17
93	3,539.43
94	3,610.88
95	3,683.86
96	3,758.26
97	3,834.19
98	3,911.75
99+	3,990.73

\*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,213.19
66	1,274.28
67	1,343.66
68	1,415.66
69	1,490.50
70	1,568.28
71	1,649.11
72	1,733.55
73	1,821.26
74	1,913.22
75	2,009.11
76	2,109.26
77	2,214.64
78	2,324.71
79	2,405.00
80	2,492.49
81	2,593.18
82	2,697.80
83	2,806.89
84	2,920.34
85	3,038.27
86	3,160.99
87	3,288.74
88	3,421.39
89	3,559.61
90	3,703.39
91	3,778.22
92	3,854.59
93	3,932.48
94	4,011.78
95	4,092.84
96	4,175.64
97	4,259.86
98	4,345.93
99+	4,433.64

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,213.19
66	1,274.28
67	1,343.66
68	1,415.66
69	1,490.50
70	1,568.28
71	1,649.11
72	1,733.55
73	1,821.26
74	1,913.22
75	2,009.11
76	2,109.26
77	2,214.64
78	2,324.71
79	2,405.00
80	2,492.49
81	2,593.18
82	2,697.80
83	2,806.89
84	2,920.34
85	3,038.27
86	3,160.99
87	3,288.74
88	3,421.39
89	3,559.61
90	3,703.39
91	3,778.22
92	3,854.59
93	3,932.48
94	4,011.78
95	4,092.84
96	4,175.64
97	4,259.86
98	4,345.93
99+	4,433.64

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,347.92
66	1,415.99
67	1,492.90
68	1,572.86
69	1,656.10
70	1,742.49
71	1,832.38
72	1,926.09
73	2,023.73
74	2,125.84
75	2,232.20
76	2,343.80
77	2,460.74
78	2,583.03
79	2,672.27
80	2,769.36
81	2,881.29
82	2,997.58
83	3,118.66
84	3,244.66
85	3,375.79
86	3,512.15
87	3,654.08
88	3,801.68
89	3,955.49
90	4,115.20
91	4,198.44
92	4,283.20
93	4,369.71
94	4,457.85
95	4,547.96
96	4,639.71
97	4,733.42
98	4,829.20
99+	4,926.72

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,347.92
66	1,415.99
67	1,492.90
68	1,572.86
69	1,656.10
70	1,742.49
71	1,832.38
72	1,926.09
73	2,023.73
74	2,125.84
75	2,232.20
76	2,343.80
77	2,460.74
78	2,583.03
79	2,672.27
80	2,769.36
81	2,881.29
82	2,997.58
83	3,118.66
84	3,244.66
85	3,375.79
86	3,512.15
87	3,654.08
88	3,801.68
89	3,955.49
90	4,115.20
91	4,198.44
92	4,283.20
93	4,369.71
94	4,457.85
95	4,547.96
96	4,639.71
97	4,733.42
98	4,829.20
99+	4,926.72

\*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,497.70
66	1,573.30
67	1,658.71
68	1,747.62
69	1,840.02
70	1,936.02
71	2,035.95
72	2,140.13
73	2,248.56
74	2,362.13
75	2,480.38
76	2,604.09
77	2,734.12
78	2,870.05
79	2,969.10
80	3,076.99
81	3,201.36
82	3,330.74
83	3,465.13
84	3,605.32
85	3,750.73
86	3,902.37
87	4,060.11
88	4,224.07
89	4,394.80
90	4,572.62
91	4,664.91
92	4,759.05
93	4,855.16
94	4,953.23
95	5,053.16
96	5,155.27
97	5,259.56
98	5,365.70
99+	5,474.25

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

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

**Colonial Penn Life Insurance Company**

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

**CURRENT  
RATES**

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$1,930.02	\$1,856.17	\$2,507.87	\$471.05	\$1,869.69	\$757.96	\$1,436.39	\$1,796.39	\$1,182.54
66	2,001.04	1,928.60	2,606.27	489.60	1,947.26	777.48	1,480.90	1,876.35	1,242.21
67	2,086.46	2,007.69	2,708.38	508.58	2,031.04	810.65	1,536.10	1,959.37	1,309.84
68	2,174.71	2,089.29	2,814.19	528.54	2,118.20	845.99	1,594.46	2,045.22	1,379.99
69	2,265.25	2,173.07	2,924.38	549.27	2,208.53	883.52	1,655.77	2,135.00	1,452.86
70	2,359.07	2,259.69	3,038.81	570.76	2,302.56	923.45	1,720.89	2,228.27	1,528.68
71	2,455.40	2,348.82	3,158.05	593.12	2,400.53	965.66	1,789.29	2,325.14	1,607.55
72	2,554.56	2,440.89	3,281.97	616.47	2,502.52	1,010.39	1,861.29	2,426.38	1,689.80
73	2,657.00	2,535.69	3,411.46	640.69	2,608.89	1,057.63	1,937.22	2,531.87	1,775.55
74	2,762.27	2,633.21	3,546.73	666.10	2,719.94	1,107.48	2,017.29	2,642.27	1,865.00
75	2,871.14	2,734.12	3,687.79	692.61	2,835.90	1,160.06	2,101.51	2,757.47	1,958.60
76	2,983.28	2,837.98	3,835.50	720.32	2,957.21	1,215.48	2,190.31	2,878.34	2,056.24
77	3,098.70	2,945.10	3,990.29	749.45	3,084.52	1,273.95	2,283.47	3,004.88	2,158.78
78	3,218.16	3,055.61	4,152.73	779.88	3,217.94	1,335.59	2,382.20	3,137.65	2,266.24
79	3,285.57	3,125.32	4,270.66	802.03	3,314.81	1,385.66	2,456.71	3,231.79	2,344.45
80+	3,354.52	3,196.66	4,399.27	826.36	3,420.52	1,430.82	2,525.54	3,298.88	2,429.65

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

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

**Colonial Penn Life Insurance Company**

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

**CURRENT  
RATES**

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$1,687.51	\$1,622.82	\$2,192.82	\$411.81	\$1,634.71	\$662.61	\$1,256.06	\$1,570.57	\$1,033.96
66	1,749.48	1,686.10	2,278.89	428.07	1,702.46	679.74	1,294.90	1,640.39	1,086.10
67	1,824.31	1,755.37	2,367.80	444.65	1,775.66	708.76	1,342.79	1,713.15	1,145.23
68	1,901.11	1,826.49	2,460.52	462.11	1,851.80	739.63	1,393.95	1,788.20	1,206.43
69	1,980.53	1,900.02	2,556.63	480.21	1,930.89	772.47	1,447.73	1,866.53	1,270.24
70	2,062.56	1,975.62	2,656.78	498.98	2,013.15	807.38	1,504.46	1,948.13	1,336.57
71	2,146.56	2,053.73	2,760.96	518.61	2,098.78	844.25	1,564.35	2,032.89	1,405.30
72	2,233.51	2,133.91	2,869.61	539.01	2,187.91	883.30	1,627.40	2,121.47	1,477.41
73	2,322.85	2,217.04	2,982.74	560.07	2,280.96	924.76	1,693.73	2,213.55	1,552.24
74	2,415.03	2,302.24	3,100.77	582.43	2,378.05	968.28	1,763.77	2,309.98	1,630.57
75	2,510.05	2,390.38	3,224.15	605.45	2,479.40	1,014.21	1,837.40	2,410.78	1,712.28
76	2,608.23	2,481.25	3,353.54	629.78	2,585.54	1,062.65	1,914.86	2,516.27	1,797.80
77	2,709.36	2,574.85	3,488.70	655.30	2,696.81	1,113.81	1,996.67	2,627.00	1,887.37
78	2,813.54	2,671.51	3,630.73	681.92	2,813.43	1,167.81	2,082.64	2,743.29	1,981.40
79	2,872.45	2,732.49	3,733.93	701.23	2,898.08	1,211.44	2,147.76	2,825.65	2,049.69
80	2,932.56	2,794.89	3,846.30	722.39	2,990.59	1,251.04	2,207.98	2,884.23	2,124.20
81	3,009.14	2,870.92	3,973.39	746.28	3,096.30	1,297.41	2,281.07	2,974.78	2,210.05
82	3,087.68	2,949.14	4,104.51	770.94	3,205.50	1,345.52	2,356.78	3,068.16	2,299.40
83	3,167.97	3,029.21	4,240.00	796.47	3,318.74	1,395.48	2,434.56	3,164.48	2,392.13
84	3,250.99	3,111.57	4,379.85	822.87	3,435.90	1,447.30	2,515.40	3,263.75	2,489.00
85	3,335.64	3,196.34	4,524.62	850.14	3,557.21	1,500.97	2,598.63	3,366.30	2,589.47
86	3,422.70	3,283.28	4,673.63	878.28	3,682.77	1,556.61	2,684.70	3,472.01	2,694.09
87	3,512.26	3,372.52	4,828.00	907.30	3,812.70	1,614.31	2,773.61	3,581.10	2,802.85
88	3,603.68	3,464.15	4,987.38	937.30	3,947.31	1,674.20	2,865.36	3,693.46	2,916.08
89	3,697.93	3,558.52	5,151.88	968.28	4,086.62	1,736.28	2,960.38	3,809.31	3,033.90
90	3,794.15	3,655.39	5,321.96	1,000.36	4,230.84	1,800.64	3,058.23	3,928.99	3,156.41
91	3,843.90	3,705.02	5,409.88	1,016.94	4,305.46	1,834.02	3,108.74	3,990.62	3,220.12
92	3,894.19	3,755.42	5,499.12	1,033.74	4,381.49	1,868.06	3,160.12	4,053.46	3,285.25
93	3,944.80	3,806.59	5,589.77	1,050.86	4,458.73	1,902.75	3,212.48	4,117.06	3,351.68
94	3,996.29	3,858.30	5,682.06	1,068.21	4,537.49	1,938.09	3,265.61	4,181.64	3,419.43
95	4,048.55	3,910.88	5,775.88	1,085.88	4,617.56	1,974.09	3,319.72	4,247.31	3,488.48
96	4,101.46	3,964.11	5,871.33	1,103.88	4,699.05	2,010.75	3,374.70	4,313.96	3,558.95
97	4,155.02	4,018.00	5,968.20	1,122.10	4,781.96	2,048.06	3,430.44	4,381.60	3,630.84
98	4,209.13	4,072.66	6,066.49	1,140.65	4,866.40	2,086.02	3,487.17	4,450.44	3,704.26
99+	4,264.00	4,127.97	6,166.64	1,159.52	4,952.36	2,124.75	3,545.10	4,520.14	3,779.10

\*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 CPL-GR-A80  
Issues 1/1/2012 and Subsequent

**CURRENT  
RATES**

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$1,875.15	\$1,803.37	\$2,436.42	\$457.63	\$1,816.35	\$736.25	\$1,395.48	\$1,745.11	\$1,148.83
66	1,943.87	1,873.51	2,531.98	475.63	1,891.73	755.34	1,438.68	1,822.78	1,206.75
67	2,026.89	1,950.31	2,631.14	494.07	1,973.00	787.52	1,492.13	1,903.29	1,272.43
68	2,112.42	2,029.62	2,734.12	513.38	2,057.66	821.88	1,548.86	1,987.07	1,340.61
69	2,200.67	2,111.11	2,841.03	533.56	2,145.47	858.32	1,608.64	2,074.02	1,411.41
70	2,291.65	2,195.11	2,952.08	554.50	2,236.78	897.16	1,671.59	2,164.56	1,485.15
71	2,385.36	2,281.73	3,067.72	576.21	2,332.02	938.06	1,738.24	2,258.82	1,561.62
72	2,481.47	2,371.07	3,188.37	598.90	2,431.07	981.48	1,808.06	2,357.11	1,641.59
73	2,580.96	2,463.25	3,314.05	622.36	2,534.27	1,027.41	1,882.13	2,459.65	1,724.71
74	2,683.29	2,558.05	3,445.06	647.12	2,642.27	1,075.95	1,959.58	2,566.67	1,811.77
75	2,788.99	2,655.91	3,582.62	672.76	2,754.96	1,126.90	2,041.51	2,678.60	1,902.53
76	2,897.98	2,756.92	3,726.08	699.81	2,872.78	1,180.79	2,127.58	2,795.98	1,997.44
77	3,010.34	2,861.10	3,876.51	728.07	2,996.48	1,237.52	2,218.35	2,918.92	2,097.15
78	3,126.08	2,968.34	4,034.15	757.74	3,126.08	1,297.52	2,314.24	3,048.08	2,201.44
79	3,191.76	3,035.97	4,148.91	779.12	3,220.12	1,346.06	2,386.56	3,139.61	2,277.47
80	3,258.30	3,105.57	4,273.82	802.68	3,322.99	1,390.02	2,453.43	3,204.63	2,360.27
81	3,343.39	3,190.01	4,414.87	829.30	3,440.26	1,441.62	2,534.60	3,305.43	2,455.62
82	3,430.55	3,276.74	4,560.51	856.79	3,561.68	1,495.08	2,618.49	3,409.17	2,554.78
83	3,520.23	3,365.86	4,711.05	885.16	3,687.46	1,550.50	2,705.21	3,516.30	2,658.09
84	3,612.19	3,457.28	4,866.50	914.50	3,817.50	1,607.99	2,794.67	3,626.70	2,765.43
85	3,706.33	3,551.32	5,027.09	944.72	3,952.22	1,667.66	2,887.18	3,740.48	2,877.14
86	3,803.10	3,647.86	5,192.90	976.03	4,091.75	1,729.51	2,982.74	3,857.97	2,993.32
87	3,902.48	3,747.13	5,364.28	1,008.32	4,236.18	1,793.66	3,081.36	3,979.06	3,114.30
88	4,004.15	3,849.02	5,541.34	1,041.70	4,385.64	1,860.20	3,183.25	4,103.86	3,239.97
89	4,108.66	3,953.75	5,724.17	1,076.17	4,540.54	1,929.26	3,288.85	4,232.80	3,370.88
90	4,216.00	4,061.20	5,913.11	1,111.85	4,700.80	2,000.82	3,397.61	4,365.56	3,507.03
91	4,270.98	4,116.51	6,010.64	1,130.28	4,783.71	2,037.91	3,453.90	4,434.18	3,577.82
92	4,326.84	4,172.47	6,109.69	1,148.94	4,868.14	2,075.76	3,510.84	4,503.89	3,650.15
93	4,383.24	4,229.20	6,210.60	1,167.92	4,954.10	2,114.27	3,568.99	4,574.58	3,723.90
94	4,440.51	4,286.69	6,313.04	1,187.23	5,041.49	2,153.55	3,628.01	4,646.36	3,799.06
95	4,498.44	4,344.95	6,417.11	1,206.86	5,130.50	2,193.47	3,688.01	4,719.45	3,875.75
96	4,557.13	4,404.07	6,523.25	1,226.83	5,221.05	2,234.16	3,749.21	4,793.63	3,954.19
97	4,616.58	4,463.96	6,630.71	1,247.12	5,313.23	2,275.62	3,811.17	4,869.01	4,033.93
98	4,676.80	4,524.62	6,740.23	1,267.73	5,407.05	2,317.84	3,874.33	4,945.27	4,115.42
99+	4,737.89	4,586.14	6,851.51	1,288.68	5,502.50	2,360.82	3,938.37	5,022.94	4,198.55

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

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

**Colonial Penn Life Insurance Company**

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

**CURRENT  
RATES**

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$1,875.15	\$1,803.37	\$2,436.42	\$457.63	\$1,816.35	\$736.25	\$1,395.48	\$1,745.11	\$1,148.83
66	1,943.87	1,873.51	2,531.98	475.63	1,891.73	755.34	1,438.68	1,822.78	1,206.75
67	2,026.89	1,950.31	2,631.14	494.07	1,973.00	787.52	1,492.13	1,903.29	1,272.43
68	2,112.42	2,029.62	2,734.12	513.38	2,057.66	821.88	1,548.86	1,987.07	1,340.61
69	2,200.67	2,111.11	2,841.03	533.56	2,145.47	858.32	1,608.64	2,074.02	1,411.41
70	2,291.65	2,195.11	2,952.08	554.50	2,236.78	897.16	1,671.59	2,164.56	1,485.15
71	2,385.36	2,281.73	3,067.72	576.21	2,332.02	938.06	1,738.24	2,258.82	1,561.62
72	2,481.47	2,371.07	3,188.37	598.90	2,431.07	981.48	1,808.06	2,357.11	1,641.59
73	2,580.96	2,463.25	3,314.05	622.36	2,534.27	1,027.41	1,882.13	2,459.65	1,724.71
74	2,683.29	2,558.05	3,445.06	647.12	2,642.27	1,075.95	1,959.58	2,566.67	1,811.77
75	2,788.99	2,655.91	3,582.62	672.76	2,754.96	1,126.90	2,041.51	2,678.60	1,902.53
76	2,897.98	2,756.92	3,726.08	699.81	2,872.78	1,180.79	2,127.58	2,795.98	1,997.44
77	3,010.34	2,861.10	3,876.51	728.07	2,996.48	1,237.52	2,218.35	2,918.92	2,097.15
78	3,126.08	2,968.34	4,034.15	757.74	3,126.08	1,297.52	2,314.24	3,048.08	2,201.44
79	3,191.76	3,035.97	4,148.91	779.12	3,220.12	1,346.06	2,386.56	3,139.61	2,277.47
80	3,258.30	3,105.57	4,273.82	802.68	3,322.99	1,390.02	2,453.43	3,204.63	2,360.27
81	3,343.39	3,190.01	4,414.87	829.30	3,440.26	1,441.62	2,534.60	3,305.43	2,455.62
82	3,430.55	3,276.74	4,560.51	856.79	3,561.68	1,495.08	2,618.49	3,409.17	2,554.78
83	3,520.23	3,365.86	4,711.05	885.16	3,687.46	1,550.50	2,705.21	3,516.30	2,658.09
84	3,612.19	3,457.28	4,866.50	914.50	3,817.50	1,607.99	2,794.67	3,626.70	2,765.43
85	3,706.33	3,551.32	5,027.09	944.72	3,952.22	1,667.66	2,887.18	3,740.48	2,877.14
86	3,803.10	3,647.86	5,192.90	976.03	4,091.75	1,729.51	2,982.74	3,857.97	2,993.32
87	3,902.48	3,747.13	5,364.28	1,008.32	4,236.18	1,793.66	3,081.36	3,979.06	3,114.30
88	4,004.15	3,849.02	5,541.34	1,041.70	4,385.64	1,860.20	3,183.25	4,103.86	3,239.97
89	4,108.66	3,953.75	5,724.17	1,076.17	4,540.54	1,929.26	3,288.85	4,232.80	3,370.88
90	4,216.00	4,061.20	5,913.11	1,111.85	4,700.80	2,000.82	3,397.61	4,365.56	3,507.03
91	4,270.98	4,116.51	6,010.64	1,130.28	4,783.71	2,037.91	3,453.90	4,434.18	3,577.82
92	4,326.84	4,172.47	6,109.69	1,148.94	4,868.14	2,075.76	3,510.84	4,503.89	3,650.15
93	4,383.24	4,229.20	6,210.60	1,167.92	4,954.10	2,114.27	3,568.99	4,574.58	3,723.90
94	4,440.51	4,286.69	6,313.04	1,187.23	5,041.49	2,153.55	3,628.01	4,646.36	3,799.06
95	4,498.44	4,344.95	6,417.11	1,206.86	5,130.50	2,193.47	3,688.01	4,719.45	3,875.75
96	4,557.13	4,404.07	6,523.25	1,226.83	5,221.05	2,234.16	3,749.21	4,793.63	3,954.19
97	4,616.58	4,463.96	6,630.71	1,247.12	5,313.23	2,275.62	3,811.17	4,869.01	4,033.93
98	4,676.80	4,524.62	6,740.23	1,267.73	5,407.05	2,317.84	3,874.33	4,945.27	4,115.42
99+	4,737.89	4,586.14	6,851.51	1,288.68	5,502.50	2,360.82	3,938.37	5,022.94	4,198.55

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

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

**Colonial Penn Life Insurance Company**

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

**CURRENT  
RATES**

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$2,083.40	\$2,003.55	\$2,707.29	\$508.47	\$2,018.17	\$818.07	\$1,550.61	\$1,939.07	\$1,276.46
66	2,159.76	2,081.76	2,813.43	528.43	2,101.95	839.23	1,598.71	2,025.36	1,340.93
67	2,252.27	2,167.07	2,923.39	548.94	2,192.27	875.01	1,658.06	2,115.04	1,413.70
68	2,347.29	2,255.00	3,037.72	570.43	2,286.31	913.19	1,721.00	2,207.65	1,489.41
69	2,445.25	2,345.76	3,156.63	592.90	2,383.94	953.77	1,787.33	2,304.64	1,568.28
70	2,546.27	2,439.03	3,280.23	616.14	2,485.40	996.76	1,857.48	2,405.11	1,650.10
71	2,650.23	2,535.47	3,408.74	640.25	2,591.11	1,042.35	1,931.44	2,509.83	1,735.19
72	2,757.47	2,634.63	3,542.70	665.45	2,701.29	1,090.57	2,009.11	2,618.92	1,823.98
73	2,867.87	2,736.96	3,682.44	691.52	2,815.94	1,141.63	2,091.04	2,732.92	1,916.38
74	2,981.54	2,842.34	3,828.19	719.01	2,935.94	1,195.52	2,177.55	2,851.83	2,013.15
75	3,099.14	2,951.10	3,980.69	747.59	3,061.07	1,252.14	2,268.31	2,976.30	2,113.84
76	3,220.12	3,063.25	4,140.18	777.59	3,192.08	1,312.03	2,363.98	3,106.56	2,219.55
77	3,344.81	3,178.99	4,307.09	809.01	3,329.43	1,375.08	2,464.89	3,243.14	2,330.27
78	3,473.75	3,298.23	4,482.51	841.96	3,473.43	1,441.73	2,571.58	3,386.92	2,446.02
79	3,546.41	3,373.50	4,610.03	865.74	3,578.04	1,495.62	2,651.76	3,488.59	2,530.56
80	3,620.59	3,450.63	4,748.69	891.92	3,692.26	1,544.50	2,725.94	3,560.81	2,622.52
81	3,715.17	3,544.44	4,905.23	921.48	3,822.62	1,601.77	2,816.16	3,672.73	2,728.45
82	3,812.04	3,640.88	5,067.34	952.03	3,957.57	1,661.22	2,909.43	3,788.04	2,838.63
83	3,911.53	3,739.93	5,234.47	983.56	4,097.31	1,722.86	3,005.76	3,906.84	2,953.28
84	4,013.64	3,841.60	5,407.15	1,016.06	4,241.96	1,786.79	3,105.25	4,029.68	3,072.63
85	4,118.47	3,946.11	5,585.52	1,049.66	4,391.64	1,853.11	3,208.01	4,156.11	3,196.77
86	4,225.82	4,053.46	5,769.99	1,084.35	4,546.65	1,921.84	3,314.15	4,286.58	3,325.94
87	4,336.33	4,163.75	5,960.35	1,120.25	4,707.12	1,993.18	3,423.90	4,421.31	3,460.33
88	4,449.34	4,277.09	6,157.04	1,157.34	4,873.27	2,067.15	3,537.13	4,560.07	3,600.08
89	4,565.31	4,393.38	6,360.27	1,195.63	5,045.30	2,143.84	3,654.08	4,703.20	3,745.71
90	4,684.65	4,512.94	6,570.38	1,235.23	5,223.45	2,223.36	3,775.17	4,850.80	3,897.02
91	4,745.74	4,574.36	6,678.71	1,255.63	5,315.63	2,264.60	3,837.57	4,927.16	3,975.79
92	4,807.71	4,636.54	6,789.00	1,276.35	5,409.45	2,306.60	3,900.84	5,004.50	4,056.08
93	4,870.32	4,699.60	6,901.03	1,297.52	5,505.01	2,349.36	3,965.53	5,082.94	4,138.00
94	4,934.03	4,763.52	7,014.92	1,319.01	5,602.10	2,392.89	4,031.31	5,162.79	4,221.46
95	4,998.18	4,828.21	7,130.56	1,340.83	5,701.04	2,437.29	4,098.07	5,243.96	4,306.76
96	5,063.41	4,893.89	7,248.27	1,362.97	5,801.52	2,482.45	4,165.82	5,326.21	4,393.71
97	5,129.52	4,960.54	7,367.83	1,385.55	5,903.95	2,528.49	4,234.87	5,409.66	4,482.40
98	5,196.61	5,028.07	7,489.36	1,408.46	6,008.24	2,575.40	4,304.80	5,494.65	4,573.05
99+	5,264.57	5,096.47	7,612.85	1,431.81	6,114.28	2,623.18	4,376.15	5,580.94	4,665.45

\*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 CPL-GR-A80  
Issues 1/1/2013 and Subsequent

**CURRENT  
RATES**

Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$2,083.40	\$2,003.55	\$2,707.29	\$508.47	\$2,018.17	\$818.07	\$1,550.61	\$1,939.07	\$1,276.46
66	2,159.76	2,081.76	2,813.43	528.43	2,101.95	839.23	1,598.71	2,025.36	1,340.93
67	2,252.27	2,167.07	2,923.39	548.94	2,192.27	875.01	1,658.06	2,115.04	1,413.70
68	2,347.29	2,255.00	3,037.72	570.43	2,286.31	913.19	1,721.00	2,207.65	1,489.41
69	2,445.25	2,345.76	3,156.63	592.90	2,383.94	953.77	1,787.33	2,304.64	1,568.28
70	2,546.27	2,439.03	3,280.23	616.14	2,485.40	996.76	1,857.48	2,405.11	1,650.10
71	2,650.23	2,535.47	3,408.74	640.25	2,591.11	1,042.35	1,931.44	2,509.83	1,735.19
72	2,757.47	2,634.63	3,542.70	665.45	2,701.29	1,090.57	2,009.11	2,618.92	1,823.98
73	2,867.87	2,736.96	3,682.44	691.52	2,815.94	1,141.63	2,091.04	2,732.92	1,916.38
74	2,981.54	2,842.34	3,828.19	719.01	2,935.94	1,195.52	2,177.55	2,851.83	2,013.15
75	3,099.14	2,951.10	3,980.69	747.59	3,061.07	1,252.14	2,268.31	2,976.30	2,113.84
76	3,220.12	3,063.25	4,140.18	777.59	3,192.08	1,312.03	2,363.98	3,106.56	2,219.55
77	3,344.81	3,178.99	4,307.09	809.01	3,329.43	1,375.08	2,464.89	3,243.14	2,330.27
78	3,473.75	3,298.23	4,482.51	841.96	3,473.43	1,441.73	2,571.58	3,386.92	2,446.02
79	3,546.41	3,373.50	4,610.03	865.74	3,578.04	1,495.62	2,651.76	3,488.59	2,530.56
80	3,620.59	3,450.63	4,748.69	891.92	3,692.26	1,544.50	2,725.94	3,560.81	2,622.52
81	3,715.17	3,544.44	4,905.23	921.48	3,822.62	1,601.77	2,816.16	3,672.73	2,728.45
82	3,812.04	3,640.88	5,067.34	952.03	3,957.57	1,661.22	2,909.43	3,788.04	2,838.63
83	3,911.53	3,739.93	5,234.47	983.56	4,097.31	1,722.86	3,005.76	3,906.84	2,953.28
84	4,013.64	3,841.60	5,407.15	1,016.06	4,241.96	1,786.79	3,105.25	4,029.68	3,072.63
85	4,118.47	3,946.11	5,585.52	1,049.66	4,391.64	1,853.11	3,208.01	4,156.11	3,196.77
86	4,225.82	4,053.46	5,769.99	1,084.35	4,546.65	1,921.84	3,314.15	4,286.58	3,325.94
87	4,336.33	4,163.75	5,960.35	1,120.25	4,707.12	1,993.18	3,423.90	4,421.31	3,460.33
88	4,449.34	4,277.09	6,157.04	1,157.34	4,873.27	2,067.15	3,537.13	4,560.07	3,600.08
89	4,565.31	4,393.38	6,360.27	1,195.63	5,045.30	2,143.84	3,654.08	4,703.20	3,745.71
90	4,684.65	4,512.94	6,570.38	1,235.23	5,223.45	2,223.36	3,775.17	4,850.80	3,897.02
91	4,745.74	4,574.36	6,678.71	1,255.63	5,315.63	2,264.60	3,837.57	4,927.16	3,975.79
92	4,807.71	4,636.54	6,789.00	1,276.35	5,409.45	2,306.60	3,900.84	5,004.50	4,056.08
93	4,870.32	4,699.60	6,901.03	1,297.52	5,505.01	2,349.36	3,965.53	5,082.94	4,138.00
94	4,934.03	4,763.52	7,014.92	1,319.01	5,602.10	2,392.89	4,031.31	5,162.79	4,221.46
95	4,998.18	4,828.21	7,130.56	1,340.83	5,701.04	2,437.29	4,098.07	5,243.96	4,306.76
96	5,063.41	4,893.89	7,248.27	1,362.97	5,801.52	2,482.45	4,165.82	5,326.21	4,393.71
97	5,129.52	4,960.54	7,367.83	1,385.55	5,903.95	2,528.49	4,234.87	5,409.66	4,482.40
98	5,196.61	5,028.07	7,489.36	1,408.46	6,008.24	2,575.40	4,304.80	5,494.65	4,573.05
99+	5,264.57	5,096.47	7,612.85	1,431.81	6,114.28	2,623.18	4,376.15	5,580.94	4,665.45

\*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 CPL-GR-A80  
Issues 1/1/2013 and Subsequent

**CURRENT  
RATES**

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
65	\$2,315.00	\$2,226.20	\$3,008.16	\$564.98	\$2,242.45	\$908.94	\$1,722.64	\$2,154.64	\$1,418.28
66	2,399.98	2,313.14	3,125.97	587.12	2,335.40	932.50	1,776.09	2,250.31	1,489.84
67	2,502.31	2,407.94	3,248.37	609.92	2,435.87	972.21	1,842.31	2,349.80	1,570.79
68	2,608.23	2,505.58	3,375.24	633.81	2,540.38	1,014.65	1,912.13	2,453.22	1,654.90
69	2,717.10	2,606.38	3,507.46	658.79	2,648.71	1,059.70	1,985.87	2,560.56	1,742.49
70	2,829.25	2,710.01	3,644.70	684.65	2,761.50	1,107.48	2,063.98	2,672.38	1,833.37
71	2,944.67	2,817.14	3,787.50	711.38	2,878.99	1,158.21	2,145.91	2,788.67	1,927.95
72	3,063.79	2,927.32	3,936.29	739.41	3,001.39	1,211.77	2,232.31	2,910.08	2,026.67
73	3,186.52	3,041.10	4,091.64	768.32	3,128.92	1,268.50	2,323.62	3,036.63	2,129.33
74	3,312.85	3,158.05	4,253.53	798.87	3,262.12	1,328.39	2,419.40	3,168.74	2,236.89
75	3,443.43	3,279.03	4,422.94	830.61	3,401.21	1,391.22	2,520.31	3,306.95	2,348.82
76	3,577.72	3,403.61	4,600.11	863.99	3,546.73	1,457.77	2,626.67	3,451.83	2,465.98
77	3,716.37	3,532.12	4,785.78	898.90	3,699.46	1,527.91	2,738.81	3,603.79	2,589.14
78	3,859.82	3,664.66	4,980.61	935.56	3,859.39	1,601.88	2,857.18	3,763.28	2,717.87
79	3,940.33	3,748.44	5,121.99	961.96	3,975.57	1,661.77	2,946.41	3,876.08	2,811.69
80	4,022.91	3,834.08	5,276.25	990.97	4,102.55	1,716.09	3,028.88	3,956.59	2,913.79
81	4,127.86	3,938.15	5,450.35	1,023.92	4,247.31	1,779.69	3,129.03	4,080.73	3,031.61
82	4,235.53	4,045.38	5,630.24	1,057.85	4,397.20	1,845.80	3,232.66	4,209.02	3,154.12
83	4,346.15	4,155.35	5,816.02	1,092.86	4,552.43	1,914.31	3,339.57	4,341.24	3,281.43
84	4,459.60	4,268.47	6,007.91	1,128.97	4,713.23	1,985.33	3,450.08	4,477.38	3,414.08
85	4,575.89	4,384.65	6,206.24	1,166.28	4,879.60	2,058.96	3,564.30	4,618.00	3,551.86
86	4,695.23	4,503.89	6,411.11	1,204.79	5,051.74	2,135.33	3,682.33	4,763.09	3,695.42
87	4,817.96	4,626.51	6,622.74	1,244.72	5,230.10	2,214.64	3,804.19	4,912.54	3,844.77
88	4,943.63	4,752.40	6,841.25	1,285.95	5,414.79	2,296.78	3,930.08	5,066.69	4,000.11
89	5,072.69	4,881.56	7,066.96	1,328.50	5,605.92	2,382.09	4,060.11	5,225.74	4,161.78
90	5,205.01	5,014.43	7,300.19	1,372.46	5,803.81	2,470.45	4,194.62	5,389.81	4,330.11
91	5,272.97	5,082.61	7,420.74	1,395.15	5,906.24	2,516.27	4,264.00	5,474.57	4,417.49
92	5,341.92	5,151.67	7,543.14	1,418.17	6,010.53	2,562.85	4,334.36	5,560.54	4,506.73
93	5,411.41	5,221.81	7,667.83	1,441.73	6,116.68	2,610.41	4,406.36	5,647.81	4,597.71
94	5,482.10	5,292.83	7,794.15	1,465.52	6,224.57	2,658.74	4,479.13	5,736.61	4,690.54
95	5,553.55	5,364.72	7,922.88	1,489.84	6,334.42	2,708.05	4,553.42	5,826.50	4,785.23
96	5,626.10	5,437.70	8,053.46	1,514.39	6,446.24	2,758.23	4,628.80	5,917.91	4,881.89
97	5,699.63	5,511.66	8,186.55	1,539.48	6,560.02	2,809.39	4,705.27	6,010.86	4,980.61
98	5,773.81	5,586.72	8,321.60	1,565.01	6,675.76	2,861.54	4,783.16	6,105.33	5,081.19
99+	5,849.30	5,662.64	8,458.73	1,590.86	6,793.69	2,914.67	4,862.36	6,201.00	5,183.96

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

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



SERFF Tracking #:

BNLB-130656361

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: 2017 CPL-GR-A80

Project Name/Number: /

## Supporting Document Schedules

<b>Satisfied - Item:</b>	A&H Experience
<b>Comments:</b>	
<b>Attachment(s):</b>	Exhibit I.pdf Exhibit II.pdf Exhibit III.pdf Exhibit VI.pdf Exhibit IV.pdf Exhibit V.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Actuarial Certification - Life & A&H
<b>Comments:</b>	
<b>Attachment(s):</b>	Rhodelsland_ActCertLAH - CPL.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Actuarial Memorandum - A&H Rate Revision Filing
<b>Comments:</b>	
<b>Attachment(s):</b>	Rate Memo.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	*Medicare Supplement-Individual
<b>Comments:</b>	Rate filing - corresponding tracking number for original filing BNLA-126219057
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Premium Rate Sheets - Life & A&H
<b>Comments:</b>	

SERFF Tracking #:

BNLB-130656361

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:

2017 CPL-GR-A80

Project Name/Number:

/

<b>Attachment(s):</b>	Rates - Proposed Plan A.pdf Rates - Proposed Plan B.pdf Rates - Proposed Plan F.pdf Rates - Proposed Plan FH.pdf Rates - Proposed Plan G.pdf Rates - Proposed Plan K.pdf Rates - Proposed Plan L.pdf Rates - Proposed Plan M.pdf Rates - Proposed Plan N.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Consumer Narrative
<b>Comments:</b>	
<b>Attachment(s):</b>	RI Colonial Penn Life Insurance Company - Consumer Narrative.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

**Colonial Penn Life Insurance Company**

**Policy Form Series CPL-GR-A80  
Plans A, B, F, High Deductible F, G, K, L, M, and N**

**Exhibit I**

**Standardized Medicare Supplement Benefit Chart**

Plan	Basic Benefits	Part A Deductible	Skilled Nursing Facility Care	Part B Deductible	Part B Excess	Foreign Travel Emergency
A						
B						
F						
High Deductible F <sup>(1)</sup>						
G						
K <sup>(2)</sup>	50%	50%	50%			
L <sup>(3)</sup>	75%	75%	75%			
M <sup>(4)</sup>		50%				
N <sup>(5)</sup>	Copays					

(1) High Deductible Plan F benefits are paid after a federally mandated calendar year deductible is met (\$2,180 in 2016).

(2) Plan K benefits, excluding Part A Hospitalization Copayments and Part B Preventive Services, are paid at 50% until a federally mandated annual out-of-pocket limit is met (\$4,960 in 2016) and 100% thereafter.

(3) Plan L benefits, excluding Part A Hospitalization Copayments and Part B Preventive Services, are paid at 75% until a federally mandated annual out-of-pocket limit is met (\$2,480 in 2016) and 100% thereafter.

(4) Plan M Part A Deductible benefits are paid at 50%.

(5) Plan N Part B Coinsurance benefits are subject to copayments of up to \$20 per office visit and up to \$50 per emergency room visit. The emergency room copayment is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.

**Colonial Penn Life Insurance Company**

Exhibit II

2017 Rate Adjustments

Rhode Island

<u>Form</u>	<u>Rate Change</u>
CPL-GR-A80A	12.0%
CPL-GR-A80B	6.0%
CPL-GR-A80F	7.0%
CPL-GR-A80FH	6.0%
CPL-GR-A80G	9.5%
CPL-GR-A80K	1.9%
CPL-GR-A80L	9.5%
CPL-GR-A80M	6.0%
CPL-GR-A80N	5.6%

Exhibit III

Standardized Medicare Supplement  
Policy Form Series CPL-GR-A80

Rate History

	CPL-GR-A80A	CPL-GR-A80B	CPL-GR-A80F	CPL-GR-A80FH	CPL-GR-A80G	CPL-GR-A80K	CPL-GR-A80L	CPL-GR-A80M	CPL-GR-A80N
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%
2013	1.7%	1.7%	6.5%	0.0%	0.0%	0.0%	1.7%	1.7%	1.7%
2014	6.0%	0.0%	7.0%	0.0%	5.0%	0.0%	6.0%	6.0%	4.0%
2015	12.0%	0.0%	7.0%	0.0%	0.0%	0.0%	4.0%	4.0%	0.0%
2016	12.0%	4.0%	4.8%	0.0%	0.0%	0.0%	4.0%	4.0%	0.0%

# Colonial Penn Life Insurance Company

## Exhibit VI

CPL-GR-A80A

Nationwide Experience

With the 2017 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$56,815	\$57,006	100.3%	283	\$2,409	\$2,417		
<b>2010 Total</b>		<b>0</b>	<b>\$56,815</b>	<b>\$57,006</b>	<b>100.3%</b>	<b>283</b>	<b>\$2,409</b>	<b>\$2,417</b>		
2011	2010	1	\$153,080	\$234,053	152.9%	833	\$2,205	\$3,372		
	2011	0	\$176,184	\$270,234	153.4%	980	\$2,157	\$3,309		
<b>2011 Total</b>		<b>0.5</b>	<b>\$329,264</b>	<b>\$504,287</b>	<b>153.2%</b>	<b>1,813</b>	<b>\$2,179</b>	<b>\$3,338</b>	<b>-9.5%</b>	<b>38.1%</b>
2012	2010	2	\$102,231	\$174,321	170.5%	620	\$1,979	\$3,374		
	2011	1	\$301,409	\$558,082	185.2%	1,476	\$2,450	\$4,537		
	2012	0	\$209,855	\$373,111	177.8%	933	\$2,699	\$4,799		
<b>2012 Total</b>		<b>0.8</b>	<b>\$613,495</b>	<b>\$1,105,514</b>	<b>180.2%</b>	<b>3,029</b>	<b>\$2,430</b>	<b>\$4,380</b>	<b>11.5%</b>	<b>31.2%</b>
2013	2010	3	\$77,247	\$144,690	187.3%	448	\$2,069	\$3,876		
	2011	2	\$246,242	\$405,790	164.8%	1,150	\$2,569	\$4,234		
	2012	1	\$322,978	\$610,856	189.1%	1,393	\$2,782	\$5,262		
	2013	0	\$155,502	\$305,760	196.6%	675	\$2,764	\$5,436		
<b>2013 Total</b>		<b>1.3</b>	<b>\$801,969</b>	<b>\$1,467,096</b>	<b>182.9%</b>	<b>3,666</b>	<b>\$2,625</b>	<b>\$4,802</b>	<b>8.0%</b>	<b>9.6%</b>
2014	2010	4	\$69,837	\$128,495	184.0%	369	\$2,271	\$4,179		
	2011	3	\$186,656	\$283,441	151.9%	812	\$2,758	\$4,189		
	2012	2	\$255,634	\$460,316	180.1%	1,036	\$2,961	\$5,332		
	2013	1	\$248,382	\$400,498	161.2%	998	\$2,987	\$4,816		
	2014	0	\$250,909	\$405,315	161.5%	975	\$3,088	\$4,988		
<b>2014 Total</b>		<b>1.6</b>	<b>\$1,011,418</b>	<b>\$1,678,065</b>	<b>165.9%</b>	<b>4,190</b>	<b>\$2,897</b>	<b>\$4,806</b>	<b>10.3%</b>	<b>0.1%</b>
2015	2010	5	\$64,128	\$106,297	165.8%	317	\$2,428	\$4,024		
	2011	4	\$161,022	\$223,025	138.5%	643	\$3,005	\$4,162		
	2012	3	\$211,593	\$318,490	150.5%	790	\$3,214	\$4,838		
	2013	2	\$176,196	\$276,592	157.0%	685	\$3,087	\$4,845		
	2014	1	\$312,931	\$549,883	175.7%	1,160	\$3,237	\$5,688		
	2015	0	\$72,221	\$97,939	135.6%	282	\$3,073	\$4,168		
<b>2015 Total</b>		<b>2.3</b>	<b>\$998,090</b>	<b>\$1,572,228</b>	<b>157.5%</b>	<b>3,877</b>	<b>\$3,089</b>	<b>\$4,866</b>	<b>6.6%</b>	<b>1.3%</b>

**Through 2015** **\$3,811,049** **\$6,384,195** **167.5%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2016	3.4	\$971,797	\$1,552,948	159.8%	3,466	89.4%	6.9%	8.9%	10.5%	91%
2017	4.0	\$872,362	\$1,389,488	159.3%	2,762	79.7%	<b>12.0%</b>	12.6%	12.3%	91%
2018	5.0	\$794,918	\$1,285,483	161.7%	2,340	84.7%	6.0%	7.6%	9.2%	91%
2019	6.0	\$720,065	\$1,184,768	164.5%	1,982	84.7%	6.0%	6.9%	8.8%	91%
2020	7.0	\$652,222	\$1,088,109	166.8%	1,678	84.7%	6.0%	6.9%	8.4%	91%
2021	8.0	\$590,744	\$996,047	168.6%	1,422	84.7%	6.0%	6.9%	8.1%	91%
2022	9.0	\$534,863	\$908,935	169.9%	1,204	84.7%	6.0%	6.9%	7.7%	91%
2023	10.0	\$484,085	\$826,979	170.8%	1,020	84.7%	6.0%	6.9%	7.4%	91%
2024	11.0	\$438,028	\$750,265	171.3%	864	84.7%	6.0%	6.8%	7.1%	91%
2025	12.0	\$396,263	\$678,783	171.3%	732	84.7%	6.0%	6.8%	6.8%	91%
2026	13.0	\$357,708	\$612,449	171.2%	620	84.7%	5.8%	6.6%	6.5%	91%
2027	14.0	\$322,051	\$551,125	171.1%	525	84.7%	5.5%	6.3%	6.2%	91%
2028	15.0	\$289,167	\$494,628	171.1%	445	84.7%	5.3%	6.0%	6.0%	91%
2029	16.0	\$258,912	\$442,746	171.0%	377	84.7%	5.2%	5.7%	5.7%	91%
2030	17.0	\$231,235	\$395,245	170.9%	319	84.7%	4.9%	5.4%	5.4%	91%
2031	18.0	\$205,944	\$351,881	170.9%	270	84.7%	4.7%	5.2%	5.1%	91%
2032	19.0	\$182,915	\$312,401	170.8%	229	84.7%	4.4%	4.9%	4.8%	91%
2033	20.0	\$161,991	\$276,550	170.7%	194	84.7%	4.1%	4.6%	4.5%	91%
2034	21.0	\$143,025	\$244,077	170.7%	164	84.7%	3.8%	4.2%	4.2%	91%
2035	22.0	\$125,879	\$214,737	170.6%	139	84.7%	3.5%	3.9%	3.9%	91%

**Through 2035** **\$8,734,173** **\$14,557,645** **166.7%**

**Lifetime** **\$12,545,222** **\$20,941,840** **166.9%**

# Colonial Penn Life Insurance Company

## Exhibit VI

CPL-GR-A80B

Nationwide Experience

With the 2017 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	\$8,582	97.4%	49	\$2,159	\$2,102		
<b>2010 Total</b>		<b>0</b>	<b>\$8,816</b>	<b>\$8,582</b>	<b>97.4%</b>	<b>49</b>	<b>\$2,159</b>	<b>\$2,102</b>		
2011	2010	1	\$26,564	\$13,170	49.6%	150	\$2,125	\$1,054		
	2011	0	\$68,430	\$48,369	70.7%	344	\$2,387	\$1,687		
<b>2011 Total</b>		<b>0.3</b>	<b>\$94,994</b>	<b>\$61,540</b>	<b>64.8%</b>	<b>494</b>	<b>\$2,308</b>	<b>\$1,495</b>	<b>6.9%</b>	<b>-28.9%</b>
2012	2010	2	\$22,372	\$13,847	61.9%	122	\$2,201	\$1,362		
	2011	1	\$69,099	\$46,206	66.9%	388	\$2,137	\$1,429		
	2012	0	\$14,733	\$18,564	126.0%	74	\$2,389	\$3,010		
<b>2012 Total</b>		<b>1.1</b>	<b>\$106,204</b>	<b>\$78,617</b>	<b>74.0%</b>	<b>584</b>	<b>\$2,182</b>	<b>\$1,615</b>	<b>-5.4%</b>	<b>8.1%</b>
2013	2010	3	\$15,819	\$5,317	33.6%	88	\$2,157	\$725		
	2011	2	\$53,433	\$22,735	42.5%	292	\$2,196	\$934		
	2012	1	\$29,891	\$21,677	72.5%	157	\$2,285	\$1,657		
	2013	0	\$25,965	\$22,876	88.1%	146	\$2,134	\$1,880		
<b>2013 Total</b>		<b>1.5</b>	<b>\$125,108</b>	<b>\$72,605</b>	<b>58.0%</b>	<b>683</b>	<b>\$2,198</b>	<b>\$1,276</b>	<b>0.7%</b>	<b>-21.0%</b>
2014	2010	4	\$13,561	\$8,813	65.0%	74	\$2,199	\$1,429		
	2011	3	\$51,994	\$49,604	95.4%	273	\$2,285	\$2,180		
	2012	2	\$23,722	\$16,426	69.2%	125	\$2,277	\$1,577		
	2013	1	\$38,464	\$35,575	92.5%	212	\$2,177	\$2,014		
	2014	0	\$44,334	\$50,956	114.9%	246	\$2,163	\$2,486		
<b>2014 Total</b>		<b>1.7</b>	<b>\$172,076</b>	<b>\$161,374</b>	<b>93.8%</b>	<b>930</b>	<b>\$2,220</b>	<b>\$2,082</b>	<b>1.0%</b>	<b>63.2%</b>
2015	2010	5	\$13,294	\$3,179	23.9%	72	\$2,216	\$530		
	2011	4	\$49,190	\$36,642	74.5%	261	\$2,262	\$1,685		
	2012	3	\$20,610	\$16,146	78.3%	104	\$2,378	\$1,863		
	2013	2	\$33,964	\$26,745	78.7%	180	\$2,264	\$1,783		
	2014	1	\$46,702	\$50,915	109.0%	247	\$2,269	\$2,474		
	2015	0	\$29,267	\$44,715	152.8%	183	\$1,919	\$2,932		
<b>2015 Total</b>		<b>2.3</b>	<b>\$193,027</b>	<b>\$178,341</b>	<b>92.4%</b>	<b>1,047</b>	<b>\$2,212</b>	<b>\$2,044</b>	<b>-0.4%</b>	<b>-1.8%</b>

**Through 2015** **\$700,224** **\$561,061** **80.1%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2016	3.7	\$191,062	\$196,915	103.1%	1,023	97.7%	2.5%	1.3%	13.0%	81%
2017	4.2	\$172,143	\$177,869	103.3%	866	84.7%	6.0%	6.4%	6.6%	81%
2018	5.2	\$155,421	\$160,352	103.2%	734	84.7%	5.5%	6.6%	6.4%	81%
2019	6.2	\$139,946	\$144,283	103.1%	621	84.7%	5.3%	6.3%	6.2%	81%
2020	7.2	\$125,742	\$129,578	103.1%	526	84.7%	5.3%	6.1%	6.0%	81%
2021	8.2	\$112,789	\$116,151	103.0%	446	84.7%	5.1%	5.9%	5.8%	81%
2022	9.2	\$100,965	\$103,919	102.9%	378	84.7%	5.0%	5.7%	5.6%	81%
2023	10.2	\$90,226	\$92,799	102.9%	320	84.7%	4.8%	5.5%	5.4%	81%
2024	11.2	\$80,472	\$82,709	102.8%	271	84.7%	4.6%	5.3%	5.2%	81%
2025	12.2	\$71,628	\$73,572	102.7%	229	84.7%	4.4%	5.1%	5.0%	81%
2026	13.2	\$63,622	\$65,313	102.7%	194	84.7%	4.3%	4.9%	4.8%	81%
2027	14.2	\$56,394	\$57,862	102.6%	165	84.7%	4.2%	4.7%	4.6%	81%
2028	15.2	\$49,886	\$51,152	102.5%	139	84.7%	3.9%	4.4%	4.4%	81%
2029	16.2	\$44,029	\$45,120	102.5%	118	84.7%	3.7%	4.2%	4.1%	81%
2030	17.2	\$39,522	\$40,940	103.6%	100	84.7%	6.0%	6.0%	7.1%	81%
2031	18.2	\$35,613	\$37,157	104.3%	85	84.7%	6.0%	6.4%	7.2%	81%
2032	19.2	\$32,076	\$33,731	105.2%	72	84.7%	6.0%	6.3%	7.2%	81%
2033	20.2	\$28,889	\$30,629	106.0%	61	84.7%	6.0%	6.3%	7.2%	81%
2034	21.2	\$26,010	\$27,820	107.0%	51	84.7%	6.0%	6.3%	7.2%	81%
2035	22.2	\$23,412	\$25,274	108.0%	44	84.7%	6.0%	6.3%	7.3%	81%

**Through 2035** **\$1,639,849** **\$1,693,149** **103.3%**

**Lifetime** **\$2,340,073** **\$2,254,210** **96.3%**

# Colonial Penn Life Insurance Company

## Exhibit VI

CPL-GR-A80F

RI Experience

With the 2017 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	\$57,670	\$48,228	83.6%	323	\$2,143	\$1,792		
<b>2010 Total</b>		<b>0</b>	<b>\$57,670</b>	<b>\$48,228</b>	<b>83.6%</b>	<b>323</b>	<b>\$2,143</b>	<b>\$1,792</b>		
2011	2010	1	\$190,849	\$153,387	80.4%	1,148	\$1,995	\$1,603		
	2011	0	\$464,904	\$443,337	95.4%	2,492	\$2,239	\$2,135		
<b>2011 Total</b>		<b>0.3</b>	<b>\$655,753</b>	<b>\$596,725</b>	<b>91.0%</b>	<b>3,640</b>	<b>\$2,162</b>	<b>\$1,967</b>	<b>0.9%</b>	<b>9.8%</b>
2012	2010	2	\$185,775	\$120,020	64.6%	1,055	\$2,113	\$1,365		
	2011	1	\$702,458	\$624,603	88.9%	3,764	\$2,240	\$1,991		
	2012	0	\$418,149	\$363,064	86.8%	2,264	\$2,216	\$1,924		
<b>2012 Total</b>		<b>0.8</b>	<b>\$1,306,381</b>	<b>\$1,107,687</b>	<b>84.8%</b>	<b>7,083</b>	<b>\$2,213</b>	<b>\$1,877</b>	<b>2.4%</b>	<b>-4.6%</b>
2013	2010	3	\$193,775	\$130,488	67.3%	985	\$2,361	\$1,590		
	2011	2	\$673,754	\$513,438	76.2%	3,295	\$2,454	\$1,870		
	2012	1	\$614,627	\$500,015	81.4%	3,340	\$2,208	\$1,796		
	2013	0	\$385,160	\$395,681	102.7%	1,967	\$2,350	\$2,414		
<b>2013 Total</b>		<b>1.4</b>	<b>\$1,867,316</b>	<b>\$1,539,622</b>	<b>82.5%</b>	<b>9,587</b>	<b>\$2,337</b>	<b>\$1,927</b>	<b>5.6%</b>	<b>2.7%</b>
2014	2010	4	\$178,157	\$124,216	69.7%	838	\$2,551	\$1,779		
	2011	3	\$651,115	\$402,746	61.9%	2,857	\$2,735	\$1,692		
	2012	2	\$613,565	\$502,664	81.9%	3,037	\$2,424	\$1,986		
	2013	1	\$526,586	\$494,946	94.0%	2,700	\$2,340	\$2,200		
	2014	0	\$379,379	\$309,736	81.6%	1,757	\$2,591	\$2,115		
<b>2014 Total</b>		<b>1.9</b>	<b>\$2,348,803</b>	<b>\$1,834,308</b>	<b>78.1%</b>	<b>11,189</b>	<b>\$2,519</b>	<b>\$1,967</b>	<b>7.8%</b>	<b>2.1%</b>
2015	2010	5	\$169,570	\$84,599	49.9%	705	\$2,886	\$1,440		
	2011	4	\$599,784	\$475,075	79.2%	2,391	\$3,010	\$2,384		
	2012	3	\$602,380	\$542,011	90.0%	2,681	\$2,696	\$2,426		
	2013	2	\$485,542	\$376,177	77.5%	2,255	\$2,584	\$2,002		
	2014	1	\$465,727	\$278,405	59.8%	2,078	\$2,689	\$1,608		
	2015	0	\$149,475	\$180,066	120.5%	703	\$2,551	\$3,074		
<b>2015 Total</b>		<b>2.6</b>	<b>\$2,472,478</b>	<b>\$1,936,334</b>	<b>78.3%</b>	<b>10,813</b>	<b>\$2,744</b>	<b>\$2,149</b>	<b>8.9%</b>	<b>9.2%</b>

**Through 2015** **\$8,708,401** **\$7,062,903** **81.1%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2016	3.8	\$2,402,172	\$1,895,917	78.9%	9,681	89.5%	4.8%	8.5%	9.4%	92%
2017	4.5	\$2,232,110	\$1,703,577	76.3%	8,119	83.9%	<b>7.0%</b>	10.8%	7.1%	92%
2018	5.5	\$2,021,900	\$1,537,671	76.1%	6,877	84.7%	2.8%	6.9%	6.6%	92%
2019	6.5	\$1,823,028	\$1,386,250	76.0%	5,825	84.7%	2.7%	6.5%	6.4%	92%
2020	7.5	\$1,641,978	\$1,248,453	76.0%	4,934	84.7%	2.6%	6.3%	6.3%	92%
2021	8.5	\$1,477,637	\$1,123,394	76.0%	4,179	84.7%	2.6%	6.2%	6.2%	92%
2022	9.5	\$1,328,756	\$1,010,180	76.0%	3,539	84.7%	2.6%	6.2%	6.2%	92%
2023	10.5	\$1,194,303	\$907,932	76.0%	2,998	84.7%	2.6%	6.1%	6.1%	92%
2024	11.5	\$1,072,987	\$815,792	76.0%	2,539	84.7%	2.8%	6.1%	6.1%	92%
2025	12.5	\$963,867	\$732,936	76.0%	2,151	84.7%	3.1%	6.1%	6.1%	92%
2026	13.5	\$865,872	\$658,577	76.1%	1,822	84.7%	3.5%	6.1%	6.1%	92%
2027	14.5	\$778,092	\$591,971	76.1%	1,543	84.7%	4.0%	6.1%	6.1%	92%
2028	15.5	\$699,823	\$532,419	76.1%	1,307	84.7%	4.1%	6.2%	6.2%	92%
2029	16.5	\$629,987	\$479,269	76.1%	1,107	84.7%	4.2%	6.3%	6.3%	92%
2030	17.5	\$567,757	\$431,915	76.1%	938	84.7%	4.3%	6.4%	6.4%	92%
2031	18.5	\$512,274	\$389,795	76.1%	794	84.7%	4.5%	6.5%	6.6%	92%
2032	19.5	\$462,049	\$352,391	76.3%	673	84.7%	4.5%	6.5%	6.7%	92%
2033	20.5	\$416,537	\$319,230	76.6%	570	84.7%	4.5%	6.4%	7.0%	92%
2034	21.5	\$375,205	\$289,877	77.3%	483	84.7%	4.5%	6.3%	7.2%	92%
2035	22.5	\$334,619	\$258,271	77.2%	409	84.7%	3.4%	5.3%	5.2%	92%

**Through 2035** **\$21,800,952** **\$16,665,815** **76.4%**

**Lifetime** **\$30,509,353** **\$23,728,718** **77.8%**



# Colonial Penn Life Insurance Company

## Exhibit VI

CPL-GR-A80FH

Nationwide Experience

With the 2017 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$547,137	\$114,873	21.0%	9,208	\$713	\$150		
<b>2010 Total</b>		<b>0</b>	<b>\$547,137</b>	<b>\$114,873</b>	<b>21.0%</b>	<b>9,208</b>	<b>\$713</b>	<b>\$150</b>		
2011	2010	1	\$1,406,320	\$646,711	46.0%	24,926	\$677	\$311		
	2011	0	\$2,148,428	\$655,650	30.5%	36,094	\$714	\$218		
<b>2011 Total</b>		<b>0.4</b>	<b>\$3,554,748</b>	<b>\$1,302,361</b>	<b>36.6%</b>	<b>61,020</b>	<b>\$699</b>	<b>\$256</b>	<b>-2.0%</b>	<b>71.1%</b>
2012	2010	2	\$1,093,665	\$478,266	43.7%	19,105	\$687	\$300		
	2011	1	\$2,793,059	\$1,504,081	53.9%	46,932	\$714	\$385		
	2012	0	\$1,926,233	\$707,247	36.7%	31,100	\$743	\$273		
<b>2012 Total</b>		<b>0.9</b>	<b>\$5,812,957</b>	<b>\$2,689,594</b>	<b>46.3%</b>	<b>97,137</b>	<b>\$718</b>	<b>\$332</b>	<b>2.7%</b>	<b>29.7%</b>
2013	2010	3	\$959,015	\$473,610	49.4%	16,262	\$708	\$349		
	2011	2	\$2,266,133	\$1,312,674	57.9%	36,993	\$735	\$426		
	2012	1	\$2,480,629	\$1,296,707	52.3%	42,147	\$706	\$369		
	2013	0	\$1,465,786	\$547,098	37.3%	24,108	\$730	\$272		
<b>2013 Total</b>		<b>1.4</b>	<b>\$7,171,562</b>	<b>\$3,630,089</b>	<b>50.6%</b>	<b>119,510</b>	<b>\$720</b>	<b>\$364</b>	<b>0.3%</b>	<b>9.7%</b>
2014	2010	4	\$859,926	\$490,126	57.0%	14,114	\$731	\$417		
	2011	3	\$1,949,593	\$1,294,465	66.4%	31,035	\$754	\$501		
	2012	2	\$2,057,594	\$1,116,315	54.3%	34,145	\$723	\$392		
	2013	1	\$2,070,778	\$945,699	45.7%	35,822	\$694	\$317		
	2014	0	\$1,760,165	\$859,701	48.8%	27,765	\$761	\$372		
<b>2014 Total</b>		<b>1.8</b>	<b>\$8,698,056</b>	<b>\$4,706,307</b>	<b>54.1%</b>	<b>142,881</b>	<b>\$731</b>	<b>\$395</b>	<b>1.4%</b>	<b>8.4%</b>
2015	2010	5	\$765,723	\$447,173	58.4%	12,385	\$742	\$433		
	2011	4	\$1,727,065	\$1,255,889	72.7%	27,013	\$767	\$558		
	2012	3	\$1,805,222	\$1,057,990	58.6%	29,737	\$728	\$427		
	2013	2	\$1,707,947	\$976,740	57.2%	29,202	\$702	\$401		
	2014	1	\$2,298,910	\$1,284,625	55.9%	39,413	\$700	\$391		
	2015	0	\$1,734,418	\$788,311	45.5%	27,182	\$766	\$348		
<b>2015 Total</b>		<b>2.2</b>	<b>\$10,039,284</b>	<b>\$5,810,728</b>	<b>57.9%</b>	<b>164,932</b>	<b>\$730</b>	<b>\$423</b>	<b>0.0%</b>	<b>7.0%</b>

**Through 2015** **\$35,823,744** **\$18,253,952** **51.0%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2016	3.6	\$10,008,749	\$6,449,982	64.4%	159,894	96.9%	0.6%	2.8%	14.5%	88%
2017	4.2	\$9,070,835	\$6,398,139	70.5%	135,430	84.7%	<b>6.0%</b>	7.0%	17.1%	88%
2018	5.2	\$8,893,790	\$6,346,713	71.4%	114,709	84.7%	15.0%	15.8%	17.1%	88%
2019	6.2	\$8,810,581	\$6,295,699	71.5%	97,159	84.7%	15.0%	17.0%	17.1%	88%
2020	7.2	\$8,724,549	\$6,245,096	71.6%	82,293	84.7%	15.0%	16.9%	17.1%	88%
2021	8.2	\$8,635,362	\$6,194,900	71.7%	69,702	84.7%	15.0%	16.9%	17.1%	88%
2022	9.2	\$8,543,022	\$6,145,107	71.9%	59,038	84.7%	15.0%	16.8%	17.1%	88%
2023	10.2	\$8,447,520	\$6,095,714	72.2%	50,005	84.7%	15.0%	16.7%	17.1%	88%
2024	11.2	\$8,347,771	\$6,046,718	72.4%	42,354	84.7%	15.0%	16.7%	17.1%	88%
2025	12.2	\$8,243,559	\$5,998,117	72.8%	35,874	84.7%	15.0%	16.6%	17.1%	88%
2026	13.2	\$8,132,554	\$5,949,905	73.2%	30,385	84.7%	15.0%	16.5%	17.1%	88%
2027	14.2	\$8,015,152	\$5,902,082	73.6%	25,736	84.7%	15.0%	16.4%	17.1%	88%
2028	15.2	\$7,895,049	\$5,854,642	74.2%	21,799	84.7%	15.0%	16.3%	17.1%	88%
2029	16.2	\$7,773,116	\$5,807,584	74.7%	18,464	84.7%	15.0%	16.2%	17.1%	88%
2030	17.2	\$7,651,192	\$5,760,904	75.3%	15,639	84.7%	15.0%	16.2%	17.1%	88%
2031	18.2	\$7,529,302	\$5,714,600	75.9%	13,246	84.7%	15.0%	16.2%	17.1%	88%
2032	19.2	\$7,406,533	\$5,668,667	76.5%	11,219	84.7%	15.0%	16.1%	17.1%	88%
2033	20.2	\$7,282,654	\$5,623,104	77.2%	9,503	84.7%	15.0%	16.1%	17.1%	88%
2034	21.2	\$7,157,532	\$5,577,907	77.9%	8,049	84.7%	15.0%	16.0%	17.1%	88%
2035	22.2	\$7,031,382	\$5,533,073	78.7%	6,817	84.7%	15.0%	16.0%	17.1%	88%

**Through 2035** **\$163,600,206** **\$119,608,655** **73.1%**

**Lifetime** **\$199,423,950** **\$137,862,606** **69.1%**

# Colonial Penn Life Insurance Company

## Exhibit VI

CPL-GR-A80G

Nationwide Experience

With the 2017 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		
<b>2010 Total</b>		<b>0</b>	<b>\$1,152,827</b>	<b>\$627,691</b>	<b>54.4%</b>	<b>6,122</b>	<b>\$2,260</b>	<b>\$1,230</b>		
2011	2010	1	\$2,861,168	\$1,658,436	58.0%	15,967	\$2,150	\$1,246		
	2011	0	\$2,288,878	\$1,376,752	60.1%	12,650	\$2,171	\$1,306		
<b>2011 Total</b>		<b>0.6</b>	<b>\$5,150,046</b>	<b>\$3,035,187</b>	<b>58.9%</b>	<b>28,617</b>	<b>\$2,160</b>	<b>\$1,273</b>	<b>-4.4%</b>	<b>3.4%</b>
2012	2010	2	\$2,481,365	\$1,599,031	64.4%	13,161	\$2,262	\$1,458		
	2011	1	\$3,749,931	\$2,539,021	67.7%	20,040	\$2,245	\$1,520		
	2012	0	\$2,636,093	\$1,782,985	67.6%	14,116	\$2,241	\$1,516		
<b>2012 Total</b>		<b>1.0</b>	<b>\$8,867,389</b>	<b>\$5,921,037</b>	<b>66.8%</b>	<b>47,317</b>	<b>\$2,249</b>	<b>\$1,502</b>	<b>4.1%</b>	<b>18.0%</b>
2013	2010	3	\$2,190,089	\$1,519,005	69.4%	11,097	\$2,368	\$1,643		
	2011	2	\$3,328,422	\$2,274,723	68.3%	17,018	\$2,347	\$1,604		
	2012	1	\$4,248,538	\$2,938,769	69.2%	23,936	\$2,130	\$1,473		
	2013	0	\$5,178,899	\$3,675,097	71.0%	30,235	\$2,055	\$1,459		
<b>2013 Total</b>		<b>1.2</b>	<b>\$14,945,948</b>	<b>\$10,407,595</b>	<b>69.6%</b>	<b>82,286</b>	<b>\$2,180</b>	<b>\$1,518</b>	<b>-3.1%</b>	<b>1.1%</b>
2014	2010	4	\$2,042,999	\$1,277,232	62.5%	9,736	\$2,518	\$1,574		
	2011	3	\$3,053,457	\$2,154,142	70.5%	14,584	\$2,512	\$1,772		
	2012	2	\$3,866,867	\$2,808,690	72.6%	20,564	\$2,256	\$1,639		
	2013	1	\$10,323,018	\$7,132,494	69.1%	62,832	\$1,972	\$1,362		
	2014	0	\$9,872,056	\$6,664,330	67.5%	57,613	\$2,056	\$1,388		
<b>2014 Total</b>		<b>1.2</b>	<b>\$29,158,397</b>	<b>\$20,036,887</b>	<b>68.7%</b>	<b>165,329</b>	<b>\$2,116</b>	<b>\$1,454</b>	<b>-2.9%</b>	<b>-4.2%</b>
2015	2010	5	\$1,920,940	\$1,220,095	63.5%	8,653	\$2,664	\$1,692		
	2011	4	\$2,873,797	\$1,901,565	66.2%	12,931	\$2,667	\$1,765		
	2012	3	\$3,528,662	\$2,842,207	80.5%	17,894	\$2,366	\$1,906		
	2013	2	\$9,160,170	\$6,634,135	72.4%	52,621	\$2,089	\$1,513		
	2014	1	\$16,258,065	\$11,816,691	72.7%	98,554	\$1,980	\$1,439		
	2015	0	\$9,797,727	\$6,940,368	70.8%	56,579	\$2,078	\$1,472		
<b>2015 Total</b>		<b>1.5</b>	<b>\$43,539,360</b>	<b>\$31,355,061</b>	<b>72.0%</b>	<b>247,232</b>	<b>\$2,113</b>	<b>\$1,522</b>	<b>-0.1%</b>	<b>4.6%</b>

**Through 2015** **\$102,813,967** **\$71,383,457** **69.4%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2016	3.0	\$45,982,167	\$34,914,427	75.9%	251,444	101.7%	0.6%	3.8%	9.5%	90%
2017	3.6	\$42,198,339	\$31,794,291	75.3%	205,639	81.8%	9.5%	12.2%	11.3%	90%
2018	4.6	\$39,328,954	\$29,524,781	75.1%	174,176	84.7%	6.2%	10.0%	9.6%	90%
2019	5.6	\$36,474,948	\$27,369,855	75.0%	147,527	84.7%	6.0%	9.5%	9.4%	90%
2020	6.6	\$33,775,319	\$25,333,541	75.0%	124,956	84.7%	5.9%	9.3%	9.3%	90%
2021	7.6	\$31,232,801	\$23,417,632	75.0%	105,837	84.7%	5.8%	9.2%	9.1%	90%
2022	8.6	\$28,848,206	\$21,622,111	75.0%	89,644	84.7%	5.7%	9.0%	9.0%	90%
2023	9.6	\$26,619,813	\$19,945,519	74.9%	75,929	84.7%	5.7%	8.9%	8.9%	90%
2024	10.6	\$24,544,330	\$18,385,264	74.9%	64,312	84.7%	5.7%	8.9%	8.8%	90%
2025	11.6	\$22,617,651	\$16,937,881	74.9%	54,472	84.7%	5.7%	8.8%	8.8%	90%
2026	12.6	\$20,833,720	\$15,599,245	74.9%	46,138	84.7%	5.8%	8.8%	8.7%	90%
2027	13.6	\$19,187,097	\$14,364,761	74.9%	39,079	84.7%	6.0%	8.7%	8.7%	90%
2028	14.6	\$17,672,655	\$13,229,509	74.9%	33,100	84.7%	6.2%	8.7%	8.7%	90%
2029	15.6	\$16,284,177	\$12,188,371	74.8%	28,035	84.7%	6.4%	8.8%	8.8%	90%
2030	16.6	\$15,016,503	\$11,236,129	74.8%	23,746	84.7%	6.5%	8.9%	8.8%	90%
2031	17.6	\$13,859,149	\$10,367,552	74.8%	20,113	84.7%	6.6%	9.0%	8.9%	90%
2032	18.6	\$12,805,762	\$9,577,461	74.8%	17,036	84.7%	6.8%	9.1%	9.1%	90%
2033	19.6	\$11,849,886	\$8,860,777	74.8%	14,429	84.7%	7.0%	9.3%	9.2%	90%
2034	20.6	\$10,963,269	\$8,212,568	74.9%	12,221	84.7%	7.0%	9.2%	9.4%	90%
2035	21.6	\$10,136,913	\$7,628,075	75.3%	10,352	84.7%	7.0%	9.2%	9.7%	90%

**Through 2035** **\$480,231,659** **\$360,509,749** **75.1%**

**Lifetime** **\$583,045,625** **\$431,893,207** **74.1%**

# Colonial Penn Life Insurance Company

## Exhibit VI

CPL-GR-A80K

Nationwide Experience

With the 2017 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$123,542	\$45,081	36.5%	1,386	\$1,070	\$390		
<b>2010 Total</b>		<b>0</b>	<b>\$123,542</b>	<b>\$45,081</b>	<b>36.5%</b>	<b>1,386</b>	<b>\$1,070</b>	<b>\$390</b>		
2011	2010	1	\$229,696	\$83,070	36.2%	2,829	\$974	\$352		
	2011	0	\$500,519	\$265,045	53.0%	5,326	\$1,128	\$597		
<b>2011 Total</b>		<b>0.3</b>	<b>\$730,215</b>	<b>\$348,115</b>	<b>47.7%</b>	<b>8,155</b>	<b>\$1,075</b>	<b>\$512</b>	<b>0.5%</b>	<b>31.2%</b>
2012	2010	2	\$157,823	\$117,371	74.4%	1,923	\$985	\$732		
	2011	1	\$492,358	\$269,193	54.7%	5,228	\$1,130	\$618		
	2012	0	\$254,252	\$132,374	52.1%	2,875	\$1,061	\$553		
<b>2012 Total</b>		<b>0.9</b>	<b>\$904,433</b>	<b>\$518,939</b>	<b>57.4%</b>	<b>10,026</b>	<b>\$1,083</b>	<b>\$621</b>	<b>0.7%</b>	<b>21.3%</b>
2013	2010	3	\$116,146	\$70,171	60.4%	1,456	\$957	\$578		
	2011	2	\$334,534	\$210,902	63.0%	3,492	\$1,150	\$725		
	2012	1	\$295,255	\$159,423	54.0%	3,547	\$999	\$539		
	2013	0	\$227,088	\$106,005	46.7%	2,402	\$1,134	\$530		
<b>2013 Total</b>		<b>1.3</b>	<b>\$973,023</b>	<b>\$546,501</b>	<b>56.2%</b>	<b>10,897</b>	<b>\$1,072</b>	<b>\$602</b>	<b>-1.0%</b>	<b>-3.1%</b>
2014	2010	4	\$102,294	\$58,761	57.4%	1,228	\$1,000	\$574		
	2011	3	\$259,800	\$162,663	62.6%	2,655	\$1,174	\$735		
	2012	2	\$223,416	\$141,099	63.2%	2,603	\$1,030	\$650		
	2013	1	\$316,611	\$148,633	46.9%	3,577	\$1,062	\$499		
	2014	0	\$437,518	\$271,841	62.1%	4,271	\$1,229	\$764		
<b>2014 Total</b>		<b>1.5</b>	<b>\$1,339,640</b>	<b>\$782,999</b>	<b>58.4%</b>	<b>14,334</b>	<b>\$1,122</b>	<b>\$656</b>	<b>4.7%</b>	<b>8.9%</b>
2015	2010	5	\$92,142	\$63,233	68.6%	1,066	\$1,037	\$712		
	2011	4	\$228,041	\$158,291	69.4%	2,306	\$1,187	\$824		
	2012	3	\$180,451	\$109,839	60.9%	2,098	\$1,032	\$628		
	2013	2	\$244,380	\$147,509	60.4%	2,697	\$1,087	\$656		
	2014	1	\$461,435	\$380,241	82.4%	4,766	\$1,162	\$957		
	2015	0	\$619,209	\$346,037	55.9%	6,014	\$1,236	\$690		
<b>2015 Total</b>		<b>1.6</b>	<b>\$1,825,658</b>	<b>\$1,205,149</b>	<b>66.0%</b>	<b>18,947</b>	<b>\$1,156</b>	<b>\$763</b>	<b>3.1%</b>	<b>16.4%</b>

**Through 2015** **\$5,896,511** **\$3,446,784** **58.5%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2016	3.4	\$2,040,762	\$1,385,825	67.9%	20,517	108.3%	0.1%	3.2%	6.2%	91%
2017	3.8	\$1,785,800	\$1,271,477	71.2%	17,377	84.7%	<b>1.9%</b>	3.3%	8.3%	91%
2018	4.8	\$1,621,710	\$1,165,416	71.9%	14,719	84.7%	6.0%	7.2%	8.2%	91%
2019	5.8	\$1,477,943	\$1,067,340	72.2%	12,467	84.7%	6.0%	7.6%	8.1%	91%
2020	6.8	\$1,346,444	\$976,906	72.6%	10,559	84.7%	6.0%	7.6%	8.1%	91%
2021	7.8	\$1,226,090	\$893,738	72.9%	8,944	84.7%	6.0%	7.5%	8.0%	91%
2022	8.8	\$1,115,928	\$817,442	73.3%	7,575	84.7%	6.0%	7.5%	8.0%	91%
2023	9.8	\$1,015,038	\$747,615	73.7%	6,416	84.7%	6.0%	7.4%	8.0%	91%
2024	10.8	\$922,652	\$683,852	74.1%	5,435	84.7%	6.0%	7.3%	8.0%	91%
2025	11.8	\$838,073	\$625,752	74.7%	4,603	84.7%	6.0%	7.2%	8.0%	91%
2026	12.8	\$760,615	\$570,280	75.0%	3,899	84.7%	6.0%	7.2%	7.6%	91%
2027	13.8	\$689,871	\$520,150	75.4%	3,302	84.7%	6.0%	7.1%	7.7%	91%
2028	14.8	\$625,346	\$474,939	75.9%	2,797	84.7%	6.0%	7.0%	7.8%	91%
2029	15.8	\$566,511	\$434,246	76.7%	2,369	84.7%	6.0%	7.0%	7.9%	91%
2030	16.8	\$512,988	\$397,695	77.5%	2,007	84.7%	6.0%	6.9%	8.1%	91%
2031	17.8	\$464,348	\$364,931	78.6%	1,700	84.7%	6.0%	6.9%	8.3%	91%
2032	18.8	\$420,090	\$335,627	79.9%	1,440	84.7%	6.0%	6.8%	8.6%	91%
2033	19.8	\$379,647	\$303,210	79.9%	1,219	84.7%	5.9%	6.7%	6.7%	91%
2034	20.8	\$343,102	\$273,971	79.9%	1,033	84.7%	6.0%	6.7%	6.7%	91%
2035	21.8	\$309,923	\$247,595	79.9%	875	84.7%	6.0%	6.6%	6.7%	91%

**Through 2035** **\$18,462,881** **\$13,558,008** **73.4%**

**Lifetime** **\$24,359,391** **\$17,004,791** **69.8%**

# Colonial Penn Life Insurance Company

## Exhibit VI

CPL-GR-A80L

Nationwide Experience

With the 2017 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$96,881	\$41,598	42.9%	762	\$1,526	\$655		
<b>2010 Total</b>		<b>0</b>	<b>\$96,881</b>	<b>\$41,598</b>	<b>42.9%</b>	<b>762</b>	<b>\$1,526</b>	<b>\$655</b>		
2011	2010	1	\$175,617	\$89,296	50.8%	1,545	\$1,364	\$694		
	2011	0	\$239,339	\$167,751	70.1%	1,893	\$1,517	\$1,063		
<b>2011 Total</b>		<b>0.4</b>	<b>\$414,956</b>	<b>\$257,046</b>	<b>61.9%</b>	<b>3,438</b>	<b>\$1,448</b>	<b>\$897</b>	<b>-5.1%</b>	<b>37.0%</b>
2012	2010	2	\$125,401	\$113,658	90.6%	1,098	\$1,371	\$1,242		
	2011	1	\$246,804	\$170,889	69.2%	1,923	\$1,540	\$1,066		
	2012	0	\$186,627	\$154,874	83.0%	1,476	\$1,517	\$1,259		
<b>2012 Total</b>		<b>0.9</b>	<b>\$558,832</b>	<b>\$439,422</b>	<b>78.6%</b>	<b>4,497</b>	<b>\$1,491</b>	<b>\$1,173</b>	<b>3.0%</b>	<b>30.7%</b>
2013	2010	3	\$112,166	\$119,433	106.5%	892	\$1,509	\$1,607		
	2011	2	\$208,272	\$146,650	70.4%	1,498	\$1,668	\$1,175		
	2012	1	\$213,250	\$172,474	80.9%	1,694	\$1,511	\$1,222		
	2013	0	\$127,808	\$122,272	95.7%	996	\$1,540	\$1,473		
<b>2013 Total</b>		<b>1.5</b>	<b>\$661,496</b>	<b>\$560,828</b>	<b>84.8%</b>	<b>5,080</b>	<b>\$1,563</b>	<b>\$1,325</b>	<b>4.8%</b>	<b>13.0%</b>
2014	2010	4	\$108,705	\$58,981	54.3%	790	\$1,651	\$896		
	2011	3	\$181,989	\$130,218	71.6%	1,212	\$1,802	\$1,289		
	2012	2	\$180,288	\$154,782	85.9%	1,305	\$1,658	\$1,423		
	2013	1	\$206,284	\$162,652	78.8%	1,620	\$1,528	\$1,205		
	2014	0	\$437,160	\$429,989	98.4%	3,017	\$1,739	\$1,710		
<b>2014 Total</b>		<b>1.4</b>	<b>\$1,114,427</b>	<b>\$936,621</b>	<b>84.0%</b>	<b>7,944</b>	<b>\$1,683</b>	<b>\$1,415</b>	<b>7.7%</b>	<b>6.8%</b>
2015	2010	5	\$103,585	\$66,943	64.6%	719	\$1,729	\$1,117		
	2011	4	\$155,715	\$95,692	61.5%	994	\$1,880	\$1,155		
	2012	3	\$158,573	\$155,772	98.2%	1,112	\$1,711	\$1,681		
	2013	2	\$187,231	\$194,334	103.8%	1,364	\$1,647	\$1,710		
	2014	1	\$494,789	\$453,859	91.7%	3,440	\$1,726	\$1,583		
	2015	0	\$362,238	\$336,305	92.8%	2,373	\$1,832	\$1,701		
<b>2015 Total</b>		<b>1.7</b>	<b>\$1,462,132</b>	<b>\$1,302,904</b>	<b>89.1%</b>	<b>10,002</b>	<b>\$1,754</b>	<b>\$1,563</b>	<b>4.2%</b>	<b>10.5%</b>

**Through 2015** **\$4,308,724** **\$3,538,419** **82.1%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2016	3.3	\$1,633,141	\$1,463,740	89.6%	10,235	102.3%	5.9%	9.2%	9.8%	91%
2017	3.9	\$1,495,351	\$1,311,358	87.7%	8,370	81.8%	<b>9.5%</b>	12.0%	9.5%	91%
2018	4.9	\$1,373,249	\$1,199,430	87.3%	7,090	84.7%	5.4%	8.4%	8.0%	91%
2019	5.9	\$1,255,722	\$1,096,537	87.3%	6,005	84.7%	5.4%	8.0%	7.9%	91%
2020	6.9	\$1,147,904	\$1,002,191	87.3%	5,086	84.7%	5.4%	7.9%	7.9%	91%
2021	7.9	\$1,049,234	\$915,894	87.3%	4,308	84.7%	5.5%	7.9%	7.9%	91%
2022	8.9	\$959,176	\$837,143	87.3%	3,649	84.7%	5.6%	7.9%	7.9%	91%
2023	9.9	\$877,134	\$765,439	87.3%	3,091	84.7%	5.8%	8.0%	8.0%	91%
2024	10.9	\$800,232	\$698,043	87.2%	2,618	84.7%	5.6%	7.7%	7.7%	91%
2025	11.9	\$730,451	\$637,118	87.2%	2,217	84.7%	5.8%	7.8%	7.8%	91%
2026	12.9	\$667,081	\$582,159	87.3%	1,878	84.7%	6.0%	7.8%	7.9%	91%
2027	13.9	\$608,800	\$532,686	87.5%	1,591	84.7%	6.0%	7.7%	8.0%	91%
2028	14.9	\$555,180	\$488,246	87.9%	1,347	84.7%	6.0%	7.7%	8.2%	91%
2029	15.9	\$505,997	\$448,416	88.6%	1,141	84.7%	6.0%	7.6%	8.4%	91%
2030	16.9	\$460,797	\$412,797	89.6%	967	84.7%	6.0%	7.5%	8.7%	91%
2031	17.9	\$416,757	\$373,015	89.5%	819	84.7%	5.3%	6.8%	6.7%	91%
2032	18.9	\$376,706	\$337,128	89.5%	693	84.7%	5.4%	6.7%	6.7%	91%
2033	19.9	\$340,571	\$304,748	89.5%	587	84.7%	5.5%	6.7%	6.7%	91%
2034	20.9	\$307,962	\$275,529	89.5%	497	84.7%	5.7%	6.8%	6.7%	91%
2035	21.9	\$278,524	\$249,158	89.5%	421	84.7%	5.8%	6.8%	6.8%	91%

**Through 2035** **\$15,839,970** **\$13,930,774** **87.9%**

**Lifetime** **\$20,148,694** **\$17,469,193** **86.7%**

# Colonial Penn Life Insurance Company

## Exhibit VI

CPL-GR-A80M

Nationwide Experience

With the 2017 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$35,333	\$21,863	61.9%	277	\$1,531	\$947		
<b>2010 Total</b>		<b>0</b>	<b>\$35,333</b>	<b>\$21,863</b>	<b>61.9%</b>	<b>277</b>	<b>\$1,531</b>	<b>\$947</b>		
2011	2010	1	\$84,896	\$35,212	41.5%	676	\$1,507	\$625		
	2011	0	\$45,899	\$42,085	91.7%	314	\$1,754	\$1,608		
<b>2011 Total</b>		<b>0.6</b>	<b>\$130,795</b>	<b>\$77,298</b>	<b>59.1%</b>	<b>990</b>	<b>\$1,585</b>	<b>\$937</b>	<b>3.6%</b>	<b>-1.1%</b>
2012	2010	2	\$62,049	\$33,613	54.2%	477	\$1,561	\$846		
	2011	1	\$52,759	\$40,842	77.4%	318	\$1,991	\$1,541		
	2012	0	\$39,180	\$25,305	64.6%	239	\$1,967	\$1,271		
<b>2012 Total</b>		<b>1.1</b>	<b>\$153,988</b>	<b>\$99,760</b>	<b>64.8%</b>	<b>1,034</b>	<b>\$1,787</b>	<b>\$1,158</b>	<b>12.7%</b>	<b>23.6%</b>
2013	2010	3	\$55,941	\$32,051	57.3%	396	\$1,695	\$971		
	2011	2	\$36,052	\$24,129	66.9%	217	\$1,994	\$1,334		
	2012	1	\$36,572	\$41,751	114.2%	249	\$1,762	\$2,012		
	2013	0	\$17,961	\$11,252	62.6%	138	\$1,562	\$978		
<b>2013 Total</b>		<b>1.9</b>	<b>\$146,525</b>	<b>\$109,182</b>	<b>74.5%</b>	<b>1,000</b>	<b>\$1,758</b>	<b>\$1,310</b>	<b>-1.6%</b>	<b>13.2%</b>
2014	2010	4	\$49,510	\$42,048	84.9%	335	\$1,773	\$1,506		
	2011	3	\$22,224	\$14,651	65.9%	146	\$1,827	\$1,204		
	2012	2	\$26,051	\$20,305	77.9%	157	\$1,991	\$1,552		
	2013	1	\$24,564	\$23,125	94.1%	196	\$1,504	\$1,416		
	2014	0	\$11,653	\$6,991	60.0%	78	\$1,793	\$1,075		
<b>2014 Total</b>		<b>2.5</b>	<b>\$134,001</b>	<b>\$107,120</b>	<b>79.9%</b>	<b>912</b>	<b>\$1,763</b>	<b>\$1,409</b>	<b>0.3%</b>	<b>7.6%</b>
2015	2010	5	\$44,579	\$43,466	97.5%	292	\$1,832	\$1,786		
	2011	4	\$20,640	\$9,955	48.2%	136	\$1,821	\$878		
	2012	3	\$18,802	\$18,060	96.1%	116	\$1,945	\$1,868		
	2013	2	\$21,335	\$14,533	68.1%	166	\$1,542	\$1,051		
	2014	1	\$11,649	\$2,232	19.2%	96	\$1,456	\$279		
	2015	0	\$12,193	\$10,600	86.9%	85	\$1,721	\$1,497		
<b>2015 Total</b>		<b>3.2</b>	<b>\$129,198</b>	<b>\$98,845</b>	<b>76.5%</b>	<b>891</b>	<b>\$1,740</b>	<b>\$1,331</b>	<b>-1.3%</b>	<b>-5.5%</b>

**Through 2015** **\$729,840** **\$514,068** **70.4%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2016	4.6	\$124,424	\$99,419	79.9%	818	91.8%	2.6%	4.9%	9.6%	87%
2017	5.1	\$113,864	\$91,224	80.1%	693	84.7%	<b>6.0%</b>	8.0%	8.3%	87%
2018	6.1	\$104,373	\$83,564	80.1%	587	84.7%	5.7%	8.2%	8.2%	87%
2019	7.1	\$95,514	\$76,435	80.0%	497	84.7%	5.6%	8.0%	8.0%	87%
2020	8.1	\$87,293	\$69,827	80.0%	421	84.7%	5.5%	7.9%	7.9%	87%
2021	9.1	\$79,689	\$63,722	80.0%	357	84.7%	5.5%	7.8%	7.7%	87%
2022	10.1	\$72,692	\$58,102	79.9%	302	84.7%	5.4%	7.7%	7.7%	87%
2023	11.1	\$66,254	\$52,944	79.9%	256	84.7%	5.5%	7.6%	7.6%	87%
2024	12.1	\$60,353	\$48,226	79.9%	217	84.7%	5.7%	7.5%	7.5%	87%
2025	13.1	\$54,962	\$43,920	79.9%	183	84.7%	6.0%	7.5%	7.5%	87%
2026	14.1	\$49,900	\$40,003	80.2%	155	84.7%	6.0%	7.2%	7.5%	87%
2027	15.1	\$45,280	\$36,448	80.5%	132	84.7%	6.0%	7.1%	7.6%	87%
2028	16.1	\$41,067	\$33,231	80.9%	111	84.7%	6.0%	7.1%	7.6%	87%
2029	17.1	\$37,213	\$30,327	81.5%	94	84.7%	6.0%	7.0%	7.7%	87%
2030	18.1	\$33,704	\$27,713	82.2%	80	84.7%	6.0%	6.9%	7.9%	87%
2031	19.1	\$30,537	\$25,365	83.1%	68	84.7%	6.0%	7.0%	8.1%	87%
2032	20.1	\$27,653	\$23,262	84.1%	57	84.7%	6.0%	6.9%	8.3%	87%
2033	21.1	\$25,042	\$21,385	85.4%	49	84.7%	6.0%	6.9%	8.5%	87%
2034	22.1	\$22,673	\$19,713	86.9%	41	84.7%	6.0%	6.9%	8.8%	87%
2035	23.1	\$20,453	\$17,768	86.9%	35	84.7%	5.6%	6.5%	6.4%	87%

**Through 2035** **\$1,192,940** **\$962,599** **80.7%**

**Lifetime** **\$1,922,781** **\$1,476,667** **76.8%**

# Colonial Penn Life Insurance Company

## Exhibit VI

CPL-GR-A80N

RI Experience

With the 2017 Justified Rate Action

Experience Year	Issue Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Average Premium	Average Claim Cost	Premium Trend	Claim Trend
2010	2010	0	\$78,180	\$37,724	48.3%	640	\$1,466	\$707		
<b>2010 Total</b>		<b>0</b>	<b>\$78,180</b>	<b>\$37,724</b>	<b>48.3%</b>	<b>640</b>	<b>\$1,466</b>	<b>\$707</b>		
2011	2010	1	\$176,879	\$78,419	44.3%	1,572	\$1,350	\$599		
	2011	0	\$247,648	\$165,191	66.7%	2,131	\$1,395	\$930		
<b>2011 Total</b>		<b>0.4</b>	<b>\$424,527</b>	<b>\$243,610</b>	<b>57.4%</b>	<b>3,703</b>	<b>\$1,376</b>	<b>\$789</b>	<b>-6.1%</b>	<b>11.6%</b>
2012	2010	2	\$137,954	\$64,148	46.5%	1,139	\$1,453	\$676		
	2011	1	\$343,869	\$252,884	73.5%	2,935	\$1,406	\$1,034		
	2012	0	\$279,302	\$120,366	43.1%	2,433	\$1,378	\$594		
<b>2012 Total</b>		<b>0.8</b>	<b>\$761,124</b>	<b>\$437,398</b>	<b>57.5%</b>	<b>6,507</b>	<b>\$1,404</b>	<b>\$807</b>	<b>2.0%</b>	<b>2.2%</b>
2013	2010	3	\$121,421	\$121,848	100.4%	946	\$1,540	\$1,546		
	2011	2	\$298,627	\$151,616	50.8%	2,374	\$1,509	\$766		
	2012	1	\$316,278	\$210,112	66.4%	2,966	\$1,280	\$850		
	2013	0	\$159,246	\$93,637	58.8%	1,357	\$1,408	\$828		
<b>2013 Total</b>		<b>1.4</b>	<b>\$895,573</b>	<b>\$577,213</b>	<b>64.5%</b>	<b>7,643</b>	<b>\$1,406</b>	<b>\$906</b>	<b>0.2%</b>	<b>12.4%</b>
2014	2010	4	\$111,306	\$60,741	54.6%	796	\$1,678	\$916		
	2011	3	\$288,447	\$166,639	57.8%	2,093	\$1,654	\$955		
	2012	2	\$309,178	\$235,933	76.3%	2,650	\$1,400	\$1,068		
	2013	1	\$247,276	\$167,675	67.8%	2,234	\$1,328	\$901		
	2014	0	\$187,637	\$125,919	67.1%	1,472	\$1,530	\$1,027		
<b>2014 Total</b>		<b>1.9</b>	<b>\$1,143,844</b>	<b>\$756,907</b>	<b>66.2%</b>	<b>9,245</b>	<b>\$1,485</b>	<b>\$982</b>	<b>5.6%</b>	<b>8.4%</b>
2015	2010	5	\$109,017	\$71,342	65.4%	746	\$1,754	\$1,148		
	2011	4	\$264,387	\$183,059	69.2%	1,825	\$1,738	\$1,204		
	2012	3	\$291,352	\$208,486	71.6%	2,377	\$1,471	\$1,053		
	2013	2	\$225,443	\$230,911	102.4%	1,950	\$1,387	\$1,421		
	2014	1	\$263,584	\$151,527	57.5%	2,197	\$1,440	\$828		
	2015	0	\$177,695	\$105,828	59.6%	1,482	\$1,439	\$857		
<b>2015 Total</b>		<b>2.4</b>	<b>\$1,331,479</b>	<b>\$951,153</b>	<b>71.4%</b>	<b>10,577</b>	<b>\$1,511</b>	<b>\$1,079</b>	<b>1.7%</b>	<b>9.8%</b>

**Through 2015** **\$4,634,728** **\$3,004,005** **64.8%**

Experience Year	Duration	Earned Premium	Claims Incurred	Loss Ratio	Exposed Policies	Persistency	Rate Increase	Premium Trend	Claim Trend	Rate Increase Effectiveness
2016	3.8	\$1,321,427	\$963,606	72.9%	10,060	95.1%	0.0%	4.3%	6.5%	92%
2017	4.4	\$1,233,332	\$887,594	72.0%	8,521	84.7%	<b>5.6%</b>	10.2%	8.8%	92%
2018	5.4	\$1,135,906	\$816,110	71.8%	7,217	84.7%	3.7%	8.7%	8.6%	92%
2019	6.4	\$1,042,920	\$749,216	71.8%	6,113	84.7%	3.7%	8.4%	8.4%	92%
2020	7.4	\$956,258	\$686,892	71.8%	5,178	84.7%	3.7%	8.3%	8.2%	92%
2021	8.4	\$875,798	\$629,060	71.8%	4,385	84.7%	3.7%	8.1%	8.1%	92%
2022	9.4	\$801,382	\$575,595	71.8%	3,714	84.7%	3.8%	8.0%	8.0%	92%
2023	10.4	\$732,800	\$526,335	71.8%	3,146	84.7%	4.0%	8.0%	8.0%	92%
2024	11.4	\$669,840	\$481,096	71.8%	2,665	84.7%	4.1%	7.9%	7.9%	92%
2025	12.4	\$612,134	\$439,674	71.8%	2,257	84.7%	4.3%	7.9%	7.9%	92%
2026	13.4	\$559,440	\$401,859	71.8%	1,912	84.7%	4.6%	7.9%	7.9%	92%
2027	14.4	\$511,458	\$367,430	71.8%	1,619	84.7%	4.9%	7.9%	7.9%	92%
2028	15.4	\$467,968	\$336,171	71.8%	1,371	84.7%	5.1%	8.0%	8.0%	92%
2029	16.4	\$428,573	\$307,865	71.8%	1,162	84.7%	5.3%	8.1%	8.1%	92%
2030	17.4	\$393,024	\$282,300	71.8%	984	84.7%	5.5%	8.3%	8.3%	92%
2031	18.4	\$360,995	\$259,272	71.8%	833	84.7%	5.6%	8.4%	8.4%	92%
2032	19.4	\$332,196	\$238,584	71.8%	706	84.7%	5.9%	8.6%	8.6%	92%
2033	20.4	\$305,678	\$220,050	72.0%	598	84.7%	6.0%	8.6%	8.9%	92%
2034	21.4	\$280,999	\$203,492	72.4%	506	84.7%	6.0%	8.5%	9.2%	92%
2035	22.4	\$254,574	\$184,093	72.3%	429	84.7%	4.5%	7.0%	6.8%	92%

**Through 2035** **\$13,276,702** **\$9,556,293** **72.0%**

**Lifetime** **\$17,911,430** **\$12,560,298** **70.1%**

# Colonial Penn Life Insurance Company

## Exhibit IV

### Policy Form Series CPL-GR-A80

#### In-force Policy History

##### Rhode Island

<u>Year-End</u>	<u>GR-A80A</u>	<u>GR-A80B</u>	<u>GR-A80F</u>	<u>GR-A80FH</u>	<u>GR-A80G</u>	<u>GR-A80K</u>	<u>GR-A80L</u>	<u>GR-A80M</u>	<u>GR-A80N</u>
2010	0	0	100	5	0	0	0	1	144
2011	0	1	440	18	2	0	0	2	403
2012	0	1	666	42	7	0	2	2	593
2013	0	1	846	41	13	0	9	2	693
2014	0	1	914	84	65	1	31	2	813
2015	0	1	844	103	180	3	48	2	950
As of 3/2016	0	1	787	109	197	3	43	2	940

##### Nationwide

<u>Year-End</u>	<u>GR-A80A</u>	<u>GR-A80B</u>	<u>GR-A80F</u>	<u>GR-A80FH</u>	<u>GR-A80G</u>	<u>GR-A80K</u>	<u>GR-A80L</u>	<u>GR-A80M</u>	<u>GR-A80N</u>
2010	70	12	10,707	2,354	1,444	279	139	56	15,031
2011	190	44	31,682	6,355	2,974	705	260	70	40,931
2012	265	39	47,314	8,815	4,588	775	337	75	60,003
2013	286	51	54,533	10,438	9,579	871	401	67	74,499
2014	307	64	55,584	12,324	17,133	1,133	617	58	84,982
2015	272	75	55,438	14,009	23,000	1,523	750	57	93,964
As of 3/2016	262	78	55,360	14,707	24,122	1,622	794	50	95,497

**Colonial Penn Life Insurance Company**

Exhibit V

Policy Form Series GR-A80

Nationwide Experience

	<b>Experience Period</b>	<b>Earned Premium</b>	<b>Incurred Claims</b>	<b>Claim Ratio</b>
<b>CPL-GR-A80A</b>	2010	56,815	57,006	100.3%
	2011	329,264	504,287	153.2%
	2012	613,495	1,105,514	180.2%
	2013	801,969	1,467,096	182.9%
	2014	1,011,418	1,678,065	165.9%
	2015	998,090	1,572,228	157.5%
	Total	3,811,049	6,384,195	167.5%
<b>CPL-GR-A80B</b>	2010	8,816	8,582	97.4%
	2011	94,994	61,540	64.8%
	2012	106,204	78,617	74.0%
	2013	125,108	72,605	58.0%
	2014	172,076	161,374	93.8%
	2015	193,027	178,341	92.4%
	Total	700,224	561,061	80.1%
<b>CPL-GR-A80F</b>	2010	7,809,445	5,141,555	65.8%
	2011	50,458,400	35,458,113	70.3%
	2012	95,124,157	71,106,685	74.8%
	2013	128,074,351	93,440,377	73.0%
	2014	149,657,136	104,952,571	70.1%
	2015	156,313,754	108,802,869	69.6%
	Total	587,437,242	418,902,169	71.3%
<b>CPL-GR-A80FH</b>	2010	547,137	114,873	21.0%
	2011	3,554,748	1,302,361	36.6%
	2012	5,812,957	2,689,594	46.3%
	2013	7,171,562	3,630,089	50.6%
	2014	8,698,056	4,706,307	54.1%
	2015	10,039,284	5,810,728	57.9%
	Total	35,823,744	18,253,952	51.0%
<b>CPL-GR-A80G</b>	2010	1,152,827	627,691	54.4%
	2011	5,150,046	3,035,187	58.9%
	2012	8,867,389	5,921,037	66.8%
	2013	14,945,948	10,407,595	69.6%
	2014	29,158,397	20,036,887	68.7%
	2015	43,539,360	31,355,061	72.0%
	Total	102,813,967	71,383,457	69.4%
<b>CPL-GR-A80K</b>	2010	123,542	45,081	36.5%
	2011	730,215	348,115	47.7%
	2012	904,433	518,939	57.4%
	2013	973,023	546,501	56.2%
	2014	1,339,640	782,999	58.4%
	2015	1,825,658	1,205,149	66.0%
	Total	5,896,511	3,446,784	58.5%
<b>CPL-GR-A80L</b>	2010	96,881	41,598	42.9%
	2011	414,956	257,046	61.9%
	2012	558,832	439,422	78.6%
	2013	661,496	560,828	84.8%
	2014	1,114,427	936,621	84.0%
	2015	1,462,132	1,302,904	89.1%
	Total	4,308,724	3,538,419	82.1%



**Colonial Penn Life Insurance Company**

Exhibit V

Policy Form Series GR-A80

Nationwide Experience

	<b>Experience Period</b>	<b>Earned Premium</b>	<b>Incurred Claims</b>	<b>Claim Ratio</b>
<b>CPL-GR-A80M</b>	2010	35,333	21,863	61.9%
	2011	130,795	77,298	59.1%
	2012	153,988	99,760	64.8%
	2013	146,525	109,182	74.5%
	2014	134,001	107,120	79.9%
	2015	129,198	98,845	76.5%
	Total	729,840	514,068	70.4%
<b>CPL-GR-A80N</b>	2010	7,660,128	4,115,706	53.7%
	2011	44,238,006	27,245,602	61.6%
	2012	77,147,332	54,073,075	70.1%
	2013	102,618,384	71,212,738	69.4%
	2014	127,735,774	88,294,420	69.1%
	2015	145,075,052	102,993,578	71.0%
	Total	504,474,675	347,935,118	69.0%
<b>All</b>	2010	17,490,923	10,173,955	58.2%
	2011	105,101,423	68,289,549	65.0%
	2012	189,288,787	136,032,642	71.9%
	2013	255,518,365	181,447,012	71.0%
	2014	319,020,925	221,656,363	69.5%
	2015	359,575,554	253,319,703	70.4%
	Total	1,245,995,977	870,919,223	69.9%

**Colonial Penn Life Insurance Company**

Exhibit V

Policy Form Series GR-A80

Rhode Island Experience

	<b>Experience Period</b>	<b>Earned Premium</b>	<b>Incurred Claims</b>	<b>Claim Ratio</b>
<b>CPL-GR-A80B</b>	2011	2,059	21	1.0%
	2012	2,247	608	27.1%
	2013	2,375	508	21.4%
	2014	2,468	185	7.5%
	2015	2,564	549	21.4%
	Total	11,713	1,871	16.0%
<b>CPL-GR-A80F</b>	2010	57,670	48,228	83.6%
	2011	655,753	596,725	91.0%
	2012	1,306,381	1,107,687	84.8%
	2013	1,867,316	1,539,622	82.5%
	2014	2,348,803	1,834,308	78.1%
	2015	2,472,478	1,936,334	78.3%
	Total	8,708,401	7,062,903	81.1%
<b>CPL-GR-A80FH</b>	2010	1,208	0	0.0%
	2011	10,311	1,394	13.5%
	2012	23,599	10,322	43.7%
	2013	25,856	14,181	54.8%
	2014	51,088	26,182	51.2%
	2015	64,848	34,806	53.7%
	Total	176,910	86,885	49.1%
<b>CPL-GR-A80G</b>	2011	867	870	100.4%
	2012	11,600	3,454	29.8%
	2013	12,352	7,779	63.0%
	2014	69,281	34,903	50.4%
	2015	265,892	186,168	70.0%
	Total	359,992	233,175	64.8%
<b>CPL-GR-A80K</b>	2014	732	61	8.3%
	2015	2,816	3,276	116.3%
	Total	3,547	3,337	94.1%
<b>CPL-GR-A80L</b>	2012	2,933	2,199	75.0%
	2013	8,610	3,485	40.5%
	2014	53,749	55,625	103.5%
	2015	91,725	101,636	110.8%
	Total	157,016	162,946	103.8%
<b>CPL-GR-A80M</b>	2010	343	0	0.0%
	2011	1,947	593	30.5%
	2012	3,377	2,394	70.9%
	2013	3,663	5,494	150.0%
	2014	3,974	1,143	28.8%
	2015	4,313	2,359	54.7%
	Total	17,615	11,983	68.0%
<b>CPL-GR-A80N</b>	2010	78,180	37,724	48.3%
	2011	424,527	243,610	57.4%
	2012	761,124	437,398	57.5%
	2013	895,573	577,213	64.5%
	2014	1,143,844	756,907	66.2%
	2015	1,331,479	951,153	71.4%
	Total	4,634,728	3,004,005	64.8%

**Colonial Penn Life Insurance Company**

Exhibit V

Policy Form Series GR-A80

Rhode Island Experience

	<b>Experience Period</b>	<b>Earned Premium</b>	<b>Incurred Claims</b>	<b>Claim Ratio</b>
<b>All</b>	2010	137,400	85,951	62.6%
	2011	1,095,464	843,213	77.0%
	2012	2,111,262	1,564,062	74.1%
	2013	2,815,744	2,148,282	76.3%
	2014	3,673,939	2,709,314	73.7%
	2015	4,236,113	3,216,282	75.9%
	Total	14,069,923	10,567,105	75.1%



## RHODE ISLAND ACTUARIAL CERTIFICATION

Carrier: Colonial Penn Life Insurance Company

Submission:

Policy Form Series CPL-GR-A080

I hereby certify that to the best of my knowledge and belief, the above submission conforms to generally accepted actuarial principles, standards and guidelines, that the reserves, including a test of deficiency reserves, and non-forfeiture benefits, if applicable, comply with all statutes, rules and regulations of the state of Rhode Island, and that premiums, if any, are not inadequate, excessive, unfairly discriminatory or unreasonable in relation to benefits.

*Christopher J. Conforti*

Signature of qualified actuary: \_\_\_\_\_

Name (typed or printed): Christopher J. Conforti

Title or business affiliation: Actuary

Date: 7/18/2016

A thorough review of the law, bulletins, and the Rating Compliance Guidelines should be made prior to signing this certification.

Reset Form

**Colonial Penn Life Insurance Company**

**Rate Memorandum**

**Standardized Medicare Supplement  
Policy Form Series CPL-GR-A80  
Plans A, B, F, high deductible F, G, K, L, M and N**

**1. Purpose of Filing**

We are filing the 2017 rate schedules for these forms. Adjusted rates provide, as appropriate, for poorer than anticipated experience, claim cost trend increases, and benefit cost inflation.

**2. General Description**

- a. Issuer – Colonial Penn Life Insurance Company.
- b. Forms – CPL-GR-A80A, CPL-GR-A80B, CPL-GR-A80F, CPL-GR-A80FH, CPL-GR-A80G, CPL-GR-A80K, CPL-GR-A80L, CPL-GR-A80M and CPL-GR-A80N.
- c. Policy Type - Standardized Medicare supplement policies.
- d. Benefits - Please refer to the enclosed Exhibit I.
- e. Renewability - Guaranteed renewable for life.
- f. Issue Ages - Ages 65 and over.
- g. Premium Basis - For policies issued prior to January 1, 2012, attained age up to age 80; level thereafter. For policies issued on or after January 1, 2012, by gender, risk class (as allowable) and attained age up to age 99; level thereafter.
- h. Actuary – Christopher J. Conforti, A.S.A., M.A.A.A.

**3. Scope and Justification of Request**

- a. Rate Scale Adjustments - Please refer to Exhibit II.
- b. Variations by Cell - None
- c. Justification of Request - Please refer to Section 7 of this memorandum.

**4. Rates and Rating Factors**

- a. Rates - The proposed rates are enclosed.
- b. Period Rates Apply - The proposed rates are intended to be effective for calendar year 2017.

**5. Rate History**

Please refer to the enclosed Exhibit III.

**6. In-Force Counts**

Please refer to the enclosed Exhibit IV.

**7. Experience**

Exhibit V provides experience through December 31, 2015, valued as of March 31, 2016.

Projected experience, assuming approval of the proposed 2017 increases, is provided in the enclosed Exhibit VI. Credible Rhode Island experience is projected for Plans F and N. Nationwide experience is projected for the other plans.

## 8. Loss Ratio Compliance

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

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

*Christopher J. Conforti*, ASA, MAAA

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$2,161.62
66	2,241.14
67	2,336.82
68	2,435.65
69	2,537.11
70	2,642.16
71	2,750.05
72	2,861.10
73	2,975.87
74	3,093.79
75	3,215.65
76	3,341.32
77	3,470.59
78	3,604.33
79	3,679.82
80+	3,757.06

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$1,889.98
66	1,959.37
67	2,043.26
68	2,129.22
69	2,218.24
70	2,310.09
71	2,404.13
72	2,501.54
73	2,601.58
74	2,704.89
75	2,811.25
76	2,921.21
77	3,034.45
78	3,151.17
79	3,217.17
80	3,284.48
81	3,370.23
82	3,458.15
83	3,548.15
84	3,641.10
85	3,735.90
86	3,833.42
87	3,933.79
88	4,036.11
89	4,141.71
90	4,249.49
91	4,305.13
92	4,361.53
93	4,418.15
94	4,475.85
95	4,534.33
96	4,593.67
97	4,653.67
98	4,714.22
99+	4,775.63

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$2,100.20
66	2,177.11
67	2,270.16
68	2,365.94
69	2,464.78
70	2,566.67
71	2,671.61
72	2,779.29
73	2,890.67
74	3,005.32
75	3,123.68
76	3,245.75
77	3,371.54
78	3,501.24
79	3,574.77
80	3,649.28
81	3,744.62
82	3,842.26
83	3,942.62
84	4,045.60
85	4,151.09
86	4,259.42
87	4,370.80
88	4,484.69
89	4,601.74
90	4,721.96
91	4,783.49
92	4,846.11
93	4,909.27
94	4,973.41
95	5,038.21
96	5,103.99
97	5,170.54
98	5,238.07
99+	5,306.46

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$2,100.20
66	2,177.11
67	2,270.16
68	2,365.94
69	2,464.78
70	2,566.67
71	2,671.61
72	2,779.29
73	2,890.67
74	3,005.32
75	3,123.68
76	3,245.75
77	3,371.54
78	3,501.24
79	3,574.77
80	3,649.28
81	3,744.62
82	3,842.26
83	3,942.62
84	4,045.60
85	4,151.09
86	4,259.42
87	4,370.80
88	4,484.69
89	4,601.74
90	4,721.96
91	4,783.49
92	4,846.11
93	4,909.27
94	4,973.41
95	5,038.21
96	5,103.99
97	5,170.54
98	5,238.07
99+	5,306.46

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$2,333.44
66	2,418.96
67	2,522.60
68	2,628.96
69	2,738.70
70	2,851.83
71	2,968.23
72	3,088.34
73	3,212.05
74	3,339.35
75	3,471.03
76	3,606.52
77	3,746.15
78	3,890.59
79	3,971.97
80	4,055.09
81	4,161.02
82	4,269.46
83	4,380.95
84	4,495.27
85	4,612.65
86	4,732.87
87	4,856.69
88	4,983.23
89	5,113.16
90	5,246.79
91	5,315.19
92	5,384.68
93	5,454.72
94	5,526.06
95	5,597.95
96	5,671.04
97	5,745.12
98	5,820.17
99+	5,896.31

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan A</u>
65	\$2,333.44
66	2,418.96
67	2,522.60
68	2,628.96
69	2,738.70
70	2,851.83
71	2,968.23
72	3,088.34
73	3,212.05
74	3,339.35
75	3,471.03
76	3,606.52
77	3,746.15
78	3,890.59
79	3,971.97
80	4,055.09
81	4,161.02
82	4,269.46
83	4,380.95
84	4,495.27
85	4,612.65
86	4,732.87
87	4,856.69
88	4,983.23
89	5,113.16
90	5,246.79
91	5,315.19
92	5,384.68
93	5,454.72
94	5,526.06
95	5,597.95
96	5,671.04
97	5,745.12
98	5,820.17
99+	5,896.31

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan A</u>
65	\$2,592.85
66	2,687.98
67	2,802.63
68	2,921.21
69	3,043.17
70	3,168.74
71	3,298.01
72	3,431.43
73	3,568.88
74	3,710.37
75	3,856.66
76	4,007.09
77	4,162.33
78	4,323.02
79	4,413.13
80	4,505.64
81	4,623.23
82	4,743.78
83	4,867.70
84	4,994.79
85	5,125.05
86	5,258.68
87	5,396.14
88	5,536.86
89	5,681.41
90	5,829.66
91	5,905.70
92	5,982.93
93	6,060.82
94	6,139.91
95	6,219.98
96	6,301.26
97	6,383.62
98	6,466.64
99+	6,551.18

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,967.55
66	2,044.35
67	2,128.13
68	2,214.64
69	2,303.44
70	2,395.29
71	2,489.76
72	2,587.40
73	2,687.87
74	2,791.18
75	2,898.19
76	3,008.27
77	3,121.83
78	3,238.99
79	3,312.85
80+	3,388.44

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,720.24
66	1,787.22
67	1,860.64
68	1,936.13
69	2,014.02
70	2,094.20
71	2,177.00
72	2,261.98
73	2,350.02
74	2,440.34
75	2,533.83
76	2,630.16
77	2,729.32
78	2,831.76
79	2,896.45
80	2,962.56
81	3,043.17
82	3,126.08
83	3,210.96
84	3,298.23
85	3,388.12
86	3,480.30
87	3,574.88
88	3,671.97
89	3,772.00
90	3,874.66
91	3,927.35
92	3,980.80
93	4,035.02
94	4,089.78
95	4,145.53
96	4,201.93
97	4,259.09
98	4,317.02
99+	4,375.60

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,911.58
66	1,985.87
67	2,067.36
68	2,151.36
69	2,237.76
70	2,326.78
71	2,418.63
72	2,513.32
73	2,611.07
74	2,711.54
75	2,815.29
76	2,922.30
77	3,032.81
78	3,146.48
79	3,218.16
80	3,291.90
81	3,381.46
82	3,473.32
83	3,567.79
84	3,664.77
85	3,764.37
86	3,866.70
87	3,971.97
88	4,079.97
89	4,191.02
90	4,304.91
91	4,363.49
92	4,422.84
93	4,482.94
94	4,543.93
95	4,605.67
96	4,668.29
97	4,731.78
98	4,796.14
99+	4,861.27

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

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



**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$1,911.58
66	1,985.87
67	2,067.36
68	2,151.36
69	2,237.76
70	2,326.78
71	2,418.63
72	2,513.32
73	2,611.07
74	2,711.54
75	2,815.29
76	2,922.30
77	3,032.81
78	3,146.48
79	3,218.16
80	3,291.90
81	3,381.46
82	3,473.32
83	3,567.79
84	3,664.77
85	3,764.37
86	3,866.70
87	3,971.97
88	4,079.97
89	4,191.02
90	4,304.91
91	4,363.49
92	4,422.84
93	4,482.94
94	4,543.93
95	4,605.67
96	4,668.29
97	4,731.78
98	4,796.14
99+	4,861.27

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,123.76
66	2,206.67
67	2,297.11
68	2,390.27
69	2,486.49
70	2,585.32
71	2,687.65
72	2,792.70
73	2,901.14
74	3,012.85
75	3,128.16
76	3,247.06
77	3,369.68
78	3,496.12
79	3,575.86
80	3,657.68
81	3,757.06
82	3,859.39
83	3,964.33
84	4,072.11
85	4,182.84
86	4,296.62
87	4,413.56
88	4,533.67
89	4,656.94
90	4,783.71
91	4,848.83
92	4,914.72
93	4,981.59
94	5,049.34
95	5,117.96
96	5,187.56
97	5,258.14
98	5,329.70
99+	5,402.25

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,123.76
66	2,206.67
67	2,297.11
68	2,390.27
69	2,486.49
70	2,585.32
71	2,687.65
72	2,792.70
73	2,901.14
74	3,012.85
75	3,128.16
76	3,247.06
77	3,369.68
78	3,496.12
79	3,575.86
80	3,657.68
81	3,757.06
82	3,859.39
83	3,964.33
84	4,072.11
85	4,182.84
86	4,296.62
87	4,413.56
88	4,533.67
89	4,656.94
90	4,783.71
91	4,848.83
92	4,914.72
93	4,981.59
94	5,049.34
95	5,117.96
96	5,187.56
97	5,258.14
98	5,329.70
99+	5,402.25

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan B</u>
65	\$2,359.73
66	2,451.91
67	2,552.38
68	2,655.91
69	2,762.81
70	2,872.67
71	2,986.12
72	3,102.96
73	3,223.61
74	3,347.54
75	3,475.72
76	3,607.82
77	3,744.08
78	3,884.59
79	3,973.39
80	4,064.15
81	4,174.44
82	4,288.11
83	4,404.62
84	4,524.62
85	4,647.78
86	4,774.11
87	4,904.14
88	5,037.56
89	5,174.47
90	5,315.30
91	5,387.52
92	5,460.72
93	5,535.12
94	5,610.39
95	5,686.64
96	5,763.99
97	5,842.31
98	5,921.95
99+	6,002.35

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,683.40
66	2,788.67
67	2,897.98
68	3,011.21
69	3,129.03
70	3,251.54
71	3,379.06
72	3,511.72
73	3,650.26
74	3,795.02
75	3,945.89
76	4,103.97
77	4,269.56
78	4,443.34
79	4,569.56
80+	4,707.23

\*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,346.31
66	2,438.38
67	2,533.51
68	2,632.78
69	2,735.54
70	2,842.67
71	2,954.16
72	3,070.45
73	3,191.54
74	3,317.75
75	3,449.86
76	3,588.30
77	3,732.84
78	3,884.80
79	3,995.31
80	4,115.53
81	4,251.46
82	4,391.75
83	4,536.73
84	4,686.40
85	4,841.31
86	5,000.79
87	5,165.96
88	5,336.46
89	5,512.54
90	5,694.50
91	5,788.53
92	5,883.99
93	5,981.08
94	6,079.80
95	6,180.17
96	6,282.27
97	6,385.91
98	6,491.07
99+	6,598.31

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,606.92
66	2,709.14
67	2,815.29
68	2,925.47
69	3,039.90
70	3,158.70
71	3,282.41
72	3,411.57
73	3,545.97
74	3,686.15
75	3,833.42
76	3,986.91
77	4,147.82
78	4,316.47
79	4,439.31
80	4,572.94
81	4,723.92
82	4,879.70
83	5,040.83
84	5,207.08
85	5,378.90
86	5,556.39
87	5,739.77
88	5,929.15
89	6,124.86
90	6,327.00
91	6,431.40
92	6,537.33
93	6,645.33
94	6,754.96
95	6,866.23
96	6,979.91
97	7,094.78
98	7,212.05
99+	7,331.07

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,606.92
66	2,709.14
67	2,815.29
68	2,925.47
69	3,039.90
70	3,158.70
71	3,282.41
72	3,411.57
73	3,545.97
74	3,686.15
75	3,833.42
76	3,986.91
77	4,147.82
78	4,316.47
79	4,439.31
80	4,572.94
81	4,723.92
82	4,879.70
83	5,040.83
84	5,207.08
85	5,378.90
86	5,556.39
87	5,739.77
88	5,929.15
89	6,124.86
90	6,327.00
91	6,431.40
92	6,537.33
93	6,645.33
94	6,754.96
95	6,866.23
96	6,979.91
97	7,094.78
98	7,212.05
99+	7,331.07

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,896.78
66	3,010.34
67	3,128.05
68	3,250.34
69	3,377.54
70	3,509.86
71	3,647.32
72	3,790.66
73	3,940.22
74	4,096.11
75	4,259.31
76	4,429.93
77	4,608.51
78	4,796.25
79	4,932.72
80	5,081.08
81	5,248.54
82	5,421.99
83	5,600.90
84	5,785.59
85	5,976.50
86	6,173.84
87	6,377.51
88	6,588.05
89	6,805.47
90	7,030.31
91	7,146.16
92	7,264.19
93	7,384.08
94	7,505.94
95	7,629.65
96	7,755.64
97	7,883.50
98	8,013.53
99+	8,145.75

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$2,896.78
66	3,010.34
67	3,128.05
68	3,250.34
69	3,377.54
70	3,509.86
71	3,647.32
72	3,790.66
73	3,940.22
74	4,096.11
75	4,259.31
76	4,429.93
77	4,608.51
78	4,796.25
79	4,932.72
80	5,081.08
81	5,248.54
82	5,421.99
83	5,600.90
84	5,785.59
85	5,976.50
86	6,173.84
87	6,377.51
88	6,588.05
89	6,805.47
90	7,030.31
91	7,146.16
92	7,264.19
93	7,384.08
94	7,505.94
95	7,629.65
96	7,755.64
97	7,883.50
98	8,013.53
99+	8,145.75

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan F</u>
65	\$3,218.70
66	3,344.81
67	3,475.72
68	3,611.53
69	3,752.91
70	3,899.75
71	4,052.58
72	4,211.86
73	4,378.00
74	4,551.23
75	4,732.54
76	4,922.03
77	5,120.79
78	5,329.26
79	5,480.46
80	5,645.52
81	5,831.84
82	6,024.28
83	6,223.15
84	6,428.46
85	6,640.64
86	6,859.91
87	7,086.27
88	7,320.16
89	7,561.57
90	7,811.17
91	7,940.12
92	8,071.13
93	8,204.55
94	8,339.71
95	8,477.49
96	8,617.13
97	8,759.60
98	8,904.03
99+	9,050.76

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$499.30
66	518.94
67	539.12
68	560.29
69	582.21
70	605.01
71	628.69
72	653.45
73	679.09
74	706.03
75	734.18
76	763.52
77	794.39
78	826.68
79	850.14
80+	875.99

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$436.58
66	453.71
67	471.38
68	489.81
69	509.01
70	528.87
71	549.70
72	571.30
73	593.67
74	617.34
75	641.78
76	667.52
77	694.58
78	722.83
79	743.34
80	765.70
81	791.01
82	817.19
83	844.25
84	872.28
85	901.19
86	930.97
87	961.74
88	993.59
89	1,026.43
90	1,060.35
91	1,077.92
92	1,095.81
93	1,113.92
94	1,132.35
95	1,151.01
96	1,170.10
97	1,189.41
98	1,209.04
99+	1,229.12

\*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$485.12
66	504.21
67	523.74
68	544.14
69	565.52
70	587.78
71	610.79
72	634.79
73	659.67
74	685.96
75	713.12
76	741.81
77	771.70
78	803.23
79	825.92
80	850.79
81	879.05
82	908.17
83	938.28
84	969.37
85	1,001.45
86	1,034.61
87	1,068.86
88	1,104.21
89	1,140.75
90	1,178.61
91	1,198.14
92	1,217.88
93	1,237.95
94	1,258.46
95	1,279.30
96	1,300.46
97	1,321.95
98	1,343.77
99+	1,366.02

\*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:

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$485.12
66	504.21
67	523.74
68	544.14
69	565.52
70	587.78
71	610.79
72	634.79
73	659.67
74	685.96
75	713.12
76	741.81
77	771.70
78	803.23
79	825.92
80	850.79
81	879.05
82	908.17
83	938.28
84	969.37
85	1,001.45
86	1,034.61
87	1,068.86
88	1,104.21
89	1,140.75
90	1,178.61
91	1,198.14
92	1,217.88
93	1,237.95
94	1,258.46
95	1,279.30
96	1,300.46
97	1,321.95
98	1,343.77
99+	1,366.02

\*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:

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$539.01
66	560.18
67	581.89
68	604.69
69	628.47
70	653.12
71	678.65
72	705.38
73	732.98
74	762.10
75	792.43
76	824.28
77	857.56
78	892.47
79	917.67
80	945.48
81	976.79
82	1,009.19
83	1,042.57
84	1,077.05
85	1,112.61
86	1,149.37
87	1,187.44
88	1,226.83
89	1,267.41
90	1,309.30
91	1,331.01
92	1,352.93
93	1,375.41
94	1,398.10
95	1,421.22
96	1,444.79
97	1,468.68
98	1,493.01
99+	1,517.77

\*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan FH</u>
65	\$539.01
66	560.18
67	581.89
68	604.69
69	628.47
70	653.12
71	678.65
72	705.38
73	732.98
74	762.10
75	792.43
76	824.28
77	857.56
78	892.47
79	917.67
80	945.48
81	976.79
82	1,009.19
83	1,042.57
84	1,077.05
85	1,112.61
86	1,149.37
87	1,187.44
88	1,226.83
89	1,267.41
90	1,309.30
91	1,331.01
92	1,352.93
93	1,375.41
94	1,398.10
95	1,421.22
96	1,444.79
97	1,468.68
98	1,493.01
99+	1,517.77

\*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 CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan FH</u>
65	\$598.90
66	622.36
67	646.47
68	671.89
69	698.29
70	725.78
71	754.03
72	783.81
73	814.47
74	846.76
75	880.47
76	915.81
77	952.79
78	991.74
79	1,019.66
80	1,050.43
81	1,085.34
82	1,121.34
83	1,158.43
84	1,196.72
85	1,236.21
86	1,277.12
87	1,319.44
88	1,363.08
89	1,408.24
90	1,454.82
91	1,478.82
92	1,503.26
93	1,528.24
94	1,553.44
95	1,579.19
96	1,605.26
97	1,631.88
98	1,658.93
99+	1,686.31

\*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 CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,047.29
66	2,132.27
67	2,224.02
68	2,319.47
69	2,418.31
70	2,521.29
71	2,628.52
72	2,740.23
73	2,856.74
74	2,978.38
75	3,105.36
76	3,238.12
77	3,377.54
78	3,523.61
79	3,629.75
80+	3,745.50

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,790.06
66	1,864.24
67	1,944.31
68	2,027.76
69	2,114.38
70	2,204.38
71	2,298.20
72	2,395.73
73	2,497.62
74	2,603.98
75	2,714.92
76	2,831.21
77	2,952.96
78	3,080.70
79	3,173.43
80	3,274.66
81	3,390.41
82	3,509.97
83	3,634.01
84	3,762.30
85	3,895.17
86	4,032.62
87	4,174.87
88	4,322.25
89	4,474.87
90	4,632.73
91	4,714.43
92	4,797.78
93	4,882.32
94	4,968.50
95	5,056.21
96	5,145.45
97	5,236.21
98	5,328.72
99+	5,422.86

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,988.93
66	2,071.40
67	2,160.42
68	2,253.14
69	2,349.25
70	2,449.29
71	2,553.58
72	2,662.01
73	2,775.03
74	2,893.28
75	3,016.67
76	3,145.72
77	3,281.10
78	3,423.03
79	3,526.01
80	3,638.70
81	3,767.10
82	3,900.08
83	4,037.75
84	4,180.11
85	4,327.71
86	4,480.44
87	4,638.62
88	4,802.25
89	4,971.89
90	5,147.41
91	5,238.17
92	5,330.57
93	5,424.72
94	5,520.39
95	5,617.92
96	5,717.08
97	5,817.99
98	5,920.75
99+	6,025.26

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,988.93
66	2,071.40
67	2,160.42
68	2,253.14
69	2,349.25
70	2,449.29
71	2,553.58
72	2,662.01
73	2,775.03
74	2,893.28
75	3,016.67
76	3,145.72
77	3,281.10
78	3,423.03
79	3,526.01
80	3,638.70
81	3,767.10
82	3,900.08
83	4,037.75
84	4,180.11
85	4,327.71
86	4,480.44
87	4,638.62
88	4,802.25
89	4,971.89
90	5,147.41
91	5,238.17
92	5,330.57
93	5,424.72
94	5,520.39
95	5,617.92
96	5,717.08
97	5,817.99
98	5,920.75
99+	6,025.26

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,209.95
66	2,301.58
67	2,400.53
68	2,503.51
69	2,610.41
70	2,721.47
71	2,837.21
72	2,957.87
73	3,083.43
74	3,214.88
75	3,351.90
76	3,495.35
77	3,645.68
78	3,803.42
79	3,917.97
80	4,042.98
81	4,185.78
82	4,333.49
83	4,486.54
84	4,644.94
85	4,808.80
86	4,978.54
87	5,154.28
88	5,336.25
89	5,524.64
90	5,719.70
91	5,820.61
92	5,923.37
93	6,027.99
94	6,134.35
95	6,242.68
96	6,352.64
97	6,464.78
98	6,579.00
99+	6,695.18

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,209.95
66	2,301.58
67	2,400.53
68	2,503.51
69	2,610.41
70	2,721.47
71	2,837.21
72	2,957.87
73	3,083.43
74	3,214.88
75	3,351.90
76	3,495.35
77	3,645.68
78	3,803.42
79	3,917.97
80	4,042.98
81	4,185.78
82	4,333.49
83	4,486.54
84	4,644.94
85	4,808.80
86	4,978.54
87	5,154.28
88	5,336.25
89	5,524.64
90	5,719.70
91	5,820.61
92	5,923.37
93	6,027.99
94	6,134.35
95	6,242.68
96	6,352.64
97	6,464.78
98	6,579.00
99+	6,695.18

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan G</u>
65	\$2,455.51
66	2,557.29
67	2,667.25
68	2,781.69
69	2,900.38
70	3,023.87
71	3,152.48
72	3,286.55
73	3,426.19
74	3,572.04
75	3,724.33
76	3,883.71
77	4,050.95
78	4,226.04
79	4,353.24
80	4,492.33
81	4,650.83
82	4,814.91
83	4,984.87
84	5,160.94
85	5,343.12
86	5,531.63
87	5,727.01
88	5,929.15
89	6,138.49
90	6,355.15
91	6,467.29
92	6,581.51
93	6,697.80
94	6,815.94
95	6,936.16
96	7,058.67
97	7,183.25
98	7,310.01
99+	7,439.07

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$772.36
66	792.21
67	826.03
68	862.03
69	900.32
70	941.01
71	983.99
72	1,029.59
73	1,077.70
74	1,128.54
75	1,182.10
76	1,238.61
77	1,298.17
78	1,361.01
79	1,411.95
80+	1,457.99

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$675.16
66	692.61
67	722.18
68	753.70
69	787.19
70	822.76
71	860.28
72	900.10
73	942.32
74	986.72
75	1,033.52
76	1,082.83
77	1,134.97
78	1,189.95
79	1,234.46
80	1,274.83
81	1,322.06
82	1,371.04
83	1,421.99
84	1,474.79
85	1,529.44
86	1,586.17
87	1,644.97
88	1,706.06
89	1,769.22
90	1,834.89
91	1,868.82
92	1,903.51
93	1,938.86
94	1,974.97
95	2,011.62
96	2,048.93
97	2,087.00
98	2,125.62
99+	2,165.11

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$750.21
66	769.74
67	802.47
68	837.48
69	874.57
70	914.17
71	955.85
72	1,000.14
73	1,046.94
74	1,096.35
75	1,148.28
76	1,203.26
77	1,261.08
78	1,322.17
79	1,371.59
80	1,416.42
81	1,469.01
82	1,523.44
83	1,579.95
84	1,638.53
85	1,699.29
86	1,762.35
87	1,827.69
88	1,895.55
89	1,965.91
90	2,038.78
91	2,076.64
92	2,115.26
93	2,154.42
94	2,194.45
95	2,235.15
96	2,276.60
97	2,318.82
98	2,361.91
99+	2,405.65

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$750.21
66	769.74
67	802.47
68	837.48
69	874.57
70	914.17
71	955.85
72	1,000.14
73	1,046.94
74	1,096.35
75	1,148.28
76	1,203.26
77	1,261.08
78	1,322.17
79	1,371.59
80	1,416.42
81	1,469.01
82	1,523.44
83	1,579.95
84	1,638.53
85	1,699.29
86	1,762.35
87	1,827.69
88	1,895.55
89	1,965.91
90	2,038.78
91	2,076.64
92	2,115.26
93	2,154.42
94	2,194.45
95	2,235.15
96	2,276.60
97	2,318.82
98	2,361.91
99+	2,405.65

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$833.56
66	855.16
67	891.59
68	930.54
69	971.88
70	1,015.74
71	1,062.21
72	1,111.30
73	1,163.34
74	1,218.21
75	1,275.92
76	1,337.01
77	1,401.15
78	1,469.12
79	1,523.99
80	1,573.84
81	1,632.20
82	1,692.75
83	1,755.59
84	1,820.71
85	1,888.35
86	1,958.38
87	2,031.04
88	2,106.42
89	2,184.53
90	2,265.58
91	2,307.58
92	2,350.45
93	2,393.98
94	2,438.38
95	2,483.54
96	2,529.58
97	2,576.49
98	2,624.38
99+	2,673.03

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan K</u>
65	\$833.56
66	855.16
67	891.59
68	930.54
69	971.88
70	1,015.74
71	1,062.21
72	1,111.30
73	1,163.34
74	1,218.21
75	1,275.92
76	1,337.01
77	1,401.15
78	1,469.12
79	1,523.99
80	1,573.84
81	1,632.20
82	1,692.75
83	1,755.59
84	1,820.71
85	1,888.35
86	1,958.38
87	2,031.04
88	2,106.42
89	2,184.53
90	2,265.58
91	2,307.58
92	2,350.45
93	2,393.98
94	2,438.38
95	2,483.54
96	2,529.58
97	2,576.49
98	2,624.38
99+	2,673.03

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan K</u>
65	\$926.17
66	950.17
67	990.65
68	1,033.96
69	1,079.88
70	1,128.54
71	1,180.24
72	1,234.79
73	1,292.61
74	1,353.59
75	1,417.62
76	1,485.48
77	1,556.93
78	1,632.31
79	1,693.29
80	1,748.71
81	1,813.51
82	1,880.82
83	1,950.64
84	2,023.07
85	2,098.13
86	2,175.91
87	2,256.74
88	2,340.42
89	2,427.36
90	2,517.36
91	2,564.05
92	2,611.51
93	2,660.05
94	2,709.25
95	2,759.54
96	2,810.59
97	2,862.74
98	2,915.87
99+	2,970.08

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

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



**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,572.86
66	1,621.62
67	1,682.06
68	1,745.99
69	1,813.08
70	1,884.42
71	1,959.26
72	2,038.13
73	2,121.26
74	2,208.96
75	2,301.14
76	2,398.34
77	2,500.45
78	2,608.56
79	2,690.05
80+	2,765.43

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,375.41
66	1,417.95
67	1,470.32
68	1,526.39
69	1,585.30
70	1,647.37
71	1,712.93
72	1,781.99
73	1,854.64
74	1,931.33
75	2,011.95
76	2,096.82
77	2,186.38
78	2,280.53
79	2,351.76
80	2,417.76
81	2,497.72
82	2,580.63
83	2,665.83
84	2,754.41
85	2,845.50
86	2,939.76
87	3,037.07
88	3,137.54
89	3,241.61
90	3,348.74
91	3,404.04
92	3,460.33
93	3,517.72
94	3,575.86
95	3,635.10
96	3,695.31
97	3,756.30
98	3,818.48
99+	3,881.86

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,528.02
66	1,575.37
67	1,633.84
68	1,696.02
69	1,761.48
70	1,830.42
71	1,903.40
72	1,979.87
73	2,060.93
74	2,145.69
75	2,235.47
76	2,329.73
77	2,429.11
78	2,534.05
79	2,613.25
80	2,686.56
81	2,775.36
82	2,867.21
83	2,962.23
84	3,060.19
85	3,161.43
86	3,266.05
87	3,374.04
88	3,485.64
89	3,601.28
90	3,720.41
91	3,782.04
92	3,844.33
93	3,908.04
94	3,972.62
95	4,038.40
96	4,105.38
97	4,173.24
98	4,242.40
99+	4,312.55

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,528.02
66	1,575.37
67	1,633.84
68	1,696.02
69	1,761.48
70	1,830.42
71	1,903.40
72	1,979.87
73	2,060.93
74	2,145.69
75	2,235.47
76	2,329.73
77	2,429.11
78	2,534.05
79	2,613.25
80	2,686.56
81	2,775.36
82	2,867.21
83	2,962.23
84	3,060.19
85	3,161.43
86	3,266.05
87	3,374.04
88	3,485.64
89	3,601.28
90	3,720.41
91	3,782.04
92	3,844.33
93	3,908.04
94	3,972.62
95	4,038.40
96	4,105.38
97	4,173.24
98	4,242.40
99+	4,312.55

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,697.88
66	1,750.57
67	1,815.58
68	1,884.53
69	1,957.07
70	2,033.98
71	2,114.93
72	2,200.02
73	2,289.69
74	2,384.38
75	2,483.76
76	2,588.60
77	2,699.10
78	2,815.83
79	2,903.65
80	2,984.92
81	3,083.65
82	3,185.86
83	3,291.35
84	3,400.23
85	3,512.81
86	3,628.99
87	3,749.21
88	3,873.13
89	4,001.20
90	4,133.86
91	4,202.15
92	4,271.42
93	4,342.22
94	4,414.33
95	4,487.42
96	4,561.60
97	4,637.20
98	4,713.78
99+	4,791.89

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,697.88
66	1,750.57
67	1,815.58
68	1,884.53
69	1,957.07
70	2,033.98
71	2,114.93
72	2,200.02
73	2,289.69
74	2,384.38
75	2,483.76
76	2,588.60
77	2,699.10
78	2,815.83
79	2,903.65
80	2,984.92
81	3,083.65
82	3,185.86
83	3,291.35
84	3,400.23
85	3,512.81
86	3,628.99
87	3,749.21
88	3,873.13
89	4,001.20
90	4,133.86
91	4,202.15
92	4,271.42
93	4,342.22
94	4,414.33
95	4,487.42
96	4,561.60
97	4,637.20
98	4,713.78
99+	4,791.89

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan L</u>
65	\$1,886.28
66	1,944.86
67	2,017.29
68	2,093.76
69	2,174.49
70	2,260.02
71	2,349.80
72	2,444.38
73	2,544.42
74	2,649.25
75	2,759.76
76	2,876.16
77	2,998.99
78	3,128.59
79	3,226.34
80	3,316.66
81	3,426.30
82	3,539.75
83	3,656.81
84	3,777.79
85	3,902.91
86	4,032.18
87	4,165.60
88	4,303.38
89	4,445.85
90	4,593.13
91	4,669.05
92	4,746.18
93	4,824.94
94	4,904.69
95	4,985.96
96	5,068.54
97	5,152.32
98	5,237.52
99+	5,324.25

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,904.17
66	1,988.93
67	2,076.96
68	2,167.95
69	2,263.07
70	2,362.02
71	2,464.67
72	2,572.01
73	2,683.83
74	2,800.78
75	2,922.96
76	3,051.03
77	3,185.21
78	3,325.94
79	3,425.75
80+	3,496.77

\*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,664.82
66	1,738.79
67	1,815.91
68	1,895.55
69	1,978.57
70	2,064.96
71	2,154.85
72	2,248.78
73	2,346.31
74	2,448.63
75	2,555.43
76	2,667.25
77	2,784.63
78	2,907.90
79	2,995.18
80	3,057.25
81	3,153.25
82	3,252.30
83	3,354.30
84	3,459.57
85	3,568.22
86	3,680.37
87	3,796.00
88	3,915.02
89	4,037.86
90	4,164.73
91	4,230.07
92	4,296.62
93	4,364.04
94	4,432.54
95	4,502.14
96	4,572.83
97	4,644.51
98	4,717.49
99+	4,791.34

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,849.84
66	1,932.20
67	2,017.51
68	2,106.31
69	2,198.49
70	2,294.49
71	2,394.31
72	2,498.49
73	2,607.25
74	2,720.70
75	2,839.29
76	2,963.76
77	3,094.01
78	3,230.92
79	3,328.01
80	3,396.95
81	3,503.75
82	3,613.72
83	3,727.28
84	3,844.33
85	3,964.88
86	4,089.46
87	4,217.86
88	4,350.07
89	4,486.76
90	4,627.49
91	4,700.25
92	4,774.11
93	4,849.05
94	4,925.20
95	5,002.65
96	5,081.30
97	5,161.16
98	5,241.99
99+	5,324.36

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$1,849.84
66	1,932.20
67	2,017.51
68	2,106.31
69	2,198.49
70	2,294.49
71	2,394.31
72	2,498.49
73	2,607.25
74	2,720.70
75	2,839.29
76	2,963.76
77	3,094.01
78	3,230.92
79	3,328.01
80	3,396.95
81	3,503.75
82	3,613.72
83	3,727.28
84	3,844.33
85	3,964.88
86	4,089.46
87	4,217.86
88	4,350.07
89	4,486.76
90	4,627.49
91	4,700.25
92	4,774.11
93	4,849.05
94	4,925.20
95	5,002.65
96	5,081.30
97	5,161.16
98	5,241.99
99+	5,324.36

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,055.47
66	2,146.89
67	2,241.91
68	2,340.09
69	2,442.96
70	2,549.43
71	2,660.38
72	2,776.01
73	2,896.88
74	3,022.99
75	3,154.88
76	3,292.99
77	3,437.75
78	3,590.15
79	3,697.93
80	3,774.40
81	3,893.09
82	4,015.28
83	4,141.27
84	4,271.42
85	4,405.49
86	4,543.82
87	4,686.62
88	4,833.67
89	4,985.41
90	5,141.85
91	5,222.79
92	5,304.83
93	5,387.96
94	5,472.61
95	5,558.57
96	5,645.73
97	5,734.21
98	5,824.32
99+	5,915.84

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,055.47
66	2,146.89
67	2,241.91
68	2,340.09
69	2,442.96
70	2,549.43
71	2,660.38
72	2,776.01
73	2,896.88
74	3,022.99
75	3,154.88
76	3,292.99
77	3,437.75
78	3,590.15
79	3,697.93
80	3,774.40
81	3,893.09
82	4,015.28
83	4,141.27
84	4,271.42
85	4,405.49
86	4,543.82
87	4,686.62
88	4,833.67
89	4,985.41
90	5,141.85
91	5,222.79
92	5,304.83
93	5,387.96
94	5,472.61
95	5,558.57
96	5,645.73
97	5,734.21
98	5,824.32
99+	5,915.84

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan M</u>
65	\$2,283.91
66	2,385.36
67	2,490.74
68	2,600.38
69	2,714.16
70	2,832.74
71	2,956.01
72	3,084.74
73	3,218.81
74	3,358.88
75	3,505.39
76	3,658.99
77	3,820.00
78	3,989.09
79	4,108.66
80	4,193.97
81	4,325.53
82	4,461.56
83	4,601.74
84	4,746.07
85	4,895.09
86	5,048.90
87	5,207.30
88	5,370.72
89	5,539.26
90	5,713.15
91	5,803.04
92	5,894.13
93	5,986.64
94	6,080.79
95	6,176.13
96	6,273.00
97	6,371.51
98	6,471.66
99+	6,573.11

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates\* - Male or Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,248.75
66	1,311.81
67	1,383.15
68	1,457.22
69	1,534.24
70	1,614.31
71	1,697.55
72	1,784.39
73	1,874.93
74	1,969.40
75	2,068.24
76	2,171.44
77	2,279.65
78	2,393.11
79	2,475.69
80+	2,565.69

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,091.88
66	1,146.97
67	1,209.37
68	1,273.95
69	1,341.37
70	1,411.41
71	1,483.95
72	1,560.10
73	1,639.19
74	1,721.88
75	1,808.17
76	1,898.49
77	1,993.07
78	2,092.35
79	2,164.45
80	2,243.11
81	2,333.87
82	2,428.13
83	2,526.09
84	2,628.41
85	2,734.45
86	2,844.96
87	2,959.83
88	3,079.39
89	3,203.76
90	3,333.14
91	3,400.44
92	3,469.17
93	3,539.43
94	3,610.88
95	3,683.86
96	3,758.26
97	3,834.19
98	3,911.75
99+	3,990.73

\*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 CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Preferred Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,213.19
66	1,274.28
67	1,343.66
68	1,415.66
69	1,490.50
70	1,568.28
71	1,649.11
72	1,733.55
73	1,821.26
74	1,913.22
75	2,009.11
76	2,109.26
77	2,214.64
78	2,324.71
79	2,405.00
80	2,492.49
81	2,593.18
82	2,697.80
83	2,806.89
84	2,920.34
85	3,038.27
86	3,160.99
87	3,288.74
88	3,421.39
89	3,559.61
90	3,703.39
91	3,778.22
92	3,854.59
93	3,932.48
94	4,011.78
95	4,092.84
96	4,175.64
97	4,259.86
98	4,345.93
99+	4,433.64

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,213.19
66	1,274.28
67	1,343.66
68	1,415.66
69	1,490.50
70	1,568.28
71	1,649.11
72	1,733.55
73	1,821.26
74	1,913.22
75	2,009.11
76	2,109.26
77	2,214.64
78	2,324.71
79	2,405.00
80	2,492.49
81	2,593.18
82	2,697.80
83	2,806.89
84	2,920.34
85	3,038.27
86	3,160.99
87	3,288.74
88	3,421.39
89	3,559.61
90	3,703.39
91	3,778.22
92	3,854.59
93	3,932.48
94	4,011.78
95	4,092.84
96	4,175.64
97	4,259.86
98	4,345.93
99+	4,433.64

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

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**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates\* - Standard Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,347.92
66	1,415.99
67	1,492.90
68	1,572.86
69	1,656.10
70	1,742.49
71	1,832.38
72	1,926.09
73	2,023.73
74	2,125.84
75	2,232.20
76	2,343.80
77	2,460.74
78	2,583.03
79	2,672.27
80	2,769.36
81	2,881.29
82	2,997.58
83	3,118.66
84	3,244.66
85	3,375.79
86	3,512.15
87	3,654.08
88	3,801.68
89	3,955.49
90	4,115.20
91	4,198.44
92	4,283.20
93	4,369.71
94	4,457.85
95	4,547.96
96	4,639.71
97	4,733.42
98	4,829.20
99+	4,926.72

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Female

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,347.92
66	1,415.99
67	1,492.90
68	1,572.86
69	1,656.10
70	1,742.49
71	1,832.38
72	1,926.09
73	2,023.73
74	2,125.84
75	2,232.20
76	2,343.80
77	2,460.74
78	2,583.03
79	2,672.27
80	2,769.36
81	2,881.29
82	2,997.58
83	3,118.66
84	3,244.66
85	3,375.79
86	3,512.15
87	3,654.08
88	3,801.68
89	3,955.49
90	4,115.20
91	4,198.44
92	4,283.20
93	4,369.71
94	4,457.85
95	4,547.96
96	4,639.71
97	4,733.42
98	4,829.20
99+	4,926.72

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

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

**Colonial Penn Life Insurance Company**

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates\* - Substandard Risk - Male

<u>Attained Age</u>	<u>Plan N</u>
65	\$1,497.70
66	1,573.30
67	1,658.71
68	1,747.62
69	1,840.02
70	1,936.02
71	2,035.95
72	2,140.13
73	2,248.56
74	2,362.13
75	2,480.38
76	2,604.09
77	2,734.12
78	2,870.05
79	2,969.10
80	3,076.99
81	3,201.36
82	3,330.74
83	3,465.13
84	3,605.32
85	3,750.73
86	3,902.37
87	4,060.11
88	4,224.07
89	4,394.80
90	4,572.62
91	4,664.91
92	4,759.05
93	4,855.16
94	4,953.23
95	5,053.16
96	5,155.27
97	5,259.56
98	5,365.70
99+	5,474.25

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

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

## Colonial Penn Life Insurance Company – Consumer Narrative

### 2017 Standardized Medicare Supplement Rate Revision and Annual Loss Ratio Filing

#### Medicare Supplement Rates Changing in 2017

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

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

The company has requested an overall premium increase of 6.8%. Claims experience has been much higher than expected, requiring this increase. The proposed rate increases by plan and form are shown in the table below.

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

Plan Letter	Form Name	Rate Increase
A	CPL-GR-A80A	12.0%
B	CPL-GR-A80B	6.0%
F	CPL-GR-A80F	7.0%
FH*	CPL-GR-A80FH	6.0%
G	CPL-GR-A80G	9.5%
K	CPL-GR-A80K	1.9%
L	CPL-GR-A80L	9.5%
M	CPL-GR-A80M	6.0%
N	CPL-GR-A80N	5.6%

- High Deductible Plan F